## A Tax-Advantaged Life Insurance and Retirement Plan

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## 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;


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## Illustration of Values of Indexed Universal Life


*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.

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

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## Illustration of Values of Indexed Universal Life

|  |  | Income <br> Tax Rate 35.00\% | Indexed UL Interest Rate 7.00\% | Initial Payment 50,000 | $\begin{gathered} \text { Initial } \\ \text { Death Benefit } \\ 1,320,000 \end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Year | Female Age | (1) <br> Policy Premium | (2) <br> Retirement <br> Income <br> Net Loan <br> Proceeds | (3) <br> Cash Value* Increase | (4) <br> Year End Cash Value* | (5) <br> Death Benefit |
| 31 | 75 | 0 | 50,150 | -13,824 | $\square 319,468$ | 387,640 |
| 32 | 76 | 0 | 50,150 | -13,480 | $\square 305,988$ | 378,729 |
| 33 | 77 | 0 | 50,150 | -13,068 | - 292,920 | 370,512 |
| 34 | 78 | 0 | 50,150 | -12,586 | $\square \mathbf{- 2 8 0 , 3 3 4}$ | $\square 363,077$ |
| 35 | 79 | 0 | 50,150 | -12,035 | - 268,299 | $\square 356,510$ |
| 36 | 80 | 0 | 50,150 | -11,410 | $\square \mathbf{2 5 6 , 8 8 9}$ | $\square 350,902$ |
| 37 | 81 | 0 | 50,150 | -10,688 | $\square \mathbf{~ 2 4 6 , 2 0 1 ~}$ | $\square 346,371$ |
| 38 | 82 | 0 | 50,150 | -9,886 | $\square \quad 236,315$ | $\square 343,017$ |
| 39 | 83 | 0 | 50,150 | -9,006 | $\square$ 227,309 | $\square 340,937$ |
| 40 | 84 | 0 | 50,150 | -8,035 | - 219,274 | $\square 340,246$ |
| 41 | 85 | 0 | 50,150 | -7,050 | $\square \mathbf{~ 2 1 2 , 2 2 4}$ | $\square 340,977$ |
| 42 | 86 | 0 | 50,150 | -6,067 | - 206,157 | $\square 343,147$ |
| 43 | 87 | 0 | 50,150 | -5,068 | - 201,089 | $\square 346,792$ |
| 44 | 88 | 0 | 50,150 | -4,066 | - 197,023 | $\square 351,939$ |
| 45 | 89 | 0 | 50,150 | -3,095 | - 193,928 | $\square 358,575$ |

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

## A Tax-Advantaged Life Insurance and Retirement Plan

## 45 Year Analysis



|  | At Year 45 |
| ---: | :--- | :--- |
| Cash Value Pre-Tax Equivalent Rate of Return | $11.02 \%$ |
| Death Benefit Pre-Tax Equivalent Rate of Return | $11.26 \%$ |

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## 45 Year Analysis

## Payments




