

A Tax-Advantaged Life Insurance and Retirement Plan

For: James and Allison McNamara



Presented By: _____

[Licensed user's name appears here]

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Insured: Allison McNamara

Preface

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

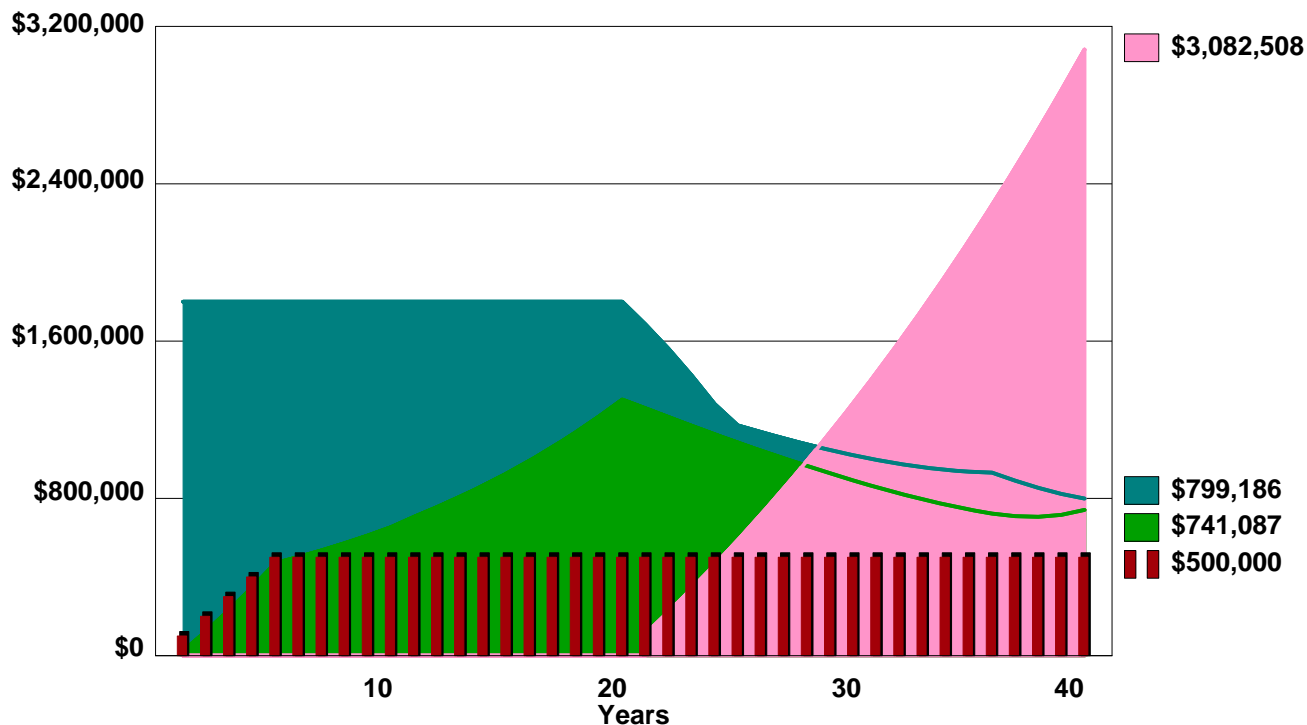
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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 40	
Cumulative Policy Premiums	\$500,000
Cumulative Policy Loans	\$3,082,508
Cash Value	\$741,087
Death Benefit	\$799,186

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 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 100,000	Initial Death Benefit 1,800,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit
1	55	100,000	0	23,479	23,479	1,800,000
2	56	100,000	0	101,076	124,555	1,800,000
3	57	100,000	0	107,942	232,497	1,800,000
4	58	100,000	0	115,412	347,909	1,800,000
5	59	100,000	0	123,552	471,461	1,800,000
6	60	0	0	30,794	502,255	1,800,000
7	61	0	0	33,275	535,530	1,800,000
8	62	0	0	36,071	571,601	1,800,000
9	63	0	0	39,196	610,797	1,800,000
10	64	0	0	42,680	653,477	1,800,000
11	65	0	0	52,858	706,335	1,800,000
12	66	0	0	49,684	756,019	1,800,000
13	67	0	0	53,185	809,204	1,800,000
14	68	0	0	56,925	866,129	1,800,000
15	69	0	0	60,919	927,048	1,800,000
16	70	0	0	65,200	992,248	1,800,000
17	71	0	0	69,673	1,061,921	1,800,000
18	72	0	0	74,495	1,136,416	1,800,000
19	73	0	0	79,728	1,216,144	1,800,000
20	74	0	0	85,457	1,301,601	1,800,000
21	75	0	109,413	-43,730	1,257,871	1,685,116
22	76	0	113,318	-44,401	1,213,470	1,560,388
23	77	0	117,340	-44,561	1,168,909	1,425,201
24	78	0	121,482	-43,970	1,124,939	1,278,905
25	79	0	125,749	-42,289	1,082,650	1,170,742
26	80	0	130,144	-40,050	1,042,600	1,137,220
27	81	0	134,671	-39,419	1,003,181	1,105,025
28	82	0	139,333	-38,533	964,648	1,074,464
29	83	0	144,136	-37,378	927,270	1,045,863
30	84	0	149,082	-35,918	891,352	1,019,588
		500,000	1,284,668			

30 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	1,284,668
Cash Value	891,352
Death Benefit	1,019,588

*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 40.00%	Indexed UL Interest Rate 7.50%	Initial Payment 100,000	Initial Death Benefit 1,800,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit
31	85	0	154,177	-34,227	857,125	995,927
32	86	0	159,425	-32,178	824,947	975,308
33	87	0	164,830	-29,818	795,129	958,108
34	88	0	170,397	-27,137	767,992	944,721
35	89	0	176,132	-24,166	743,826	935,511
36	90	0	182,038	-20,893	722,933	930,854
37	91	0	188,122	-13,141	709,792	890,376
38	92	0	194,388	-3,268	706,524	853,694
39	93	0	200,842	9,284	715,808	822,524
40	94	0	207,489	25,279	741,087	799,186

500,000 3,082,508

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40 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	3,082,508
Cash Value	741,087
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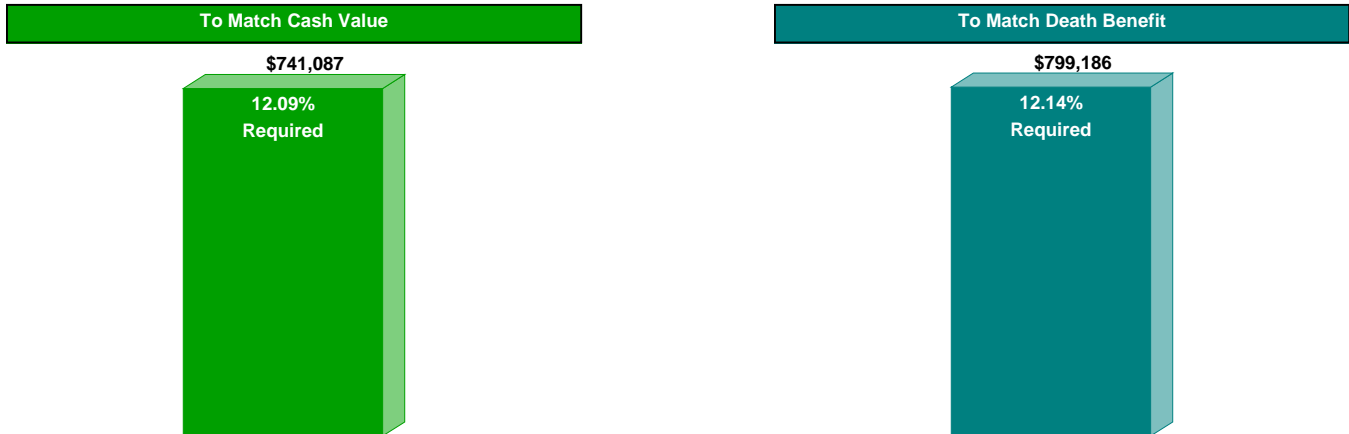
Insured: Allison McNamara

Matching Policy Values

Female	Income	Indexed UL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
55	40.00%	7.50%	100,000	1,800,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 40 Years.

	Hypothetical Taxable Alternative
To match Cash Value of: \$741,087	12.09%
To match Death Benefit of: \$799,186	12.14%



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Indexed Universal Life:
 - 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) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

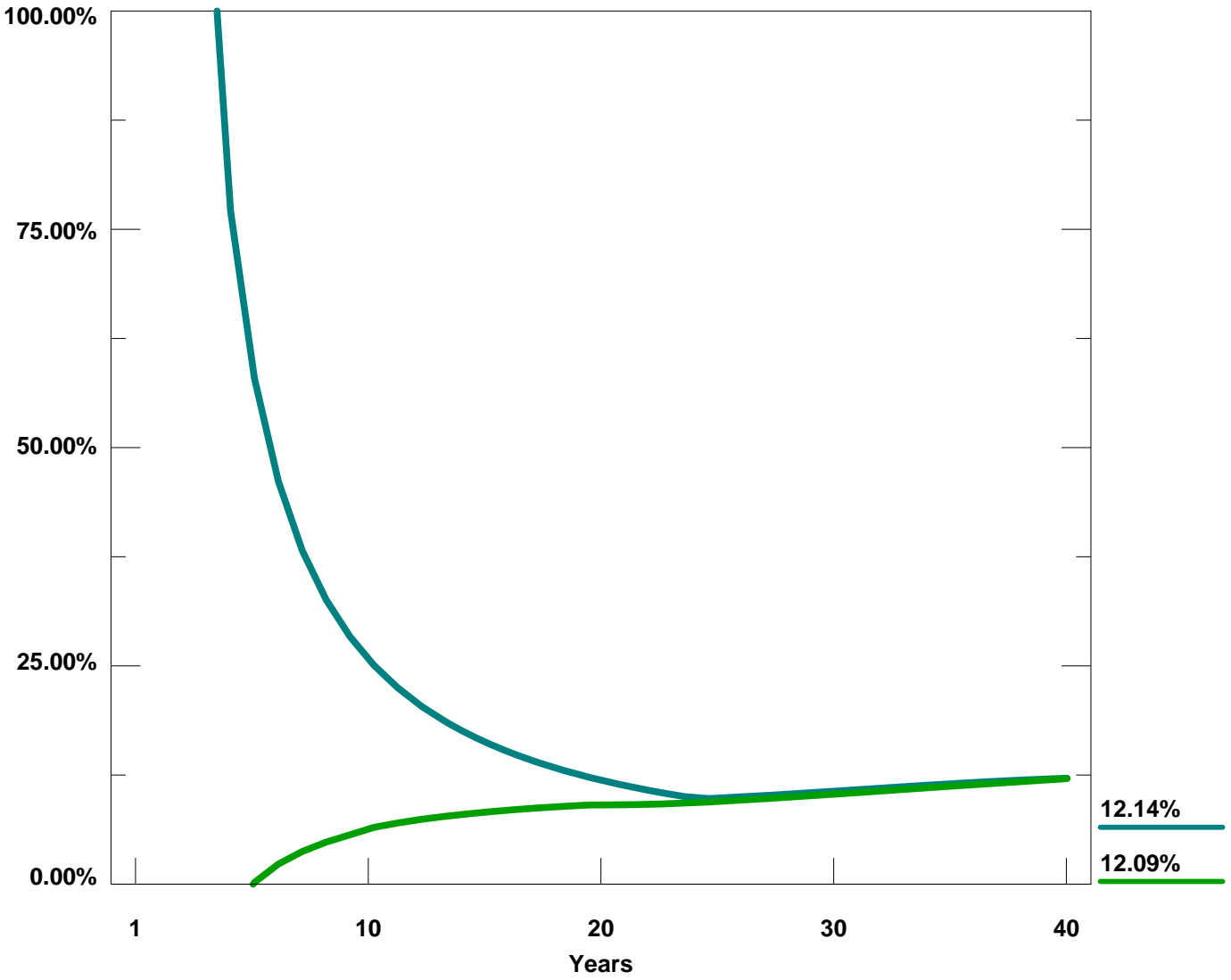
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40 Year Analysis



At Year 40
Cash Value Pre-Tax Equivalent Rate of Return ■ 12.09%
Death Benefit Pre-Tax Equivalent Rate of Return ■ 12.14%

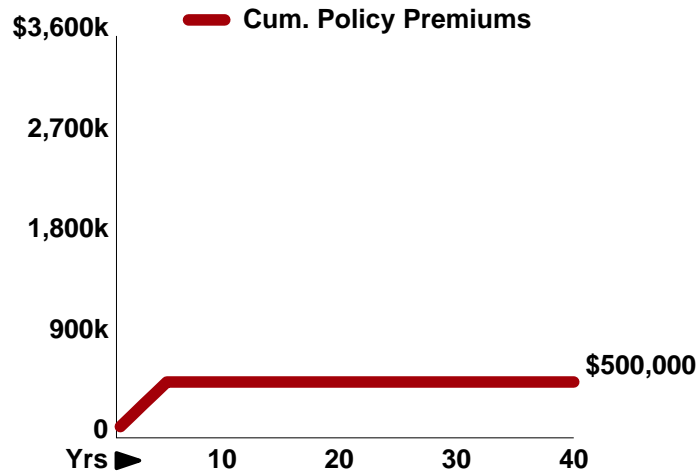
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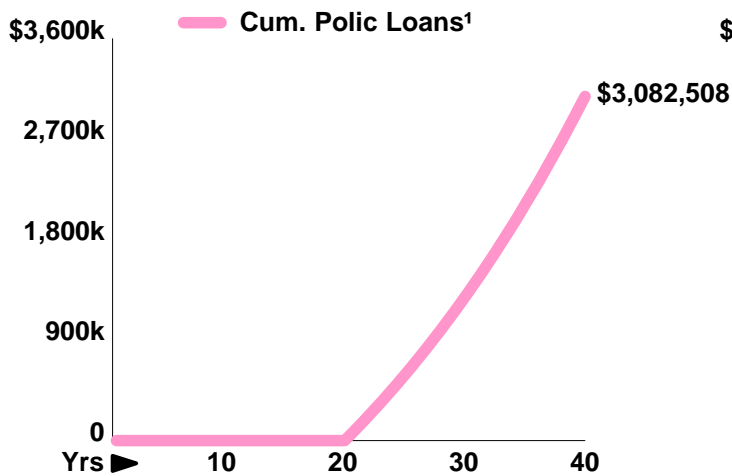
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40 Year Analysis

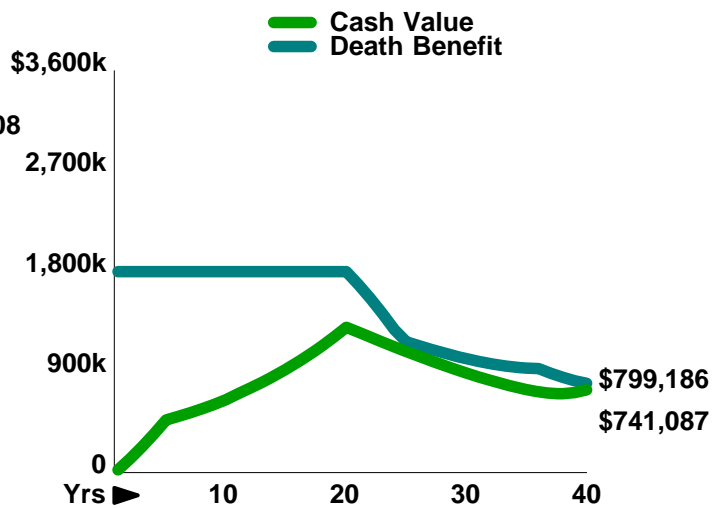
Payments



Cash Flow



Policy Values



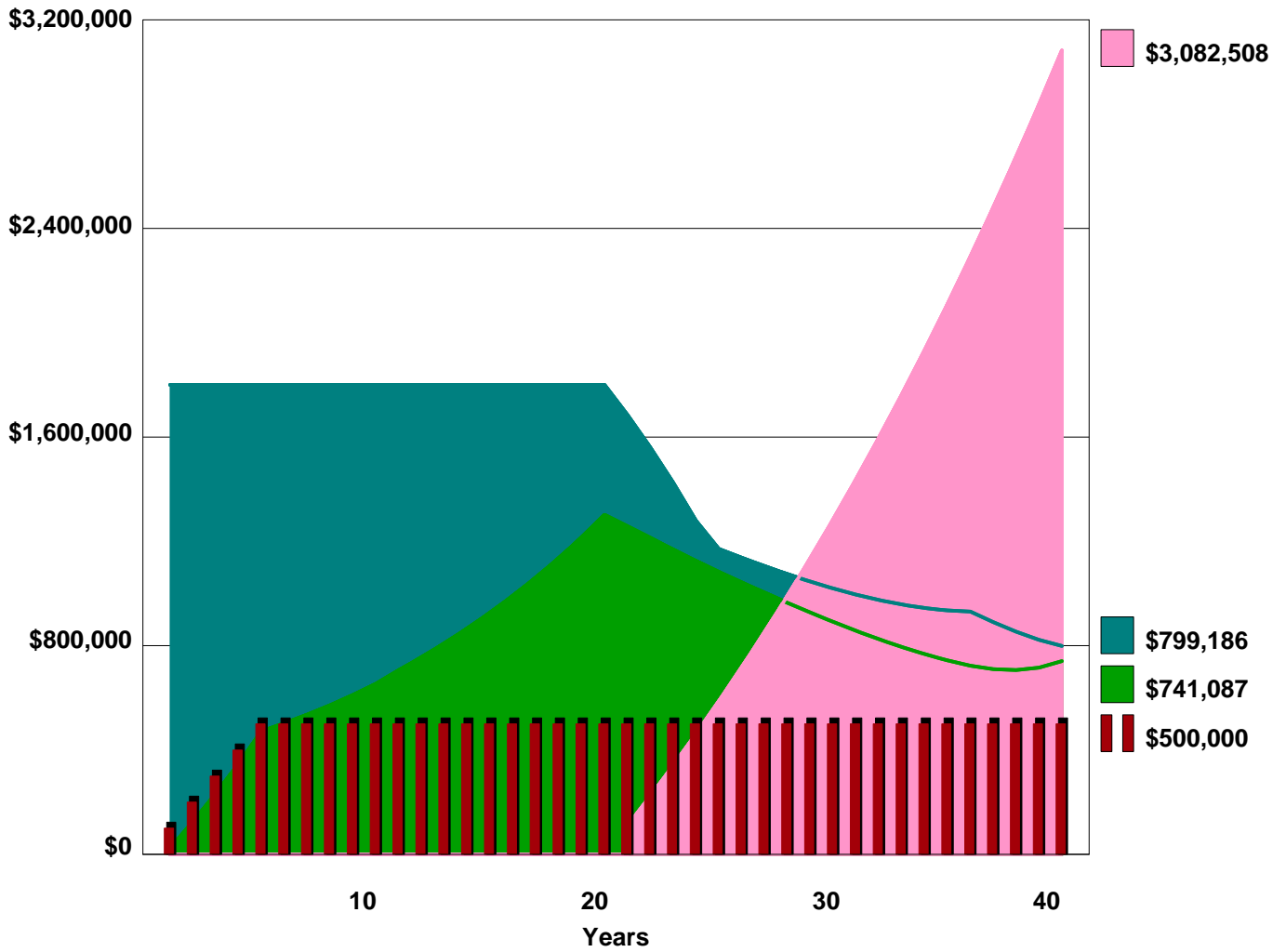
¹ For Retirement Income.

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40 Year Analysis



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