

Repurpose Income Using the *Retirement Refinancing of Insurance* Concept

Expand an existing retirement portfolio by adding **NWL Lifetime Returns Select® indexed universal life insurance policy**



Meet Phillip

- Phillip is 65 years old and meets with his financial advisor to review his retirement portfolio
 - ✓ 10 years earlier, at age 55, he spent \$80,000 in non-qualified funds to purchase an NWL® Impact 10 flexible premium deferred annuity, while also choosing the optional NWL® Income Outlook Plus 5 NH — Withdrawal Benefit Rider (WBR)
- His financial advisor notices it's time to exercise the \$10,946 annual income rider
- Even though Phillip does not need the income currently, it is recommended he activate the income rider due to limited growth opportunities and no suitable alternatives to improve his guaranteed lifetime income
- Phillip and his financial advisor discuss his overall needs and determine that he would benefit from life insurance protection. His financial advisor tells him about a concept called *Retirement Refinancing of Insurance* involving NWL Lifetime Returns Select® (LTRS) indexed universal life insurance policy.

Here's how the *Retirement Refinancing of Insurance* concept will work for Phillip



Phillip exercises the **\$10,946** annual income rider associated with **NWL Income Outlook Plus 5 NH — WBR**



He then purchases a **10-Pay NWL LTRS** policy with a Death Benefit of **\$144,980**



Phillip repurposes the **\$10,946** income rider to fund the NWL LTRS policy annually

Using the *Retirement Refinancing of Insurance* concept, Phillip expands his retirement portfolio and adds additional coverage that will benefit him and those that mean the most.

To learn more, contact the NWL Sales Desk.

(800) 760-3434 • SalesDesk@nwlic.com

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