



SPIREMARKSM
RETIREMENT INSPIRED

Do your clients want to maximize lifetime income? Help them build the future they want with the all-new SpireMark fixed indexed annuity (FIA) issued by TruSpire Retirement Insurance Company, a Malibu Life USA company.

■ **Simplified diversification**—Preset Allocation Blueprints provide a clear path to fit your client's earnings approach.

■ **A Benefit Base trifecta**—One Benefit Base, three significant benefits:*



- **Increasing income potential for life.**
- **ADL-triggered benefits.**
- **Built-in Enhanced Death Benefit.****

■ **MultiRider MaxSM GLWB[†]**—Income and benefits maximized:

- Benefit Base bonus. See the Quick Reference sheet for the current rate.
- **250%** roll-up before income activation.
- **100%** roll-up after income payments start.

■ **Stacking penalty-free withdrawals**—Up to 20% if not taken in prior year (beginning Year Two).

PRODUCT TRAINING

Take your product training now, and start selling!

Want to learn more about the SpireMark opportunity?

Call the Legacy Marketing Group®

Marketing Field Support Team, 800-395-1053, Ext. 4002.



LEGACY
Your future is our business.

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* Not all benefits can be used at the same time.

** The Enhanced Death Benefit calculation may vary by state.

† MultiRider Max is included with SpireMark for a rider charge percentage multiplied by the Benefit Base, applied at the beginning of each contract year until the Account Value equals zero. Refer to the Rate Sheet for the current rider charge percentage.