

Loan Regime Split-Dollar for a Tax Exempt University Funded With Indexed Universal Life

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

Insured: Roger DeWitt Thompson

Premium Reserve Account (PRA) Analysis

Employer: Major Tax Exempt University

PRA's Assumed
Hypothetical Portfolio Net Yield
5.00%

Funding of the Life Insurance Policy						
Year	Male Age	(1) Executive's Allocation to the Premium Reserve Account	(2) Withdrawal from the Premium Reserve Account for Premium	(3) Account Balance After Withdrawal	(4) Annualized Net Yield Assumed	(5) Year End Balance in Premium Reserve Account* (3) + (4)
1	45	8,107,822	1,000,000	7,107,822	355,391	7,463,213
2	46	0	1,000,000	6,463,213	323,161	6,786,374
3	47	0	1,000,000	5,786,374	289,319	6,075,692
4	48	0	1,000,000	5,075,692	253,785	5,329,477
5	49	0	1,000,000	4,329,477	216,474	4,545,951
6	50	0	1,000,000	3,545,951	177,298	3,723,248
7	51	0	1,000,000	2,723,248	136,162	2,859,411
8	52	0	1,000,000	1,859,411	92,971	1,952,381
9	53	0	1,000,000	952,381	47,619	1,000,001
10	54	0	1,000,000	1	0	1

8,107,822

10,000,000

1,892,180

*Column (5) is the source of the values in Column (6) on the page entitled Summary.