

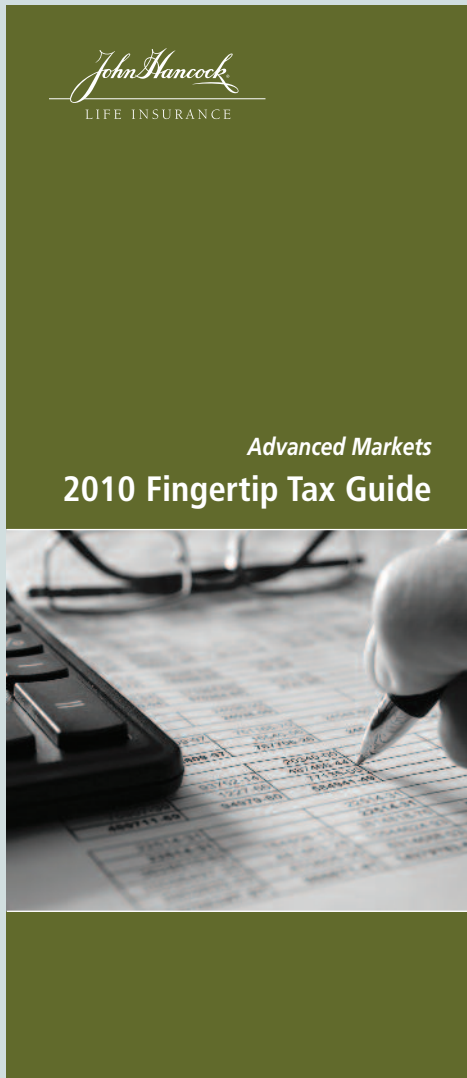


LIFE INSURANCE

The Art of Saving Through Permanent Life Insurance: Value and Flexibility

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TODAY, THE MARKET'S focus on value and flexibility is keener than ever. Consequently, insurance advisors have a significant opportunity to highlight how a permanent life insurance policy offers both value and flexibility to address changing needs over a lifetime.

For example, in *Life Insurance as a Retirement Solution* (page 24), Dave McNamara discusses a permanent policy's flexibility and its unique ability to switch from a protection vehicle during the working years to a tax-advantaged income supplement at retirement. In tandem, Mike Walker describes the asset protection values of a permanent policy in his discussion of *Life Insurance as a Creditor Protection Tool* (page 27).

When wealth transfer planning is a priority, using income generated from municipal bonds to fund a life insurance need can be a valuable funding strategy. Consider Bill Vigor's discussion on *Wealth Transfer Planning with Municipal Income* (page 29) and the tax-free leverage the technique provides.

Finally, Ana Medinaceli discusses how permanent life insurance can be regarded as a leverage mechanism with diversification features and enhanced returns to boot, in *Life Insurance and Estate Planning* (page 31).

Now is the time for insurance specialists, armed with the tools and expertise from the Advanced Markets Group, to build credibility and value on the client advisory team by focusing on the Art of Saving — making way for new sales opportunities.

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