



***Why are  
you sitting  
in cash?***



# When it comes to planning for your financial future, you shouldn't have to choose between a jetpack and a parachute.

We have access to a new product that combines dynamic cash value acceleration opportunities with an accelerated living benefit rider\* if you need it *and* a strong tax-free death benefit. The best part? It offers several liquidity features and has the potential for significant earnings with guaranteed principal! If you're looking for both great growth opportunities and ways to help protect your family or business, this product was designed with you in mind.

Call us at **[FIRM PHONE NUMBER]** to set up a no-obligation meeting, where we'll determine your eligibility status — and you'll learn more about how we can help with your current and future aspirations.

*Insurance offered through [FIRM NAME]. [STATE INSURANCE LICENSE #XXXXXX, required in AR, CA]*

*\*Subject to underwriting approval. There is no charge for the rider until it is exercised.*

*Product and rider availability may vary by state. Living benefit riders are not a replacement for long-term care insurance. Insurance guarantees are backed by the financial strength and claims-paying ability of the issuing company. If properly structured, proceeds from life insurance are generally income tax free.*

**[LOGO]**

[Producer Address Line 1]  
[Producer Address Line 2]  
[Producer City, State]