

INSURANCE PLANNING

protect your family

Protecting what's Important



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When something is important to you, you pledge to protect and secure it — to make certain it is sustained when you are unable to care for it yourself.

That's the promise you make to yourself and to those you love. And a promise made is a promise kept.

The LPL Financial family of affiliated companies includes LPL Financial and UVEST Financial Services Group, Inc., each of which is a member of FINRA/SIPC.

Investments and Insurance Products:

Not FDIC or NCUA Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Bank or Credit Union Deposits	Not Insured by Any Federal Government Agency	



strategies

to Meet a Lifetime of Individual Needs



There are as many life insurance solutions as there are needs for them. Determining the strategy that is right for you involves the careful consideration of your

unique personal circumstances and financial goals. Your financial consultant can help you examine each option and determine which best meets your needs.

Flexible Life Insurance Coverage Options

Overview	Term Life	Universal Life	Variable Universal Life ¹	Whole Life
	A low-cost life insurance policy that provides coverage for a specified period of time (e.g., 10, 20 or 30 years) and generally pays a benefit only if the insured dies during that term	A permanent life insurance plan where premium payments are flexible and death benefits are adjustable Policy performance based on the company's declared interest rate	A permanent plan combining the standard features of a universal life policy with investment choices for your premium dollars Policy performance based on the contributions and the performance of the investment choices	Provides a guaranteed death benefit and guaranteed tax-deferred build-up of cash value with level policy premiums Policy performance directly related to the performance of the insurance company's dividends
Benefits	Highest death benefit at lowest cost No surrender charges Often makes sense when there is a need for coverage that will disappear at a specific point in time, e.g., a mortgage	Low cost Lifetime protection Flexible premiums Death benefit guarantees available Income tax-free death benefit to family Withdrawals or tax-free loans available*	Lifetime protection Flexibility to change premiums Income tax-free death benefit to family Withdrawals or tax-free loans available* Policies typically overfunded to accumulate cash value for later withdrawals	Lifetime protection Withdrawals or tax-free loans available* Income tax-free death benefit to family Death benefit and cash value guarantees available
Flexibility	Although not considered a lifetime plan, offers some ability to convert to a permanent policy	Flexibility to maintain your policy while increasing, decreasing or skipping premium payments based on changing needs	Flexibility to vary premium payment and contribute additional premium dollars to the contract to increase the cash value available	Ability to stop paying the premium and use the value to purchase other forms of coverage once the policy becomes self-sustaining (occurs in different years with each carrier)
Premiums	Fixed premiums for specified number of years; increased upon renewal Non-renewable after age 75	Average cost usually lower than whole life at similar coverage amounts Flexible premiums	Premiums on basic policy comparable to universal life Flexible premiums	Level premiums initially higher than with term and universal life policies of similar coverage amounts Premiums not flexible

* Life insurance is unsuitable as a short-term savings vehicle. The primary purpose is to provide protection against economic loss due to the death of the insured person. Loans and withdrawals may cause your policy to lapse. A lapse or surrender of the policy while loans are outstanding may cause the recognition of a taxable event. Interest charges

may apply for any loans. Loans and withdrawals from life insurance policies that are classified as modified endowment contracts may be subject to taxes and 10% federal tax penalty if taken prior to age 59 ½.

¹ Additional disclosures on back cover

securing quality of life

Your financial consultant can help you use insurance to secure your quality of life or that of a family member.

Are you prepared to meet future healthcare costs?

Long-term care insurance pays for the care you may need if you are no longer able to care for yourself independently. There are flexible coverage and premium payment options that allow you to tailor the policy and payments to your specific situation. For an additional fee, today's policies offer a variety of optional features that can even include a return of premium rider for unused premium dollars. With people living longer and the cost of care on the rise, these policies offer the peace of mind of knowing you will be able to afford the care you need.

Have you considered the effects of losing your income?

Long-term disability is insurance designed to replace a percentage of your gross income on a tax-free basis should a disability prevent you from earning an income in your occupation. If you are the primary wage-earner, imagine for a minute what life would be like if that income were no longer there to support your household. With that image in mind, it should not be hard to envision the difference long-term disability could make in your ability to sustain your family's quality of life.



Do you know how much insurance you need?

Deciding how much and what type of insurance to buy depends on your specific needs and circumstances. All too often, people find they are under insured because they either did not purchase enough coverage from the start or did not properly adjust their coverage over time.

That's why, even if you already own one or more insurance policies, it is important to regularly review your insurance holdings with your financial consultant. This no-cost, no-obligation service can help ensure that your coverage is adequate and appropriate for your needs.

The power of choice, the value of advice

Your financial consultant has access to a wide variety of insurance carriers with industry-leading A.M. Best and Standard and Poor's ratings. Your financial consultant also has the expertise to help sort through the options and recommend the solution that is most appropriate for your specific needs and goals.

Talk to your financial consultant today to start making the promises that count — the promises you can keep.

 www.lpl.com

Investors should consider the investment objectives, risks, charges and expenses of the variable insurance contract and subaccounts carefully before investing. The prospectus contains this and other information about the variable insurance contract and subaccounts. You can obtain contract and underlying subaccount prospectuses from your financial representative. Read the prospectuses carefully before investing.

Variable insurance guarantees are based on claims paying ability of the issuer. Withdrawals made may be subject to fees when distributed, and treated as ordinary income. Outstanding policy loans at death, and withdrawals, will reduce the policy death benefits and cash values. The investment returns and principal value of the available subaccount portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

To the extent you are receiving investment advice from a separately independent registered investment advisor, please note that LPL Financial is not an affiliate of and make no representation with respect to such entity.



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