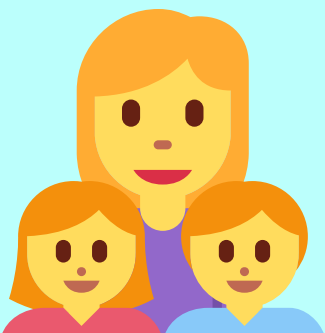


**FOR YOUR LOVE
OF OTHERS...**



30 USES FOR LIFE INSURANCE



PERSONAL NEEDS

- Replace income lost due to death of wage earner
- Establish a fund to pay for domestic services lost at the death of a caregiver such as a stay-at-home spouse
- Create an education fund
- Protect future insurability
- Ensure retirement income
- Enhance estate to provide for children of a prior marriage
- Satisfy divorce related obligations such as alimony or child support
- Create a fund to provide for a loved one with special needs
- Pay off car loans, credit cards and other debt obligations
- Pay off or reduce home mortgage
- Pay burial and other final expenses



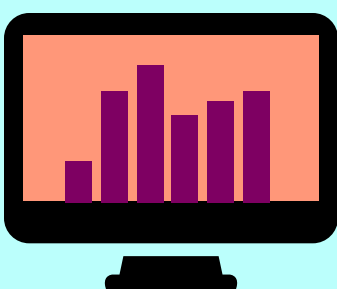
ESTATE & CHARITABLE NEEDS

- Pay legal and administrative costs incurred at the insured's death
- Provide a source of liquidity to pay state/federal "death taxes"
- Mitigate the impact taxes can have on assets owned in a trust
- Supplement any income shortfall of a total return or income only trust
- Replace loss due to IRD tax incurred by annuities, IRAs and qualified plan assets
- Diminish the impact of marital deduction limitations of a surviving resident non-citizen spouse
- Increase the value of transfers of generation skipping, annual exclusion, and exemption gift amounts
- Freeze the value of highly appreciated estate asset received by surviving heir
- Create a fund to produce an income stream to non-charitable beneficiaries during the term of a testamentary charitable lead trust
- Leave a charitable legacy
- Replace wealth left to charity
- Equalize inheritances between business heirs and non-business heirs



BUSINESS CONTINUATION NEEDS

- Collateralize a business loan
- Fund a buy-sell agreement
- Stabilize a business at the death of a key employee or owner
- Fund post retirement health care costs
- Offset loss to business caused by death of a key employee
- Establish a fund to retain key employees
- Facilitate ESOP repurchase obligation



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