

Supplement to a Roth Conversion

For: Simon and Ann Scott



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.

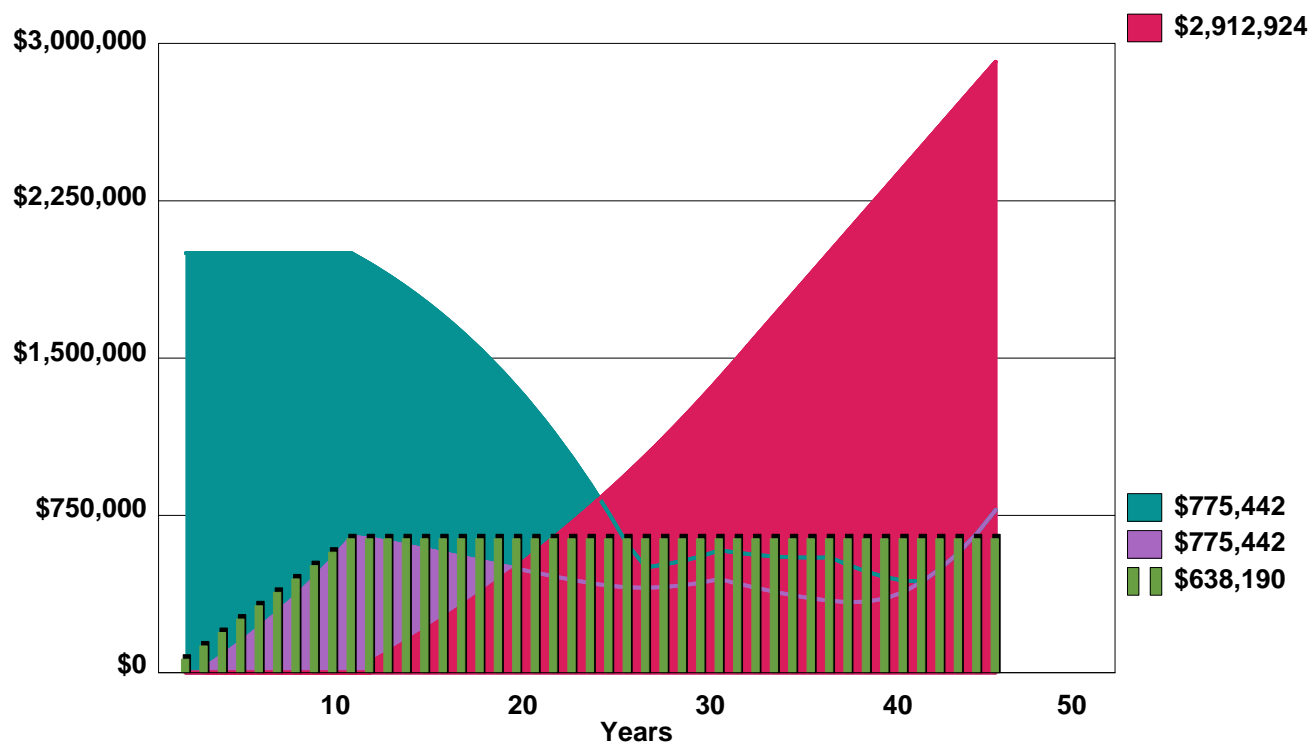
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



<u>At Year 45</u>	
Cumulative Policy Premiums	\$638,190
Cumulative Policy Loans	■ \$2,912,924
Cash Value	■ \$775,442
Death Benefit	■ \$775,442

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.

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Insured: Simon Scott

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 63,819	Initial Death Benefit 2,000,000		
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	55	63,819	0	0	0	2,000,000	
2	56	63,819	0	22,233	22,233	2,000,000	
3	57	63,819	0	60,912	83,145	2,000,000	
4	58	63,819	0	64,302	147,447	2,000,000	
5	59	63,819	0	67,875	215,322	2,000,000	
6	60	63,819	0	73,175	288,497	2,000,000	
7	61	63,819	0	79,050	367,547	2,000,000	
8	62	63,819	0	85,588	453,135	2,000,000	
9	63	63,819	0	92,887	546,022	2,000,000	
10	64	63,819	0	100,968	646,990	2,000,000	
11	65	0	47,729	-7,964	639,026	1,949,885	
12	66	0	49,695	-16,703	622,323	1,895,199	
13	67	0	51,719	-17,207	605,116	1,835,654	
14	68	0	53,805	-17,635	587,481	1,770,942	
15	69	0	55,952	-17,979	569,502	1,700,739	
16	70	0	58,165	-18,226	551,276	1,624,703	
17	71	0	60,444	-18,547	532,729	1,542,473	
18	72	0	62,791	-18,712	514,017	1,453,666	
19	73	0	65,208	-18,674	495,343	1,357,881	
20	74	0	67,698	-18,354	476,989	1,254,692	
21	75	0	70,263	-17,762	459,227	1,143,651	
22	76	0	72,904	-16,716	442,511	1,024,284	
23	77	0	75,625	-14,984	427,527	896,091	
24	78	0	78,428	-12,295	415,232	758,547	
25	79	0	81,314	-8,282	406,950	611,094	
26	80	0	84,288	-2,300	404,650	502,225	
27	81	0	87,350	4,473	409,123	515,375	
28	82	0	90,504	8,199	417,322	533,025	
29	83	0	93,753	12,324	429,646	555,630	
30	84	0	97,099	16,856	446,502	583,651	
		638,190	1,404,734				

30 Year Summary

Cum. Payments	638,190
Cum. Policy Loan Proceeds	1,404,734
Cash Value	446,502
Death Benefit	583,651

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

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Insured: Simon Scott

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 63,819	Initial Death Benefit 2,000,000	
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	85	0	100,546	-22,487	424,015	571,059
32	86	0	100,546	-20,419	403,596	561,190
33	87	0	100,546	-18,325	385,271	554,098
34	88	0	100,546	-16,268	369,003	549,773
35	89	0	100,546	-14,337	354,666	548,114
36	90	0	100,546	-12,665	342,001	548,881
37	91	0	100,546	-5,972	336,029	513,108
38	92	0	100,546	2,932	338,961	481,162
39	93	0	100,546	14,785	353,746	455,355
40	94	0	100,546	30,529	384,275	438,803
41	95	0	100,546	49,868	434,143	434,143
42	96	0	100,546	62,584	496,727	496,727
43	97	0	100,546	76,701	573,428	573,428
44	98	0	100,546	92,349	665,777	665,777
45	99	0	100,546	109,665	775,442	775,442

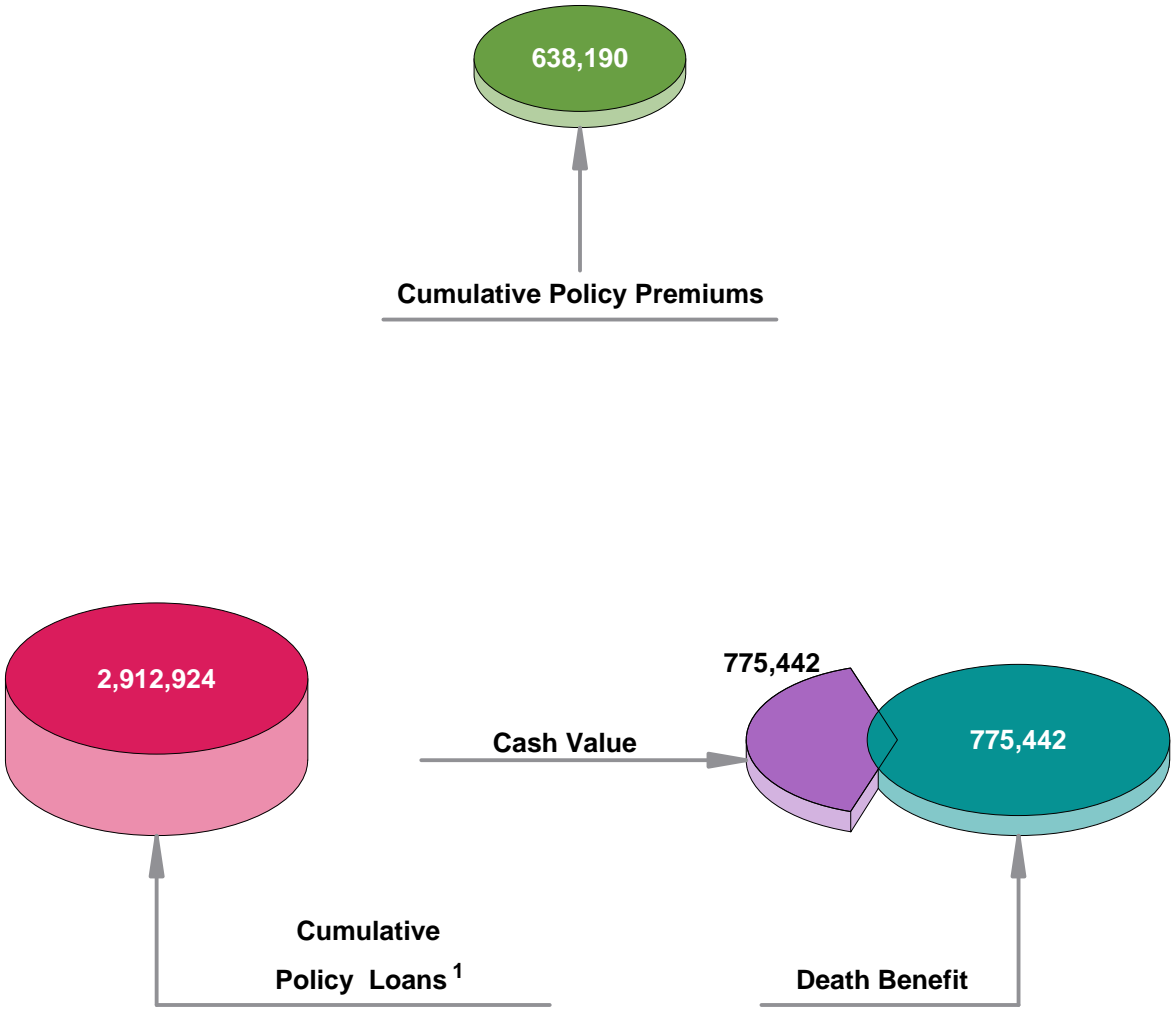
638,190 2,912,924

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45 Year Summary

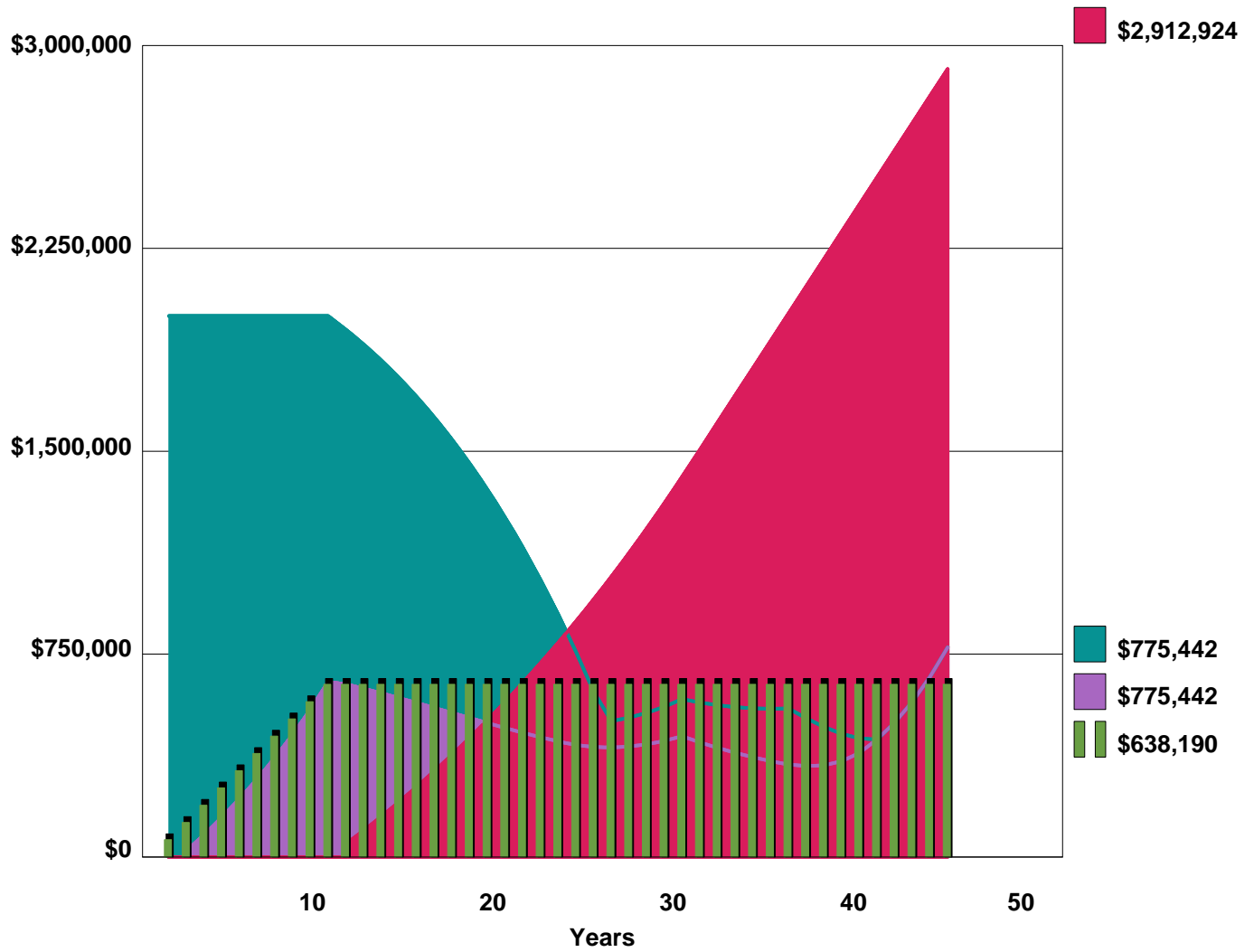
Cum. Payments	638,190
Cum. Policy Loan Proceeds	2,912,924
Cash Value	775,442
Death Benefit	775,442

A Look at Year 45



¹ For Retirement Income.

45 Year Analysis



	At Year 45
Cumulative Policy Premiums	\$638,190
Cumulative Policy Loans ¹	\$2,912,924
Cash Value	\$775,442
Death Benefit	\$775,442

¹ For Retirement Income.