

# Loan-Based Private Split Dollar Funded With Indexed Universal Life

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Lender and Trust Grantor: Robert Cartwright

## Premium Reserve Account (PRA) Analysis Using a Hypothetical Portfolio Account

Borrower and Policy Owner: Cartwright Family Trust  
Insured: Robert Cartwright

PRA's Assumed  
Hypothetical Portfolio Net Yield  
5.00%

| Funding the Life Insurance Policy |          |  |                                   |  |  |
|-----------------------------------|----------|--|-----------------------------------|--|--|
| Year                              | Male Age | (1)<br>Trust's Allocation to the Premium Reserve Account | (2)<br>Life Insurance Premium Due | (3)<br>Withdrawal from the Premium Reserve Account for Premium | (4)<br>Year End Balance in Premium Reserve Acc't Incl. Interest* |
| 1                                 | 50       | 6,075,692  | 1,000,000                         | 1,000,000  | 5,329,477  |
| 2                                 | 51       | 0  | 1,000,000                         | 1,000,000  | 4,545,950  |
| 3                                 | 52       | 0  | 1,000,000                         | 1,000,000  | 3,723,248  |
| 4                                 | 53       | 0  | 1,000,000                         | 1,000,000  | 2,859,410  |
| 5                                 | 54       | 0  | 1,000,000                         | 1,000,000  | 1,952,381  |
| 6                                 | 55       | 0  | 1,000,000                         | 1,000,000  | 1,000,000  |
| 7                                 | 56       | 0  | 1,000,000                         | 1,000,000  | 0  |

6,075,692      7,000,000      7,000,000

\*Column (4) is the source of the values in Column (6) on the page entitled Summary.