

# Connections

**The Alliance Group Fall 2011 Client Newsletter**



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## Welcome to Connections,

Our purpose is to inspire individuals, families, and businesses to seek the well being and security that comes from being able to survive the financial challenges and emergencies that are often created by serious illness or an unpredictable economy. We offer the peace of mind to live life to its greatest potential.

Imagine if the same time-tested financial "engine" that provides money for loved ones at death could be constructed to accelerate the payment of those proceeds while you are living should you become chronically or critically ill. Imagine receiving the money you need NOW, regardless of your age, when it happens and with no restriction on you spend the money.

Because our company, "thinks differently", providing these "living benefits" is what we do. Our mission is to help you secure the peace of mind that comes from being prepared to effectively overcome life's financial emergencies while living.

[View "Living Benefits" Video](#)

["The Tax-Free Retirement Engine, An American Story"](#)

Please feel free to to your friends. For more information about the contents in this issue or our Living Benefits policies, give us a call at 1-800-950-4316 contact us on our website or email us at [info@anallianceforlife.com](mailto:info@anallianceforlife.com).



## Such Things Happen

Death does not always come quickly without being preceded by prolonged periods of serious (critical) illness or the need for long-term care. The Alliance Group understands that helping a loved one survive life's financial emergencies while living may be more urgent than delivering a claim check at the time of death. We refer to this as LIVING BENEFITS. All too often, our friends and family members become chronically, critically, or terminally ill (heart attack, stroke, or diagnosis of cancer for example) and need financial help now to make up for lost earnings, increased expenses, or worst case, a pending foreclosure or bankruptcy.



Unfortunately, many of us have experienced with family members, friends, neighbors or business associates that "such things do happen". The question it poses is, "If such things actually happen to us or our loved ones, what do we do? What choices do we really have?".

Imagine knowing that you could access up to 90% of your life insurance policy face amount, while living, to be used any way you see fit? It may mean the difference between financial life and death while our our clients are still living!

You may be asking yourself the same question we asked ourselves years ago:

"Why would anyone want to own life insurance protections without "Living Benefits" INCLUDED AT NO ADDITIONAL CHARGE?". Does your life insurance coverage have that benefit?

If your answer is "no" or "I don't think so", I hope you will take the time to browse the "Client and Guest" area of our [website](#) and [view our brief video "Living Benefits" online](#) video featuring clients who have made a claim and received benefits. It truly changed their lives and reinforced our dedication to serve others.

Once we go beyond traditional thinking we can create meaningful solutions, choices and peace of mind for our clients. It is why we are on a mission to continue our work and to mentor others with passion and caring. At Alliance, we think differently!



**NBC News - Investing In Life Insurance**

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[What We Do & How We Do It](#)

Since a life insurance contract offers a significant pot of money paid tax-free to a named beneficiary at death, why couldn't it be structured to provide access to a portion of that death benefit while the insured is still alive and dealing with critical illness and needing the funds NOW. The "Living Benefit" feature is included without additional underwriting and at no additional cost, in virtually all the policies we offer.



**ALLIANCE**  
GROUP

Our portfolio of tax-advantaged products with living benefits, plus our passion for providing meaningful solutions, distinguishes the Alliance Group and its representatives from all others.

It's how we build **Alliances for Life** with our clients.

Sincerely,

**John Craft, CEO &  
Jerry Stratton, President  
The Alliance Group**

## Tax-Free Retirement with Guaranteed Safety

As the stock market swings wildly in both directions, how do you eliminate any fear or risk on the downside, and participate in the upside? What are your choices?



If you gathered a group of people together to develop a "financial vehicle" that addresses virtually all of their peace of mind concerns about overcoming fear of the economic future, what do you think they would come up with? It's an interesting question when seeking meaningful solutions to the emotional and money issues they and their families may face going forward on life's journey. Given the pattern of economic volatility of the the past few years, these concepts, features and benefits would certainly be on their short list:

- The certainty that the savings vehicle they chose for their retirement, for future emergencies, for paying off their mortgage or as a nest egg, will safeguard their earned principle and interest.
- Participating in the gain of an up market and suffer no loss in a down market.
- Having their money grow tax-deferred and risk free.
- Accessing their funds in a tax-free manner at retirement while providing tax-free income distribution for the rest of their lives.
- The flexibility and control of how much they wanted to set aside each year (either more or less as their circumstances change).
- Their choosing how money was distributed instead of the government, politicians and employers.
- Tax-free and self-completing in the event of death, and possibly, disability.
- Ability to access a portion of the death benefit NOW should a chronic, critical or terminal illness requires money needed for care, treatment or any reason.

They would have designed a financial "engine" with total safety: participation in upside gain, no loss of the accumulated gain in their account in a down market, and an unmatched tax advantage "living" benefits with an income tax-free death benefit and control of their future placed back in their own hands. The result is "**Indexed Universal Life with Living Benefits**" developed proprietarily for *The Alliance Group*.

*We would love for you to read the story, ["The Tax-Free Retirement Engine, An American Story"](#) as a simple and entertaining means of understanding the changes and advantages of this policy. Times are*

*changing, let's make it for the best.*

To obtain further information on this life-changing policy, simply email us or give us a call at 1-800-950-4316 as we will be happy to answer any and all of your questions.

The Alliance Group  
1-800-950-4316  
[www.anallianceforlife.com](http://www.anallianceforlife.com)  
[info@anallianceforlife.com](mailto:info@anallianceforlife.com)



Try it FREE today.