

# A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Wayne Rawlings, MD/Lauren Rawlings, MD

## Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

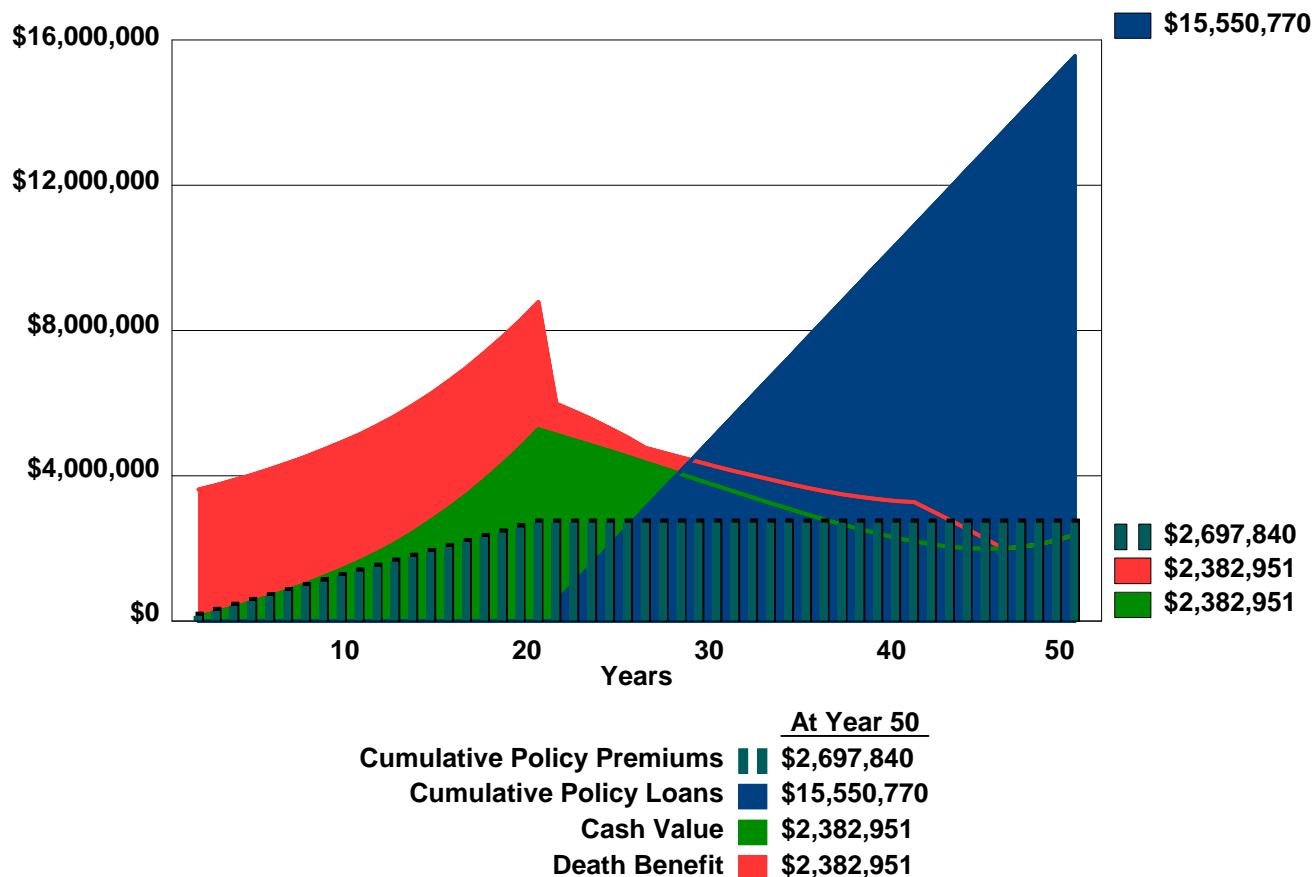
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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 Survivor UL

		Income Tax Rate 39.60%	Indexed SUL Interest Rate 7.00%	Initial Payment 134,892	Initial Death Benefit 3,504,964			
Year	M/F Ages	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(4a) Net Rate of Return of Cash Value*	(5) Death Benefit	(5a) Net Rate of Return of Death Benefit
1	50/50	134,892	0	118,576	118,576	-12.10	3,623,540	2586.25
2	51/51	134,892	0	126,830	245,406	-6.15	3,750,370	379.65
3	52/52	134,892	0	135,702	381,108	-2.97	3,886,072	166.91
4	53/53	134,892	0	145,191	526,299	-0.99	4,031,263	99.77
5	54/54	134,892	0	155,346	681,645	0.35	4,186,609	68.62
6	55/55	134,892	0	166,206	847,851	1.33	4,352,815	51.14
7	56/56	134,892	0	177,823	1,025,674	2.07	4,530,638	40.15
8	57/57	134,892	0	190,251	1,215,925	2.65	4,720,889	32.72
9	58/58	134,892	0	203,546	1,419,471	3.11	4,924,435	27.43
10	59/59	134,892	0	217,762	1,637,233	3.49	5,142,197	23.50
11	60/60	134,892	0	243,930	1,881,163	3.91	5,386,127	20.53
12	61/61	134,892	0	262,469	2,143,632	4.25	5,648,596	18.22
13	62/62	134,892	0	299,440	2,443,072	4.64	5,948,036	16.42
14	63/63	134,892	0	322,180	2,765,252	4.95	6,270,216	14.98
15	64/64	134,892	0	346,641	3,111,893	5.21	6,616,857	13.79
16	65/65	134,892	0	372,926	3,484,819	5.43	6,989,783	12.82
17	66/66	134,892	0	401,170	3,885,989	5.62	7,390,953	12.01
18	67/67	134,892	0	431,509	4,317,498	5.78	7,822,462	11.33
19	68/68	134,892	0	464,069	4,781,567	5.91	8,286,531	10.76
20	69/69	134,892	0	499,000	5,280,567	6.03	8,785,531	10.27
21	70/70	0	518,359	-147,249	5,133,318	6.15	5,984,957	7.25
22	71/71	0	518,359	-149,918	4,983,400	6.26	5,776,292	7.16
23	72/72	0	518,359	-152,374	4,831,026	6.35	5,551,181	7.08
24	73/73	0	518,359	-154,574	4,676,452	6.44	5,308,464	7.01
25	74/74	0	518,359	-156,468	4,519,984	6.52	5,046,906	6.95
26	75/75	0	518,359	-158,001	4,361,983	6.60	4,765,189	6.89
27	76/76	0	518,359	-159,194	4,202,789	6.67	4,634,504	6.96
28	77/77	0	518,359	-159,972	4,042,817	6.74	4,504,826	7.02
29	78/78	0	518,359	-160,317	3,882,500	6.81	4,376,700	7.08
30	79/79	0	518,359	-160,172	3,722,328	6.87	4,250,737	7.13
		2,697,840	5,183,590					

### 30 Year Summary

Cum. Payments	2,697,840
Cum. Policy Loan Proceeds	5,183,590
Cash Value	3,722,328
Death Benefit	4,250,737

\*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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							Initial Death Benefit 3,504,964	
							Initial Payment 134,892	
							Income Tax Rate 39.60%	
							Indexed SUL Interest Rate 7.00%	
31	80/80	0	518,359	-159,507	3,562,821	6.94	4,127,583	7.19
32	81/81	0	518,359	-158,347	3,404,474	7.00	4,007,864	7.24
33	82/82	0	518,359	-156,626	3,247,848	7.06	3,892,279	7.30
34	83/83	0	518,359	-154,333	3,093,515	7.12	3,781,544	7.35
35	84/84	0	518,359	-150,654	2,942,861	7.18	3,677,239	7.40
36	85/85	0	518,359	-145,488	2,797,373	7.24	3,581,053	7.45
37	86/86	0	518,359	-139,098	2,658,275	7.29	3,494,405	7.50
38	87/87	0	518,359	-131,352	2,526,923	7.35	3,418,860	7.55
39	88/88	0	518,359	-122,103	2,404,820	7.40	3,356,145	7.59
40	89/89	0	518,359	-111,191	2,293,629	7.45	3,308,162	7.64
41	90/90	0	518,359	-98,442	2,195,187	7.50	3,277,004	7.69
42	91/91	0	518,359	-82,201	2,112,986	7.55	3,035,805	7.70
43	92/92	0	518,359	-63,420	2,049,566	7.60	2,787,543	7.71
44	93/93	0	518,359	-41,831	2,007,735	7.65	2,532,318	7.72
45	94/94	0	518,359	-17,144	1,990,591	7.70	2,270,265	7.73
46	95/95	0	518,359	10,948	2,001,539	7.74	2,001,539	7.74
47	96/96	0	518,359	40,801	2,042,340	7.79	2,042,340	7.79
48	97/97	0	518,359	74,382	2,116,722	7.83	2,116,722	7.83
49	98/98	0	518,359	112,047	2,228,769	7.87	2,228,769	7.87
50	99/99	0	518,359	154,182	2,382,951	7.91	2,382,951	7.91

2,697,840      15,550,770

### 50 Year Summary

Cum. Payments	2,697,840
Cum. Policy Loan Proceeds	15,550,770
Cash Value	2,382,951
Death Benefit	2,382,951

\*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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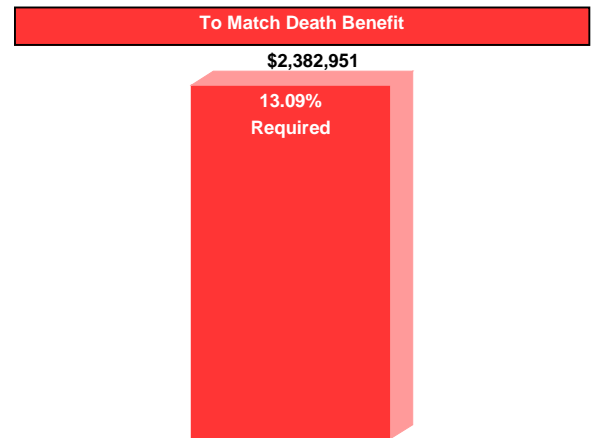
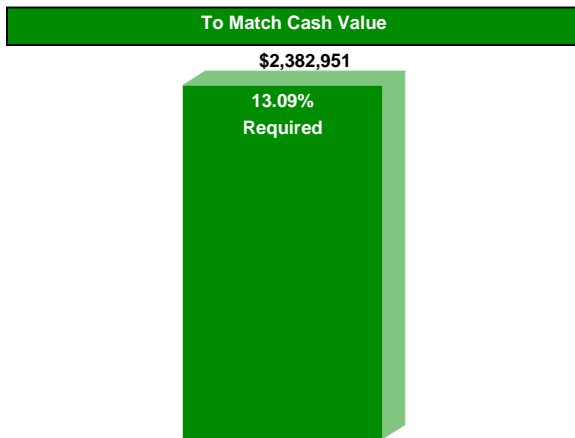
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## Matching Policy Values at Ages 99/99 (Year 50)

M/F Age	Income Tax Rate	Indexed SUL Interest Rate	Initial Payment	Initial Death Benefit
50/50	39.60%	7.00%	134,892	3,504,964

### Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Survivor UL Policy Values over 50 Years.

	Hypothetical Taxable Alternative
To match Cash Value of: \$2,382,951	13.09%
To match Death Benefit of: \$2,382,951	13.09%



### Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Indexed Survivor UL:
  - a. Death Benefit including available cash value component is income tax free.
  - b. Loans are income tax free as long as the policy is kept in force.
  - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
  - d. Cash values shown assume most favorable combination of b and/or c.

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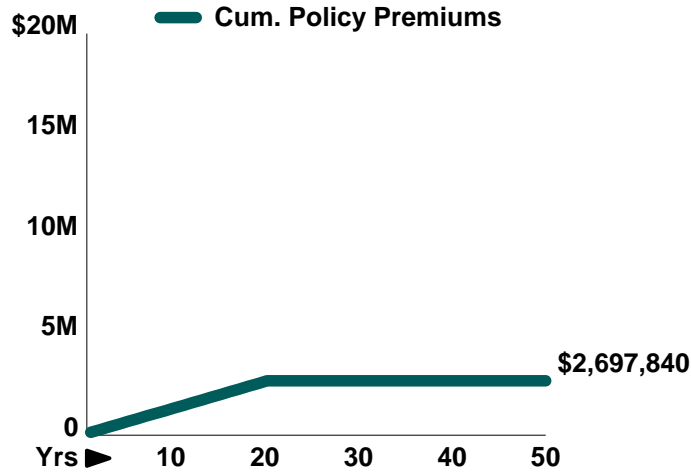
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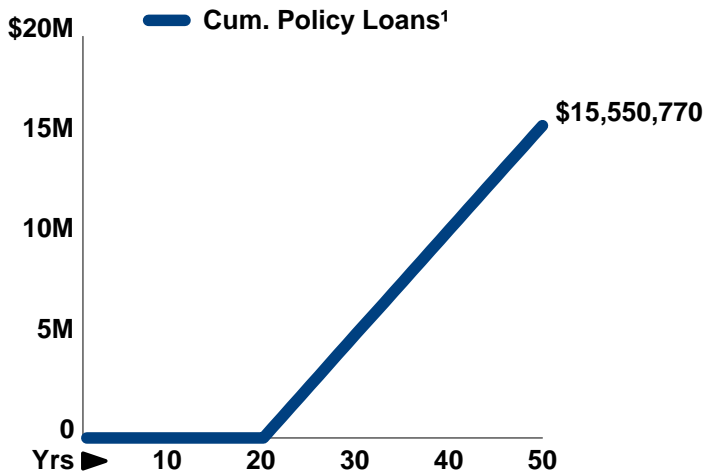
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## 50 Year Analysis

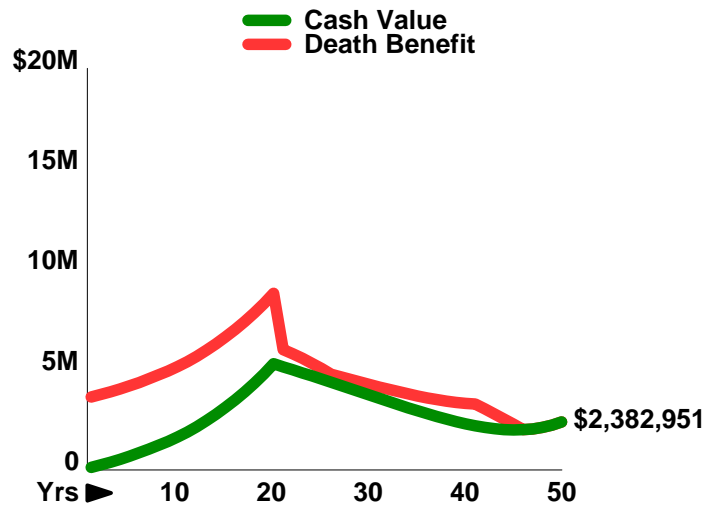
### Payments



### Cash Flow



### Policy Values



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