



Meet Barbara

Barbara is 68 and plans to retire in the next one to two years. She worries about the reliability of counting on her 401(k) and other retirement assets to meet her living expenses after she stops receiving a paycheck, especially considering rising costs and the potential impact of inflation on her future. Barbara is not alone in her concerns.

Do your clients want to maximize lifetime income while having the potential to help offset the impact of inflation? Consider **SpireMarkSM fixed indexed annuity (FIA)** from **TruSpire Retirement Insurance Company**, a **Malibu Life USA company**, as a potential solution, offering:

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



- **Early income with increasing payout potential for life**—a hedge against inflation.
- **ADL-triggered benefits**—for life’s what ifs.
- **Built-in Enhanced Death Benefit*** — a larger legacy for loved ones.

■ **Simplified Diversification**—preset Allocation Blueprints for easy allocation.

■ **Cumulative Penalty-Free Withdrawals**—up to 20% if not taken in the prior year (beginning in Year 2).



SPIREMARKSM
RETIREMENT INSPIRED

Want to learn more about the SpireMark opportunity?

Call the Legacy Marketing Group®
Marketing Field Support Team, 800-395-1053, Ext. 4002.

Malibu Life USA is the marketing name for the United States retail insurance business of Malibu Life Holdings Ltd. Malibu Life Holdings Ltd. does not offer products for sale in the United States. All annuities are issued by and solely the financial responsibility of TruSpire Retirement Insurance Company (TruSpire), a Malibu Life USA company. TruSpire is headquartered in Irving, Texas. Product series ICC23-FIA-TS is an Individual Modified Single Premium Deferred Fixed Indexed Annuity. Product, features, riders, and availability may vary by state. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. TruSpire is licensed to conduct business in 43 states and the District of Columbia. TruSpire does not do business in New York and certain other states. For more information about where TruSpire is licensed, please visit www.malibulifeusa.com. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½. Products are designed and exclusively marketed by Legacy Marketing Group, an independent agency. SpireMark and MultiRider MaxSM are service marks of Legacy Marketing Group.

* The Enhanced Death Benefit calculation may vary by state.