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INSURANCE, Ltd.

Your Best Life, Long-Term Care, Health Insurance

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## Term Life Insurance, Whole Life Insurance and Long-Term Care.

**Term Life Insurance** protects you for a certain term of time: 10,20,30 years. When it's over and you haven't died, the benefits have. You must re-up. All the money you've paid in premiums is gone

This is not something to do online. Term Life Insurance policies can be tailored to guarantee re-insurability and conversion to Whole Life Insurance. Avoid use-it-or-lose-it life insurance with a licensed agent. (We're at 847-362-8888)

**Whole Life Insurance** is meant to last your whole life. Even better, it is remarkable saving-earning-available-multi-use insurance you can benefit from during your lifetime.

- Whole Life insurance pays you an annual dividend. Whole Life Insurance we offer has a guaranteed dividend of 4% and is currently paying much more. As the money grows, it is yours to borrow or to take, without federal taxes and without any age penalty.
- There's a Waiver of Premium in case of disability. The benefits of the policy are self-fulfilling in case of the disability of the owner.
- You don't have to pay premiums your whole life for your Whole Life policy. Our "15 for Life" plan allows you to stop paying premiums after the 15<sup>th</sup> year and still have all the benefits available. (see below)

3 things that may surprise and delight you about Whole Life Insurance:

1. **Funding for Long-Term Care** is now available as part of your Whole Life plan. You can receive up to 90% of the policy's death benefit, paid to you not the provider, when you need care. If you don't need long-term care, the money stays intact in the death benefit. (Unlike stand-alone LTC policies that give you nothing if you don't use the insurance.)

2. Whole Life Insurance is tax-free vs. tax deferred. You can take withdrawals – whenever you need to – of cash value up to the paid premiums income tax free. You can borrow against the cash value of the policy and maintain tax-free treatment. (Unlike investment earnings and 401ks, SEPs, etc. that are subject to income tax.)

3. Your Whole Life Insurance is creditor proof in many states including Illinois. Nobody but the owner and the beneficiaries can touch what you've paid in, what those payments have earned and the death and/or Long-Term Care benefits your policy provides.

If you're just starting out, reviewing what you have, marrying, having a child, looking to give a child or grandchild a great start in life, let us help you to the best investment with the greatest protection. Start the conversation at 847-362-8888.

## The REMARKABLE “15 for LIFE” INSURANCE PLAN



“15 for LIFE” is a practical, dependable platform that gives you the benefits of whole Life Insurance+ Long-term Care Insurance+ Cash growth at a guaranteed rate.

**And here’s the kicker: You can choose to pay premiums for just 15 years.**

What happens at the end of 15 years when you no longer pay premiums?

- Your policy stays in force as long as you wish it to with all the features [whole life insurance offers](#).
- The guaranteed annual dividend continues to be paid to you.
- The insured death benefit legacy continues to grow.
- Money available for Long-term Care continues to grow.
- Money can be taken with no federal taxes, as a loan or withdrawal, with no age penalty.

The younger you start, the lower your premiums are and the younger you are when you stop paying them. (Parents, grandparents, aunts and uncles might consider giving a child a “15 for Life” insurance plan as a life-long gift.)

The “15 for Life” Insurance plan follows these 5 Pearlstein Principles.

Never pay premiums that don’t pay you.

Never buy use-it-or-lose-it insurance.

Never pay taxes when you don’t have to.

Never run out of money.

**And here are two more Pearlstein Principles:**

**Never live without a financial plan.**

**Never buy insurance alone.**

Call us for a free, no obligation conversation at 847.362.8888.

Let us help you get the protection, world-class savings and financial security of a “15 for Life” insurance plan.

Never pay a term life insurance policy that just ends when the term does, the premiums you have paid continue.

The cash you’ve earned is always available – as a loan or a withdrawal – without penalty and without paying federal taxes.

We all have to make decisions about insurance for protecting our families, leaving a legacy, being taken care of if we're not able to do it alone, having tax-free money for a long and wonderful life.

Online quotes for life insurance are rarely accurate. There are many variables to make sure you get the best benefits and price. Have the conversation to know if **15 for LIFE** is right for you. Call us at 847.362.8888.

**We'll work with you using Pearlstein Principle #1: Never Run Out of Money.**

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