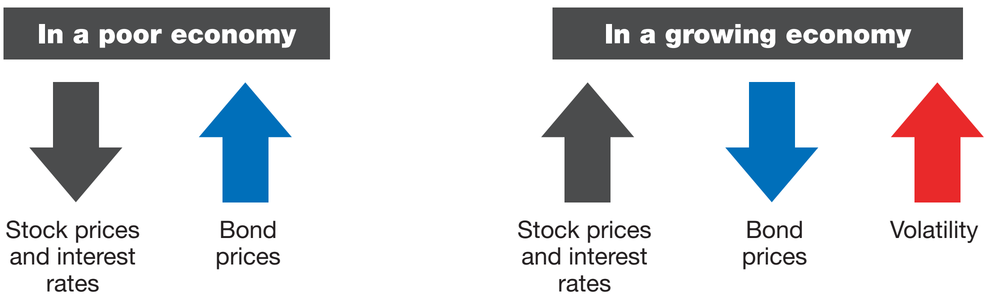
# Everyone Likes A Little Security

In changing economic times, everyone likes a little security—especially if you're concerned about preserving your assets.

The ups and downs of the market can be hard to handle. In the past, a well-balanced portfolio of stocks and bonds has been the way to manage market volatility. Their inverse nature helps balance the ups and downs—when stocks go down, bonds go up and vice versa. This happens because stocks are tied to market performance and bonds are tied to interest rates.

A poor economy generally sends stock prices and interest rates lower. Lower interest rates mean bond prices go up. However, when the economy is doing well, interest rates rise and bond prices fall. Not only do rising rates lead to lower bond prices, they generally result in an increase in stock market volatility as well.




## Life insurance can help protect against market volatility.

**Permanent life insurance offers a death benefit that is not tied to market performance.**

Permanent life insurance provides a death benefit to make sure your family is taken care of financially if you were to die prematurely. This death benefit is not linked to market performance. That means the market could be down 50% and it wouldn't matter. Your loved ones would still be protected.

**Permanent life insurance is designed to take advantage of rising interest rates.**

A permanent life insurance policy also builds cash value. This cash value grows as premiums are paid and interest is credited. The interest rate the cash value earns typically fluctuates with current market rates—increasing and decreasing along with the market. However, there is typically a minimum guaranteed interest rate that the policyholder receives.

When interest rates rise, your policy's cash value grows faster. It also grows tax deferred. You can take a loan out against the policy's cash value when you need help with extra funds, say for a child's college tuition, money in retirement or an emergency. You won't have to pay taxes on the loan as long as your policy stays in force.[1]

Permanent life insurance helps stabilize your investment portfolio by providing the potential for growth and protection regardless of what's happening in the market. This enables you to:

**Create financial protection for your family**

**Build equity for future income needs**

**Leave a legacy to the ones you love**

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[1] Tax law permits a policy owner to withdraw life insurance policy cash values up to the policy owner's basis or investment in the contract without income tax consequences. Withdrawals and loans will reduce the available death benefit. Withdrawals beyond basis may be taxable income. Excess and unpaid loans will reduce policy value and may cause the policy to lapse. If a policy lapses, unpaid loans are treated as distributions for tax purposes. For more information about the tax results of life insurance, consult your attorney or tax advisor.

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