

# A Tax-Advantaged Life Insurance and Retirement Plan For Kristin Scott



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

# A Tax-Advantaged Life Insurance and Retirement Plan

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Insured: Kristin Scott

## Preface

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

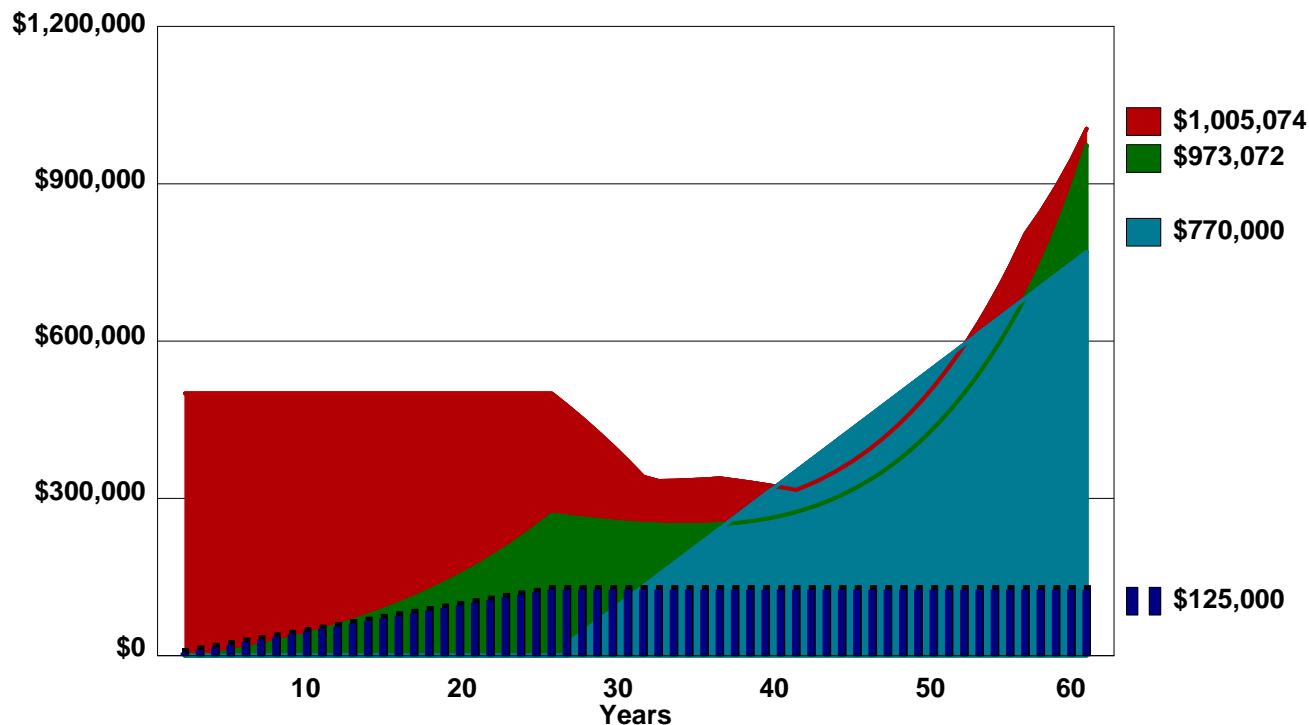
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

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.



At Year 60	
Cumulative Policy Premiums	\$125,000
Cumulative Policy Loans	\$770,000
Cash Value	\$973,072
Death Benefit	\$1,005,074

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 Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.50%	Initial Payment 5,000	Initial Death Benefit 500,000		
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	
1	35	5,000	0	3,474	0	500,000	
2	36	5,000	0	7,182	0	500,000	
3	37	5,000	0	11,147	2,967	500,000	
4	38	5,000	0	15,392	8,232	500,000	
5	39	5,000	0	19,935	13,800	500,000	
6	40	5,000	0	24,867	19,752	500,000	
7	41	5,000	0	30,219	26,129	500,000	
8	42	5,000	0	36,027	32,962	500,000	
9	43	5,000	0	42,331	40,286	500,000	
10	44	5,000	0	49,180	48,160	500,000	
11	45	5,000	0	57,686	57,686	500,000	
12	46	5,000	0	66,818	66,818	500,000	
13	47	5,000	0	76,620	76,620	500,000	
14	48	5,000	0	87,143	87,143	500,000	
15	49	5,000	0	98,437	98,437	500,000	
16	50	5,000	0	110,557	110,557	500,000	
17	51	5,000	0	123,571	123,571	500,000	
18	52	5,000	0	137,541	137,541	500,000	
19	53	5,000	0	152,539	152,539	500,000	
20	54	5,000	0	168,638	168,638	500,000	
21	55	5,000	0	185,915	185,915	500,000	
22	56	5,000	0	204,457	204,457	500,000	
23	57	5,000	0	224,354	224,354	500,000	
24	58	5,000	0	245,707	245,707	500,000	
25	59	5,000	0	268,626	268,626	500,000	
26	60	0	22,000	264,953	264,953	476,834	
27	61	0	22,000	261,487	261,487	452,440	
28	62	0	22,000	258,286	258,286	426,754	
29	63	0	22,000	255,413	255,413	399,705	
30	64	0	22,000	252,941	252,941	371,224	
		125,000	110,000				

### 30 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	110,000
Cash Value	252,941
Death Benefit	371,224

\*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.

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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.50%	Initial Payment 5,000	Initial Death Benefit 500,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
31	65	0	22,000	250,959	250,959	341,233
32	66	0	22,000	249,573	249,573	333,157
33	67	0	22,000	248,796	248,796	333,827
34	68	0	22,000	248,644	248,644	334,879
35	69	0	22,000	249,198	249,198	336,348
36	70	0	22,000	250,545	250,545	338,275
37	71	0	22,000	252,832	252,832	334,476
38	72	0	22,000	256,185	256,185	330,374
39	73	0	22,000	260,753	260,753	325,944
40	74	0	22,000	266,704	266,704	321,166
41	75	0	22,000	274,234	274,234	316,025
42	76	0	22,000	283,340	283,340	328,233
43	77	0	22,000	294,178	294,178	342,400
44	78	0	22,000	306,918	306,918	358,711
45	79	0	22,000	321,737	321,737	377,361
46	80	0	22,000	338,828	338,828	398,561
47	81	0	22,000	358,394	358,394	422,531
48	82	0	22,000	380,648	380,648	449,505
49	83	0	22,000	405,817	405,817	479,732
50	84	0	22,000	434,147	434,147	513,480
51	85	0	22,000	465,885	465,885	551,017
52	86	0	22,000	501,267	501,267	592,603
53	87	0	22,000	540,554	540,554	638,525
54	88	0	22,000	584,023	584,023	689,085
55	89	0	22,000	631,951	631,951	744,589
56	90	0	22,000	684,521	684,521	805,242
57	91	0	22,000	743,746	743,746	847,286
58	92	0	22,000	810,667	810,667	893,958
59	93	0	22,000	886,571	886,571	946,163
60	94	0	22,000	973,072	973,072	1,005,074
		125,000	770,000			

### 60 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	770,000
Cash Value	973,072
Death Benefit	1,005,074

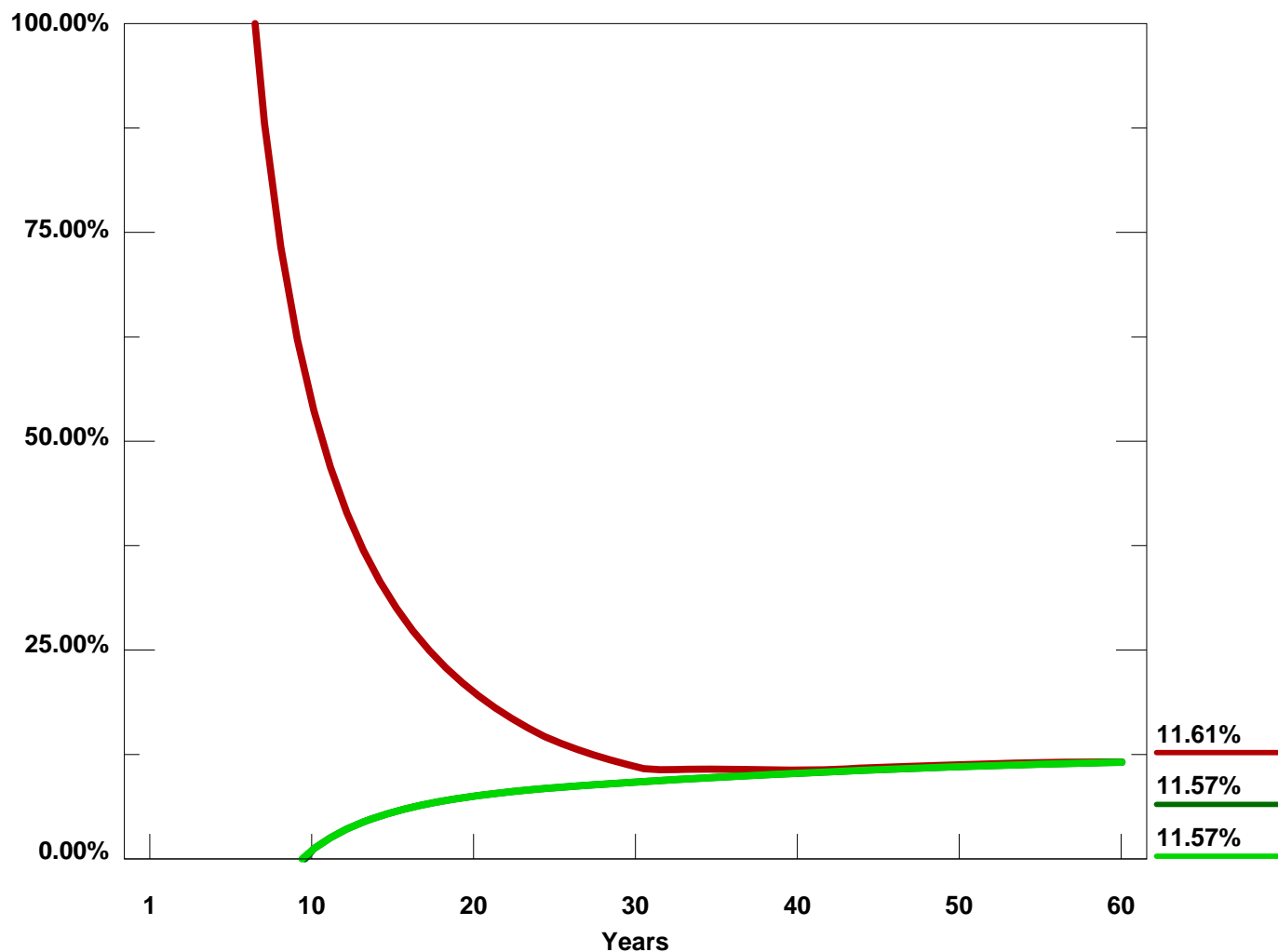
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## 60 Year Analysis



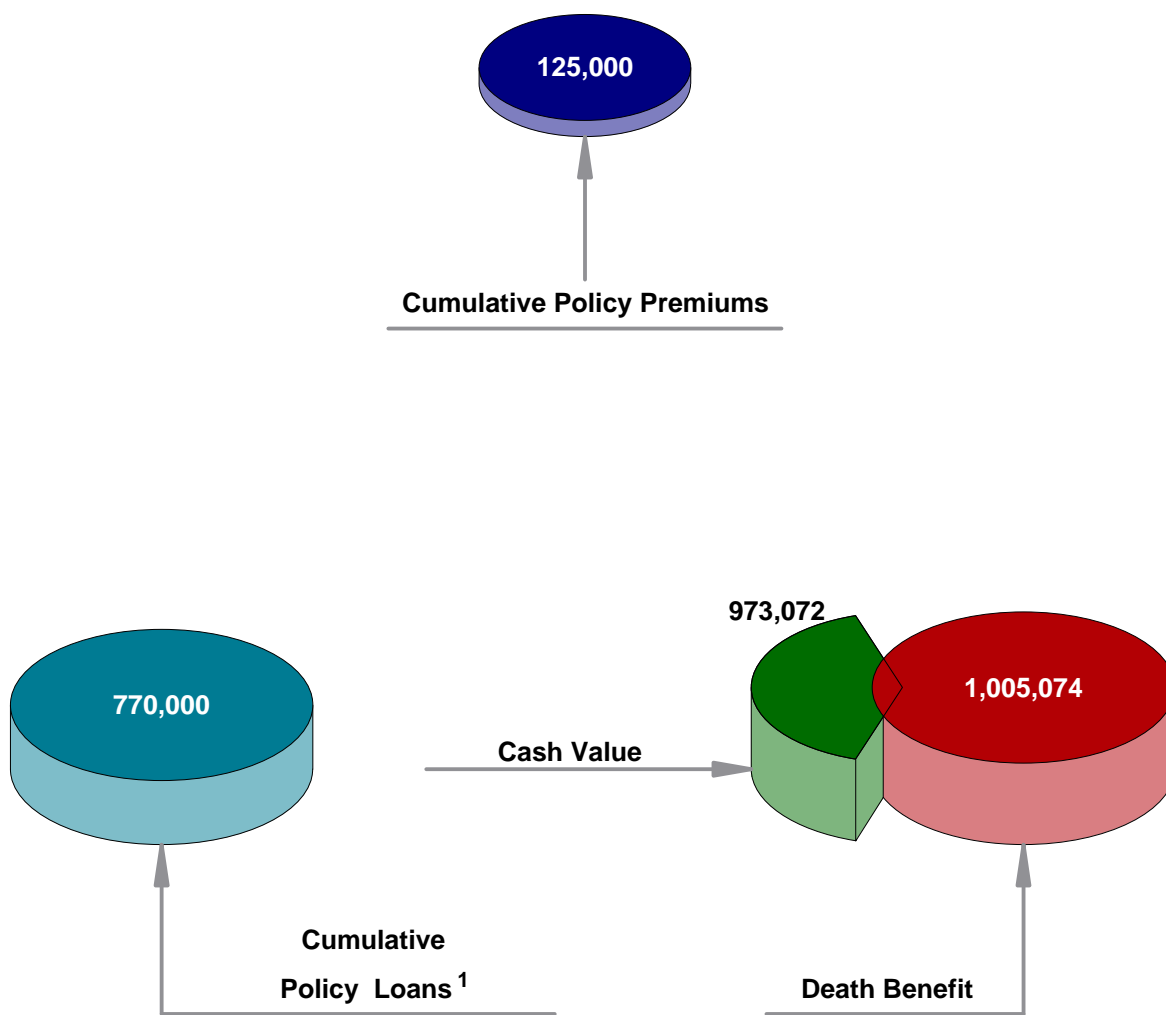
	<u>At Year 60</u>
Accum Value Pre-Tax Equivalent Rate of Return	11.57%
Cash Value Pre-Tax Equivalent Rate of Return	11.57%
Death Benefit Pre-Tax Equivalent Rate of Return	11.61%

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## A Look at Year 60



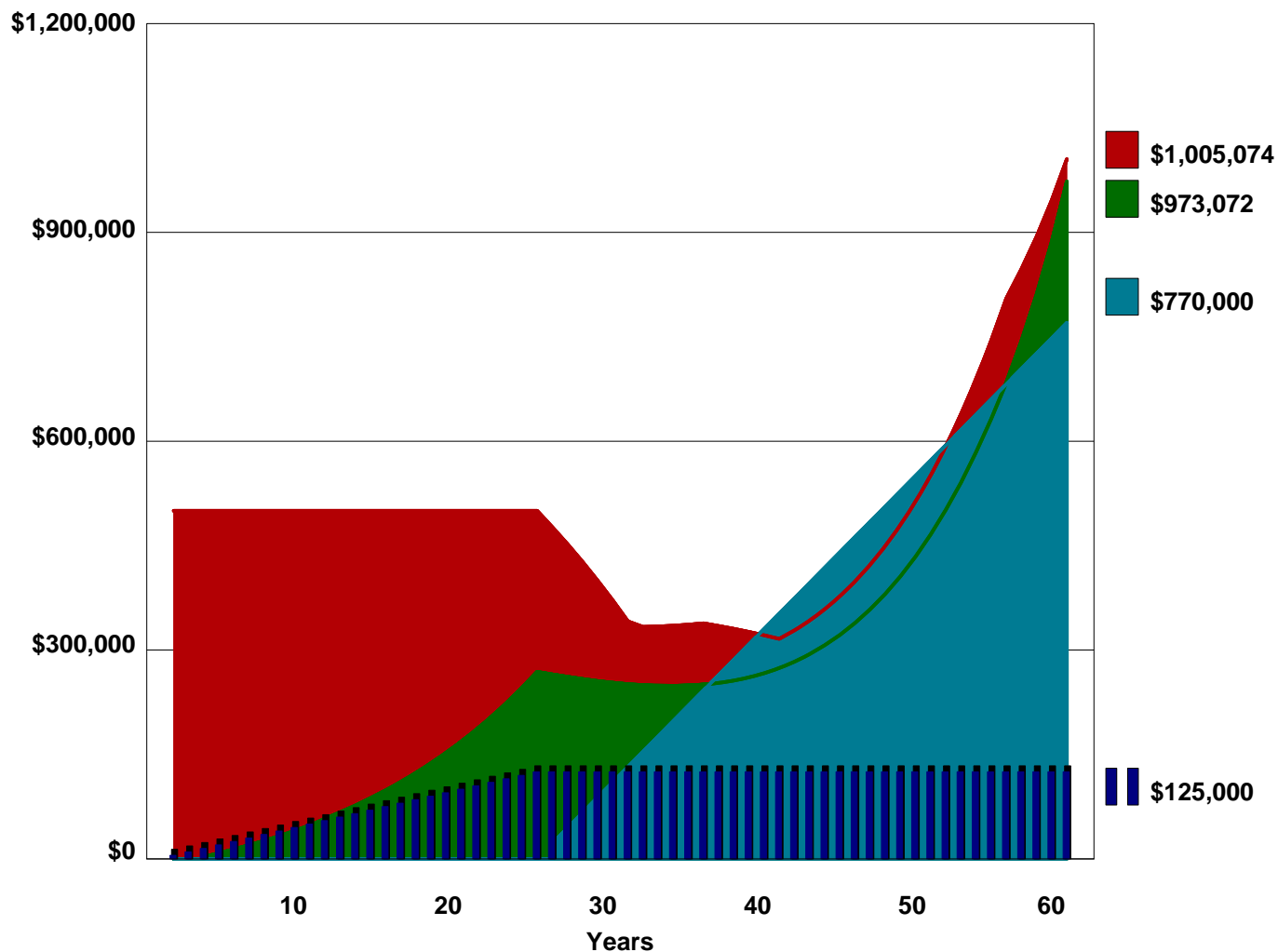
<sup>1</sup>For Retirement Income.

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## 60 Year Analysis



	<u>At Year 60</u>
Cumulative Policy Premiums	\$125,000
Cumulative Policy Loans <sup>1</sup>	\$770,000
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<sup>1</sup> For Retirement Income.