

VOYAGER

- **WHOLE LIFE CONTRACT**
- **NEW YORK SINGLE PREMIUM PRODUCT – A.M.BEST **A-****
- **8% COMMISSION, .5 RENEWAL FOR 9 YEARS – TOTAL – 12.5%**
- **UNDERWRITING – non-med to age 60 – determined by the base policy.**

\$100,000. Deposit Age 65 Female				
Years	Death Benefit	Cash Value	Annuity 3% Guarantee	*Annuity Value At Death
1	317,506.	89,764.	100,000.	100,000
5	289,698.	97,557.	115,805.	107,900.
10	262,115.	119,057.	139,263.	119,650.
15	246,888.	139,292.	161,444.	130,722.
20	240,436.	162,911.	187,157.	143,600.

***Assumes 50% Tax Rate at Death (State and Federal)**

- **What is this concept?**

An **Annuity Alternative**, at times referred to a Modified Endowment Contract “MEC”, is a life insurance contract that pays an income tax-free death benefit to your clients and accumulates income tax-deferred as long as your client does not withdraw the funds.

- **Is an Annuity Alternative right for your client?**

The Annuity Alternative (or MEC) is a concept you should consider if your client has a lump sum of investment funds, that they are not using for everyday living expenses. The Annuity Alternative concept may be especially appropriate if your client intends on to their children or grandchildren as beneficiaries of their estate. Funds invested in an annuity will not pass to your client’s beneficiary’s income tax-free. The Annuity Alternative concept is funded by a life insurance contract, therefore a death benefit will pass to your client’s beneficiary’s income tax-free.*

(* based on current tax laws)

- **CALL 877-341-3342 DIANA GOODSIGHT**

Underwritten by:

FARMERS and TRADERS LIFE INSURANCE COMPANY

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