

# Life Insurance with Supplemental Retirement Cash Flow

For: Tom and Jennifer Hamilton



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

## Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

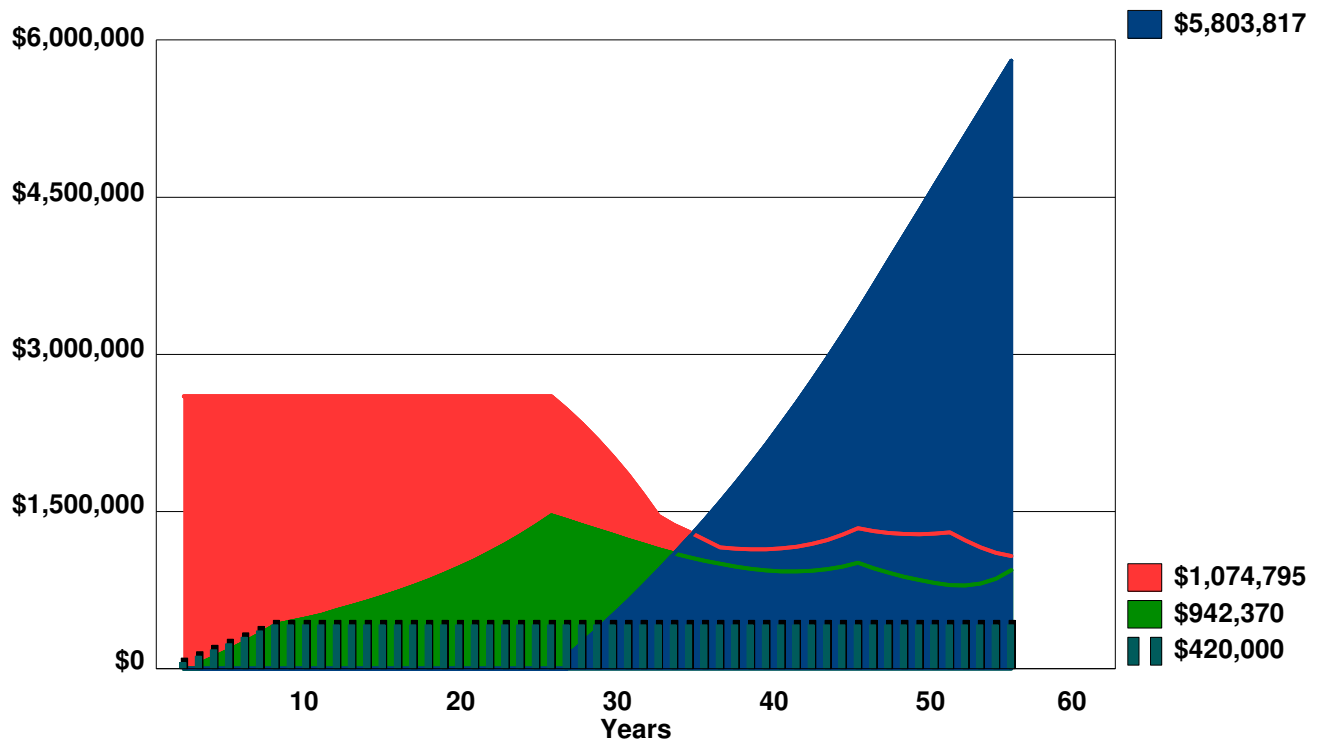
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;

4. Income tax free access to cash values via policy loans;
5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



**At Year 55**

Cumulative Policy Premiums	■	\$420,000
Cumulative Policy Loans	■	\$5,803,817
Cash Value	■	\$942,370
Death Benefit	■	\$1,074,795

This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

# A Life Insurance and Retirement Plan

Presented By: [Licensed user's name appears here]

Insured: Tom Hamilton

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 60,000	Initial Death Benefit 2,600,000		
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit	
1	40	60,000	0	0	0	2,600,000	
2	41	60,000	0	46,816	46,816	2,600,000	
3	42	60,000	0	65,004	111,820	2,600,000	
4	43	60,000	0	69,134	180,954	2,600,000	
5	44	60,000	0	73,506	254,460	2,600,000	
6	45	60,000	0	78,885	333,345	2,600,000	
7	46	60,000	0	84,800	418,145	2,600,000	
8	47	0	0	29,870	448,015	2,600,000	
9	48	0	0	32,238	480,253	2,600,000	
10	49	0	0	34,750	515,003	2,600,000	
11	50	0	0	43,761	558,764	2,600,000	
12	51	0	0	39,877	598,641	2,600,000	
13	52	0	0	42,703	641,344	2,600,000	
14	53	0	0	45,709	687,053	2,600,000	
15	54	0	0	48,925	735,978	2,600,000	
16	55	0	0	52,323	788,301	2,600,000	
17	56	0	0	56,000	844,301	2,600,000	
18	57	0	0	59,955	904,256	2,600,000	
19	58	0	0	64,209	968,465	2,600,000	
20	59	0	0	68,792	1,037,257	2,600,000	
21	60	0	0	73,697	1,110,954	2,600,000	
22	61	0	0	78,947	1,189,901	2,600,000	
23	62	0	0	84,543	1,274,444	2,600,000	
24	63	0	0	90,542	1,364,986	2,600,000	
25	64	0	0	96,984	1,461,970	2,600,000	
26	65	0	120,696	-45,849	1,416,121	2,473,269	
27	66	0	125,082	-46,557	1,369,564	2,335,597	
28	67	0	129,599	-46,947	1,322,617	2,186,297	
29	68	0	134,252	-46,937	1,275,680	2,024,647	
30	69	0	139,045	-46,404	1,229,276	1,849,882	
		420,000	648,674				

### 30 Year Summary

Cum. Payments	420,000
Cum. Policy Loan Proceeds	648,674
Cash Value	1,229,276
Death Benefit	1,849,882

\*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Sample Life.

# A Life Insurance and Retirement Plan

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Insured: Tom Hamilton

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 60,000	Initial Death Benefit 2,600,000		
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit	
31	70	0	143,981	-45,218	1,184,058	1,661,196	
32	71	0	149,066	-43,205	1,140,853	1,457,736	
33	72	0	154,303	-40,179	1,100,674	1,371,501	
34	73	0	159,697	-36,836	1,063,838	1,303,327	
35	74	0	165,253	-33,633	1,030,205	1,231,855	
36	75	0	170,976	-29,560	1,000,645	1,156,806	
37	76	0	176,870	-25,552	975,093	1,144,569	
38	77	0	182,941	-20,848	954,245	1,138,318	
39	78	0	189,194	-15,388	938,857	1,138,912	
40	79	0	195,635	-9,098	929,759	1,147,285	
41	80	0	202,269	-1,961	927,798	1,164,397	
42	81	0	209,102	6,056	933,854	1,191,245	
43	82	0	216,140	15,048	948,902	1,228,927	
44	83	0	223,390	25,079	973,981	1,278,617	
45	84	0	230,856	36,112	1,010,093	1,341,451	
46	85	0	238,547	-50,359	959,734	1,315,141	
47	86	0	238,547	-44,397	915,337	1,296,418	
48	87	0	238,547	-38,195	877,142	1,285,603	
49	88	0	238,547	-31,967	845,175	1,282,792	
50	89	0	238,547	-25,877	819,298	1,287,913	
51	90	0	238,547	-20,215	799,083	1,300,593	
52	91	0	238,547	-3,962	795,121	1,224,652	
53	92	0	238,547	17,640	812,761	1,157,867	
54	93	0	238,547	46,268	859,029	1,105,726	
55	94	0	238,547	83,341	942,370	1,074,795	
		420,000	5,803,817				

### 55 Year Summary

Cum. Payments	420,000
Cum. Policy Loan Proceeds	5,803,817
Cash Value	942,370
Death Benefit	1,074,795

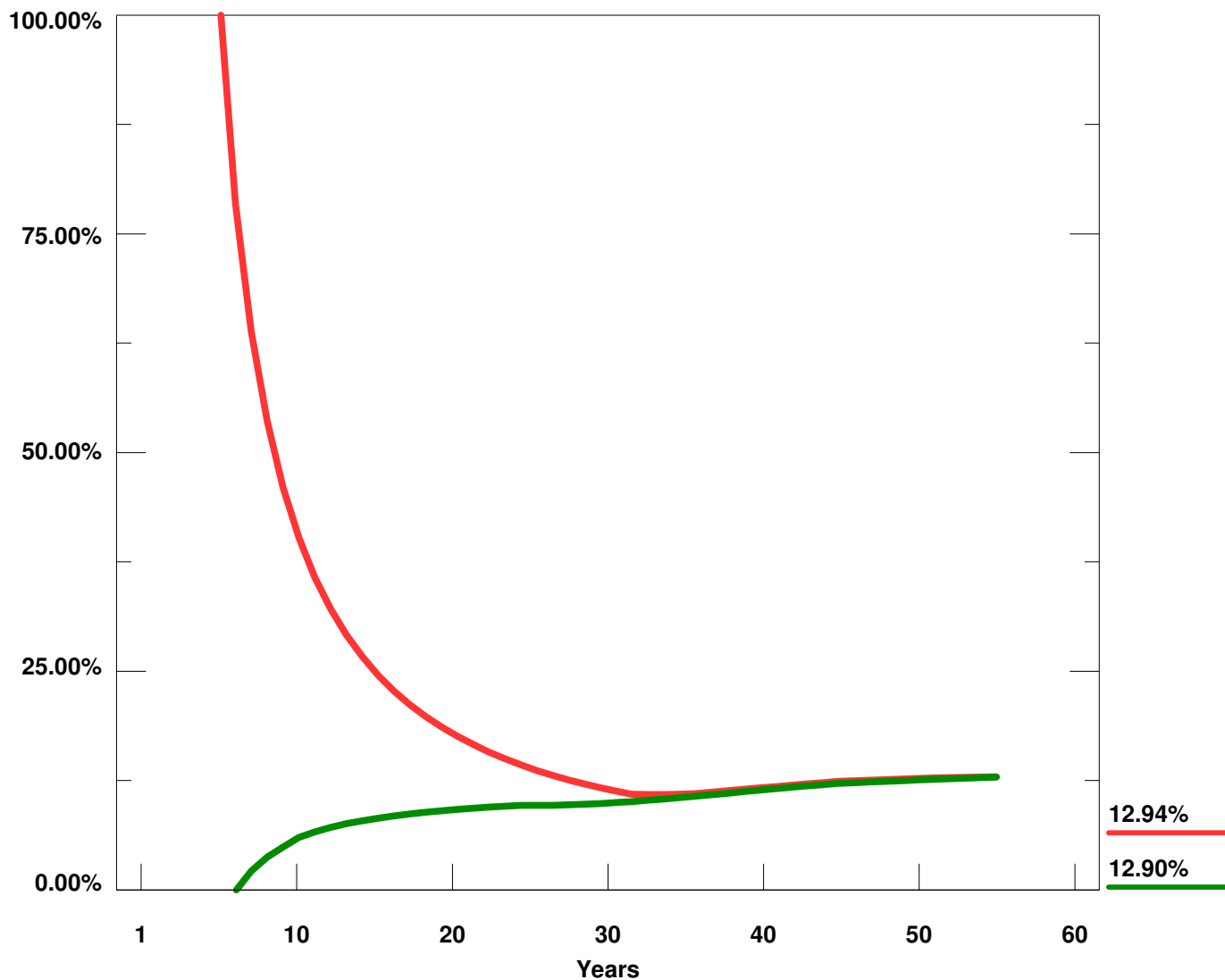
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# A Life Insurance and Retirement Plan

Presented By: [Licensed user's name appears here]

Insured: Tom Hamilton

## 55 Year Analysis



**At Year 55**

Cash Value Pre-Tax Equivalent Rate of Return ■ 12.90%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 12.94%

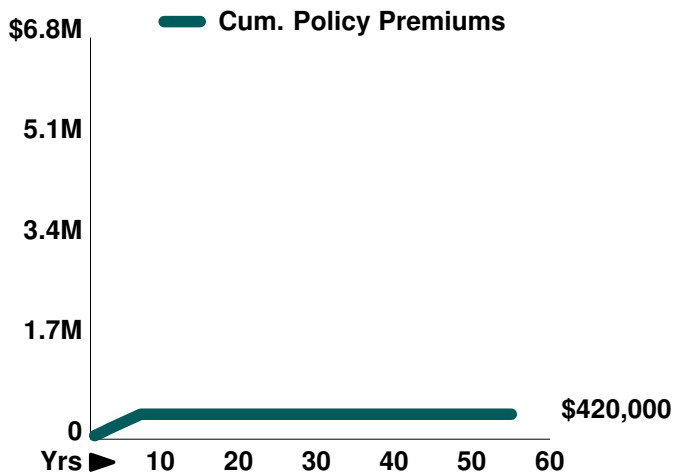
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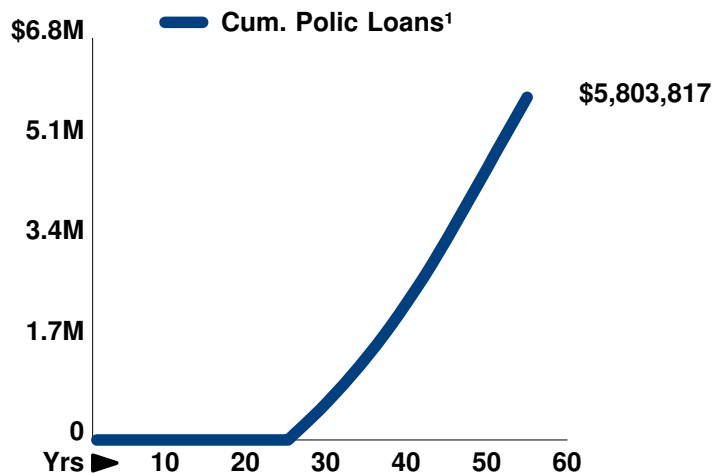
Insured: Tom Hamilton

## 55 Year Analysis

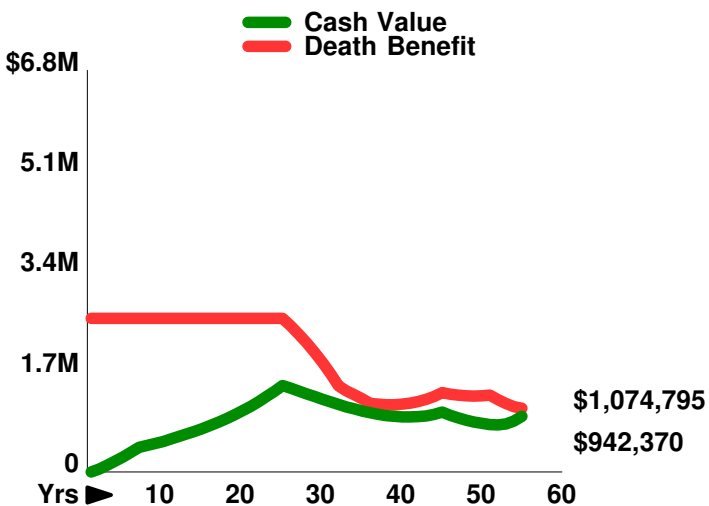
### Payments



### Cash Flow



### Policy Values



<sup>1</sup> For Retirement Income.