

Protecting Your Family, Preserving Your Wealth

Insurance can help protect your loved ones and preserve the assets that you've spent years accumulating. Don't leave your family unprotected in the sudden event of your death - after all, they are your most important assets.

Avisen Securities has relationships with many top rated insurance companies and offers a wide choice of quality products designed to help you meet your diverse personal and business needs. Take a look at the insurance options we offer and work with your Financial Advisor to help determine which one is right for you.

LIFE INSURANCE

The proper life insurance coverage can help provide assurance that, in your absence, critical financial strategies can be executed and personal goals will be met. When used strategically, life insurance can help preserve your wealth and, if structured properly, it can increase the size of your estate without increasing your tax liability.

There are two basic types of life insurance—term and permanent.

- **Term** life insurance provides protection for a specific period of time and generally pays a benefit only if you die during the "term." At the end of the term, coverage can usually be continued, but the premiums will typically increase. This type of policy generally has no cash value.
- **Permanent** life insurance provides lifetime protection and tax deferred growth of the cash value. It is available in several variations: whole life, universal life and variable universal life. In addition, a number of life insurance companies offer whole or universal life insurance policies with riders that accelerate benefits for long-term-care needs. These are often known as linked benefit policies. Linked benefit policies also provide your named beneficiaries with a death benefit in the event you do not require long term care.

Life Insurance Can Be Used in Many Different Ways, For Different Purposes

- **Provides protection for your family** by helping preserve assets you have today, and provides an income stream for your family in case you aren't here to do so.
- **Utilize it as an investment vehicle during your lifetime.** It can provide tax deferred accumulation and, through policy loans and withdrawals, the cash value may be used as a source of supplemental retirement income or help with education expenses for your children.¹
- **Provides liquidity for paying estate taxes.** Estate taxes are due shortly after the death of the insured. Since many assets are illiquid, a quick conversion to cash to settle estate taxes may yield a greatly reduced value. Life insurance proceeds are payable immediately in cash and pass to your named beneficiaries income-tax free.
- **Fund a business succession plan.** Life and/or disability income insurance are generally the most cost efficient ways to fund a business succession plan. It is the funding element that makes carrying out the requirements of the plan possible by providing the necessary funds just when they are needed—upon the death, disability or retirement of an owner.

LONG-TERM-CARE INSURANCE

Planning for long-term-care can help you meet expenses and protect your savings in the event of a long term illness. Long-term-care insurance can help cover some or all of the expenses you might incur, including assisted living, at-home care, adult day care, therapy services, paid companions and even transportation. Overall, long-term-care insurance can be a valuable extension of your financial and retirement plans.



INSURANCE REVIEWS

Whether you already own insurance, you should consider it an important part of your investment portfolio. It's always a good idea to do a review. If your lifestyle, family situation or personal and financial objectives have changed, it may be time that your insurance policy changes also.

Ask your Avisen Financial Advisor for a complimentary insurance "check up." Help ensure you have the optimal policies to meet your needs today—and tomorrow. For more information, click [here](#)

1 Please note that any withdrawal or unpaid policy loan balance and interest will reduce your policy's death benefit and cash value. Interest on loans will be billed annually. If you do not pay the amount due, it will be added to the amount of the loan and next year's interest will be based on this new loan amount. You may make policy loan repayments at any time.

Since life insurance and long-term-care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a new policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

Variable life insurance is sold by prospectus only. The prospectus contains the investment objectives, risks, fees, charges and expenses, and other information regarding the variable life policy and the underlying investments, which should be considered carefully before investing. Prospectuses for both the variable life policy and the underlying investments are available from your Financial Advisor. Please read the prospectus carefully before you invest.