

Benefits of a Retirement Supplement Solution

	Roth IRA	Life Insured Supplement
Benefits		
Income Limits	Married <\$196,000, Single <\$133,000	None
Maximum Contributions	Under Age 50 \$5500 (\$6500 age 50+)	None
Tax Deferred Growth	Yes	Yes
Immediate Death Benefit	\$0	Yes
Contributions paid if Disabled	No	Optional
Terminal Illness Benefits	No	Yes
Chronic Illness Benefits	No	Yes
Critical Illness Benefits	No	Yes
Critical Injury Benefits	No	Yes
Guaranteed Income at Retirement	No	Yes (LIBR Activation)
Tax Deductible	No	No
Pre-Age 59 ½ Access	Maybe (must be for qualified event)	Yes
Minimum Premium Required per year	\$0	Yes (cost of benefits)
Required Minimum Distributions	No	No
Tax Free Withdrawals	Yes	Yes

Agent Training Only

Consider a Supplemental Retirement Solution because you don't know what the future holds: Die to Soon, Become Ill or Live Too Long.