

If you are planning to leave some of your savings to loved ones or a charity, there may be a way to leverage your assets now—and provide much more for their future. See three examples below.



MULTIPLY YOUR GIFT

Leverage money otherwise placed in a CD or Money Market account.

A 63-year-old female, with \$90,000 set aside for her two children, can nearly double that amount by purchasing a single premium whole life insurance contract that will pay a \$168,949 death benefit directly to her children as the beneficiaries.¹

See reverse side for details.



SHARE FOR A LIFETIME

Purchase life insurance in your grandchildren's names that grows with them.

A grandmother with two grandchildren, a boy age 7 and girl age 8, purchases a single premium whole life insurance contract for \$5,000 on each of them.* On day one the policies have \$41,795 and \$46,269 in coverage, respectively.²

See reverse side for details.



MAXIMIZE YOUR GIFT

Use a combination of these scenarios to make the most of your legacy savings.

Multiply + Share

By combining the two examples on the left, a 63-year-old grandmother uses a \$100,000 maturing CD to purchase a policy for:

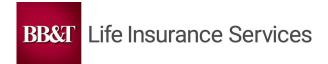
- Herself (\$90,000)
- 2 Her Grandson age 7 (\$5,000)
- 3 Her Granddaughter age 8 (\$5,000)

... creating over \$257,000 in death benefit coverage and maximizing her legacy for both her children and grandchildren.*

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Multiply & Enjoy

She could use that same maturing CD to purchase a \$90,000 single premium whole life policy on herself and use the remaining \$10,000 to treat her whole family to a dream vacation now—providing over \$168,949 in death benefit and memories to last a lifetime.



After 10 Years

\$175,761

\$99.155

40
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Single Premium Life**
with Paid-up Additions

Death Benefit
Cash Value

After 1 Year

After 5 Years

\$168,949
\$171,902
\$83,263

1 yr Certificate of Deposit at 0.45% APR Cash Value \$90,405 \$92,043 \$94,133

Fixed Annuity 3 yr MYGA3
Cash Value
After 1 Year
After 5 Years
After 10 Years
\$79,538
\$82,767
\$86,989



SHARE FOR A LIFETIME

**\$5,000 single premium

Single Premium Life**
with Paid-up Additions
Grandson Age 7
Granddaughter Age 8

After 1 Year (Death Benefit)	Age 21 (Death Benefit)
\$41,795	\$42,369
\$46,269	\$46,948

*No further premiums to pay and ownership transfers to the child(ren) at varying ages depending on the state. With paid-up additions, the coverage continues to grow throughout their lifetimes.



Whole life insurance provides permanent life insurance protection for your entire life. Some whole life insurance products can also build cash value that can increase through dividend payments from the insurance company. Single premium whole life insurance may build cash value even faster since you only pay one premium up-front.

With paid-up additions, dividends are used to buy additional permanent life insurance coverage. No further premiums are needed to keep this additional insurance in effect, and it is also eligible to earn dividends and has a cash value. It is important to note dividends are not guaranteed to be paid every year, but once they are credited to the policy, they cannot be taken away.

Client examples are offered to show how BB&T Life Insurance Services can provide valuable assistance to clients in meeting their insurance needs. Results may vary. This is a hypothetical example and does not guarantee a similar result. We make no representation regarding the suitability of these products for a particular client's needs. Any recommendation to a consumer for the purchase of an insurance product must be based on an understanding of each client's facts and circumstances.

¹Female, age 63, standard nonsmoker rate, North Carolina resident, single premium whole life policy with a \$90,000 single premium. The product used is not available in Washington, D.C. and Florida. More details upon request.

²Male, age 7, and female, age 8, standard juvenile rate, North Carolina resident, single premium whole life policy with a \$5,000 single premium. The product used is not available in Washington, D.C. and Florida. More details upon request.

³Multi-Year Guaranteed Annuity

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