

# Comparison of Insurance Policies

For: Valued Client



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

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# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

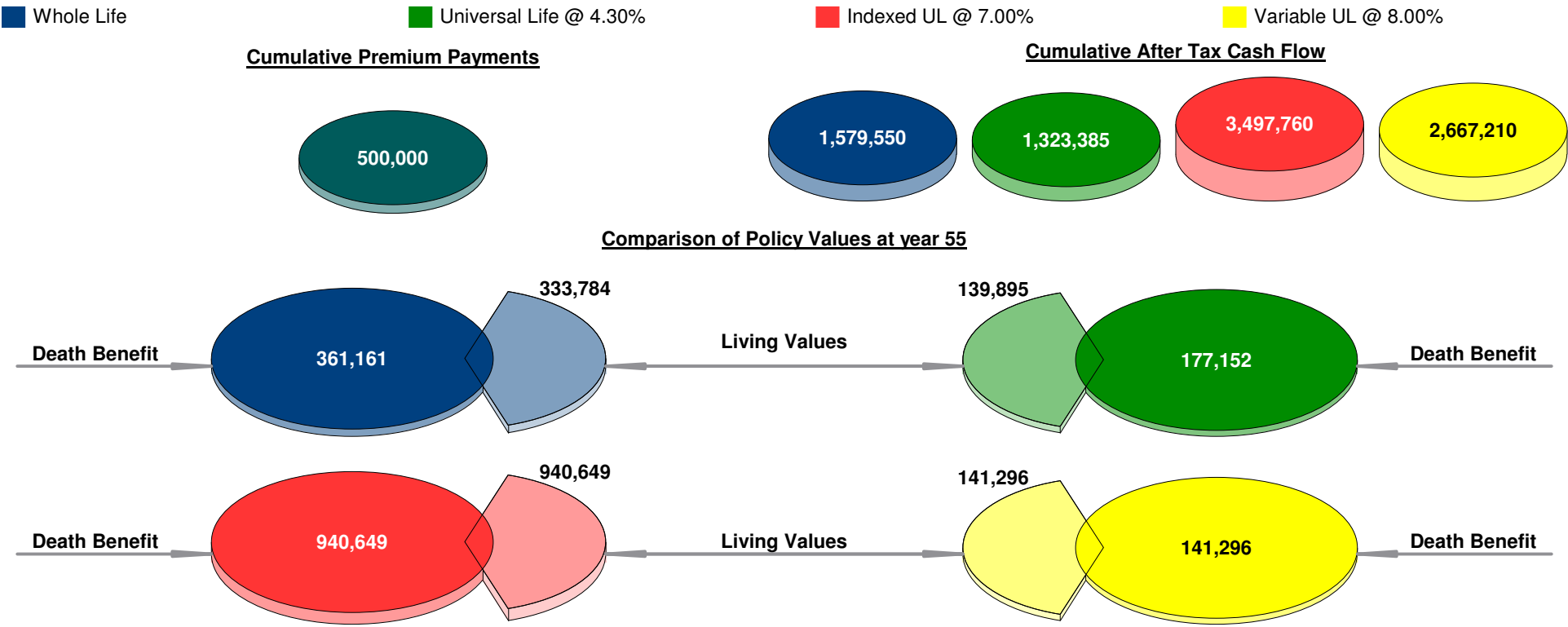
There are four policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

1. The financial strength of the company;
2. Suitability of the type of plan;

3. Plan provisions and contractual guarantees;
4. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

## Risk Profile

In the accompanying pages is a financial analysis that compares costs and benefits of different types of life insurance policies, such as Whole Life, Universal Life, Indexed Universal Life, and Variable Universal Life.

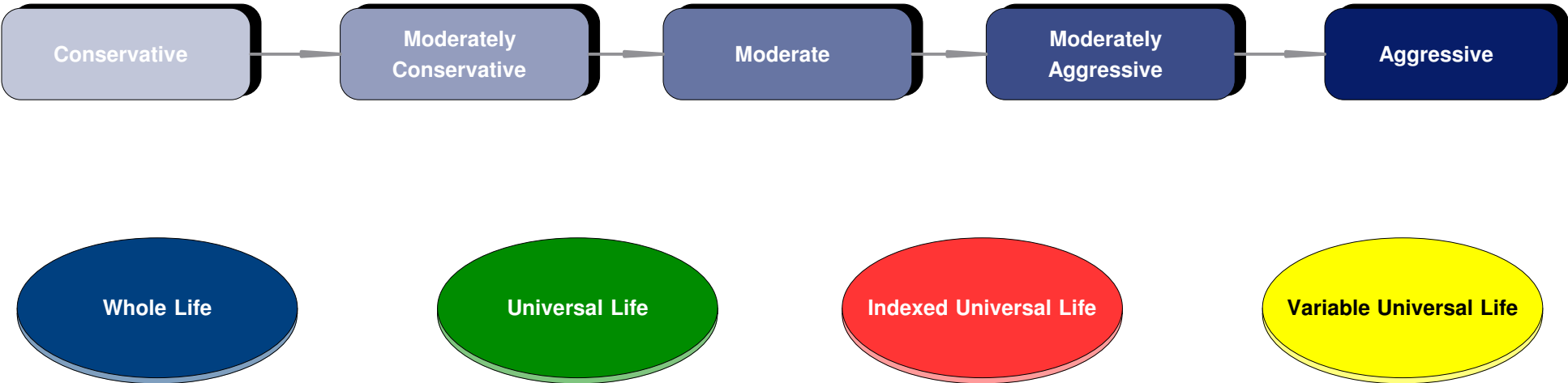
Each life insurance policy type has specific pros and cons. A determination of which policy is the most suitable for you depends on where you fall on the scale below (with Whole Life typically being the most conservative and Variable Universal Life the most aggressive).

Accordingly, before making a final decision on which policy is best for you and your specific needs and circumstances, you need to understand

variations in premiums, policy cash flow, cash values, death benefits, and respective rates of return coupled with your personal risk tolerance.

Your financial adviser can help determine which policy is most suitable for you. The pages in this presentation should be useful to you in making your decision.

### Which Life Insurance Policy Type is Best for You?



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Comparison of Values

		Whole Life Carrier WL				Universal Life Interest Rate: 4.30% Carrier UL				Indexed UL Interest Rate: 7.00% Carrier IUL				Variable UL Interest Rate: 8.00% Carrier VUL				
		Whole Life				Universal Life				Indexed Universal Life				Variable Universal Life				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
1	46	25,000	0	903	903	903,004	0	22,697	4,875	601,155	0	22,354	7,033	549,389	0	22,735	2,190	629,205
2	47	25,000	0	6,366	6,366	903,150	0	46,289	28,895	624,747	0	46,262	31,157	573,297	0	47,149	27,080	629,205
3	48	25,000	0	26,292	26,292	903,331	0	70,823	53,862	649,281	0	71,847	56,968	598,882	0	73,367	53,780	629,205
4	49	25,000	0	51,227	51,227	915,929	0	96,340	79,825	674,798	0	99,235	84,594	626,270	0	101,501	82,395	648,636
5	50	25,000	0	79,018	79,018	933,423	0	122,871	106,819	701,329	0	128,543	114,145	655,578	0	131,677	113,053	678,812
6	51	25,000	0	108,023	108,023	950,651	0	152,713	137,129	731,171	0	159,903	145,752	686,938	0	164,044	145,906	711,179
7	52	25,000	0	137,530	137,530	968,117	0	183,863	168,766	762,321	0	193,453	182,132	720,488	0	198,760	181,109	745,895
8	53	25,000	0	169,752	169,752	986,842	0	216,373	201,767	794,831	0	229,349	220,858	756,384	0	235,996	218,838	783,131
9	54	25,000	0	203,561	203,561	1,008,417	0	250,318	236,215	828,776	0	267,758	262,098	794,793	0	275,936	259,265	823,071
10	55	25,000	0	239,810	239,810	1,032,418	0	285,755	272,173	864,213	0	308,862	306,032	835,897	0	318,718	302,529	865,853
11	56	25,000	0	276,227	276,227	1,055,306	0	322,766	311,272	901,224	0	357,671	357,671	884,706	0	366,704	353,080	913,839
12	57	25,000	0	315,968	315,968	1,080,294	0	361,376	352,028	939,834	0	410,244	410,244	937,279	0	418,062	407,185	965,197
13	58	25,000	0	357,476	357,476	1,107,737	0	401,623	394,491	980,081	0	466,860	466,860	993,895	0	473,031	464,753	1,020,166
14	59	25,000	0	402,584	402,584	1,137,400	0	443,672	438,837	1,022,130	0	527,824	527,824	1,054,859	0	531,868	526,041	1,079,003
15	60	25,000	0	449,622	449,622	1,169,332	0	487,581	485,122	1,066,039	0	593,468	593,468	1,120,503	0	594,851	591,333	1,141,986
16	61	25,000	0	500,782	500,782	1,204,131	0	533,310	533,310	1,111,768	0	664,141	664,141	1,191,176	0	665,591	665,591	1,212,726
17	62	25,000	0	554,241	554,241	1,241,507	0	580,961	580,961	1,159,419	0	740,237	740,237	1,267,272	0	741,696	741,696	1,288,831
18	63	25,000	0	611,998	611,998	1,281,651	0	630,607	630,607	1,209,065	0	822,170	822,170	1,349,205	0	823,571	823,571	1,370,706
19	64	25,000	0	673,316	673,316	1,324,671	0	682,287	682,287	1,260,745	0	910,384	910,384	1,437,419	0	911,647	911,647	1,458,782
20	65	25,000	0	738,326	738,326	1,370,552	0	736,128	736,128	1,314,586	0	1,005,361	1,005,361	1,532,396	0	1,006,372	1,006,372	1,553,507
21	66	0	45,130	782,540	735,154	1,368,223	37,811	770,635	730,933	946,239	99,936	1,081,903	976,971	1,193,351	76,206	1,003,934	1,003,934	1,219,962
22	67	0	45,130	828,508	731,366	1,364,249	37,811	807,350	725,962	879,358	99,936	1,163,417	948,305	1,169,354	76,206	1,001,103	1,001,103	1,220,705
23	68	0	45,130	877,229	727,845	1,358,558	37,811	845,833	720,674	872,924	99,936	1,250,229	919,429	1,144,470	76,206	997,814	997,814	1,219,818
24	69	0	45,130	927,885	723,645	1,351,077	37,811	886,185	715,066	865,718	99,936	1,342,645	890,372	1,118,621	76,206	993,995	993,995	1,217,173
25	70	0	45,130	979,728	717,890	1,341,794	37,811	928,502	709,126	857,686	99,936	1,440,954	861,134	1,091,687	76,206	989,564	989,564	1,212,628
26	71	0	45,130	1,035,192	712,876	1,331,573	37,811	972,658	702,612	848,511	99,936	1,545,563	831,820	1,063,654	76,206	984,439	984,439	1,206,044
27	72	0	45,130	1,093,466	707,649	1,320,296	37,811	1,019,034	695,784	828,258	99,936	1,657,147	802,783	1,018,212	76,206	978,796	978,796	1,181,950
28	73	0	45,130	1,154,835	702,341	1,308,343	37,811	1,067,772	688,658	806,113	99,936	1,776,288	774,274	969,665	76,206	972,646	972,646	1,154,178
29	74	0	45,130	1,219,371	696,866	1,295,517	37,811	1,119,029	681,257	781,970	99,936	1,903,581	746,533	917,855	76,206	966,017	966,017	1,122,635
30	75	0	45,130	1,287,189	691,173	1,281,617	37,811	1,172,996	673,634	755,744	99,936	2,039,665	719,831	862,608	76,206	958,965	958,965	1,087,245
		500,000	451,300				378,110				999,360			762,060				

\*See the Policy Disclosures on page 7.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Comparison of Values

Yr	Male Age	(1) Premium Payment	Whole Life Carrier WL				Universal Life Interest Rate: 4.30% Carrier UL				Indexed UL Interest Rate: 7.00% Carrier IUL				Variable UL Interest Rate: 8.00% Carrier VUL			
			(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
31	76	0	45,130	1,358,533	685,330	1,268,003	37,811	1,229,902	665,871	727,366	99,936	2,185,007	694,249	803,499	76,206	951,580	951,580	1,047,960
32	77	0	45,130	1,434,317	680,067	1,253,024	37,811	1,289,484	657,550	722,024	99,936	2,339,658	669,429	786,412	76,206	943,280	943,280	1,044,520
33	78	0	45,130	1,512,807	673,459	1,236,606	37,811	1,351,834	648,601	716,193	99,936	2,504,201	645,528	770,738	76,206	933,950	933,950	1,040,156
34	79	0	45,130	1,594,902	666,201	1,218,607	37,811	1,417,049	638,953	709,806	99,936	2,679,264	622,725	756,688	76,206	923,462	923,462	1,034,738
35	80	0	45,130	1,680,520	657,998	1,198,810	37,811	1,485,224	628,521	702,782	99,936	2,865,472	601,173	744,447	76,206	911,670	911,670	1,028,121
36	81	0	45,130	1,768,490	647,456	841,431	37,811	1,556,460	617,221	695,044	99,936	3,063,458	581,011	734,184	76,206	898,413	898,413	1,020,137
37	82	0	45,130	1,859,549	635,077	811,880	37,811	1,630,861	604,958	686,501	99,936	3,273,786	562,284	725,973	76,206	883,491	883,491	1,010,584
38	83	0	45,130	1,952,490	619,409	779,562	37,811	1,708,544	591,645	677,072	99,936	3,497,037	545,027	719,879	76,206	866,695	866,695	999,246
39	84	0	45,130	2,048,060	600,938	745,137	37,811	1,789,585	577,139	666,618	99,936	3,733,843	529,300	715,992	76,206	847,790	847,790	985,882
40	85	0	45,130	2,145,428	578,564	707,344	37,811	1,874,030	561,261	654,962	99,936	3,984,651	514,948	714,180	76,206	826,511	826,511	970,220
41	86	0	45,130	2,265,174	572,582	690,807	37,811	1,961,902	543,792	641,887	99,936	4,249,675	501,554	714,038	76,206	802,492	802,492	951,882
42	87	0	45,130	2,390,162	565,553	673,928	37,811	2,053,170	524,453	627,111	99,936	4,529,491	489,031	715,505	76,206	775,358	775,358	930,480
43	88	0	45,130	2,519,056	555,831	654,798	37,811	2,147,861	503,007	610,400	99,936	4,824,429	477,013	718,235	76,206	744,686	744,686	905,575
44	89	0	45,130	2,654,144	545,372	635,743	37,811	2,245,978	479,179	591,478	99,936	5,134,722	465,003	721,739	76,206	709,968	709,968	876,641
45	90	0	45,130	2,795,845	534,248	616,809	37,811	2,347,576	452,736	570,115	99,936	5,460,572	452,434	725,463	76,206	670,640	670,640	843,092
46	91	0	45,130	2,942,657	520,594	595,816	37,811	2,452,683	423,400	546,034	99,936	5,802,091	438,613	728,718	76,206	626,134	626,134	804,338
47	92	0	45,130	3,096,473	505,921	574,304	37,811	2,564,011	393,562	496,123	99,936	6,167,900	431,316	678,032	76,206	579,145	579,145	726,403
48	93	0	45,130	3,257,444	489,979	551,971	37,811	2,682,487	363,814	444,289	99,936	6,562,068	433,722	630,584	76,206	530,290	530,290	644,346
49	94	0	45,130	3,425,795	472,570	528,585	37,811	2,808,977	334,669	390,849	99,936	6,989,708	450,011	589,805	76,206	480,373	480,373	558,899
50	95	0	45,130	3,600,176	451,904	502,166	37,811	2,945,286	307,561	337,014	99,936	7,457,211	485,597	560,169	76,206	430,445	430,445	471,004
51	96	0	45,130	3,783,750	430,678	475,735	37,811	3,087,716	278,403	309,280	99,936	7,972,034	546,906	546,906	76,206	381,228	381,228	381,228
52	97	0	45,130	3,975,613	407,501	447,578	37,811	3,236,553	247,073	279,438	99,936	8,522,823	621,506	621,506	76,206	328,032	328,032	328,032
53	98	0	45,130	4,177,502	383,599	419,065	37,811	3,392,232	213,576	247,498	99,936	9,112,202	710,886	710,886	76,206	270,542	270,542	270,542
54	99	0	45,130	4,389,424	358,440	389,618	37,811	3,555,201	177,911	213,463	99,936	9,742,987	816,673	816,673	76,206	208,419	208,419	208,419
55	100	0	45,130	4,613,703	333,784	361,161	37,811	3,725,751	139,895	177,152	99,936	10,418,212	940,649	940,649	76,206	141,296	141,296	141,296

500,000

1,579,550

1,323,385

3,497,760

2,667,210

\*See the Policy Disclosures on page 7.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Net Rates of Return Required on Premium to Match Policy Values

Income Tax Rate 35.00%		Whole Life Carrier WL				Universal Life Interest Rate: 4.30% Carrier UL				Indexed UL Interest Rate: 7.00% Carrier IUL				Variable UL Interest Rate: 8.00% Carrier VUL				
		Whole Life				Universal Life				Indexed Universal Life				Variable Universal Life				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
1	46	25,000	0	-96.39	-96.39	3512.02	0	-9.21	-80.50	2304.62	0	-10.58	-71.87	2097.56	0	-9.06	-91.24	2416.82
2	47	25,000	0	-78.96	-78.96	453.13	0	-5.03	-31.43	352.39	0	-5.07	-27.68	331.48	0	-3.85	-34.54	354.16
3	48	25,000	0	-43.92	-43.92	191.35	0	-2.84	-15.66	156.31	0	-2.13	-13.13	148.29	0	-1.10	-15.73	153.17
4	49	25,000	0	-25.03	-25.03	112.52	0	-1.49	-8.81	93.61	0	-0.31	-6.58	89.18	0	0.60	-7.60	91.25
5	50	25,000	0	-14.92	-14.92	76.65	0	-0.57	-5.19	64.32	0	0.93	-3.01	61.50	0	1.74	-3.33	62.95
6	51	25,000	0	-9.31	-9.31	56.59	0	0.51	-2.56	47.92	0	1.83	-0.82	45.90	0	2.56	-0.79	47.02
7	52	25,000	0	-6.03	-6.03	43.98	0	1.24	-0.91	37.58	0	2.51	1.00	36.08	0	3.18	0.86	37.00
8	53	25,000	0	-3.66	-3.66	35.45	0	1.75	0.20	30.56	0	3.04	2.20	29.44	0	3.67	2.00	30.22
9	54	25,000	0	-2.01	-2.01	29.38	0	2.13	0.97	25.54	0	3.46	3.04	24.72	0	4.06	2.82	25.40
10	55	25,000	0	-0.76	-0.76	24.89	0	2.42	1.54	21.80	0	3.81	3.65	21.23	0	4.37	3.44	21.84
11	56	25,000	0	0.07	0.07	21.40	0	2.65	2.05	18.94	0	4.32	4.32	18.66	0	4.73	4.11	19.16
12	57	25,000	0	0.80	0.80	18.67	0	2.83	2.44	16.70	0	4.73	4.73	16.66	0	5.01	4.62	17.07
13	58	25,000	0	1.35	1.35	16.49	0	2.98	2.73	14.90	0	5.06	5.06	15.08	0	5.24	4.99	15.42
14	59	25,000	0	1.85	1.85	14.72	0	3.11	2.97	13.44	0	5.32	5.32	13.82	0	5.42	5.28	14.09
15	60	25,000	0	2.24	2.24	13.26	0	3.22	3.15	12.24	0	5.55	5.55	12.79	0	5.58	5.51	13.00
16	61	25,000	0	2.59	2.59	12.06	0	3.31	3.31	11.23	0	5.74	5.74	11.95	0	5.76	5.76	12.13
17	62	25,000	0	2.88	2.88	11.05	0	3.38	3.38	10.38	0	5.90	5.90	11.25	0	5.92	5.92	11.42
18	63	25,000	0	3.15	3.15	10.20	0	3.45	3.45	9.66	0	6.04	6.04	10.67	0	6.05	6.05	10.82
19	64	25,000	0	3.38	3.38	9.48	0	3.50	3.50	9.05	0	6.16	6.16	10.19	0	6.17	6.17	10.31
20	65	25,000	0	3.58	3.58	8.86	0	3.55	3.55	8.51	0	6.26	6.26	9.78	0	6.27	6.27	9.89
21	66	0	45,130	4.24	3.76	8.46	37,811	4.05	3.64	5.63	99,936	7.10	6.37	7.80	76,206	6.39	6.39	7.81
22	67	0	45,130	4.75	3.91	8.12	37,811	4.44	3.71	5.03	99,936	7.72	6.47	7.75	76,206	6.48	6.48	7.75
23	68	0	45,130	5.15	4.03	7.82	37,811	4.76	3.77	4.95	99,936	8.19	6.56	7.72	76,206	6.55	6.55	7.68
24	69	0	45,130	5.47	4.13	7.56	37,811	5.01	3.82	4.88	99,936	8.56	6.65	7.69	76,206	6.61	6.61	7.62
25	70	0	45,130	5.73	4.20	7.32	37,811	5.23	3.86	4.82	99,936	8.84	6.73	7.67	76,206	6.66	6.66	7.57
26	71	0	45,130	5.94	4.28	7.11	37,811	5.40	3.90	4.76	99,936	9.07	6.81	7.66	76,206	6.70	6.70	7.51
27	72	0	45,130	6.11	4.34	6.93	37,811	5.55	3.93	4.65	99,936	9.25	6.88	7.60	76,206	6.73	6.73	7.41
28	73	0	45,130	6.26	4.40	6.76	37,811	5.67	3.95	4.55	99,936	9.39	6.96	7.55	76,206	6.76	6.76	7.32
29	74	0	45,130	6.38	4.45	6.61	37,811	5.78	3.98	4.46	99,936	9.51	7.03	7.50	76,206	6.79	6.79	7.23
30	75	0	45,130	6.49	4.49	6.47	37,811	5.87	4.00	4.37	99,936	9.60	7.11	7.46	76,206	6.81	6.81	7.14
		500,000	451,300				378,110				999,360				762,060			

\*See the Policy Disclosures on page 7.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Net Rates of Return Required on Premium to Match Policy Values

Income Tax Rate 35.00%		Whole Life Carrier WL				Universal Life Interest Rate: 4.30% Carrier UL				Indexed UL Interest Rate: 7.00% Carrier IUL				Variable UL Interest Rate: 8.00% Carrier VUL				
		Whole Life				Universal Life				Indexed Universal Life				Variable Universal Life				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
31	76	0	45,130	6.57	4.53	6.35	37,811	5.94	4.02	4.28	99,936	9.68	7.18	7.43	76,206	6.83	6.83	7.06
32	77	0	45,130	6.65	4.57	6.24	37,811	6.01	4.04	4.29	99,936	9.73	7.25	7.49	76,206	6.85	6.85	7.07
33	78	0	45,130	6.71	4.60	6.14	37,811	6.07	4.05	4.30	99,936	9.78	7.31	7.55	76,206	6.87	6.87	7.08
34	79	0	45,130	6.76	4.63	6.04	37,811	6.11	4.06	4.31	99,936	9.81	7.38	7.61	76,206	6.88	6.88	7.08
35	80	0	45,130	6.80	4.66	5.95	37,811	6.15	4.07	4.31	99,936	9.84	7.44	7.66	76,206	6.89	6.89	7.08
36	81	0	45,130	6.83	4.67	5.16	37,811	6.19	4.08	4.32	99,936	9.86	7.50	7.71	76,206	6.90	6.90	7.09
37	82	0	45,130	6.86	4.68	5.11	37,811	6.21	4.09	4.32	99,936	9.87	7.56	7.77	76,206	6.91	6.91	7.08
38	83	0	45,130	6.87	4.69	5.05	37,811	6.24	4.09	4.32	99,936	9.87	7.62	7.82	76,206	6.91	6.91	7.08
39	84	0	45,130	6.88	4.69	5.00	37,811	6.26	4.09	4.32	99,936	9.87	7.67	7.86	76,206	6.91	6.91	7.08
40	85	0	45,130	6.89	4.68	5.00	37,811	6.27	4.09	4.32	99,936	9.87	7.72	7.91	76,206	6.92	6.92	7.08
41	86	0	45,130	6.90	4.71	5.00	37,811	6.28	4.09	4.31	99,936	9.86	7.77	7.95	76,206	6.92	6.92	7.07
42	87	0	45,130	6.92	4.73	5.00	37,811	6.29	4.08	4.31	99,936	9.85	7.82	7.99	76,206	6.92	6.92	7.06
43	88	0	45,130	6.93	4.75	5.00	37,811	6.30	4.08	4.30	99,936	9.84	7.86	8.02	76,206	6.91	6.91	7.06
44	89	0	45,130	6.93	4.77	5.00	37,811	6.30	4.07	4.29	99,936	9.82	7.90	8.06	76,206	6.91	6.91	7.05
45	90	0	45,130	6.94	4.79	5.00	37,811	6.30	4.05	4.27	99,936	9.81	7.93	8.09	76,206	6.90	6.90	7.04
46	91	0	45,130	6.94	5.00	5.00	37,811	6.30	4.04	4.26	99,936	9.79	7.96	8.11	76,206	6.90	6.90	7.03
47	92	0	45,130	6.94	5.00	5.00	37,811	6.29	4.02	4.20	99,936	9.77	7.99	8.11	76,206	6.89	6.89	6.99
48	93	0	45,130	6.93	5.00	5.00	37,811	6.29	4.01	4.15	99,936	9.75	8.03	8.11	76,206	6.89	6.89	6.96
49	94	0	45,130	6.93	5.00	5.00	37,811	6.29	4.00	4.10	99,936	9.73	8.07	8.12	76,206	6.88	6.88	6.93
50	95	0	45,130	6.92	5.00	5.00	37,811	6.29	4.00	4.05	99,936	9.71	8.11	8.13	76,206	6.88	6.88	6.90
51	96	0	45,130	6.92	5.00	5.00	37,811	6.29	4.00	4.05	99,936	9.70	8.15	8.15	76,206	6.88	6.88	6.88
52	97	0	45,130	6.91	5.00	5.00	37,811	6.29	4.00	4.04	99,936	9.69	8.19	8.19	76,206	6.88	6.88	6.88
53	98	0	45,130	6.90	5.00	5.00	37,811	6.28	3.99	4.04	99,936	9.67	8.23	8.23	76,206	6.88	6.88	6.88
54	99	0	45,130	6.89	5.00	5.00	37,811	6.28	5.00	5.00	99,936	9.66	8.27	8.27	76,206	6.89	6.89	6.89
55	100	0	45,130	6.88	5.00	5.00	37,811	6.28	5.00	5.00	99,936	9.64	8.30	8.30	76,206	6.88	6.88	6.88

500,000

1,579,550

1,323,385

3,497,760

2,667,210

\*See the Policy Disclosures on page 7.

## Policy Disclosures

Whole Life  
Carrier WL

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 Carrier WL.

This is an illustration, not a contract.

Universal Life  
Interest Rate: 4.30%  
Carrier UL

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 Carrier UL.

This is an illustration, not a contract.

Indexed UL  
Interest Rate: 7.00%  
Carrier IUL

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 Carrier IUL.

This is an illustration, not a contract.

Variable UL  
Interest Rate: 8.00%  
Carrier VUL

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 Carrier VUL.

This is an illustration, not a contract.



# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55th Year Summary

■ Whole Life

■ Universal Life @ 4.30%

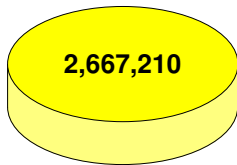
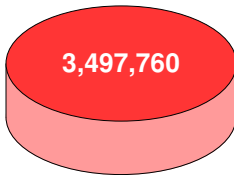
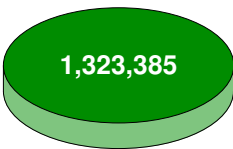
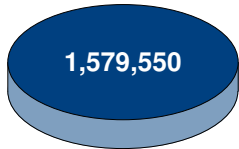
■ Indexed UL @ 7.00%

■ Variable UL @ 8.00%

### Cumulative Premium Payments



### Cumulative After Tax Cash Flow



### Comparison of Policy Values

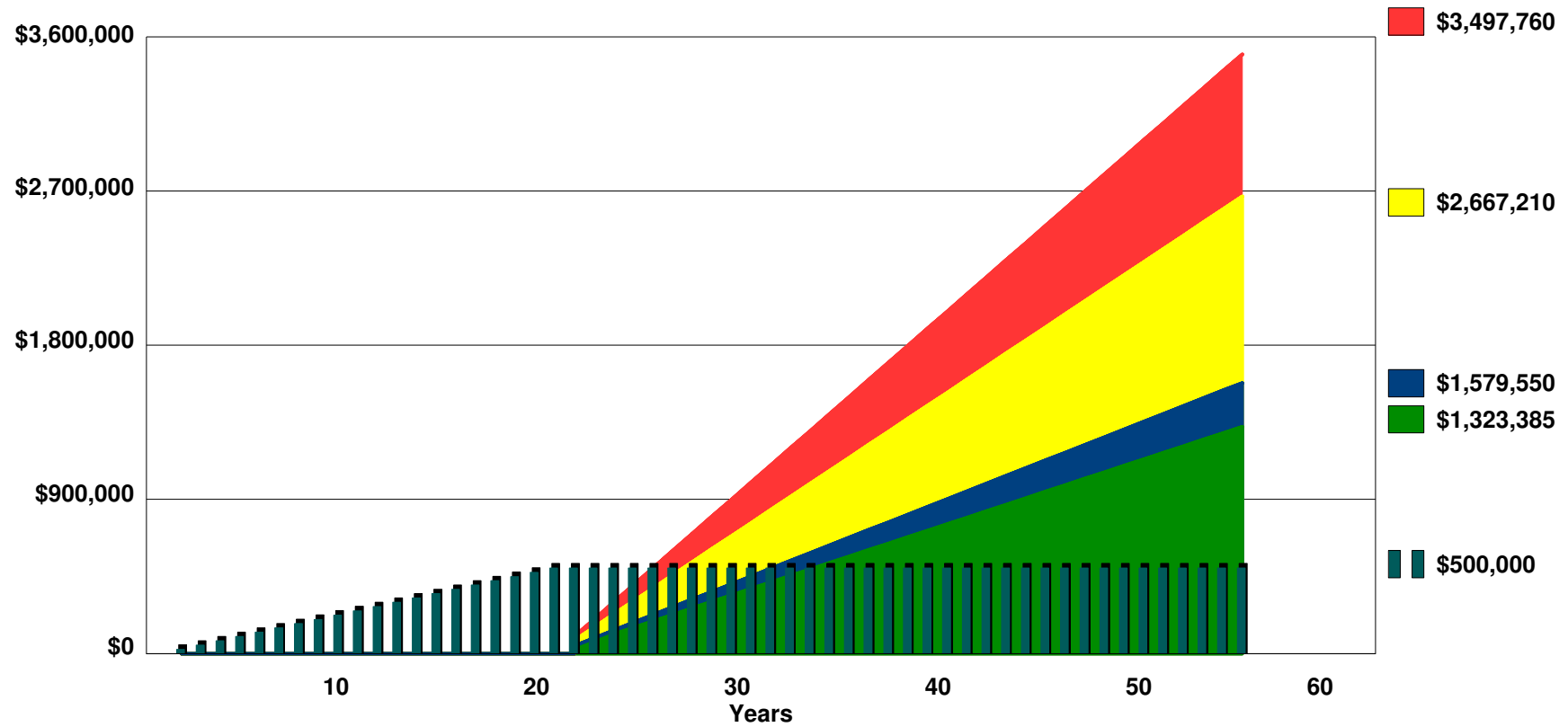


# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



**At Year 55**

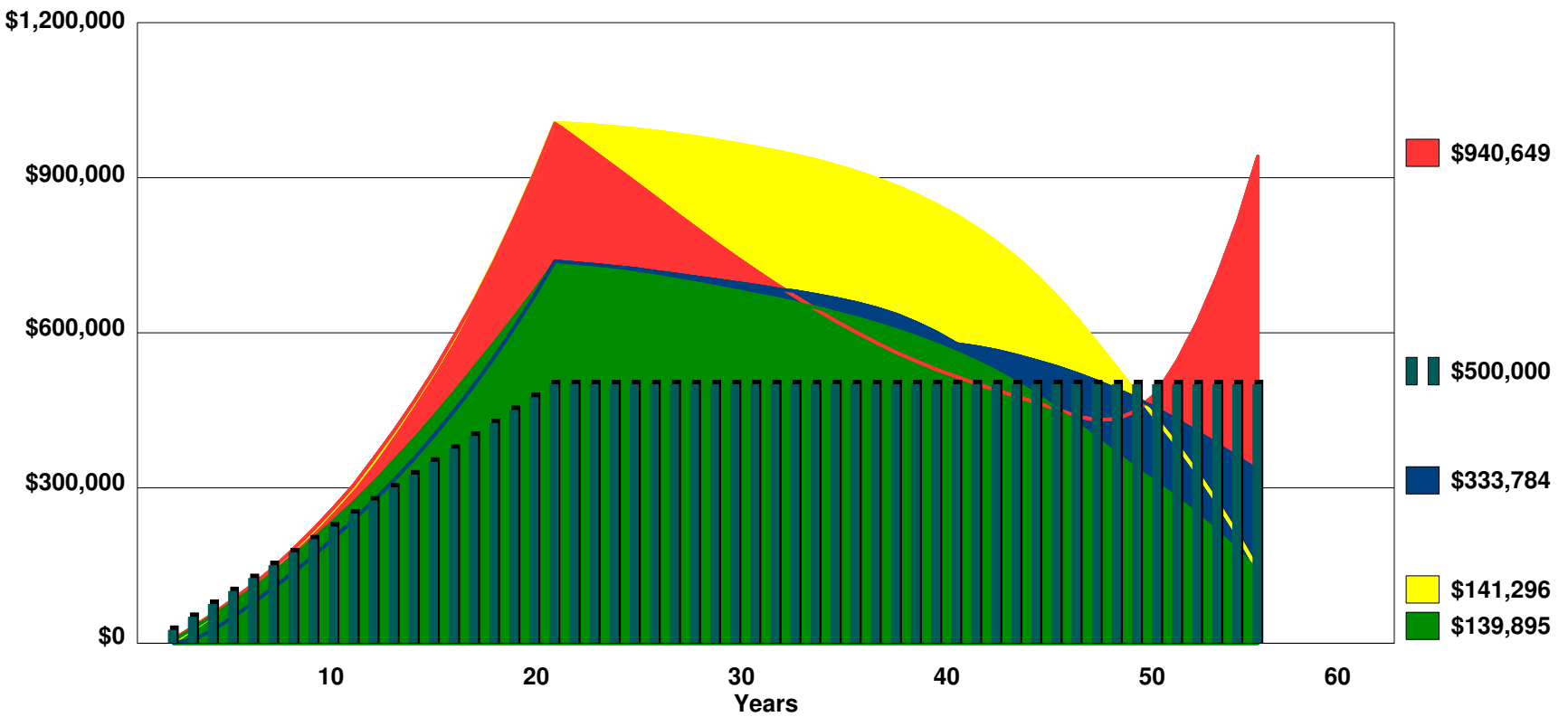
Cumulative Premium Payment	\$500,000
Whole Life	\$1,579,550
Universal Life @ 4.30%	\$1,323,385
Indexed UL @ 7.00%	\$3,497,760
Variable UL @ 8.00%	\$2,667,210

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Surrender Values



**At Year 55**

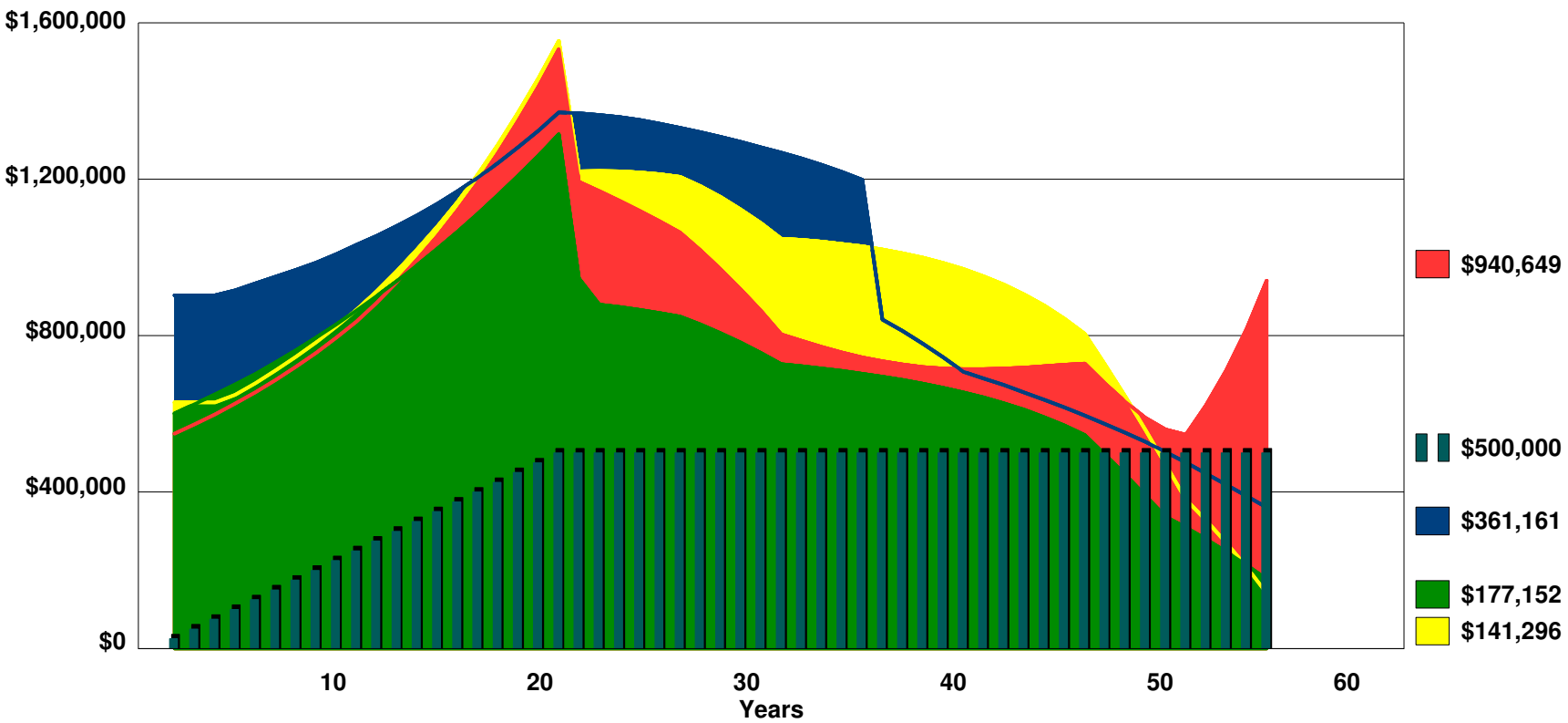
Cumulative Premium Payment	\$500,000
Whole Life	\$333,784
Universal Life @ 4.30%	\$139,895
Indexed UL @ 7.00%	\$940,649
Variable UL @ 8.00%	\$141,296

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Death Benefits



**At Year 55**

Cumulative Premium Payment	\$500,000
Whole Life	\$361,161
Universal Life @ 4.30%	\$177,152
Indexed UL @ 7.00%	\$940,649
Variable UL @ 8.00%	\$141,296

## Supplemental Report

### **Important Note**

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.