SALES IDEA SERIES

"Sandwich Generation" needs flexibility for competing needs

Client Profile:

- Tom, age 40
- Seeking a vehicle offering protection and strong accumulation potential with the flexibility to serve multiple needs:
  - Tax-advantaged supplemental retirement savings
  - Potential educational resources for his son Tyler, 10
  - Prepare for potential care expenses for his mother Grace, 65

Tom, like many his age, is joining the "sandwich generation," a group of Americans who are caught between older and younger generations, both dependent on them for their financial well-being. Balancing needs of their children and parents with the ever increasing need to save for their own retirement creates a challenging scenario.

Consider that the sandwich generation is facing some startling facts:

- 57% of families think non-medical home care for an aging parent will be less than $40,000 per year when in reality it is closer to $46,000 per year. And only 36% are saving for it.[1]
- The national average cost of a four-year college education rose from $14,939 in 1994 to $24,706 in 2014[2]
- The average retirement savings of a 50-year-old in America is just $42,797[3]

What can Tom do to address his concerns?

Tom's insurance agent recommends indexed universal life insurance (IUL) for the protection and financial flexibility to help meet Tom's needs. Tom decides to purchase a $150,000 Lifetime Builder IUL. The policy:

- Provides a tax-advantaged death benefit for either Tyler's college education or Grace's care, should she need care down the road, if Tom dies prematurely.
- Builds cash value that will grow tax-deferred and is accessible later when Tyler goes to college, if Grace needs care, or to supplement his retirement savings.
- Is sustained in the event he becomes disabled prior to 65, since he purchases the Waiver of Specified Premium rider.
- As the table below shows, whether for Tyler's college, Grace's care or Tom's retirement, there are tax-advantaged funds available during both Tom's life or at his premature death.

1 Care.com/seniorcaresurvey.
2 National Center for Education Statistics, Tuition costs of colleges and universities, http://nces.ed.gov/FastFacts/display.asp?id=76
3 http://www.statisticbrain.com/retirement-statistics/

What can Tom do to address his concerns?

Tyler, age 18, begins college

Grace, Age 75, faces a possible long term care situation

Tom, age 65, reaches retirement age

Year	5	6	7	8	9	10	15	20	25
Non-guaranteed Cash Value				$43,691		$59,504	$112,500		$199,687
Non-guaranteed Death Benefit				$195,595		$210,932	$262,738		$262,738

Based on Lifetime Builder IUL, 6.0% illustrated rate, 15 year increasing death benefit, $5500 planned premium for 15 years, issued male age 40, standard non-tobacco with Waiver of Specified Premium. Total premiums paid over 15 years are $82,500. For guaranteed rates and values please refer to the Basic Illustration for the product and parameters assumed.

Managing competing demands on financial resources can cause stress and hardship. Clients need a flexible option that can adapt to their changing needs while providing protection for loved ones. Tom's example is far from unique. Find out how Lifetime Builder can help your clients with a personalized sales illustration.

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Lifetime Builder is issued by Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy forms ICC13-IULA-E14, IULA-E14, IULA-E14-CRT

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Guarantees provided are subject to the financial strength of the issuing insurance company; not guaranteed by any bank or the FDIC.

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