

Hi [Client First Name],

As you may already know, Required Minimum Distributions (RMDs) are mandatory—and often come with unwanted taxable income. But here's a smart question we've been helping clients explore:

What if those RMDs could help fund a lasting legacy for your family instead?

There's a strategy that does just that: a special type of life insurance called Survivorship Indexed Universal Life (SIUL). It's designed for couples and offers:

- ✓ A tax-free death benefit for heirs
- ✓ Liquidity to help cover estate taxes or preserve family assets
- ✓ Growth potential — potential for indexed interest accumulation with downside protection
- ✓ Funding flexibility, often using RMDs or other income you don't need

This might be a strong fit if you don't rely heavily on RMD income—or want to ensure more of your hard-earned savings go to family, not taxes.

Would you like to explore if this could make sense for your plan? I'd be happy to walk you through the concept and options in plain English.

Let me know and we can set up a quick call.

Warmly,
[Agent Name]
[Title / Contact Info]

*Proceeds from an insurance policy are generally income-tax-free, and if properly structured, may also be free from estate tax.