

## **ENCORE BENEFIT PLAN**

### **LIFE**

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### **DISABILITY**

<b>\$1,500</b> <b>2 Year</b>
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### **ROTH**

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## **FEATURES**

- Permanent Life Insurance to replace Group Term
- \$1,500 per month for up to 2 years, disability benefit
- Roth IRA account to help fill income gaps, in retirement

## **BENEFITS**

- Roth has 2% floor, steadily earns 4% interest
- Protected against loss, no risk
- Always Accessible
- Tax Free on Withdrawal
- Don't need permission to borrow or withdraw
- No interest on loans
- Life insurance cash value transferable to Roth account
- Rate never goes up on life or disability

