



Why Agents Win.

DefinedBenefit
An Innovative Life
Insurance Strategy.
Patent Pending. **Life**[®]

FOR AGENT USE ONLY. NOT FOR USE WITH CLIENTS.



A Once-in-a-Generation Opportunity

For decades, life insurance has been the most powerful, least understood tool for building tax-free retirement income. Yet too often, clients have been shown illustrations instead of outcomes. Promises of projected returns replaced systems of managed results. Defined Benefit Life® (DB Life) changes that forever.

DB Life transforms Indexed Universal Life into a personal defined benefit pension—a managed retirement income system that keeps clients on track for the results they expect. It brings pension-like predictability back into retirement planning at a time when the country needs it most.

Consider the backdrop:

- **Over 145,000** employer-sponsored defined benefit pension plans have been terminated.
- **For most** Americans, the 401(k) has replaced the pension—and with it, the *guarantee* of lifetime income.
- **Social Security** has become the only dependable income source for millions.

Consumers feel the difference. They crave the security their parents and grandparents had—the peace of mind that came from knowing a steady income would arrive every month for life.

DB Life answers that need. It brings the discipline, structure, and outcomes of a pension system into the world of life insurance. Each client defines their



future retirement income goal, and DB Life's annual management process keeps them on track, year after year. It's not another illustration. It's a promise managed to fulfillment.

And that is why agents who offer DB Life stand apart.

The Opportunity: Why Agents Win with DB Life

1. A Differentiator Clients Instantly Understand

DB Life reframes life insurance in a way clients immediately “get.” Instead of selling a policy, you're offering a life insurance funded **personal pension**—a concept people associate with confidence, predictability, and dignity in retirement. It's a story that elevates your value and transforms conversations from product to purpose.

2. Built for Today's Market

You already know the challenge: younger consumers aren't buying life insurance the way previous generations did. They view it as a cost, not a wealth tool.

DB Life changes that perception. It aligns perfectly with their values—systematic savings, transparency, control, and lifetime benefits. For millennials and Gen X, DB Life feels like a **subscription to lifelong financial freedom**.

3. Lifetime Client Relationships

With DB Life, you're not closing a transaction—you're starting a managed relationship. The system's annual recalibration process ensures ongoing



engagement, retention, and service-driven renewal. This deepens trust and increases persistency, renewals, and referrals.

4. Competitive Advantage

Agents, IMOs, and carriers that adopt DB Life gain an **immediate edge** in the most important category in financial services: retirement income. The ability to deliver a predictable, tax-free retirement stream—backed by a transparent system—sets you apart from anyone offering “illustrations and hope.”

5. Doing Well by Doing Good

DB Life lets you align your income with impact. You’re helping clients achieve the one goal that matters most: retirement with dignity and certainty. When agents believe in what they offer, growth follows naturally. There’s nothing more powerful than believing you can **do well by doing good**

The Bottom Line

The life insurance industry has always been built on promises. DB Life is how those promises are kept. It’s the next evolution for agents who want to grow their business, deepen client loyalty, and stand for something meaningful in an uncertain financial world.

With Defined Benefit Life, agents win. And clients win.

Defined Benefit Life® – Promises Kept. For Generations™.