

LEGACY PLANNING

WITH
U.S. MARKETING CORPORATION



Build a Legacy that Spans Generations

Most people have a desire to be remembered both in and beyond their lifetime. Legacy Planning with U.S. Marketing Corporation is a way to provide a legacy without the hassle of underwriting while providing the following benefits:

- **Builds & Protects a legacy for future**
- **Allows Grandparents to remain a part of their Grandchildren & Great Grandchildren's lives indefinitely**
- **No medical underwriting, no exams¹**
- **Scalable to accommodate specific needs**

MULTIPLE POLICIES MAY BE
USED TO BENEFIT ANY
NUMBER OF HEIRS. THERE IS
A SOLUTION FOR EVERY
SITUATION!

Leaving a Multi-Generational Legacy

Legacy Planning with U.S. Marketing Corporation uses a specialized income tool.

For the following examples, the two individuals will be a 70 year-old Grandfather and a 5 year-old Granddaughter with a deposit of \$100,000. **To make the legacy extra special**, the income will be set up to be received on the Granddaughter's birthday. This will allow the Grandfather to continue to give her a birthday gift every year, even after his death. He will become the Granddaughter's "favorite" Grandfather!

Using U.S. Marketing Corporation's Legacy Plan, there are three scenarios for creating a legacy. Income will be provided for as long as one of the annuitants are alive. Initially, Grandfather will receive, pay taxes on, and enjoy the use of the income; upon Grandfather's death the Granddaughter will receive a yearly check as her birthday present from her favorite Grandfather.

FOR MORE INFORMATION, CONTACT
U.S. MARKETING CORPORATION

1-800-367-8639
WWW.USMARKETINGCORP.COM



FINANCIAL PRODUCTS

U.S.
MARKETING
CORPORATION

¹ Unless purchasing insurance, seen in Legacy II

* With 100% Survivorship Benefit

Consult a local Estate Planning Lawyer for state-specific information on Generation Skipping Transfer Tax

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Call 1-800-367-8639 Today for More Information

U. S. Marketing Corporation's Legacy I: Level Legacy

Grandfather and Granddaughter, Joint Annuitant

Joint Lifetime Income with 100% Survivorship - - - - -	\$100,000 Deposit
Annual gross SPIA payout - - - - -	\$4,061.76
Taxes due at 21% (Grandfather's tax rate) - - - - -	\$415.40
Net post-tax annual income - - - - -	\$3,646.36

While Grandfather is alive and receiving income, he is free to do anything he wishes. He can use the income to fund a 529 plan for college planning, he can supplement his retirement income, he could buy birthday gifts, or he could take the whole family (grandmother, children, and grandchildren) on a yearly vacation. Upon his passing his Granddaughter will receive income for her life.

U.S. Marketing Corporation's Legacy II: Level Legacy + Additional Death Benefit

Grandfather and Granddaughter, Joint Annuitant

Joint Lifetime Income with 100% Survivorship - - - - -	\$100,000 Deposit
Annual Gross SPIA Payout - - - - -	\$4,061.76
Taxes due at 21% (Grandpa's Tax Rate) - - - - -	\$415.40
Net post-tax annual income - - - - -	\$3,646.36
Grandfather's Premium on a GUL Policy - - - - -	\$3,646.36
GUL Death Benefit, Paid Back to Family ² - - - - -	\$104,701

Similarly to Legacy I, Grandfather uses the initial level income, this time to fund a Guaranteed Universal Life policy on himself. Upon his passing, his wife, a charity, or another beneficiary will receive a \$104,701 income tax-free death benefit. In addition to the death benefit, his Granddaughter will continue to receive the level income for her life.

U.S. Marketing Corporation's Legacy III: Compounding Legacy

Grandfather and Granddaughter, Joint Annuitant

Joint Lifetime Income with 100% Survivorship	
With a 5% Cost of Living Adjustment Rider - - - - -	\$100,000 Deposit
Initial Annual Gross SPIA Payout - - - - -	\$822.25
Year 63 Annual Gross SPIA Payout - - - - -	\$10,395.55
Year 103 Gross SPIA Payout - - - - -	\$73,184.55
Taxes due at 21% (Grandfather's tax rate) - - - - -	\$60.95
Net post-tax annual income - - - - -	\$761.30

Income payments will grow by 5% per year for as long as either the Grandfather or Granddaughter is alive. The likelihood of the Granddaughter living into her 90s is substantial, and the income can reach into the tens of thousands as the Granddaughter gets older (\$10,395.55 at age 58 and \$73,184.55 at age 98). Keep in mind, this is her "birthday gift" from her favorite Grandfather!

² Ran at Standard Non-Tobacco

³ Illustrations are time, age, and interest sensitive and may be different based on individual situations
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