## Benefits of Single-Premium Life Insurance

Some SPL policies allow tax-free use of the death benefit for long-term care, protecting your assets. Remaining benefits are tax-free for beneficiaries.

SPL policies are permanent life insurance with a growing cash value that can be borrowed against.

The key advantage of SPL insurance is that a single payment fully funds the policy, providing a 100% return of premium from day one.

The death benefit grows significantly over your lifetime, ensuring your beneficiaries receive more than you deposited.

## LEAVING A LEGACY FOR YOUR LOVED ONES

Life insurance lets you leave a legacy and secure your family's financial future while addressing tax issues from other investments. Single-Premium Life Insurance (SPL) is funded by one upfront payment, providing cash value and lifetime coverage.

Sharing your legacy plan with your family ensures they can fulfill your wishes.

Be sure to review it regularly for any necessary updates!



## **Amber Bremer**

Account Manager 402.260.2094 abremer@neins.com



Insurance products are not FDIC insured, not a deposit, not insured by any federal government agency, not guaranteed by the bank, and may lose value.