

# A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Robert Baxter

## Preface

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

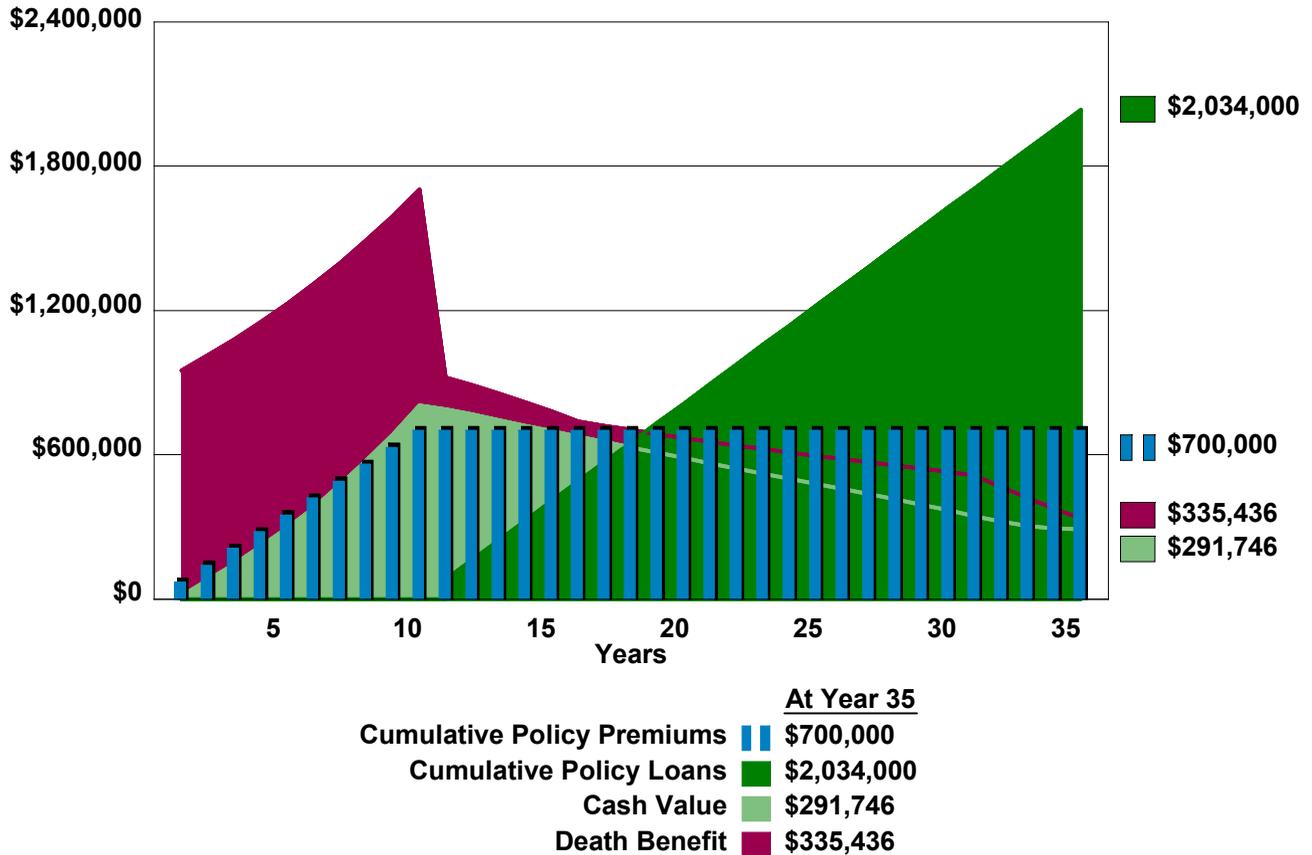
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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;
8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

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.

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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 33.00%	Indexed UL Interest Rate 7.00%	Initial Payment 70,000	Initial Death Benefit 937,490		
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	60	70,000	0	13,640	13,640	951,130	
2	61	70,000	0	63,888	77,528	1,013,821	
3	62	70,000	0	68,099	145,627	1,080,724	
4	63	70,000	0	72,662	218,289	1,152,181	
5	64	70,000	0	77,665	295,954	1,228,633	
6	65	70,000	0	83,149	379,103	1,310,568	
7	66	70,000	0	95,767	474,870	1,398,526	
8	67	70,000	0	102,337	577,207	1,493,055	
9	68	70,000	0	109,348	686,555	1,594,594	
10	69	70,000	0	116,873	803,428	1,703,658	
11	70	0	81,360	-14,584	788,844	919,984	
12	71	0	81,360	-22,598	766,246	888,625	
13	72	0	81,360	-22,712	743,534	854,947	
14	73	0	81,360	-22,736	720,798	818,809	
15	74	0	81,360	-22,687	698,111	780,022	
16	75	0	81,360	-22,474	675,637	738,472	
17	76	0	81,360	-22,471	653,166	720,602	
18	77	0	81,360	-22,409	630,757	703,083	
19	78	0	81,360	-22,289	608,468	685,990	
20	79	0	81,360	-22,097	586,371	669,415	
21	80	0	81,360	-21,835	564,536	653,446	
22	81	0	81,360	-21,629	542,907	638,041	
23	82	0	81,360	-21,423	521,484	623,217	
24	83	0	81,360	-21,247	500,237	608,963	
25	84	0	81,360	-21,199	479,038	595,161	
26	85	0	81,360	-21,402	457,636	581,568	
27	86	0	81,360	-21,456	436,180	568,363	
28	87	0	81,360	-21,706	414,474	555,362	
29	88	0	81,360	-22,246	392,228	542,283	
30	89	0	81,360	-23,138	369,090	528,783	
		700,000	1,627,200				

### 30 Year Summary

Cum. Payments	700,000
Cum. Policy Loan Proceeds	1,627,200
Cash Value	369,090
Death Benefit	528,783

\*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 33.00%	Indexed UL Interest Rate 7.00%	Initial Payment 70,000	Initial Death Benefit 937,490	
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	90	0	81,360	-24,713	344,377	514,167
32	91	0	81,360	-22,132	322,245	466,711
33	92	0	81,360	-17,848	304,397	419,709
34	93	0	81,360	-11,211	293,186	375,084
35	94	0	81,360	-1,440	291,746	335,436

700,000      2,034,000

### 35 Year Summary

Cum. Payments	700,000
Cum. Policy Loan Proceeds	2,034,000
Cash Value	291,746
Death Benefit	335,436

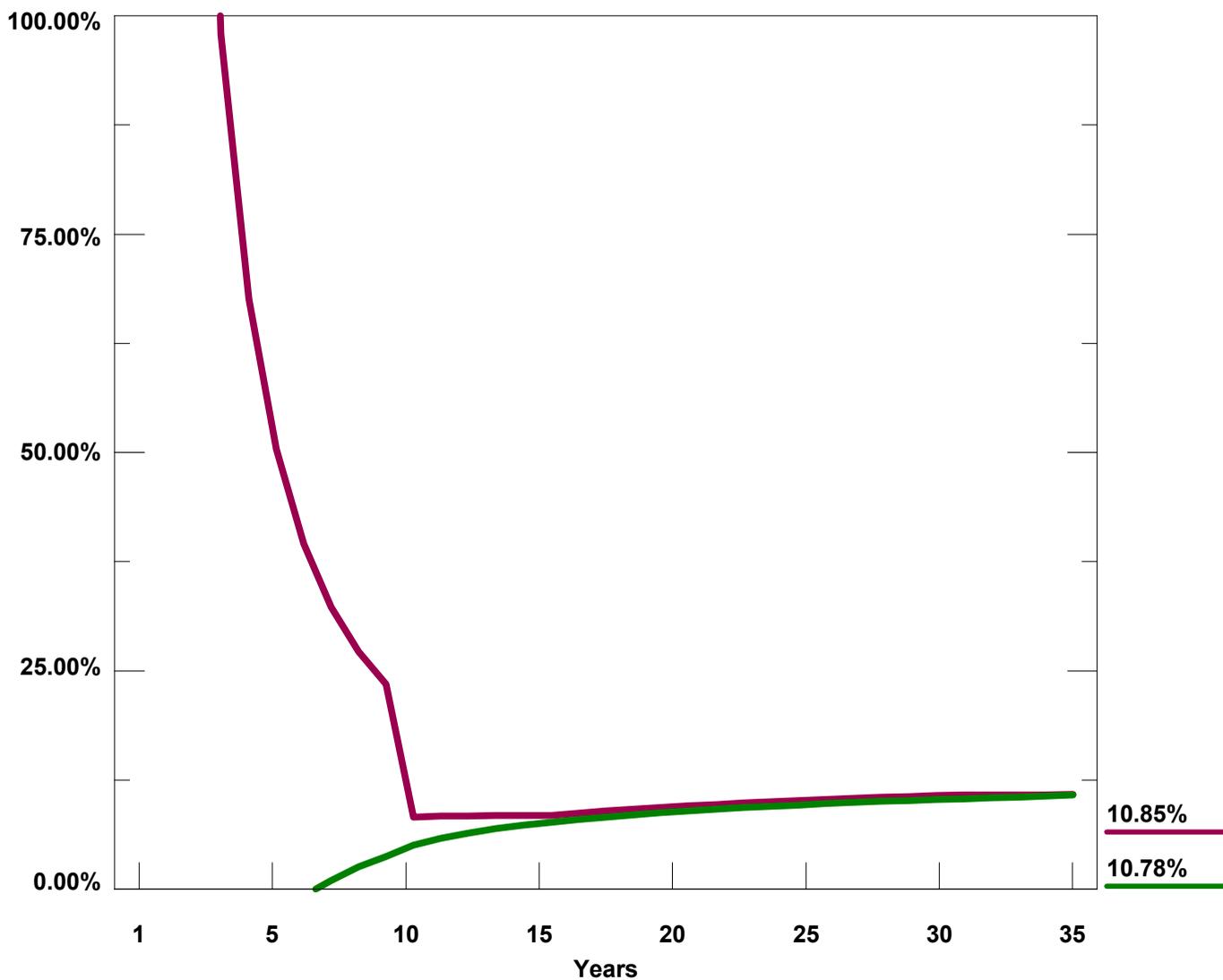
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## 35 Year Analysis



**At Year 35**

Cash Value Pre-Tax Equivalent Rate of Return ■ 10.78%

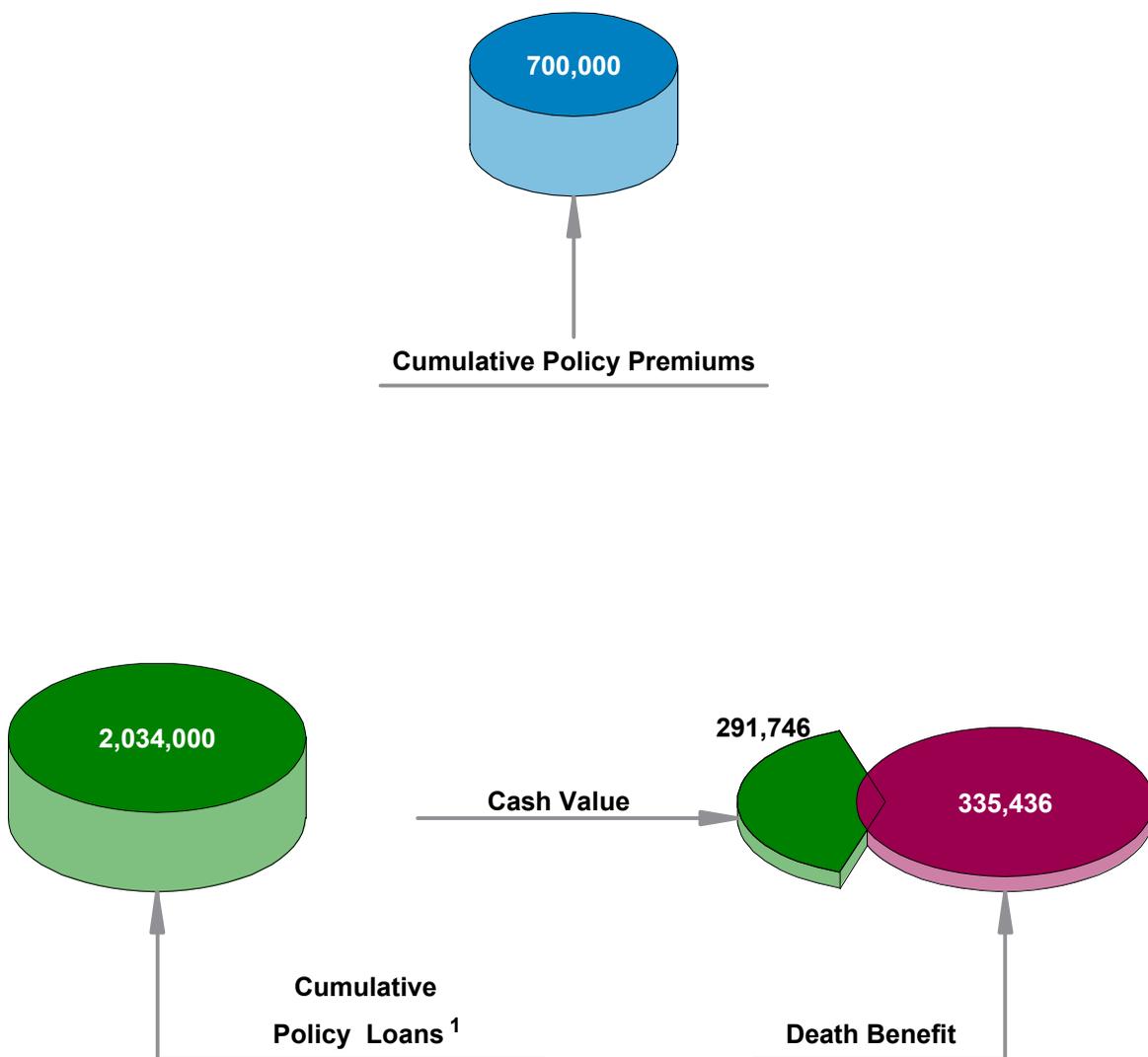
Death Benefit Pre-Tax Equivalent Rate of Return ■ 10.85%

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## A Look at Year 35



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