

A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Arthur Lee

Illustration of Values of Indexed Universal Life

		Income Tax Rate 45.00%	Indexed UL Interest Rate 6.85%	Initial Payment 250,000	Initial Death Benefit 5,700,000		
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	45	250,000	0	210,549	210,549	5,700,000	
2	46	250,000	0	224,462	435,011	5,700,000	
3	47	250,000	0	239,576	674,587	5,700,000	
4	48	250,000	0	255,959	930,546	5,700,000	
5	49	250,000	0	273,423	1,203,969	5,700,000	
6	50	0	0	39,089	1,243,058	5,700,000	
7	51	0	0	42,492	1,285,550	5,700,000	
8	52	0	0	46,247	1,331,797	5,700,000	
9	53	0	0	50,472	1,382,269	5,700,000	
10	54	0	0	55,232	1,437,501	5,700,000	
11	55	0	0	100,880	1,538,381	5,700,000	
12	56	0	0	107,893	1,646,274	5,700,000	
13	57	0	0	115,369	1,761,643	5,700,000	
14	58	0	0	123,377	1,885,020	5,700,000	
15	59	0	0	131,989	2,017,009	5,700,000	
16	60	0	0	141,025	2,158,034	5,700,000	
17	61	0	0	150,783	2,308,817	5,700,000	
18	62	0	0	161,285	2,470,102	5,700,000	
19	63	0	0	172,599	2,642,701	5,700,000	
20	64	0	0	184,828	2,827,529	5,700,000	
21	65	0	1,400,000	-1,316,610	1,510,919	4,229,010	
22	66	0	158,539	-67,170	1,443,749	3,989,044	
23	67	0	167,276	-67,125	1,376,624	3,727,907	
24	68	0	176,275	-66,410	1,310,214	3,444,263	
25	69	0	185,544	-64,807	1,245,407	3,136,705	
26	70	0	195,091	-62,465	1,182,942	2,803,744	
27	71	0	204,925	-58,541	1,124,401	2,443,809	
28	72	0	215,053	-52,945	1,071,456	2,055,243	
29	73	0	225,486	-45,262	1,026,194	1,636,294	
30	74	0	236,231	-34,957	991,237	1,376,596	
		1,250,000	3,164,420				

30 Year Summary

Cum. Payments	1,250,000
Cum. Policy Loan Proceeds	3,164,420
Cash Value	991,237
Death Benefit	1,376,596

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote will refer to a basic illustration from a specific life insurance company with important details, caveats, and guarantees.

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		Income Tax Rate 45.00%	Indexed UL Interest Rate 6.85%	Initial Payment 250,000	Initial Death Benefit 5,700,000		
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	75	0	247,299	-22,438	968,799	1,267,201	
32	76	0	258,699	-13,259	955,540	1,279,359	
33	77	0	270,441	-2,717	952,823	1,304,507	
34	78	0	282,535	9,295	962,118	1,344,302	
35	79	0	294,992	22,879	984,997	1,400,516	
36	80	0	307,823	38,147	1,023,144	1,475,045	
37	81	0	321,038	55,351	1,078,495	1,570,054	
38	82	0	334,651	74,512	1,153,007	1,687,743	
39	83	0	348,671	95,745	1,248,752	1,830,435	
40	84	0	363,112	119,122	1,367,874	2,000,538	
41	85	0	377,986	-46,276	1,321,598	2,000,007	
42	86	0	377,986	-33,096	1,288,502	2,015,717	
43	87	0	377,986	-19,427	1,269,075	2,048,302	
44	88	0	377,986	-5,507	1,263,568	2,098,153	
45	89	0	377,986	8,339	1,271,907	2,165,323	
46	90	0	377,986	21,600	1,293,507	2,249,339	
47	91	0	377,986	55,025	1,348,532	2,166,919	
48	92	0	377,986	97,859	1,446,391	2,103,691	
49	93	0	377,986	153,198	1,599,589	2,069,254	
50	94	0	377,986	224,984	1,824,573	2,076,566	

1,250,000 9,973,541

50 Year Summary

Cum. Payments	1,250,000
Cum. Policy Loan Proceeds	9,973,541
Cash Value	1,824,573
Death Benefit	2,076,566

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