

# Life Insurance with Supplemental Retirement Cash Flow

For: Harvey Pierce, MD



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.

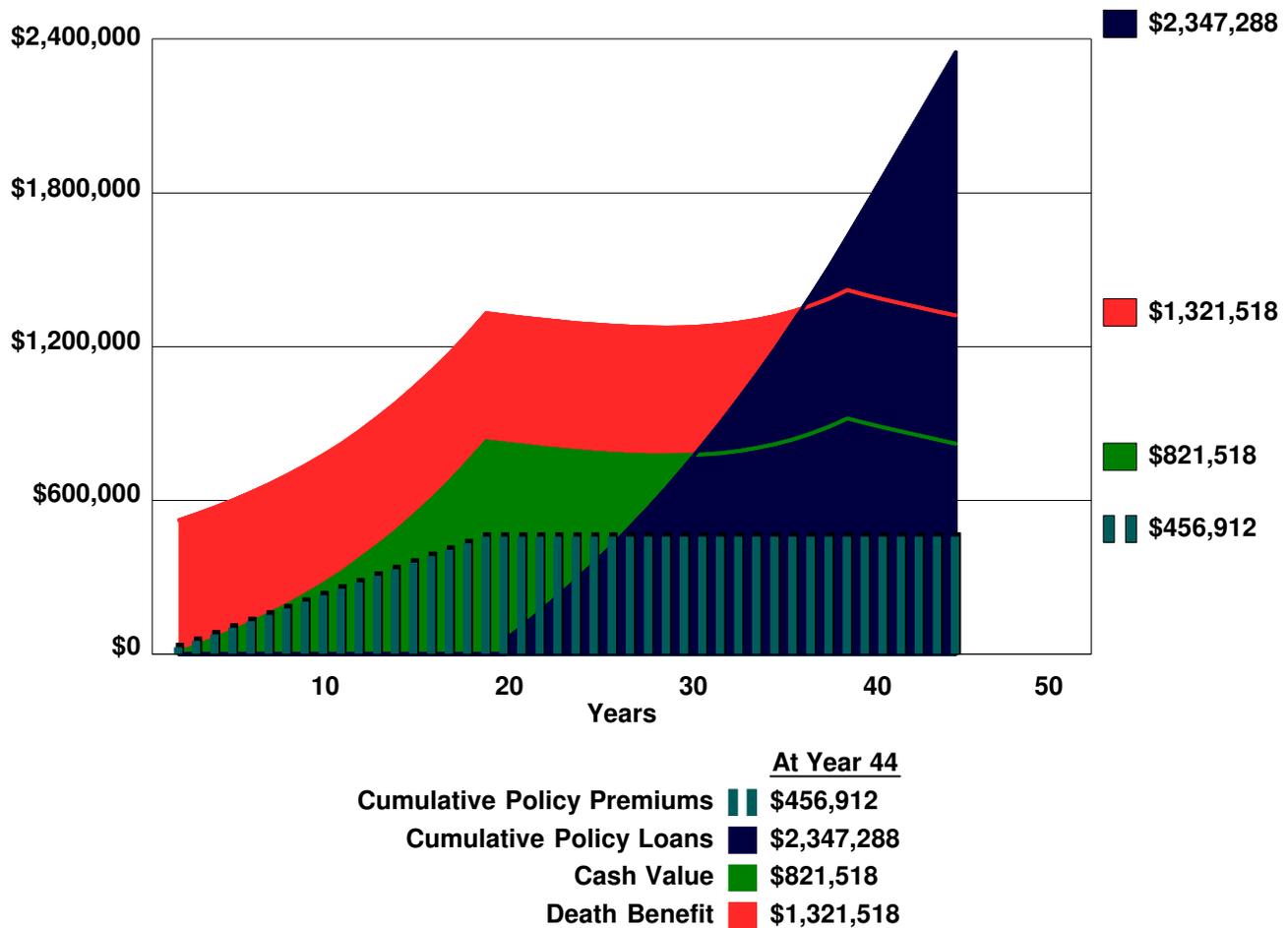
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



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 Life Insurance and Retirement Plan

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

Insured: Harvey Pierce, MD

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 45.00%	Indexed UL Interest Rate 7.50%	Initial Payment 25,384	Initial Death Benefit 500,000	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	47	25,384	0	7,304	7,304	522,779
2	48	25,384	0	25,975	33,279	547,209
3	49	25,384	0	27,741	61,020	573,400
4	50	25,384	0	29,604	90,624	601,459
5	51	25,384	0	31,592	122,216	631,501
6	52	25,384	0	33,927	156,143	663,878
7	53	25,384	0	36,460	192,603	698,793
8	54	25,384	0	39,223	231,826	736,466
9	55	25,384	0	42,233	274,059	777,154
10	56	25,384	0	45,538	319,597	821,142
11	57	25,384	0	50,705	370,302	870,302
12	58	25,384	0	52,740	423,042	923,042
13	59	25,384	0	56,572	479,614	979,614
14	60	25,384	0	60,687	540,301	1,040,301
15	61	25,384	0	65,098	605,399	1,105,399
16	62	25,384	0	69,794	675,193	1,175,193
17	63	25,384	0	74,810	750,003	1,250,003
18	64	25,384	0	80,170	830,173	1,330,173
19	65	0	52,900	-8,632	821,541	1,321,541
20	66	0	55,391	-8,272	813,269	1,313,269
21	67	0	57,956	-7,824	805,445	1,305,445
22	68	0	60,598	-7,260	798,185	1,298,185
23	69	0	63,319	-6,577	791,608	1,291,608
24	70	0	66,123	-5,766	785,842	1,285,842
25	71	0	69,010	-4,808	781,034	1,281,034
26	72	0	71,984	-3,662	777,372	1,277,372
27	73	0	75,047	-2,245	775,127	1,275,127
28	74	0	78,201	-611	774,516	1,274,516
29	75	0	81,451	1,255	775,771	1,275,771
30	76	0	84,798	3,380	779,151	1,279,151
		456,912	816,778			

### 30 Year Summary

Cum. Payments	456,912
Cum. Policy Loan Proceeds	816,778
Cash Value	779,151
Death Benefit	1,279,151

\*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.

# A Life Insurance and Retirement Plan

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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 45.00%	Indexed UL Interest Rate 7.50%	Initial Payment 25,384	Initial Death Benefit 500,000	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
31	77	0	88,246	5,775	784,926	1,284,926
32	78	0	91,796	8,479	793,405	1,293,405
33	79	0	95,454	11,504	804,909	1,304,909
34	80	0	99,221	14,841	819,750	1,319,750
35	81	0	103,101	18,488	838,238	1,338,238
36	82	0	107,098	22,532	860,770	1,360,770
37	83	0	111,214	27,200	887,970	1,387,970
38	84	0	115,454	32,205	920,175	1,420,175
39	85	0	119,821	-18,558	901,617	1,401,617
40	86	0	119,821	-17,209	884,408	1,384,408
41	87	0	119,821	-16,223	868,185	1,368,185
42	88	0	119,821	-15,748	852,437	1,352,437
43	89	0	119,821	-15,488	836,949	1,336,949
44	90	0	119,821	-15,431	821,518	1,321,518

456,912      2,347,288

### 44 Year Summary

Cum. Payments	456,912
Cum. Policy Loan Proceeds	2,347,288
Cash Value	821,518
Death Benefit	1,321,518

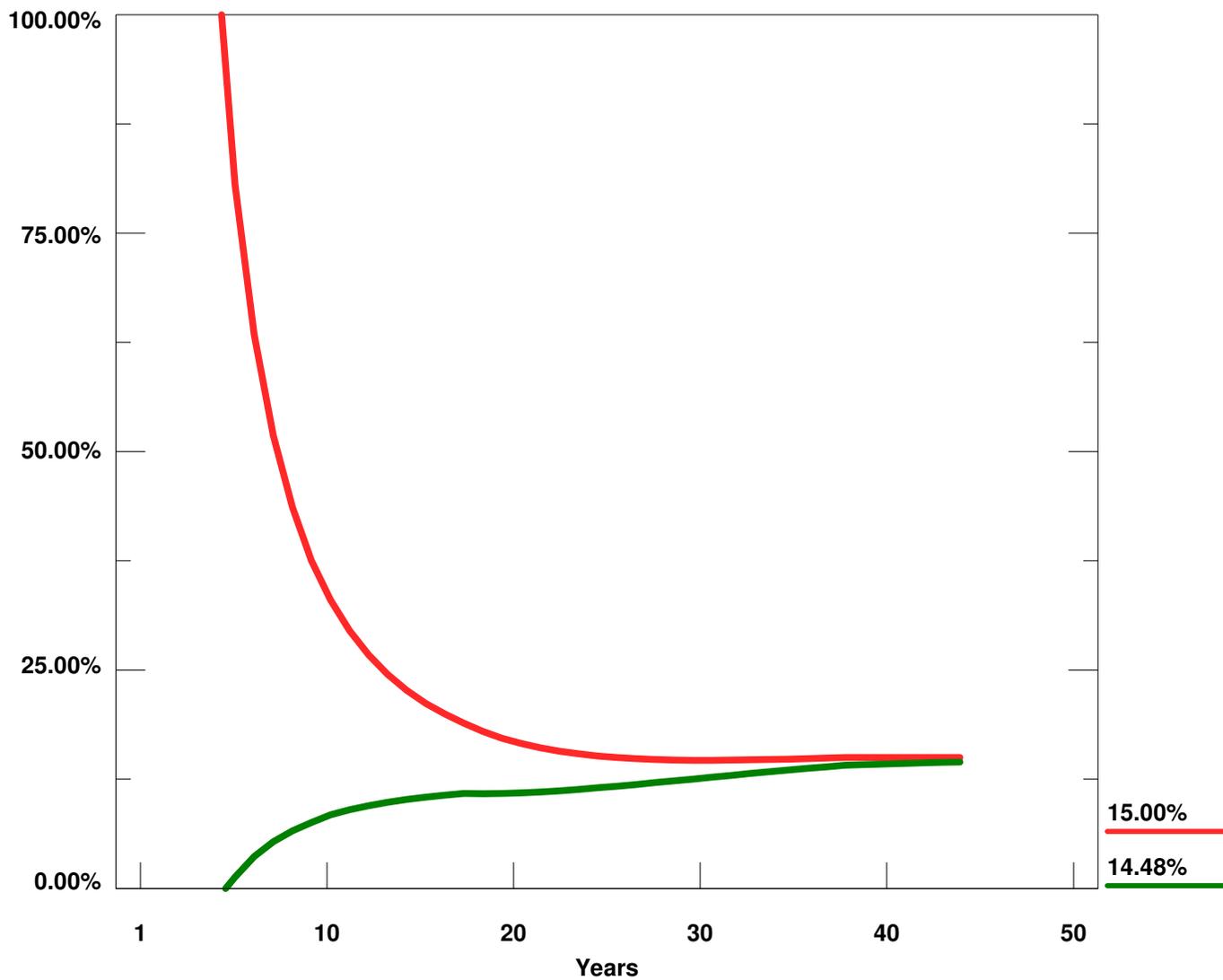
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# A Life Insurance and Retirement Plan

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## 44 Year Analysis



**At Year 44**  
Cash Value Pre-Tax Equivalent Rate of Return ■ 14.48%  
Death Benefit Pre-Tax Equivalent Rate of Return ■ 15.00%

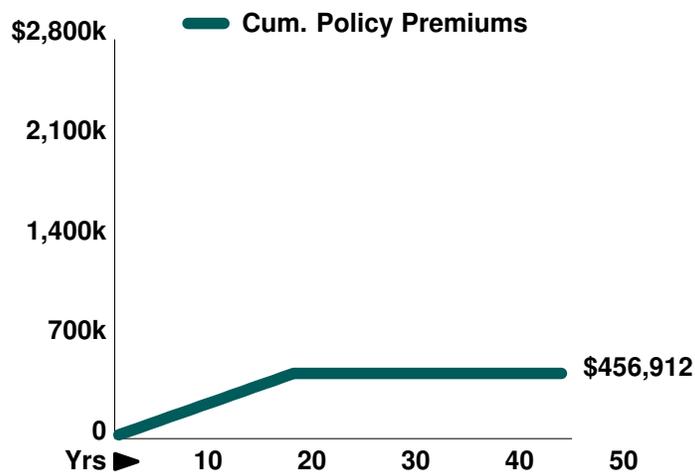
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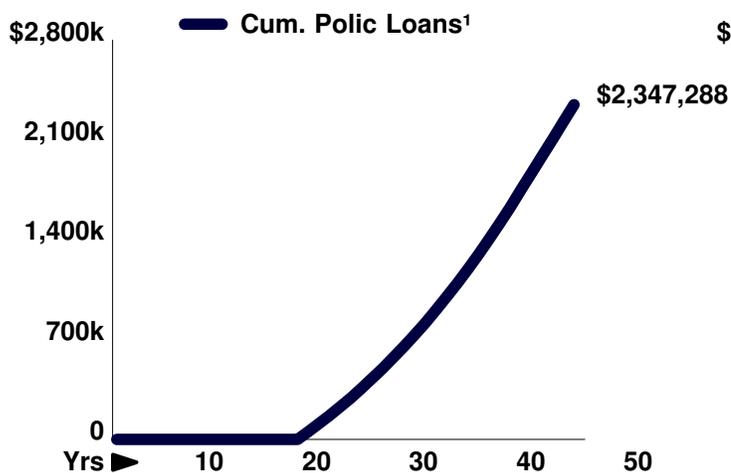
Insured: Harvey Pierce, MD

## 44 Year Analysis

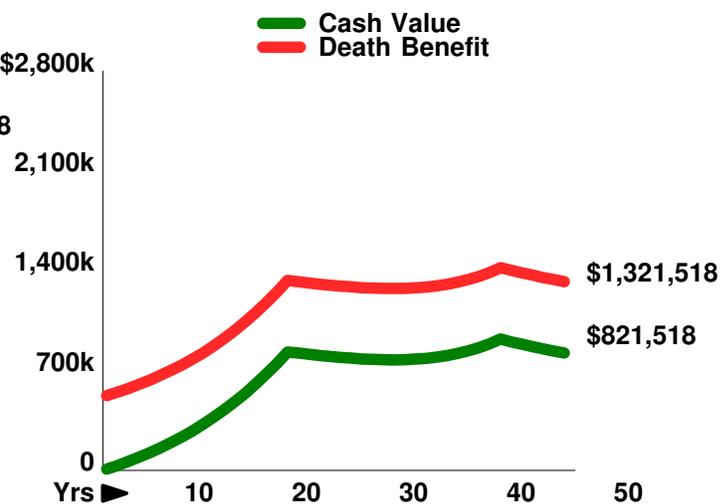
### Payments



### Cash Flow



### Policy Values



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