# A Tax-Advantaged Life Insurance and Retirement Plan

For: Jennifer Haven



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;
- 8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

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.



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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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.00%	Initial Payment 50,000	Initial Death Benefit 1,320,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	45	50 000	0	9 222	9 222	1 320 000
2	46	50,000	0	50 338	59 560	1,320,000
3	47	50,000	0	53,518	113,078	1,320,000
4	48	50,000	0	56,911	169,989	1,320,000
5	49	50,000	0	60,539	230,528	1,320,000
6	50	0	0	13,806	244,334	1,320,000
7	51	0	0	14,638	258,972	1,320,000
8	52	0	0	15,596	274,568	1,320,000
9	53	0	0	16,663	291,231	1,320,000
10	54	U	U	17,863	309,094	1,320,000
11	55	0	40,000	-20,397	288,697	1,279,434
12	56	0	40,000	-25,145	263,552	1,235,452
13	57	0	40,000	-26,484	237,068	1,188,257
14	58	0	40,000	-27,881	209,187	1,137,657
15	59	0	0	16,186	225,373	1,128,521
16	60	0	0	18,512	243,885	1,118,928
17	61	0	0	21,045	264,930	1,108,855
18	62	0	0	23,806	288,736	1,098,278
19	63	0	0	20,814	315,550	1,087,173
20	04	Ū	U	30,080	545,650	1,075,515
21	65	0	35,704	-4,235	341,395	1,025,780
22	66	0	36,964	-3,988	337,407	972,237
23	67	0	38,262	-3,644	333,763	914,654
24	68	0	39,599	-3,173	330,590	852,789
25	69	0	40,976	-2,544	328,046	786,384
26	70	0	42,394	-1,782	326,264	715,170
27	71	0	43,855	-708	325,556	638,861
28	72	0	45,360	566	326,222	55/,15/
29	13	0	40,910	2,419	328,041	409,/40
30	(4		40,000	4,001	<u> </u>	422,710
		250,000	578,530			

30 Year Summary

Cum. Payments	250,000
Cum. Policy Loan Proceeds	578,530
Cash Value	333,292
Death Benefit	422,710

\*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 basic illustration from the issuing life insurance company.

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		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.00%	Initial Payment 50,000	Initial Death Benefit 1,320,000	
		(1)	(2)	(3)	(4)	(5)
			Retirement	Cash	Vear End	
	Female	Policy	Net Loan	Value*	Cash	Death
Voar	Λσο	Dromium	Proceeds	Increase	Value*	Benefit
		Freimain	Froceeds	Increase	value	Denent
31	75	0	50,150	-13,824	319,468	387,640
32	76	0	50,150	-13,480	305,988	378,729
33	77	0	50,150	-13,068	292,920	370,512
34	78	0	50,150	-12,586	280,334	363,077
35	79	0	50,150	-12,035	268,299	356,510
36	80	0	50,150	-11,410	256,889	350,902
37	81	0	50,150	-10,688	246,201	346,371
38	82	0	50,150	-9,886	236,315	343,017
39	83	0	50,150	-9,006	227,309	340,937
40	84	0	50,150	-8,035	219,274	340,246
41	85	0	50,150	-7.050	212.224	340.977
42	86	0	50,150	-6.067	206,157	343,147
43	87	0	50,150	-5.068	201.089	346.792
44	88	0	50,150	-4,066	197,023	351,939
45	89	0	50,150	-3,095	193,928	358,575

250,000 1,330,780

45 Year Summary

Cum. Payments	250,000
Cum. Policy Loan Proceeds	1,330,780
Cash Value	193,928
Death Benefit	358,575

\*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 basic illustration from the issuing life insurance company.

# A Tax-Advantaged Life Insurance and Retirement Plan

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## 45 Year Analysis



## A Tax-Advantaged Life Insurance and Retirement Plan

#### Insured: Jennifer Haven

## 45 Year Analysis



#### Payments

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