SmartLock™

Find out where your annuity could fall short.

A Y-UFinancial® Strategy

What if your annuity could get ahead of taxes, keep access to your money, and protect your family?

Most people don't consider what happens when they enter their retirement distribution years. Usually, annuities leave four risks open when it is time to pull money: taxes, market exposure, care costs, and legacy. Our Annuity Access system maximizes your balance with a flexible strategy that starts with a single, coordinated transfer.

RISK	YOUR ANNUITY	OUR STRATEGY
Taxes	Pre-tax withdrawals taxed as ordinary income, often for decades.	Gets ahead of the tax bill now, on your terms.
Market	Fees and inflation erode growth; returns can fall short.	Grows with no risk of loss and no flat years that stunt growth.
Care	Usually no care benefit; surrender charges can hit if you need cash.	Insurance value can be accelerated for custodial care.
Legacy	Leaves heirs a tax bill, or nothing if it has a life-only payout.	An insurance multiplier generally passes to heirs tax-free.

HOW IT WORKS

1. **A single, tax-free transfer moves your annuity balance into an irrevocable, immediate vehicle.**
2. **You transfer earns a fixed, guaranteed rate for a short time that funds the strategy. You never add more.**
3. **Cash value grows, stays accessible, and carries insurance value for care or legacy.**

THIS MAY BE RIGHT FOR YOU IF

Who Annuity Access is built for

- ✓ You hold an annuity facing ordinary income tax on withdrawals.
- ✓ You want growth without exposure to market loss.
- ✓ You want care protection your annuity does not offer.
- ✓ You want your family to receive more money than a life-only payout would leave them.
- ✓ You want to move your balance without triggering a surrender charge.

QUESTIONS TO ASK

Start the conversation

- → Is my annuity pre-tax or post-tax, and how is it taxed on the way out?
- → What would a direct rollover or 1035 exchange look like for my contract?
- → What does my annuity actually leave my family?
- → Do I qualify for this strategy based on my current contract?
- → Do I have surrender charges on my current contract?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU

Conceptual illustration for educational purposes only. Not tax, legal, or investment advice. SmartLock™ refers to a whole life insurance policy funded via annuity distributions; guarantees rely on the issuing insurer's claims-paying ability. Policy values, including dividends, are not guaranteed and may vary. Surrender charges, free withdrawal limits, and payout options vary by contract and carrier; review your annuity contract before any transfer. Consult your own tax, legal, and financial advisors before executing any annuity transfer or policy funding.

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