

<Date>
<Client Name>
<Address>
<City, State, Zip>

<Dear Client Name:>

You can increase your estate...and provide an inheritance for your children or favorite charity that's not subject to federal income taxes...with Legacy Solution® III from Shenandoah Life Insurance Company.

Legacy Solution® III is a single premium participating whole life policy with a guaranteed death benefit that can increase over time with dividends. Here's an example of the difference it can make to your estate. Let's say you have a \$50,000 CD that you plan to give to your granddaughter. You're paying taxes on the interest, and your estate will pay probate costs when she receives the money after your death.

But a 65-year-old female nonsmoker could put that \$50,000 single premium into a Legacy Solution® III policy, purchasing \$101,500 of life insurance and **more than doubling the gift**. And the death benefit passes outside of probate, so neither the giver nor the beneficiary pays federal income taxes or probate costs on the money.

Here are some other reasons you'll like Legacy Solution® III:

- The application is short and simple.
- In most cases, an application and phone interview are all that's required. (Issuance of the policy depends on answers to the health questions in the application.)
- Guaranteed death benefit that can increase with dividends, and guaranteed cash values.
- Under current tax law, the full amount of the death benefit is federal income tax free at death.
- Can avoid delays and costs of probate.
- Participating policy – eligible for dividends that can increase death benefit.
- Accelerated Benefit Rider with nursing home provision.
- Can be an excellent alternative to CDs and mutual funds.
- Available as a single premium, 5-Pay or 10-Pay policy.
- Special checks give you access to surrender values after the policy has been in force for 12 months.* (for single premium policies only)

Take advantage of this opportunity to increase your estate while providing access to your money if you need it. Call me today for more information on Legacy Solution® III.

Sincerely,

<Agent Name>

Policy Forms L-1025-11/05, L-1026-11/05. Accelerated Benefit Rider Form R-2024-11/99-Rev.1/01. State suffixes may be applicable where there are state variations of the form. The benefit paid in the event of suicide during the first two policy years (one year in CO) may be limited to the premiums paid less any loan balance and minus any partial surrenders. *Partial surrenders are subject to certain minimum and maximum amounts. Surrender fee may apply.

Information provided is not intended as legal or tax advice, but is intended to be accurate based on Shenandoah Life's understanding and interpretation of current tax laws, which are subject to change. Please consult your legal or tax professional for assistance.