

Protect your family now, retire in comfort

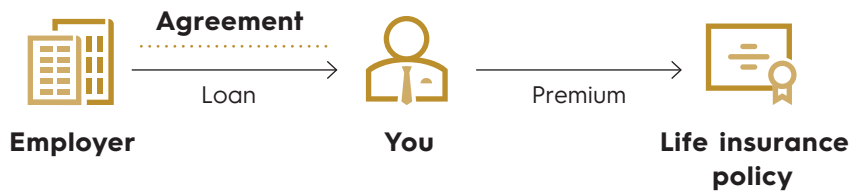
Congratulations! Your employer would like to reward your hard work and dedication with financial protection for your family.

Also known as a collateral assignment split-dollar arrangement, employer-financed life insurance can also provide potential supplemental retirement income.

How does employer-financed life insurance protect your family?

While you're working

- Your company loans you money to pay premiums on a permanent life insurance policy, which accumulates cash value
- You and your employer enter into an agreement specifying the nature of your continued employment, as well as loan repayment details
- You pay interest to the company for the loans
- The life insurance policy you purchased is assigned to the company as loan collateral



If you die while employed with the company, your loved ones are protected by the life insurance, and your company is repaid with a portion of the death benefit.

When you leave the company or retire

- The arrangement is terminated
- Your company receives an amount equal to the premiums paid, plus interest
- You may retain the life insurance policy, continue to make premium payments and access the policy's cash value for supplemental retirement income



Understanding your employer-financed life insurance benefit



Benefits

- Life insurance protection for your family
- Potential supplemental retirement income if you retain the policy after the agreement is terminated

Considerations

- Policy is considered collateral for the loans
- You must pay interest on the loans, or they will be considered taxable income



INSURANCE
INVESTMENTS
RETIREMENT

6190 Powers Ferry Road, Suite 505 Atlanta, GA 30339

(678)322-3040