

It's an amazing journey!

Enjoy the benefits of LIFE along the way



Get a new outlook on **LIFE**

Learn how a life insurance policy from TWA can supplement the SGLI and TSP to provide you the permanent death benefit protection you need while also providing a safe and secure supplement to your lifelong savings goals.



What's your outlook on LIFE?

When you think of life insurance do you think of a benefit that only pays when you die? Do you feel the SGLI is all the coverage you'll need while on active duty? If so, you may want to consider looking at LIFE from our perspective. While the primary role of LIFE insurance is to provide a death benefit, LIFE can also do much more. We believe LIFE insurance shouldn't just pay if you die... It should also pay while you're alive. We also believe there is value in establishing permanent LIFE insurance while you're younger and in better health.

While most LIFE insurance companies shy away from the risks associated with insuring our men and women in uniform, we do not. We were founded by a decorated WWII fighter pilot and since that day our purpose has been to insure the lives of our military professionals.

A permanent LIFE insurance policy established early in your military career, gives you more security. Why does it make sense to establish permanent LIFE insurance when you're younger? Simple, it costs less! It also secures your premium which gives you the inflation protection you need over time. In addition, establishing a permanent LIFE insurance policy while you are younger allows for more time to accumulate cash values. Compound interest and tax-deferred growth need time to work. A combination of compound interest, tax-deferred growth and time can be the formula to building the cash assets you need for the future.

What challenges does the future hold for you?

Follow the timeline below and consider the challenges you will face in the future. Failing to take advantage of time can cause a ripple effect, leaving you behind and playing catch-up for years to come.



Be informed and take control
of your future

	In your 20's	In your 30's	In your 40's	In your 50's	In your 60's
What usually matters most	<ul style="list-style-type: none"> Building a career Living independently Managing debt 	<ul style="list-style-type: none"> Advancing your military career or transition to civilian employment Building a family Paying off debt Saving 	<ul style="list-style-type: none"> Retirement savings Maintain your career or establishing a new career after your military retirement Fulfilling your goals Protecting your family 	<ul style="list-style-type: none"> Retirement Savings Health care costs Taking care of aging parents 	<ul style="list-style-type: none"> Inflation Retirement income Estate planning Long-term care Leaving a legacy
What a life insurance policy can do for you	<ul style="list-style-type: none"> Generally, the cost for insurance is substantially lower when you are younger and in better health. Therefore, purchasing a policy now can help offset the increasing cost as you age Time is your greatest asset to accumulating policy cash values, tax-deferred 	<ul style="list-style-type: none"> Save for the future with tax-deferred accumulation potential Ability to access policy cash values for unforeseen events Use policy proceeds to pay off mortgage in the event of death Provide a permanent life insurance solution to the SGLI upon separation 	<ul style="list-style-type: none"> Use policy values to help fund college tuition for children Replace lost income in the event of death Build policy cash value for later withdrawal in retirement Provide a permanent life insurance solution to the SGLI upon separation 	<ul style="list-style-type: none"> Use policy values or an optional rider to help pay for critical illness care Use policy withdrawals to supplement your military retirement income Build policy cash value for later withdrawal in retirement 	<ul style="list-style-type: none"> Use policy withdrawals to supplement your TSP retirement income Use policy values or an optional rider to help pay for a critical illness Leave a lasting contribution to the charity of your choosing with an optional charitable rider

Trans World Assurance Company believes all service members should take full advantage of the SGLI and the FSGLI. Our policies are designed to supplement the SGLI and provide funds that may be used before your TSP funds may be available. In no way do we recommend replacing your SGLI or TSP with a TWA life insurance policy. However we do recommend that you strongly consider a commercial life insurance program that can be accessed and maintained after your military career is over. Regardless if you're a career military professional or choose to leave service after your first enlistment. TWA is proud to be a founding member of the SGLI, and to this day TWA remains an active member.

Where are you today?

As a member of the Armed Services you have the option to participate in the SGLI (Servicemembers' Group Life Insurance) and the TSP (Thrift Savings Plan), both of which are financial products offered by the US Government. SGLI will pay a maximum death benefit of \$400,000 while on active duty. TSP is a retirement plan that works similar to a 401k and is meant for use after the age of 59 ½. We recommend you purchase the maximum SGLI benefit as well as make contributions to the TSP.

The government does not provide a permanent life insurance solution for military personnel or a cash accumulation vehicle that can be used before the retirement age of 59 ½. A life insurance policy from TWA can fill that void by adding additional life insurance coverage while also providing cash that can be accessed through tax-advantaged withdrawals or policy loans.

What's in store for you?

SGLI options upon separation: You may convert to VGLI (Veterans Group Life Insurance) or a participating commercial life insurance plan. VGLI rates escalate every 5 years until age 75 where your premium for \$400,000 of coverage would level off at \$1,800 PER MONTH.

TSP options upon separation: You may roll-over your TSP funds into an individual IRA. If your new employer offers a 401k you will also have the option of rolling your TSP into your company 401k plan.

A permanent life insurance plan with an escalating death benefit may provide adequate death protection upon separation. It can also provide valuable living benefits to help you transition back into the civilian work force.



When your time in the service is over we will have your back

What is a living benefit?

A living benefit can provide the resources for helping you or your family with:

- Supplemental retirement income
- Major purchase
- Terminal illness
- College tuition
- Charitable planning
- Tax-deferred growth

Plan for your retirement

Saving for retirement is a common concern among many Americans. Those who have employer-sponsored plans and IRAs share in the concern as well, especially since many people have seen the value of their savings decrease dramatically due to the downturn in the market.

Life insurance, while providing a valuable death benefit, can also provide an attractive vehicle for tax-advantaged accumulation and a future source of supplemental income. Accumulation values within a permanent insurance policy grow tax deferred, and can be accessed through tax-advantaged withdrawals or policy loans. Life insurance in retirement planning can offer you:

- No pre 59 ½ withdrawal penalty
- No required distributions
- Tax advantaged distributions through policy loans and withdrawals

Major purchase

What are your future goals? Would you like to purchase a home, start a business, or travel the world? Cash value growth may be accessed through tax-advantaged withdrawals or policy loans to help fund a major purchase.

Prepare after terminal illness

Many permanent life insurance policies offer an accelerated death benefit. In the case of a terminal illness a life insurance policy may pay you as much as 50% of the total death benefit while your alive. These funds can be used to pay medical expenses, pay off existing debt or even go on a family vacation. Fact is you decide where the money gets spent.

Help pay for college

Supplementing funds for your children's college tuition expenses may be one practical reason for accessing life insurance policy values - especially when you consider the tax advantages it provides.

Charitable interests

Would you like to create a lasting legacy or support a valuable cause? Through our charitable giving rider you can give back to the community, health care research, military support organizations and many other 501(c) non profit charities. The great thing about using our charitable giving rider is that your gift does not decrease the wealth passed on to your family.

Tax-deferred growth

Your premium payments increase your policy's accumulation value, which earns tax-deferred interest. Competitive interest rates, based on current economic conditions and investment returns, are guaranteed never to fall below an established rate. Thereby, without the drain of taxes your earnings can accumulate even faster.

Why choose a policy from TWA?

Trans World Assurance was founded on tradition and built for the future of its customers. Since their inception, TWA has been dedicated to providing only the safest and strongest cash accumulation life insurance products. With a careful systematic approach to investing in US Treasury notes, TWA has grown into one of the strongest and most stable insurance companies in America. TWA has remained virtually unchanged since the doors opened back in 1963. TWA continues to stay true to the vision of its founder, Charles P. Woodbury a decorated WWII pilot, by continuously providing a secure retirement for all aspects of our military.

TWA is also proud to be a founding member of the Servicemembers' Group Life Insurance (SGLI) and TWA remains an active member today.

How do we do it?

Make sound investments! The majority of our investment portfolio consists of U.S. Treasury notes. This means stable growth for you.

Offer products with flexibility! We understand your life takes on unforeseen changes. That is why we offer flexible payment and withdrawal plans to serve any situation you may encounter.

Keep costs low! TWA has one of the lowest overheads of any company in our industry. This means competitive premiums for you.

Be innovative! Our unique life insurance policies help protect families while allowing them to build cash values tax-deferred. That means we provide CASH if you live or CASH if you don't.

Strong leadership! The majority of our company officers and leaders have been with Trans World for over 30 years

Security, flexibility and quality of life – This is our mission!

Consider all the facts, then make your own decision.

Of course, when you select a life insurance policy, you must be careful and consider your own financial situation and the many alternatives available to you. No single life insurance product may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

Life insurance requirements can easily be calculated by using an insurance needs calculator. We recommend using the VGLI insurance needs calculator located online at:

<http://www.insurance.va.gov/Sglisite/calculator/needsCalc.htm>

To get more information on your SGLI options (to include costs and coverage) go online to:

<http://www.insurance.va.gov/Sglisite/SGLI/SGLI.htm>

The TSP may lose value, so please contact your Command Financial Specialist or a Financial Planner to discuss the risks involved with each of the different TSP funds. To get more information on the TSP go online to:

<http://www.tsp.gov>

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