

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



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

[Licensed user's name appears here]

## Preface

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

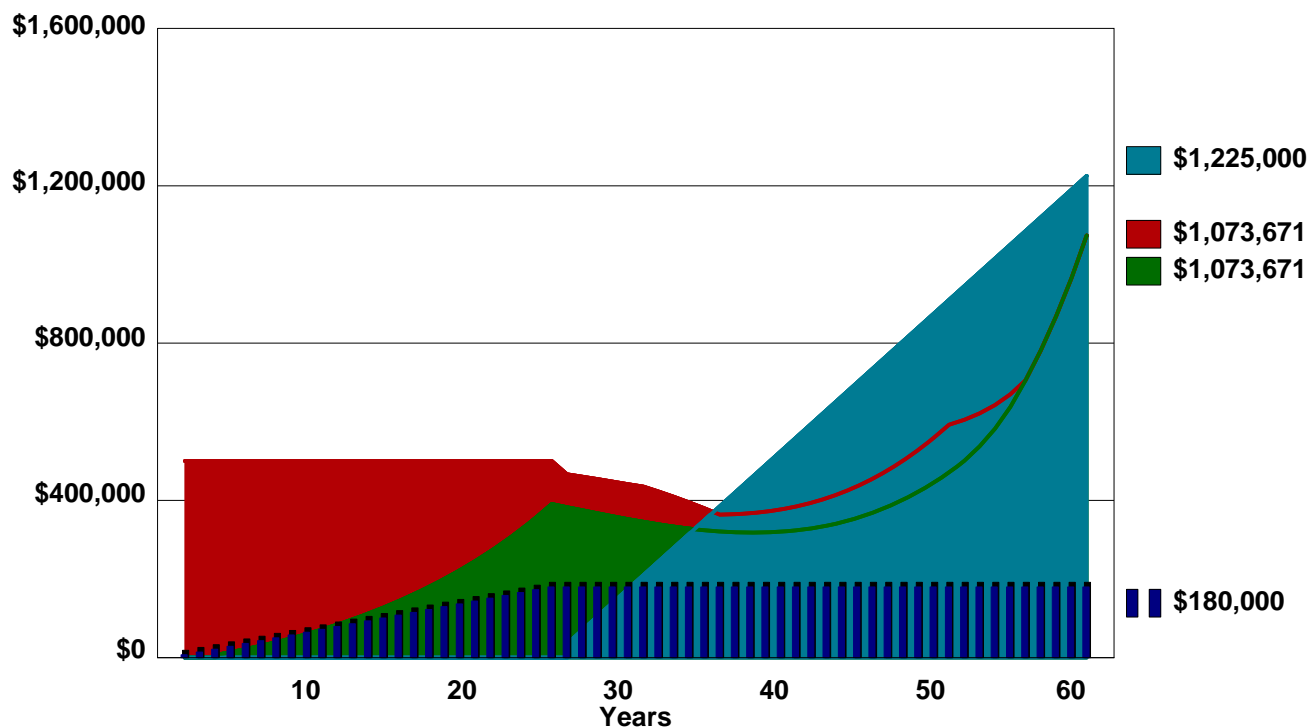
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



<u>At Year 60</u>	
Cumulative Policy Premiums	■ \$180,000
Cumulative Policy Loans	■ \$1,225,000
Cash Value	■ \$1,073,671
Death Benefit	■ \$1,073,671

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.

# A Tax-Advantaged Life Insurance and Retirement Plan

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Insured: Tom Scott

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.50%	Initial Payment 7,200	Initial Death Benefit 500,000	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	40	7,200	0	5,181	0	500,000
2	41	7,200	0	10,706	0	500,000
3	42	7,200	0	16,590	6,535	500,000
4	43	7,200	0	22,853	14,058	500,000
5	44	7,200	0	29,515	21,975	500,000
6	45	7,200	0	36,739	30,454	500,000
7	46	7,200	0	44,588	39,563	500,000
8	47	7,200	0	53,136	49,366	500,000
9	48	7,200	0	62,450	59,940	500,000
10	49	7,200	0	72,588	71,333	500,000
11	50	7,200	0	84,939	84,939	500,000
12	51	7,200	0	98,188	98,188	500,000
13	52	7,200	0	112,400	112,400	500,000
14	53	7,200	0	127,645	127,645	500,000
15	54	7,200	0	143,998	143,998	500,000
16	55	7,200	0	161,533	161,533	500,000
17	56	7,200	0	180,345	180,345	500,000
18	57	7,200	0	200,534	200,534	500,000
19	58	7,200	0	222,208	222,208	500,000
20	59	7,200	0	245,487	245,487	500,000
21	60	7,200	0	270,495	270,495	500,000
22	61	7,200	0	297,368	297,368	500,000
23	62	7,200	0	326,253	326,253	500,000
24	63	7,200	0	357,317	357,317	500,000
25	64	7,200	0	390,750	390,750	500,000
26	65	0	35,000	382,525	382,525	466,401
27	66	0	35,000	374,585	374,585	460,133
28	67	0	35,000	366,835	366,835	453,841
29	68	0	35,000	359,318	359,318	447,527
30	69	0	35,000	352,092	352,092	441,206
		<b>180,000</b>	<b>175,000</b>			

### 30 Year Summary

Cum. Payments	180,000
Cum. Policy Loan Proceeds	175,000
Cash Value	352,092
Death Benefit	441,206

\*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 7,200	Initial Death Benefit 500,000	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
31	70	0	35,000	345,222	345,222	434,893
32	71	0	35,000	338,852	338,852	422,270
33	72	0	35,000	333,100	333,100	408,871
34	73	0	35,000	328,099	328,099	394,657
35	74	0	35,000	324,010	324,010	379,597
36	75	0	35,000	321,024	321,024	363,669
37	76	0	35,000	319,044	319,044	364,842
38	77	0	35,000	318,191	318,191	367,370
39	78	0	35,000	318,596	318,596	371,402
40	79	0	35,000	320,401	320,401	377,095
41	80	0	35,000	323,746	323,746	384,605
42	81	0	35,000	328,766	328,766	394,087
43	82	0	35,000	335,614	335,614	405,711
44	83	0	35,000	344,451	344,451	419,658
45	84	0	35,000	355,415	355,415	436,086
46	85	0	35,000	368,614	368,614	455,122
47	86	0	35,000	384,163	384,163	476,899
48	87	0	35,000	402,135	402,135	501,509
49	88	0	35,000	422,547	422,547	528,986
50	89	0	35,000	445,376	445,376	559,320
51	90	0	35,000	470,521	470,521	592,425
52	91	0	35,000	500,737	500,737	605,113
53	92	0	35,000	537,405	537,405	621,246
54	93	0	35,000	582,334	582,334	642,256
55	94	0	35,000	637,686	637,686	669,848
56	95	0	35,000	705,292	705,292	705,292
57	96	0	35,000	781,786	781,786	781,786
58	97	0	35,000	868,037	868,037	868,037
59	98	0	35,000	964,990	964,990	964,990
60	99	0	35,000	1,073,671	1,073,671	1,073,671
		<b>180,000</b>	<b>1,225,000</b>			

### 60 Year Summary

Cum. Payments	180,000
Cum. Policy Loan Proceeds	1,225,000
Cash Value	1,073,671
Death Benefit	1,073,671

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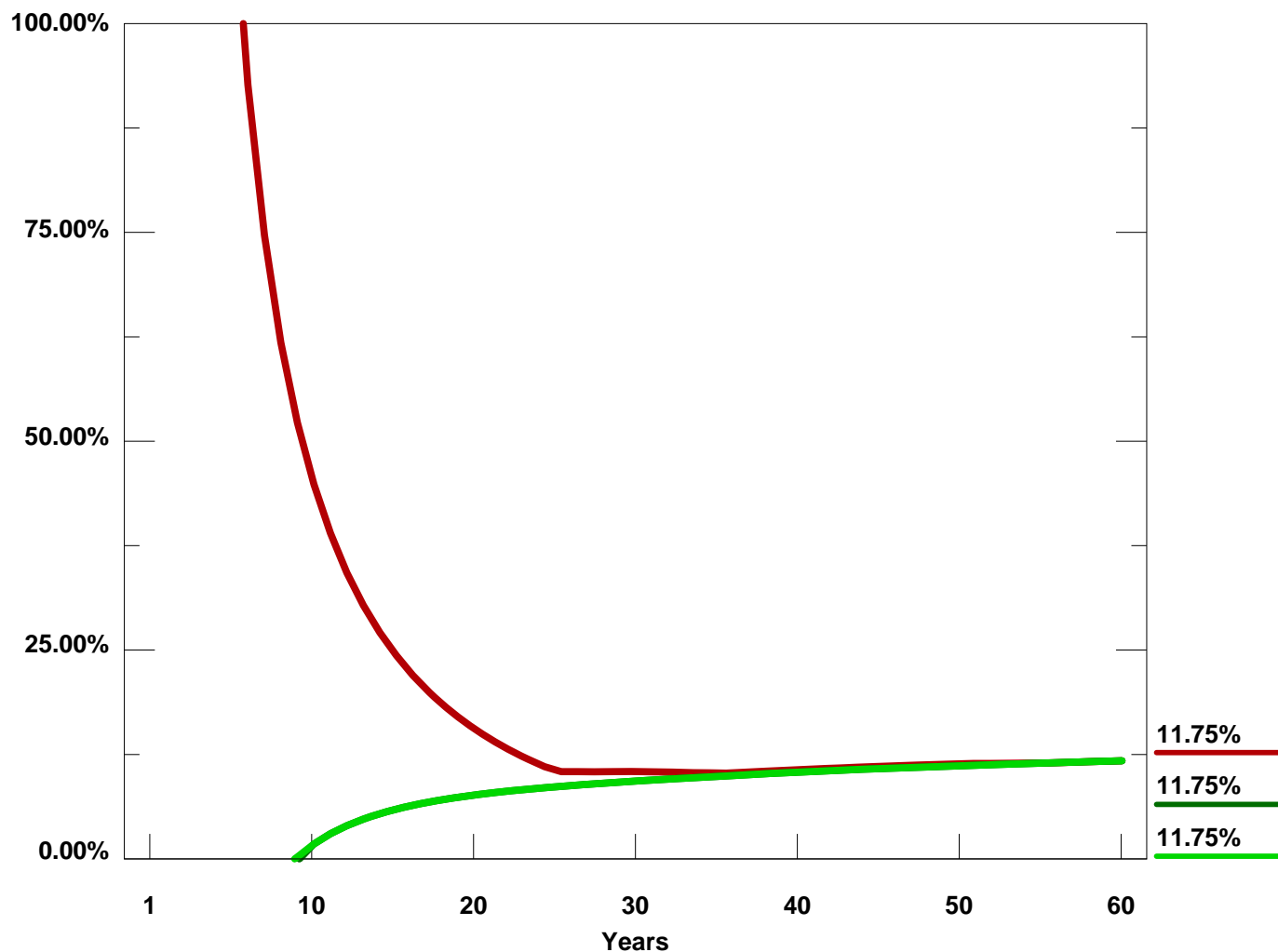


# A Tax-Advantaged Life Insurance and Retirement Plan

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Insured: Tom Scott

## 60 Year Analysis



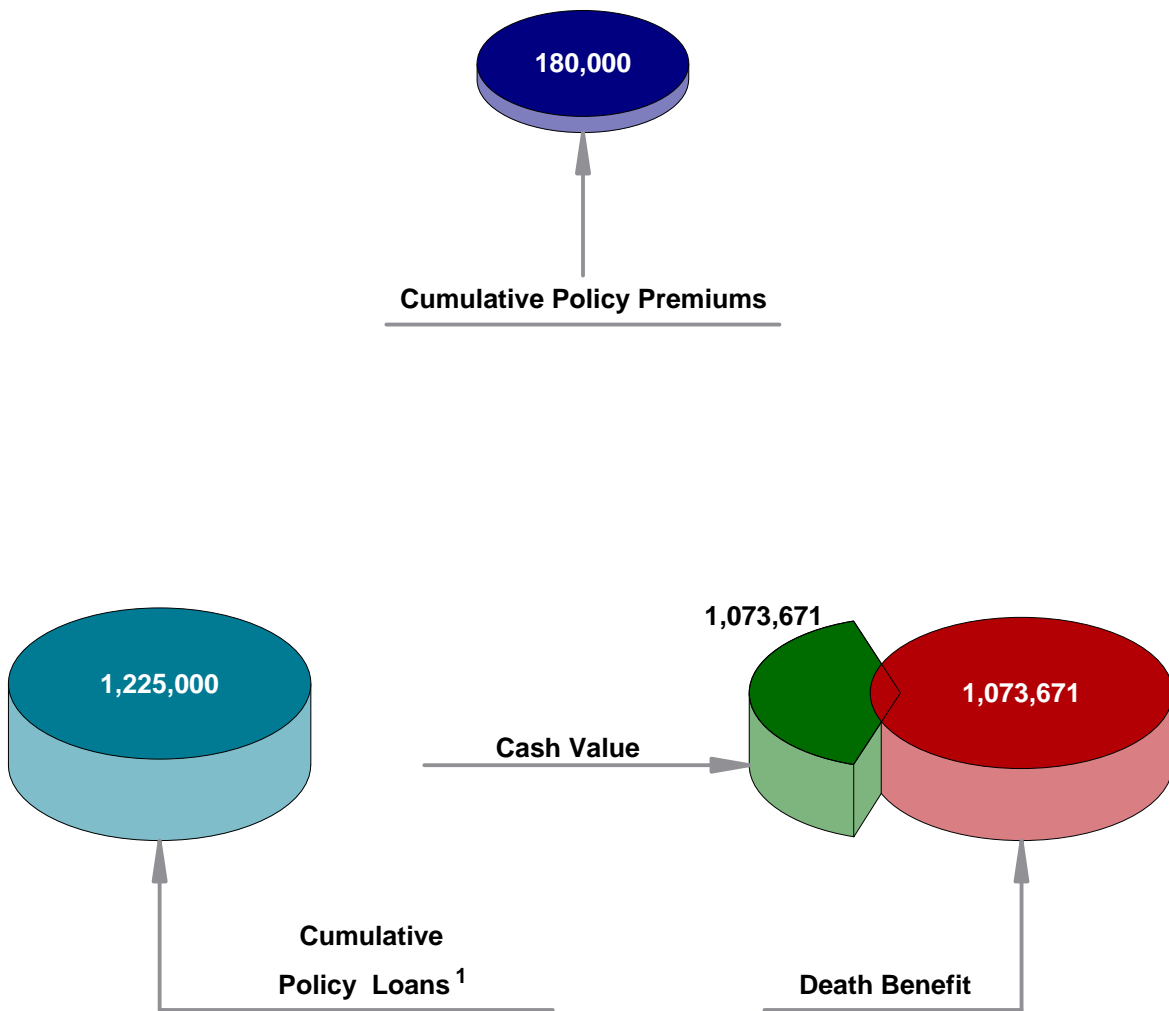
	<u>At Year 60</u>
Accum Value Pre-Tax Equivalent Rate of Return	11.75%
Cash Value Pre-Tax Equivalent Rate of Return	11.75%
Death Benefit Pre-Tax Equivalent Rate of Return	11.75%

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## A Look at Year 60



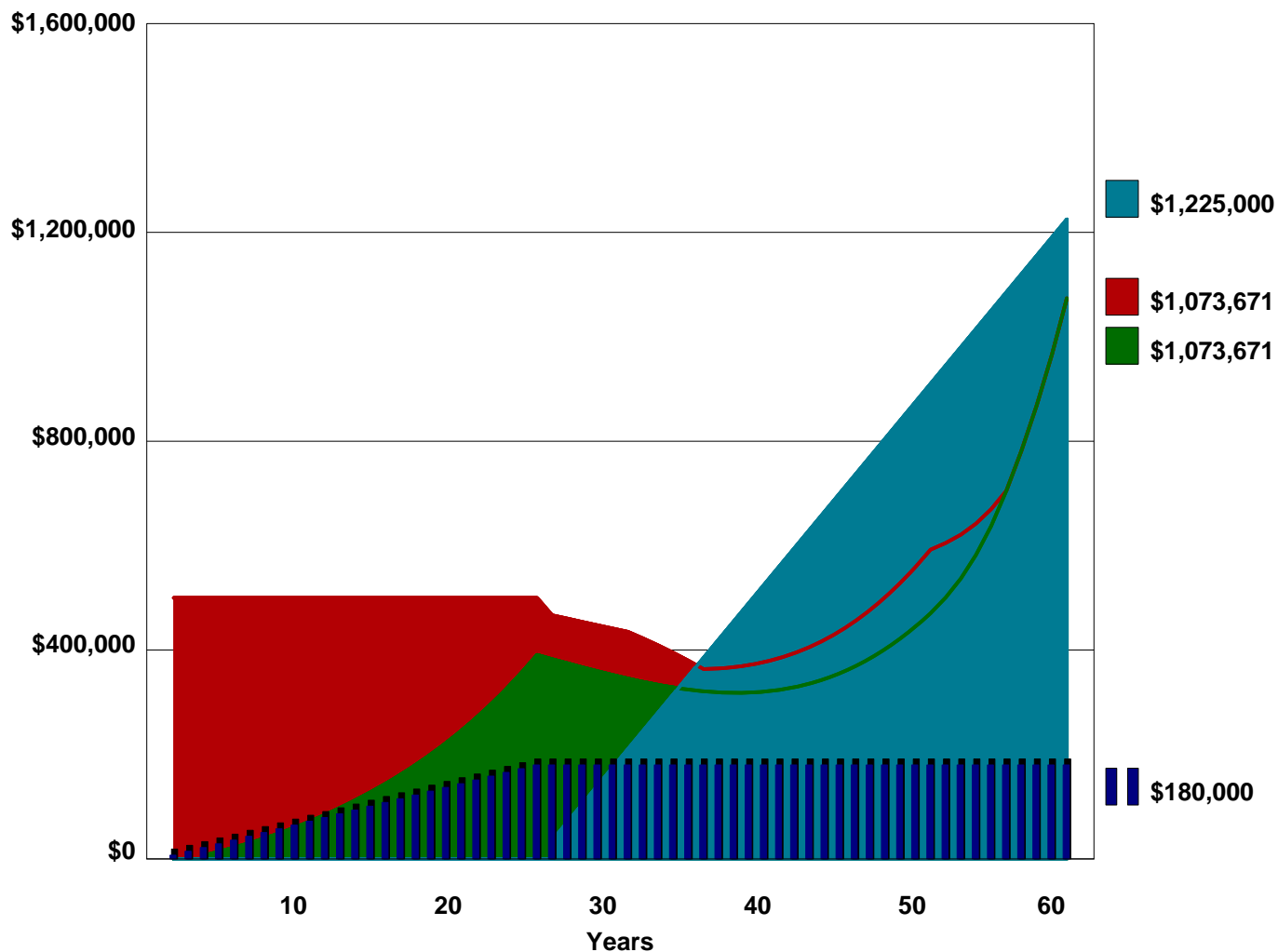
<sup>1</sup>For Retirement Income.

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## 60 Year Analysis



	At Year 60
Cumulative Policy Premiums	\$180,000
Cumulative Policy Loans <sup>1</sup>	\$1,225,000
Cash Value	\$1,073,671
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<sup>1</sup> For Retirement Income.