

## ***Leave a Legacy***

**Transfer money to your heirs and avoid income taxes.  
Proceeds pass income tax free direct to your specified beneficiaries.  
Simple process. No physical required. Only a telephone interview.**

**Values based on \$25,000 single deposit.**

<b>Age</b>	<b>Female</b>		<b>Male</b>	
	<b>Non-Tobacco / Tobacco</b>		<b>Non-Tobacco / Tobacco</b>	
<b>50</b>	<b>\$107,750</b>	<b>/ \$ 93,000</b>	<b>\$ 91,000</b>	<b>/ \$ 71,750</b>
<b>55</b>	<b>\$ 87,000</b>	<b>/ \$ 75,750</b>	<b>\$ 73,250</b>	<b>/ \$ 59,750</b>
<b>60</b>	<b>\$ 70,750</b>	<b>/ \$ 64,000</b>	<b>\$ 60,000</b>	<b>/ \$ 50,500</b>
<b>65</b>	<b>\$ 57,750</b>	<b>/ \$ 53,500</b>	<b>\$ 50,000</b>	<b>/ \$ 43,500</b>
<b>70</b>	<b>\$ 48,000</b>	<b>/ \$ 45,250</b>	<b>\$ 42,500</b>	<b>/ \$ 38,500</b>
<b>75</b>	<b>\$ 40,500</b>	<b>/ \$ 39,000</b>	<b>\$ 36,750</b>	<b>/ \$ 34,500</b>