

# Loan-Based Split Dollar Funded With Indexed Universal Life

Presented By: [Licensed User's Name Appears Here]

Insured: Coach Lee Sorensen

Major University

## Premium Reserve Account (PRA) Analysis

PRA's Assumed  
Hypothetical Portfolio Net Yield  
4.00%

Funding of the Life Insurance Policy						
Year	Male Age	(1) Executive's Allocation to the Premium Reserve Account	(2) Withdrawal from the Premium Reserve Account for Premium	(3) Account Balance After Withdrawal	(4) Annualized Net Yield Assumed	(5) Year End Balance in Premium Reserve Account* (3) + (4)
1	45	8,435,332	1,000,000	7,435,332	297,413	7,732,745
2	46	0	1,000,000	6,732,745	269,310	7,002,055
3	47	0	1,000,000	6,002,055	240,082	6,242,137
4	48	0	1,000,000	5,242,137	209,685	5,451,823
5	49	0	1,000,000	4,451,823	178,073	4,629,896
6	50	0	1,000,000	3,629,896	145,196	3,775,092
7	51	0	1,000,000	2,775,092	111,004	2,886,095
8	52	0	1,000,000	1,886,095	75,444	1,961,539
9	53	0	1,000,000	961,539	38,462	1,000,001
10	54	0	1,000,000	1	0	1

8,435,332

10,000,000

1,564,669

\*Column (5) is the source of the values in Column (5) on the page entitled Summary.