

# A Life Insurance and Retirement Plan

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

Insured: Mark & Jennifer Thompson

## Preface

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

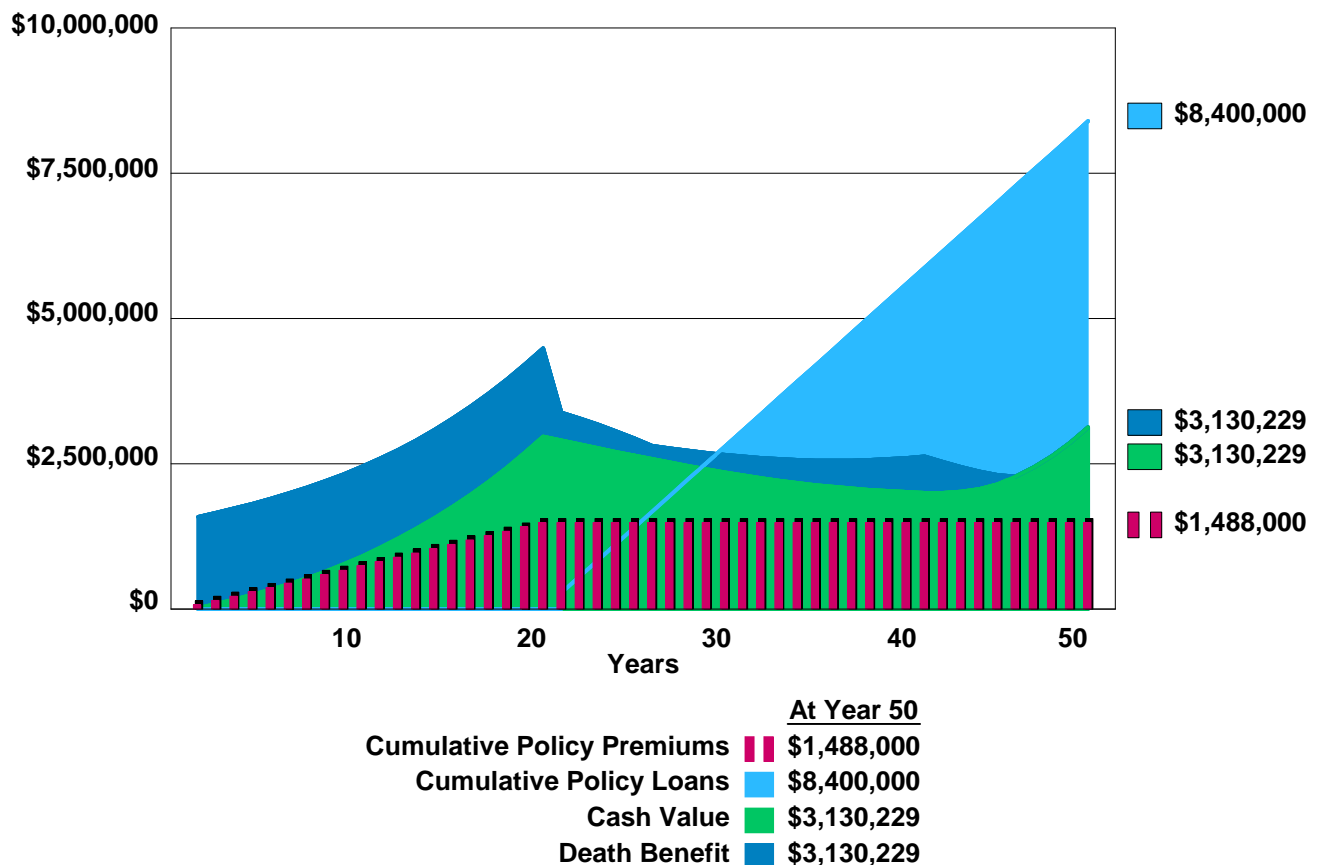
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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 ULs

		Income Tax Rate 40.00%	Indexed ULs Interest Rate 6.85%	Initial Payment 74,400	Initial Death Benefit 1,521,049			
Year	Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
1	50	74,400	0	66,841	17,971	-75.85	1,587,890	3390.43
2	51	74,400	0	137,881	89,815	-29.29	1,658,930	541.40
3	52	74,400	0	213,345	166,100	-14.06	1,734,394	242.73
4	53	74,400	0	294,072	247,661	-7.21	1,815,121	146.05
5	54	74,400	0	380,710	335,151	-3.46	1,901,759	100.72
6	55	74,400	0	473,864	429,172	-1.12	1,994,913	75.18
7	56	74,400	0	574,210	530,397	0.76	2,095,259	59.12
8	57	74,400	0	682,378	645,874	3.02	2,203,427	48.27
9	58	74,400	0	798,995	769,786	4.63	2,320,044	40.57
10	59	74,400	0	927,977	906,078	5.92	2,449,026	34.93
11	60	74,400	0	1,067,097	1,052,493	6.90	2,588,146	30.65
12	61	74,400	0	1,217,178	1,209,883	7.66	2,738,227	27.33
13	62	74,400	0	1,383,630	1,383,630	8.33	2,904,679	24.74
14	63	74,400	0	1,563,194	1,563,194	8.77	3,084,243	22.68
15	64	74,400	0	1,756,904	1,756,904	9.14	3,277,953	21.00
16	65	74,400	0	1,965,873	1,965,873	9.46	3,486,922	19.63
17	66	74,400	0	2,190,951	2,190,951	9.74	3,712,000	18.50
18	67	74,400	0	2,432,764	2,432,764	9.97	3,953,813	17.55
19	68	74,400	0	2,692,363	2,692,363	10.17	4,213,412	16.76
20	69	74,400	0	2,970,953	2,970,953	10.34	4,492,002	16.09
21	70	0	280,000	3,198,641	2,904,641	10.53	3,384,438	12.37
22	71	0	280,000	3,441,022	2,838,322	10.71	3,285,654	12.21
23	72	0	280,000	3,699,187	2,772,352	10.87	3,179,262	12.08
24	73	0	280,000	3,974,340	2,707,164	11.01	3,064,854	11.97
25	74	0	280,000	4,267,821	2,643,286	11.15	2,942,034	11.87
26	75	0	280,000	4,581,187	2,581,425	11.29	2,810,483	11.79
27	76	0	280,000	4,914,789	2,521,038	11.42	2,766,778	11.89
28	77	0	280,000	5,269,929	2,462,491	11.54	2,725,989	12.00
29	78	0	280,000	5,647,978	2,406,168	11.66	2,688,567	12.10
30	79	0	280,000	6,050,397	2,352,497	11.77	2,655,017	12.20
		1,488,000	2,800,000					

### 30 Year Summary

Cum. Payments	1,488,000
Cum. Policy Loan Proceeds	2,800,000
Cash Value	2,352,497
Death Benefit	2,655,017

\*This is a composite of \$661,772 insuring Mark Thompson and \$859,277 insuring Jennifer Thompson, both age 50, for a total face amount of \$1,521,049. This illustration is not valid unless accompanied by basic illustrations for each insured from the issuing life insurance company.

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## Illustration of Values of Indexed ULs

		Income Tax Rate 40.00%	Indexed ULs Interest Rate 6.85%	Initial Payment 74,400	Initial Death Benefit 1,521,049			
Year	Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
31	80	0	280,000	6,478,661	2,301,865	11.88	2,625,799	12.29
32	81	0	280,000	6,934,125	2,254,490	11.99	2,601,196	12.39
33	82	0	280,000	7,418,336	2,210,720	12.09	2,581,636	12.48
34	83	0	280,000	7,932,741	2,170,743	12.19	2,567,380	12.56
35	84	0	280,000	8,478,871	2,134,773	12.28	2,558,717	12.64
36	85	0	280,000	9,058,153	2,102,849	12.37	2,555,758	12.72
37	86	0	280,000	9,672,323	2,075,256	12.46	2,558,872	12.80
38	87	0	280,000	10,322,848	2,051,927	12.54	2,568,069	12.87
39	88	0	280,000	11,010,708	2,032,241	12.62	2,582,776	12.93
40	89	0	280,000	11,736,977	2,015,587	12.69	2,602,436	12.99
41	90	0	280,000	12,502,264	2,000,804	12.75	2,625,917	13.05
42	91	0	280,000	13,320,813	2,000,281	12.82	2,533,113	13.05
43	92	0	280,000	14,199,984	2,019,424	12.89	2,445,424	13.06
44	93	0	280,000	15,149,283	2,065,695	12.96	2,368,682	13.07
45	94	0	280,000	16,180,547	2,148,781	13.04	2,310,586	13.09
46	95	0	280,000	17,308,090	2,280,735	13.12	2,280,735	13.12
47	96	0	280,000	18,514,236	2,441,513	13.20	2,441,513	13.20
48	97	0	280,000	19,804,667	2,634,308	13.27	2,634,308	13.27
49	98	0	280,000	21,185,487	2,862,609	13.34	2,862,609	13.34
50	99	0	280,000	22,663,250	3,130,229	13.41	3,130,229	13.41

1,488,000      8,400,000

### 50 Year Summary

Cum. Payments	1,488,000
Cum. Policy Loan Proceeds	8,400,000
Cash Value	3,130,229
Death Benefit	3,130,229

\*This is a composite of \$661,772 insuring Mark Thompson and \$859,277 insuring Jennifer Thompson, both age 50, for a total face amount of \$1,521,049. This illustration is not valid unless accompanied by basic illustrations for each insured from the issuing life insurance company.

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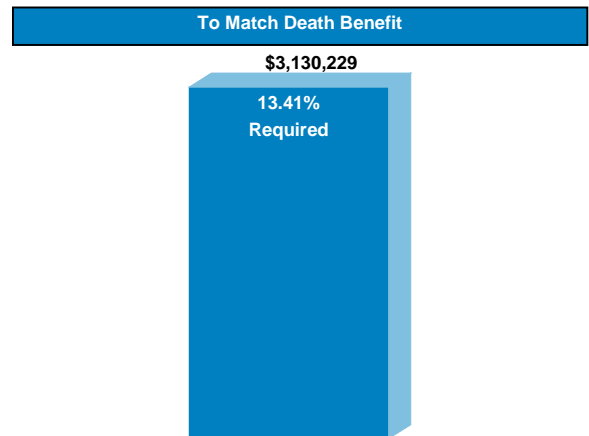
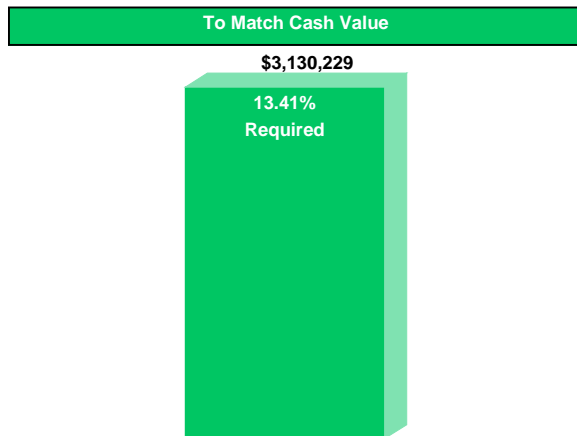
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## Matching Policy Values at Age 99 (Year 50)

Age	Income Tax Rate	Indexed ULs Interest Rate	Initial Payment	Initial Death Benefit
50	40.00%	6.85%	74,400	1,521,049

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

	Hypothetical Taxable Alternative
To match Cash Value of: \$3,130,229	13.41%
To match Death Benefit of: \$3,130,229	13.41%



### Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Indexed ULs:
  - 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(A)) 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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