

# Analysis of the Cost of Waiting

For Harvey Pierce, MD



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

[Licensed user's name appears here]

# Analysis of the Cost of Waiting

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Insured: Harvey Pierce, MD

## Preface

To be certain of having life insurance when you need it, you should acquire it before you need it. So an important factor to consider involves the advantage of acquiring your policy now -- while your health may be the best it ever will be. Of even greater importance, should something unexpectedly happen to you in the short term, your family will be protected.

There is usually another reason for acquiring your life insurance early. The example below illustrates a comparison of buying a policy now versus waiting two years to buy it.

### Insured: Harvey Pierce, MD Current Age: 45

#### Indexed Universal Life Plan A: Buy Now\*

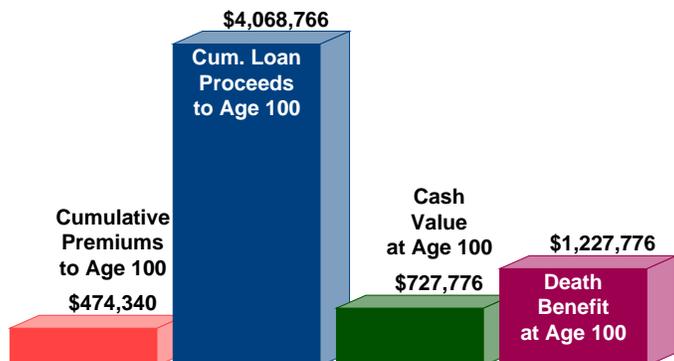
Initial Policy Death Benefit:	521,414
Policy Premium:	23,717
Number of Premiums to Age 100:	20
Cum. Premiums at Age 100:	474,340
Cum. Loan Proceeds at Age 100:	4,068,766
Cash Value at Age 100:	727,776
Death Benefit at Age 100:	1,227,776

#### Indexed Universal Life Plan B: Wait Two Years to Buy\*\*

Initial Policy Death Benefit:	522,779
Policy Premium:	25,384
Number of Premiums to Age 100:	18
Cum. Premiums at Age 100:	456,912
Cum. Loan Proceeds at Age 100:	3,425,677
Cash Value at Age 100:	608,174
Death Benefit at Age 100:	1,108,174

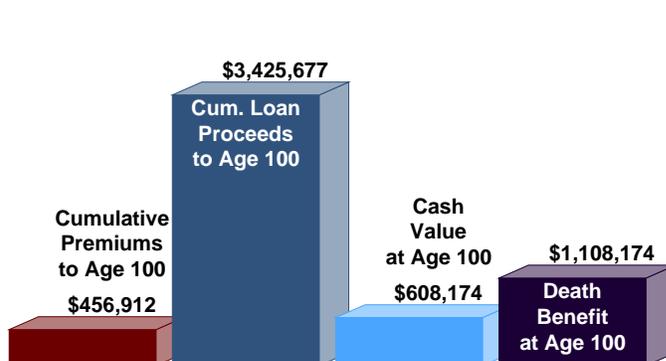
**Cash Value Gain at Age 100 by Buying Now: \$119,602**  
**Cumulative Loan Proceeds Gain at Age 100 by Buying Now: \$643,089**  
**Death Benefit Gain at Age 100 by Buying Now: \$119,602**  
**Premiums Saved by Waiting Two Years to Buy: \$17,428**

#### Plan A: Buy Now\*



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#### Plan B: Wait Two Years to Buy\*\*



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# Analysis of the Cost of Waiting

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Insured: Harvey Pierce, MD

## Plan A vs. Plan B

Male Age 45  
Indexed UL Interest Rate 7.50%

Policy Owner Tax Bracket 40.00%

Male Age 47  
Indexed UL Interest Rate 7.50%

Plan A: Indexed UL Issued at Age 45						Plan B: Indexed UL Issued at Age 47							
Year	Male Age	(1) Premium Payment	(2) Net Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	Year	Male Age	(6) Premium Payment	(8) Net Policy Loan Proceeds	(8) Year End Accum Value**	(9) Year End Cash Value**	(10) Death Benefit
1	45	23,717	0	21,414	6,879	521,414	45	0	0	0	0	0	0
2	46	23,717	0	44,344	31,259	544,344	46	0	0	0	0	0	0
3	47	23,717	0	68,921	57,291	568,921	47	25,384	0	22,779	7,304	522,779	522,779
4	48	23,717	0	95,283	85,108	595,283	48	25,384	0	47,209	33,279	547,209	547,209
5	49	23,717	0	123,548	114,828	623,548	49	25,384	0	73,400	61,020	573,400	573,400
6	50	23,717	0	154,034	146,769	654,034	50	25,384	0	101,459	90,624	601,459	601,459
7	51	23,717	0	186,917	181,102	686,917	51	25,384	0	131,501	122,216	631,501	631,501
8	52	23,717	0	222,398	218,038	722,398	52	25,384	0	163,878	156,143	663,878	663,878
9	53	23,717	0	260,702	257,797	760,702	53	25,384	0	198,793	192,603	698,793	698,793
10	54	23,717	0	302,081	300,631	802,081	54	25,384	0	236,466	231,826	736,466	736,466
11	55	23,717	0	348,263	348,263	848,263	55	25,384	0	277,154	274,059	777,154	777,154
12	56	23,717	0	397,826	397,826	897,826	56	25,384	0	321,142	319,597	821,142	821,142
13	57	23,717	0	451,008	451,008	951,008	57	25,384	0	370,302	370,302	870,302	870,302
14	58	23,717	0	508,076	508,076	1,008,076	58	25,384	0	423,042	423,042	923,042	923,042
15	59	23,717	0	569,312	569,312	1,069,312	59	25,384	0	479,614	479,614	979,614	979,614
16	60	23,717	0	634,981	634,981	1,134,981	60	25,384	0	540,301	540,301	1,040,301	1,040,301
17	61	23,717	0	705,402	705,402	1,205,402	61	25,384	0	605,399	605,399	1,105,399	1,105,399
18	62	23,717	0	780,908	780,908	1,280,908	62	25,384	0	675,193	675,193	1,175,193	1,175,193
19	63	23,717	0	861,854	861,854	1,361,854	63	25,384	0	750,003	750,003	1,250,003	1,250,003
20	64	23,717	0	948,620	948,620	1,448,620	64	25,384	0	830,173	830,173	1,330,173	1,330,173
21	65	0	64,857	934,353	934,353	1,434,353	65	0	52,900	821,541	821,541	1,321,541	1,321,541
22	66	0	67,703	920,323	920,323	1,420,323	66	0	55,391	813,269	813,269	1,313,269	1,313,269
23	67	0	70,634	906,655	906,655	1,406,655	67	0	57,956	805,445	805,445	1,305,445	1,305,445
24	68	0	73,653	893,479	893,479	1,393,479	68	0	60,598	798,185	798,185	1,298,185	1,298,185
25	69	0	76,763	880,946	880,946	1,380,946	69	0	63,319	791,608	791,608	1,291,608	1,291,608
26	70	0	79,966	869,212	869,212	1,369,212	70	0	66,123	785,842	785,842	1,285,842	1,285,842
27	71	0	83,265	858,567	858,567	1,358,567	71	0	69,010	781,034	781,034	1,281,034	1,281,034
28	72	0	86,663	849,236	849,236	1,349,236	72	0	71,984	777,372	777,372	1,277,372	1,277,372
29	73	0	90,163	841,463	841,463	1,341,463	73	0	75,047	775,127	775,127	1,275,127	1,275,127
30	74	0	93,768	835,516	835,516	1,335,516	74	0	78,201	774,516	774,516	1,274,516	1,274,516
		<b>474,340</b>	<b>787,435</b>						<b>456,912</b>	<b>650,529</b>			

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# Analysis of the Cost of Waiting

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Insured: Harvey Pierce, MD

## Plan A vs. Plan B

Male Age 45  
Indexed UL Interest Rate 7.50%

Policy Owner Tax Bracket 40.00%

Male Age 47  
Indexed UL Interest Rate 7.50%

Plan A: Indexed UL Issued at Age 45						Plan B: Indexed UL Issued at Age 47							
Year	Male Age	(1) Premium Payment	(2) Net Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	Year	Male Age	(6) Premium Payment	(8) Net Policy Loan Proceeds	(8) Year End Accum Value**	(9) Year End Cash Value**	(10) Death Benefit
31	75	0	97,482	831,686	831,686	1,331,686	75	0	81,451	775,771	775,771	1,275,771	
32	76	0	101,306	830,267	830,267	1,330,267	76	0	84,798	779,151	779,151	1,279,151	
33	77	0	105,246	831,593	831,593	1,331,593	77	0	88,246	784,926	784,926	1,284,926	
34	78	0	109,303	836,022	836,022	1,336,022	78	0	91,796	793,405	793,405	1,293,405	
35	79	0	113,482	843,940	843,940	1,343,940	79	0	95,454	804,909	804,909	1,304,909	
36	80	0	117,787	855,763	855,763	1,355,763	80	0	99,221	819,750	819,750	1,319,750	
37	81	0	122,221	872,121	872,121	1,372,121	81	0	103,101	838,238	838,238	1,338,238	
38	82	0	126,787	893,553	893,553	1,393,553	82	0	107,098	860,770	860,770	1,360,770	
39	83	0	131,491	920,644	920,644	1,420,644	83	0	111,214	887,970	887,970	1,387,970	
40	84	0	136,336	953,993	953,993	1,453,993	84	0	115,454	920,175	920,175	1,420,175	
41	85	0	141,326	929,938	929,938	1,429,938	85	0	119,821	901,617	901,617	1,401,617	
42	86	0	141,326	907,917	907,917	1,407,917	86	0	119,821	884,408	884,408	1,384,408	
43	87	0	141,326	887,878	887,878	1,387,878	87	0	119,821	868,185	868,185	1,368,185	
44	88	0	141,326	869,739	869,739	1,369,739	88	0	119,821	852,437	852,437	1,352,437	
45	89	0	141,326	853,371	853,371	1,353,371	89	0	119,821	836,949	836,949	1,336,949	
46	90	0	141,326	838,531	838,531	1,338,531	90	0	119,821	821,518	821,518	1,321,518	
47	91	0	141,326	824,855	824,855	1,324,855	91	0	119,821	805,614	805,614	1,305,614	
48	92	0	141,326	811,990	811,990	1,311,990	92	0	119,821	788,657	788,657	1,288,657	
49	93	0	141,326	799,568	799,568	1,299,568	93	0	119,821	770,444	770,444	1,270,444	
50	94	0	141,326	787,280	787,280	1,287,280	94	0	119,821	751,185	751,185	1,251,185	
51	95	0	141,326	775,001	775,001	1,275,001	95	0	119,821	730,636	730,636	1,230,636	
52	96	0	141,326	762,614	762,614	1,262,614	96	0	119,821	707,458	707,458	1,207,458	
53	97	0	141,326	750,514	750,514	1,250,514	97	0	119,821	680,367	680,367	1,180,367	
54	98	0	141,326	739,094	739,094	1,239,094	98	0	119,821	647,487	647,487	1,147,487	
55	99	0	141,326	727,776	727,776	1,227,776	99	0	119,821	608,174	608,174	1,108,174	
		<b>474,340</b>	<b>4,068,766</b>					<b>456,912</b>	<b>3,425,677</b>				

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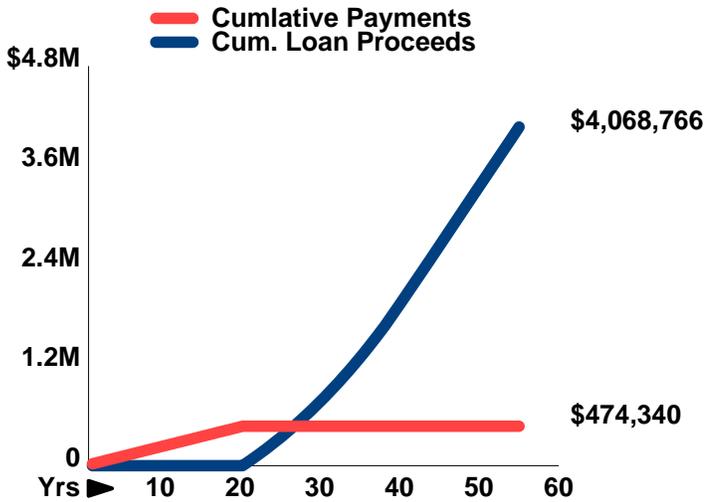
# Analysis of the Cost of Waiting

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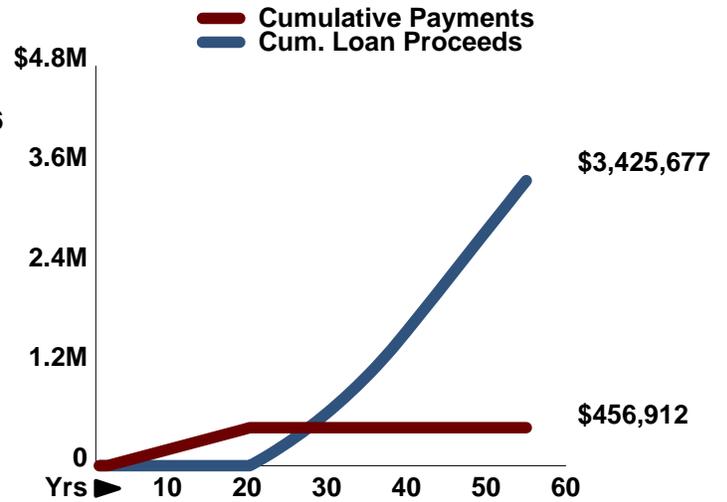
Insured: Harvey Pierce, MD

## 55 Year Analysis

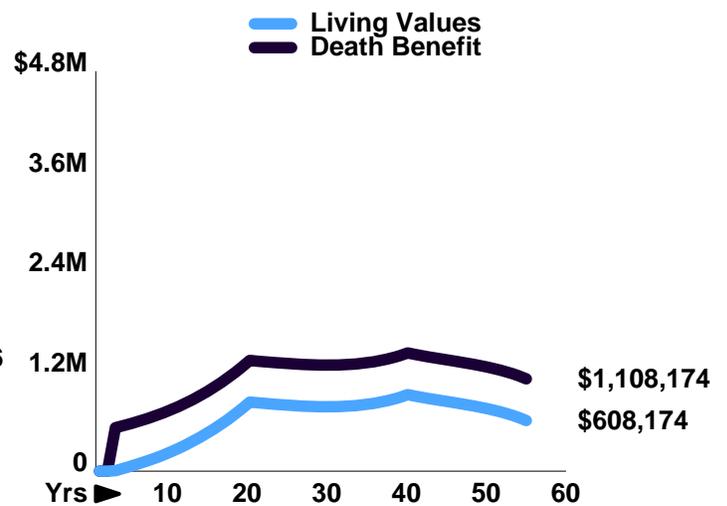
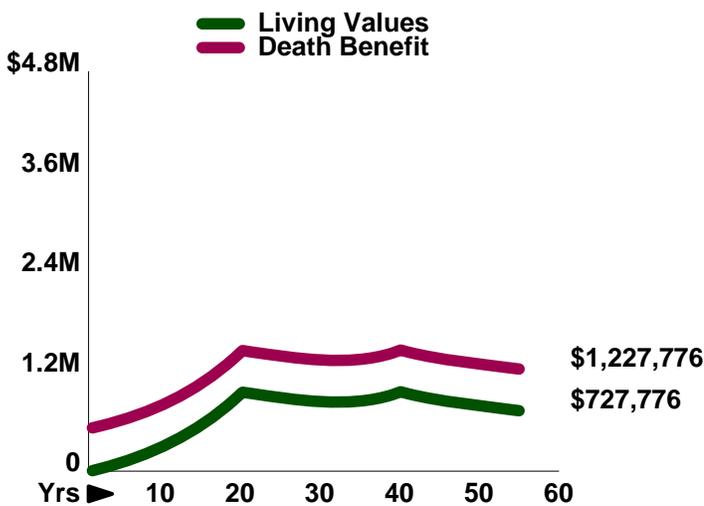
### Indexed Universal Life Plan A: Buy Now



### Indexed Universal Life Plan B: Wait Two Years to Buy



### Comparative Analysis of Values



# Analysis of the Cost of Waiting

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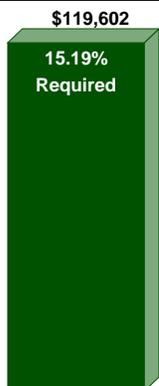
## Matching Values

Male Policy Owner  
Age Tax Bracket  
45 40.00%

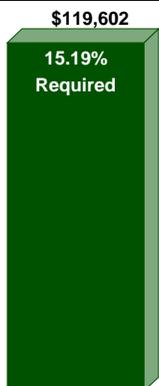
### Gross Interest Rate Required over 55 Years on a Hypothetical Taxable Investment Equal to the Difference in Premiums Between Plan A and Plan B in Order to Match the Increase in Cash Value and Death Benefit of Plan A over Plan B.

	Hypothetical Taxable Alternative
To match increase in Accumulation Value of \$119,602:	15.19%
To match increase in Cash Value of \$119,602:	15.19%
To match increase in Death Benefit of \$119,602:	15.19%

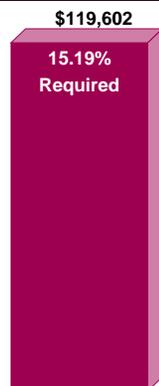
To Match increase in Accumulation Value



To Match increase in Cash Value



To Match Increase in Death Benefit



#### Plan A: Buy Now

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#### Plan B: Wait Two Years to Buy

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# Analysis of the Cost of Waiting

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Insured: Harvey Pierce, MD

## Proof of Matching Values (Cash Value)

Male Age 45 Taxable Account Yield 15.19% Policy Owner Tax Bracket 40.00% To Match Increase in Cash Value of Plan A over Plan B in year 55 of \$119,602

Year	Male Age	(1) Plan A Net Payment*	(2) Plan B Net Payment**	(3) Difference in Net Payments (1) - (2)	(4) Payment to Taxable Account (Column (3))	(5) Beginning of Year Value of Taxable Account	(6) Tax Free Withdrawal of Principal (Column (3))	(7) Account Balance After Withdrawal (5) - (6)	(8) Annualized Gross Interest Earned	(9) Annualized After Tax Interest Accrued	(10) Year End Value of Account (7) + (9)
1	45	23,717	0	23,717	23,717	23,717	0	23,717	3,603	2,162	25,879
2	46	23,717	0	23,717	23,717	49,596	0	49,596	7,534	4,520	54,116
3	47	23,717	25,384	-1,667	0	54,116	1,667	52,449	7,967	4,780	57,229
4	48	23,717	25,384	-1,667	0	57,229	1,667	55,562	8,440	5,064	60,626
5	49	23,717	25,384	-1,667	0	60,626	1,667	58,959	8,956	5,374	64,332
6	50	23,717	25,384	-1,667	0	64,332	1,667	62,665	9,519	5,711	68,377
7	51	23,717	25,384	-1,667	0	68,377	1,667	66,710	10,133	6,080	72,790
8	52	23,717	25,384	-1,667	0	72,790	1,667	71,123	10,804	6,482	77,605
9	53	23,717	25,384	-1,667	0	77,605	1,667	75,938	11,535	6,921	82,859
10	54	23,717	25,384	-1,667	0	82,859	1,667	81,192	12,333	7,400	88,591
11	55	23,717	25,384	-1,667	0	88,591	1,667	86,924	13,204	7,922	94,847
12	56	23,717	25,384	-1,667	0	94,847	1,667	93,180	14,154	8,492	101,672
13	57	23,717	25,384	-1,667	0	101,672	1,667	100,005	15,191	9,114	109,120
14	58	23,717	25,384	-1,667	0	109,120	1,667	107,453	16,322	9,793	117,246
15	59	23,717	25,384	-1,667	0	117,246	1,667	115,579	17,556	10,534	126,113
16	60	23,717	25,384	-1,667	0	126,113	1,667	124,446	18,903	11,342	135,788
17	61	23,717	25,384	-1,667	0	135,788	1,667	134,121	20,373	12,224	146,344
18	62	23,717	25,384	-1,667	0	146,344	1,667	144,677	21,976	13,186	157,863
19	63	23,717	25,384	-1,667	0	157,863	1,667	156,196	23,726	14,236	170,432
20	64	23,717	25,384	-1,667	0	170,432	1,667	168,765	25,635	15,381	184,146
21	65	-64,857	-52,900	-11,957	0	184,146	11,957	172,189	26,156	15,693	187,883
22	66	-67,703	-55,391	-12,312	0	187,883	12,312	175,571	26,669	16,002	191,572
23	67	-70,634	-57,956	-12,678	0	191,572	12,678	178,894	27,174	16,304	195,198
24	68	-73,653	-60,598	-13,055	0	195,198	13,055	182,143	27,668	16,601	198,744
25	69	-76,763	-63,319	-13,444	0	198,744	13,444	185,300	28,147	16,888	202,188
26	70	-79,966	-66,123	-13,843	0	202,188	13,843	188,345	28,610	17,166	205,511
27	71	-83,265	-69,010	-14,255	0	205,511	14,255	191,256	29,052	17,431	208,687
28	72	-86,663	-71,984	-14,679	0	208,687	14,679	194,008	29,470	17,682	211,690
29	73	-90,163	-75,047	-15,116	0	211,690	15,116	196,574	29,860	17,916	214,490
30	74	-93,768	-78,201	-15,567	0	214,490	15,567	198,923	30,216	18,130	217,053
		<b>-313,095</b>	<b>-193,617</b>	<b>-119,478</b>	<b>47,434</b>		<b>166,912</b>		<b>560,886</b>	<b>336,531</b>	

\*Plan A net payment includes Loan Proceeds as a negative payment.

\*\*Plan B net payment includes Loan Proceeds as a negative payment.

# Analysis of the Cost of Waiting

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Insured: Harvey Pierce, MD

## Proof of Matching Values (Cash Value)

Male Age 45 Taxable Account Yield 15.19% Policy Owner Tax Bracket 40.00% To Match Increase in Cash Value of Plan A over Plan B in year 55 of \$119,602

Year	Male Age	(1) Plan A Net Payment*	(2) Plan B Net Payment**	(3) Difference in Net Payments (1) - (2)	(4) Payment to Taxable Account (Column (3))	(5) Beginning of Year Value of Taxable Account	(6) Tax Free Withdrawal of Principal (Column (3))	(7) Account Balance After Withdrawal (5) - (6)	(8) Annualized Gross Interest Earned	(9) Annualized After Tax Interest Accrued	(10) Year End Value of Account (7) + (9)
31	75	-97,482	-81,451	-16,031	0	217,053	16,031	201,022	30,535	18,321	219,343
32	76	-101,306	-84,798	-16,508	0	219,343	16,508	202,835	30,811	18,486	221,321
33	77	-105,246	-88,246	-17,000	0	221,321	17,000	204,321	31,036	18,622	222,943
34	78	-109,303	-91,796	-17,507	0	222,943	17,507	205,436	31,206	18,723	224,159
35	79	-113,482	-95,454	-18,028	0	224,159	18,028	206,131	31,311	18,787	224,918
36	80	-117,787	-99,221	-18,566	0	224,918	18,566	206,352	31,345	18,807	225,159
37	81	-122,221	-103,101	-19,120	0	225,159	19,120	206,039	31,297	18,778	224,817
38	82	-126,787	-107,098	-19,689	0	224,817	19,689	205,128	31,159	18,695	223,824
39	83	-131,491	-111,214	-20,277	0	223,824	20,277	203,547	30,919	18,551	222,098
40	84	-136,336	-115,454	-20,882	0	222,098	20,882	201,216	30,565	18,339	219,555
41	85	-141,326	-119,821	-21,505	0	219,555	21,505	198,050	30,084	18,050	216,100
42	86	-141,326	-119,821	-21,505	0	216,100	21,505	194,595	29,559	17,735	212,330
43	87	-141,326	-119,821	-21,505	0	212,330	21,505	190,825	28,986	17,392	208,217
44	88	-141,326	-119,821	-21,505	0	208,217	21,505	186,712	28,362	17,017	203,729
45	89	-141,326	-119,821	-21,505	0	203,729	21,505	182,224	27,680	16,608	198,832
46	90	-141,326	-119,821	-21,505	0	198,832	21,505	177,327	26,936	16,162	193,489
47	91	-141,326	-119,821	-21,505	0	193,489	21,505	171,984	26,124	15,675	187,658
48	92	-141,326	-119,821	-21,505	0	187,658	21,505	166,153	25,239	15,143	181,296
49	93	-141,326	-119,821	-21,505	0	181,296	21,505	159,791	24,272	14,563	174,355
50	94	-141,326	-119,821	-21,505	0	174,355	21,505	152,850	23,218	13,931	166,781
51	95	-141,326	-119,821	-21,505	0	166,781	21,505	145,276	22,067	13,240	158,516
52	96	-141,326	-119,821	-21,505	0	158,516	21,505	137,011	20,812	12,487	149,498
53	97	-141,326	-119,821	-21,505	0	149,498	21,505	127,993	19,442	11,665	139,658
54	98	-141,326	-119,821	-21,505	0	139,658	21,505	118,153	17,948	10,769	128,922
55	99	-141,326	-119,821	-21,505	0	128,922	21,505	107,417	16,317	9,790	117,207
		<b>-3,594,426</b>	<b>-2,968,765</b>	<b>-625,661</b>	<b>47,434</b>		<b>673,095</b>		<b>1,238,116</b>	<b>742,867</b>	

\*Plan A net payment includes Loan Proceeds as a negative payment.

\*\*Plan B net payment includes Loan Proceeds as a negative payment.

# Analysis of the Cost of Waiting

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

Insured: Harvey Pierce, MD

## Proof of Matching Values (Death Benefit)

Male Age 45      Taxable Account Yield 15.19%      Policy Owner Tax Bracket 40.00%      To Match Increase in Death Benefit of Plan A over Plan B in year 55 of \$119,602

Year	Male Age	(1) Plan A Net Payment*	(2) Plan B Net Payment**	(3) Difference in Net Payments (1) - (2)	(4) Payment to Taxable Account (Column (3))	(5) Beginning of Year Value of Taxable Account	(6) Tax Free Withdrawal of Principal (Column (3))	(7) Account Balance After Withdrawal (5) - (6)	(8) Annualized Gross Interest Earned	(9) Annualized After Tax Interest Accrued	(10) Year End Value of Account (7) + (9)
1	45	23,717	0	23,717	23,717	23,717	0	23,717	3,603	2,162	25,879
2	46	23,717	0	23,717	23,717	49,596	0	49,596	7,534	4,520	54,116
3	47	23,717	25,384	-1,667	0	54,116	1,667	52,449	7,967	4,780	57,229
4	48	23,717	25,384	-1,667	0	57,229	1,667	55,562	8,440	5,064	60,626
5	49	23,717	25,384	-1,667	0	60,626	1,667	58,959	8,956	5,374	64,332
6	50	23,717	25,384	-1,667	0	64,332	1,667	62,665	9,519	5,711	68,377
7	51	23,717	25,384	-1,667	0	68,377	1,667	66,710	10,133	6,080	72,790
8	52	23,717	25,384	-1,667	0	72,790	1,667	71,123	10,804	6,482	77,605
9	53	23,717	25,384	-1,667	0	77,605	1,667	75,938	11,535	6,921	82,859
10	54	23,717	25,384	-1,667	0	82,859	1,667	81,192	12,333	7,400	88,591
11	55	23,717	25,384	-1,667	0	88,591	1,667	86,924	13,204	7,922	94,847
12	56	23,717	25,384	-1,667	0	94,847	1,667	93,180	14,154	8,492	101,672
13	57	23,717	25,384	-1,667	0	101,672	1,667	100,005	15,191	9,114	109,120
14	58	23,717	25,384	-1,667	0	109,120	1,667	107,453	16,322	9,793	117,246
15	59	23,717	25,384	-1,667	0	117,246	1,667	115,579	17,556	10,534	126,113
16	60	23,717	25,384	-1,667	0	126,113	1,667	124,446	18,903	11,342	135,788
17	61	23,717	25,384	-1,667	0	135,788	1,667	134,121	20,373	12,224	146,344
18	62	23,717	25,384	-1,667	0	146,344	1,667	144,677	21,976	13,186	157,863
19	63	23,717	25,384	-1,667	0	157,863	1,667	156,196	23,726	14,236	170,432
20	64	23,717	25,384	-1,667	0	170,432	1,667	168,765	25,635	15,381	184,146
21	65	-64,857	-52,900	-11,957	0	184,146	11,957	172,189	26,156	15,693	187,883
22	66	-67,703	-55,391	-12,312	0	187,883	12,312	175,571	26,669	16,002	191,572
23	67	-70,634	-57,956	-12,678	0	191,572	12,678	178,894	27,174	16,304	195,198
24	68	-73,653	-60,598	-13,055	0	195,198	13,055	182,143	27,668	16,601	198,744
25	69	-76,763	-63,319	-13,444	0	198,744	13,444	185,300	28,147	16,888	202,188
26	70	-79,966	-66,123	-13,843	0	202,188	13,843	188,345	28,610	17,166	205,511
27	71	-83,265	-69,010	-14,255	0	205,511	14,255	191,256	29,052	17,431	208,687
28	72	-86,663	-71,984	-14,679	0	208,687	14,679	194,008	29,470	17,682	211,690
29	73	-90,163	-75,047	-15,116	0	211,690	15,116	196,574	29,860	17,916	214,490
30	74	-93,768	-78,201	-15,567	0	214,490	15,567	198,923	30,216	18,130	217,053
		<b>-313,095</b>	<b>-193,617</b>	<b>-119,478</b>	<b>47,434</b>		<b>166,912</b>		<b>560,886</b>	<b>336,531</b>	

\*Plan A net payment includes Loan Proceeds as a negative payment.

\*\*Plan B net payment includes Loan Proceeds as a negative payment.

# Analysis of the Cost of Waiting

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

Insured: Harvey Pierce, MD

## Proof of Matching Values (Death Benefit)

Male Age 45 Taxable Account Yield 15.19% Policy Owner Tax Bracket 40.00% To Match Increase in Death Benefit of Plan A over Plan B in year 55 of \$119,602

Year	Male Age	(1) Plan A Net Payment*	(2) Plan B Net Payment**	(3) Difference in Net Payments (1) - (2)	(4) Payment to Taxable Account (Column (3))	(5) Beginning of Year Value of Taxable Account	(6) Tax Free Withdrawal of Principal (Column (3))	(7) Account Balance After Withdrawal (5) - (6)	(8) Annualized Gross Interest Earned	(9) Annualized After Tax Interest Accrued	(10) Year End Value of Account (7) + (9)
31	75	-97,482	-81,451	-16,031	0	217,053	16,031	201,022	30,535	18,321	219,343
32	76	-101,306	-84,798	-16,508	0	219,343	16,508	202,835	30,811	18,486	221,321
33	77	-105,246	-88,246	-17,000	0	221,321	17,000	204,321	31,036	18,622	222,943
34	78	-109,303	-91,796	-17,507	0	222,943	17,507	205,436	31,206	18,723	224,159
35	79	-113,482	-95,454	-18,028	0	224,159	18,028	206,131	31,311	18,787	224,918
36	80	-117,787	-99,221	-18,566	0	224,918	18,566	206,352	31,345	18,807	225,159
37	81	-122,221	-103,101	-19,120	0	225,159	19,120	206,039	31,297	18,778	224,817
38	82	-126,787	-107,098	-19,689	0	224,817	19,689	205,128	31,159	18,695	223,824
39	83	-131,491	-111,214	-20,277	0	223,824	20,277	203,547	30,919	18,551	222,098
40	84	-136,336	-115,454	-20,882	0	222,098	20,882	201,216	30,565	18,339	219,555
41	85	-141,326	-119,821	-21,505	0	219,555	21,505	198,050	30,084	18,050	216,100
42	86	-141,326	-119,821	-21,505	0	216,100	21,505	194,595	29,559	17,735	212,330
43	87	-141,326	-119,821	-21,505	0	212,330	21,505	190,825	28,986	17,392	208,217
44	88	-141,326	-119,821	-21,505	0	208,217	21,505	186,712	28,362	17,017	203,729
45	89	-141,326	-119,821	-21,505	0	203,729	21,505	182,224	27,680	16,608	198,832
46	90	-141,326	-119,821	-21,505	0	198,832	21,505	177,327	26,936	16,162	193,489
47	91	-141,326	-119,821	-21,505	0	193,489	21,505	171,984	26,124	15,675	187,658
48	92	-141,326	-119,821	-21,505	0	187,658	21,505	166,153	25,239	15,143	181,296
49	93	-141,326	-119,821	-21,505	0	181,296	21,505	159,791	24,272	14,563	174,355
50	94	-141,326	-119,821	-21,505	0	174,355	21,505	152,850	23,218	13,931	166,781
51	95	-141,326	-119,821	-21,505	0	166,781	21,505	145,276	22,067	13,240	158,516
52	96	-141,326	-119,821	-21,505	0	158,516	21,505	137,011	20,812	12,487	149,498
53	97	-141,326	-119,821	-21,505	0	149,498	21,505	127,993	19,442	11,665	139,658
54	98	-141,326	-119,821	-21,505	0	139,658	21,505	118,153	17,948	10,769	128,922
55	99	-141,326	-119,821	-21,505	0	128,922	21,505	107,417	16,317	9,790	117,207
		<b>-3,594,426</b>	<b>-2,968,765</b>	<b>-625,661</b>	<b>47,434</b>		<b>673,095</b>		<b>1,238,116</b>	<b>742,867</b>	

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