

# Voya™ Global Life Concierge

a service dedicated to assisting you with servicing your Voya Life Companies' "IUL-Global family of products" (Voya IUL-Global Choice, Voya IUL-Global and Voya IUL-Global Plus\*) policyholders – today and into the future.

You take care of sales, and we'll take care of service – with Voya Global Life Concierge!

## Voya Global Life Concierge provides:

- Access for you and your clients to a dedicated customer service team
  - Direct toll free line to the **Voya Global Life Concierge** team Monday–Friday 8 a.m.–5 p.m. Central  
Phone: 866-874-7570
  - Trained to answer questions about your client's policy regarding premiums, loans, illustrations, distributions and more
  - Trained to maximize your client's distribution income while lessening the risk of policy lapse
  - Trained to lessen the risk of negative income tax consequences for your clients
- Access for you and your clients to the **Inforce Retirement Income Calculator** – Available to your clients on [voyalifecustomerservice.com](http://voyalifecustomerservice.com), this tool gives them a snapshot of their policy and allows them at any time to see how potential changes to premium amount, distribution details and rates will affect policy cash values and projected distributions of income in retirement.
- Annual reviews of your client's policy, including re-projections.
- Ability for clients to set up automated distributions of income in retirement.

This service may be especially valuable to your clients as they begin planning their retirement income distributions. Our **Voya Global Life Concierge** team will work with you and your client to provide customized retirement income analysis and monitor those distributions annually.

The primary goal is to ensure the policy is structured to provide supplemental retirement income to our Voya IUL-Global Choice, Voya IUL-Global and Voya IUL-Global Plus\* clients income tax free<sup>1</sup> through the use of policy loans and lessen the risk of those loans becoming taxable income if the policy lapses.

## How to Enroll

Your new and existing policyholders are automatically enrolled in this service. You will not have to do a thing!

## "Opt-out Provision" Available

We are providing **Voya Global Life Concierge** as a service for you – to assist you in servicing and monitoring your clients' policies. However, you may choose to "opt out" of this service for your clients – for whatever time period you choose. Simply call in a request and we will discontinue the **Voya Global Life Concierge** servicing of your clients' policies.



For more information, contact your Voya Life Companies' Sales Representative or call 866-464-7355.

\* Voya IUL-Global Plus, policy form series #1182-12/10 is no longer available for new sales.

<sup>1</sup> A portion of the policy's surrender value may be available as a source of supplemental retirement income through policy loans and withdrawals. Income tax free policy distributions may be achieved by policy loans or withdrawing to the cost basis (usually premiums paid). This assumes the policy qualifies as life insurance, is not a modified endowment contract and is not lapsed or surrendered with an outstanding loan.

These materials are not intended to and cannot be used to avoid tax penalties and they were prepared to support the promotion or marketing of the matters addressed in this document. Each taxpayer should seek advice from an independent tax advisor.

The Voya Life Companies and their agents and representatives do not give tax or legal advice. This information is general in nature and not comprehensive, the applicable laws change frequently and the strategies suggested may not be suitable for everyone. Clients should seek advice from their tax and legal advisors regarding their individual situation.

Voya Indexed Universal Life-Global (Voya IUL-Global), policy form series #1180-12/09, Voya Indexed Universal Life - Global Plus (Voya IUL-Global Plus), policy form series #1182-12/10, and Voya Indexed Universal Life-Global Choice (Voya IUL-Global Choice), policy form series #1186-09/12 have an equity Indexed feature, vary by state and may not be available in every state. They are issued by Security Life of Denver Insurance Company (Denver, CO), a member of the Voya™ family of companies. Not available in New York. All guarantees are based on the financial strength and claims paying ability of Security Life of Denver Insurance Company who is solely responsible for the obligations under its own policies.

We reserve the right to modify or discontinue this service at any time.

Not FDIC/NCUA Insured | Not a Deposit of a Bank/Credit Union | Not Bank/Credit Union Guaranteed | May Lose Value | Not Insured By Any Federal Government Agency

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