



# LAZY MONEY™

## GET TO WORK!

**Do you have money lying around in CDs and Money Markets and don't plan to use it?**

**We offer an alternative that puts your money to work for you!**

**Products used to fulfill the promises of Lazy Money offer the following features:<sup>1</sup>**

1. Return of premium anytime.
2. Up to a 12% premium bonus plus a guaranteed crediting rate.<sup>2</sup>
3. An opportunity for additional growth through indexing.
4. Monthly accelerated death benefits to cover expenses associated with long-term chronic care.
5. An enhanced tax-free death benefit to your beneficiaries.<sup>3</sup>
6. Minimum premium of \$5,000 and up.

### How Lazy Is Your Money?

To put your money back to work, please contact:



**Alpha Insurance Brokerage, LLC**

1501 42nd Street  
Suite 380  
West Des Moines, IA 50266

**877-558-0023**

### Example Case Study



**Cindy CD-Holder**  
(65-years Old)

**Assets: \$100,000**  
**Option: Earn 0.69% in a 1-yr CD (National Average)<sup>4</sup>**

#### Cindy's Financial Goals:

- Transfer money to heirs.
- Earn a guaranteed interest rate.
- Have access to money when needed.

**Cindy decides to put her money to work for her, **NOT** the bank!**

- Her account value, including any applicable premium bonuses, earn index-linked interest credits.
- Minimum non-taxable Death Benefit<sup>3</sup> at issue is over \$180,000.
- Full Return-of-Premium from Day 1.  
(Premium is 100% liquid, NO PENALTY OR SURRENDER CHARGES applied to premium)

Note: Policy must be in force at the time of death to pay death benefit. Death benefit will be reduced by any outstanding loan balance at the time of death. The death benefit is reduced by any payment of Accelerated Death Benefits or partial withdrawals. Neither the issuer or its agents give tax, accounting or legal advice; please consult your professional advisors in these areas. Guarantees subject to the claims-paying ability of the insurance carrier. Life insurance policy is not a bank or credit union deposit or obligation; not FDIC or NCUA/NCUSIF insured; not insured by any federal government agency; not guaranteed by any bank or credit union; may lose value.

<sup>1</sup> Life insurance and annuity products may be used to fulfill the promises of lazy money. <sup>2</sup> All guarantees are based on the claims-paying ability of issuing company. <sup>3</sup> Death benefit is free from Federal Income Tax. <sup>4</sup> National average according to bankrate.com as of 11/11/14.