

Executive's Summary of Costs and Benefits

Executive Trifecta Using Indexed Universal Life

Executive's Summary Page: 1
Date: [Current date appears here]

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

Insured: Tom Hamilton
Plan Sponsor: Acme Ford, LLC
Limited Liability Company

Male Age 40	Form of Transaction (Key Executive Coverage with Deferred Transfer of Policy To Executive)	Policy Transfer to Executive is Illustrated at Beginning of Year 8	Executive's Tax Bracket 40.00%	Indexed UL Interest Rate 7.50%
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Year	(1) Net Payment	(2) Retirement Income Net Policy Loan Proceeds	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
1	0	0	0	0	0	1,944,852
2	0	0	0	0	0	1,944,852
3	0	0	0	0	0	1,944,852
4	0	0	0	0	0	1,944,852
5	0	0	0	0	0	1,944,852
6	0	0	0	0	0	1,944,852
7	0	0	0	0	0	1,944,852
8	0	0	467,619	448,015	2,600,000	0
9	0	0	493,305	480,253	2,600,000	0
10	0	0	521,529	515,003	2,600,000	0
11	0	0	558,764	558,764	2,600,000	0
12	0	0	598,641	598,641	2,600,000	0
13	0	0	641,344	641,344	2,600,000	0
14	0	0	687,053	687,053	2,600,000	0
15	0	0	735,978	735,978	2,600,000	0
16	0	0	788,301	788,301	2,600,000	0
17	0	0	844,301	844,301	2,600,000	0
18	0	0	904,256	904,256	2,600,000	0
19	0	0	968,465	968,465	2,600,000	0
20	0	0	1,037,257	1,037,257	2,600,000	0
	0	0				

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

**Survivor Income Benefit is terminated at the beginning of year 8 when the policy is transferred to the executive.

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Plan Sponsor: Acme Ford, LLC
Limited Liability Company

Male	Form of Transaction	Policy Transfer to	Executive's	Indexed UL
Age	(Key Executive Coverage with	Executive is Illustrated	Tax Bracket	Interest Rate
40	Deferred Transfer of Policy	at Beginning of Year	40.00%	7.50%
	To Executive)	8		

Year	(1) Net Payment	(2) Retirement Income Net Policy Loan Proceeds	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
21	0	0	1,110,954	1,110,954	2,600,000	0
22	0	0	1,189,901	1,189,901	2,600,000	0
23	0	0	1,274,444	1,274,444	2,600,000	0
24	0	0	1,364,986	1,364,986	2,600,000	0
25	0	0	1,461,970	1,461,970	2,600,000	0
26	0	100,000	1,437,552	1,437,552	2,494,700	0
27	0	104,386	1,413,168	1,413,168	2,379,201	0
28	0	108,903	1,389,143	1,389,143	2,252,823	0
29	0	113,556	1,365,881	1,365,881	2,114,848	0
30	0	118,349	1,343,907	1,343,907	1,964,513	0
31	0	123,285	1,323,875	1,323,875	1,801,013	0
32	0	128,370	1,306,610	1,306,610	1,623,493	0
33	0	133,607	1,293,119	1,293,119	1,563,947	0
34	0	139,001	1,283,713	1,283,713	1,523,201	0
35	0	144,557	1,278,238	1,278,238	1,479,889	0
36	0	150,280	1,277,553	1,277,553	1,433,713	0
37	0	156,174	1,281,572	1,281,572	1,451,047	0
38	0	162,245	1,290,967	1,290,967	1,475,041	0
39	0	168,498	1,306,469	1,306,469	1,506,524	0
40	0	174,939	1,328,874	1,328,874	1,546,400	0
	0	2,026,150				

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**Survivor Income Benefit is terminated at the beginning of year 8 when the policy is transferred to the executive.

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Executive Trifecta Using Indexed Universal Life



Executive's Summary Page: 3
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Plan Sponsor: Acme Ford, LLC
Limited Liability Company

Male	Form of Transaction	Policy Transfer to	Executive's	Indexed UL
Age	(Key Executive Coverage with	Executive is Illustrated	Tax Bracket	Interest Rate
40	Deferred Transfer of Policy	at Beginning of Year	40.00%	7.50%
	To Executive)	8		

Year	(1) Net Payment	(2) Retirement Income Net Policy Loan Proceeds	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
41	0	181,573	1,358,990	1,358,990	1,595,589	0
42	0	188,406	1,397,653	1,397,653	1,655,043	0
43	0	195,444	1,445,784	1,445,784	1,725,809	0
44	0	202,694	1,504,366	1,504,366	1,809,001	0
45	0	210,160	1,574,332	1,574,332	1,905,690	0
46	0	217,851	1,558,104	1,558,104	1,913,511	0
47	0	217,851	1,548,052	1,548,052	1,929,134	0
48	0	217,851	1,544,350	1,544,350	1,952,811	0
49	0	217,851	1,546,946	1,546,946	1,984,563	0
50	0	217,851	1,555,619	1,555,619	2,024,233	0
51	0	217,851	1,569,847	1,569,847	2,071,357	0
52	0	217,851	1,600,119	1,600,119	2,029,650	0
53	0	217,851	1,651,672	1,651,672	1,996,778	0
54	0	217,851	1,731,407	1,731,407	1,978,104	0
55	0	217,851	1,847,635	1,847,635	1,980,059	0
56	0	217,851	2,007,402	2,007,402	2,007,402	0
57	0	217,851	2,197,485	2,197,485	2,197,485	0
58	0	217,851	2,421,128	2,421,128	2,421,128	0
59	0	217,851	2,681,873	2,681,873	2,681,873	0
60	0	217,851	2,983,579	2,983,579	2,983,579	0
	0	6,272,192				

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**Survivor Income Benefit is terminated at the beginning of year 8 when the policy is transferred to the executive.

Executive's Cost Analysis

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Plan Sponsor: Acme Ford, LLC
Limited Liability Company

Male Age 40 Form of Transaction (Key Executive Coverage with Deferred Transfer of Policy To Executive) Policy Transfer to Executive is Illustrated at Beginning of Year 8 Executive's Tax Bracket 40.00% Indexed UL Interest Rate 7.50%



Year	(1) Premium Payment	(2) Bonus Income Received	(3) Income from Transfer*	(4) Taxable Income (2) + (3)	(5) Income Tax Due on Col (4)	(6) Net Payment (1)-(2)+(5)
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	0	0	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
7	0	0	0	0	0	0
8	0	296,183	444,275	740,458	296,183	0
9	0	0	0	0	0	0
10	0	0	0	0	0	0
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0
17	0	0	0	0	0	0
18	0	0	0	0	0	0
19	0	0	0	0	0	0
20	0	0	0	0	0	0
	0	296,183	444,275	740,458	296,183	0

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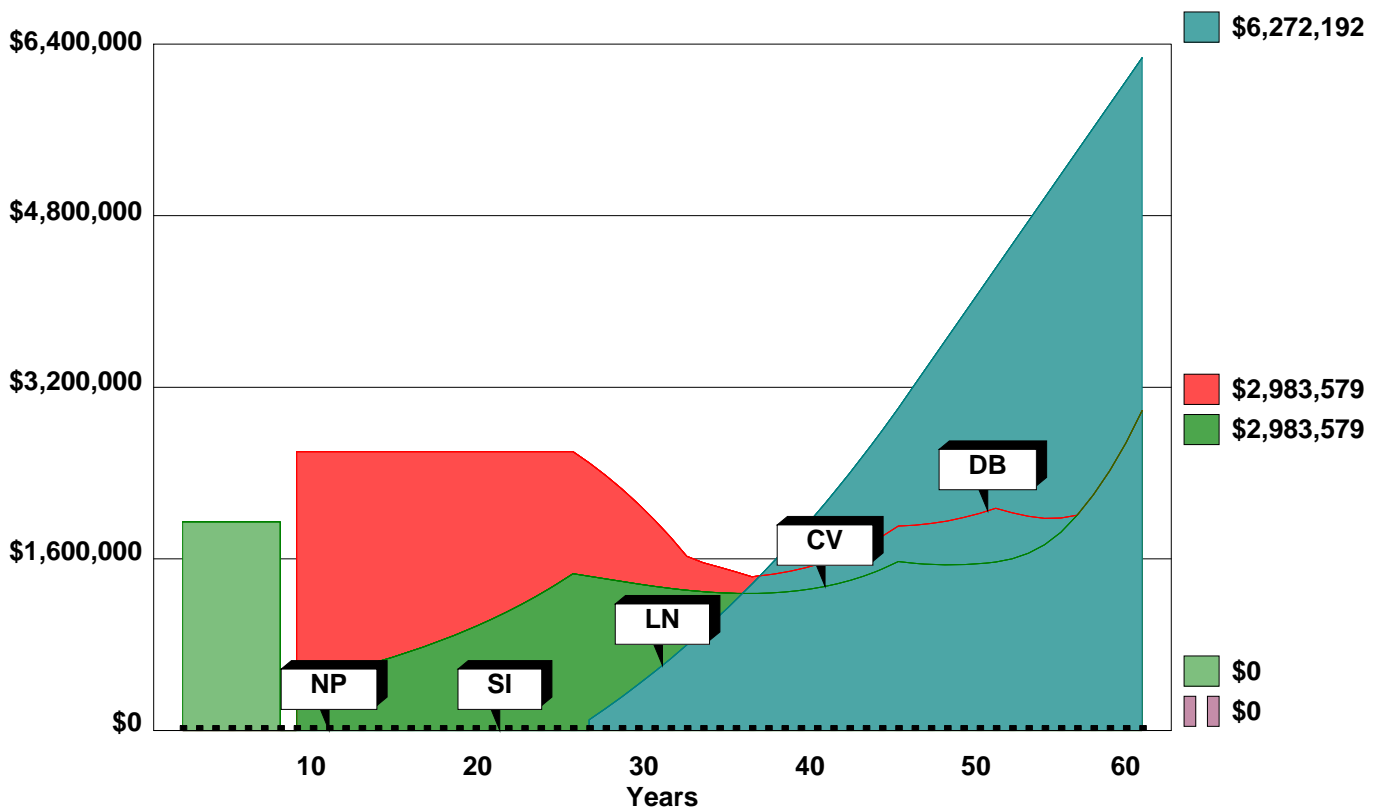
*The key executive coverage and the survivor income benefit are presumed terminated at the beginning of year 8 via a transfer of the policy to the executive. The transfer produces taxable income to the executive equal to the accumulation value transferred without regard to surrender charges. (See the report entitled "Details of the Tax Consequences When the Policy is Transferred to the Executive".)

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Executive's 60 Year Graphic Analysis



- NP - Executive's Cumulative Net Payments
- SI - Executive's Total Survivor Income Benefit
- LN - Executive's Cumulative Policy Loans¹
- CV - Executive's Cash Value
- DB - Executive's Death Benefit

Note: The after tax effects of bonuses are included in the cumulative net payments of both the employer and the executive.

¹ For Retirement Income.