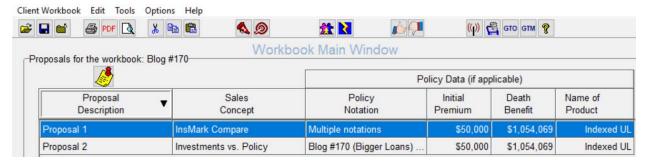


Below is a view of the Workbook Main Window from the InsMark Illustration System Digital Workbook used for Blog #170 along with a description of its contents.

InsMark Illustration System



Workbook file name: Blog #170.!ii This file can be imported into your InsMark Illustration System to see exactly how data was entered in the prompts to create the illustrations featured in Blog #170.

<u>Proposal 1</u>: InsMark Compare is an illustration module located on the Personal Insurance tab. It was used to compare Indexed Universal Life ("IUL") with fixed loans vs. participating loans. Both were designed to provide the identical amount of loans, and the illustration with participating loans ended up with 8.4 times as much cash value.

You can enter up to four different policies in this module (minimum of two) with the following data: Premiums, optional withdrawals and/or loans, cash values, and death benefits. The input is simple on the Policy Data tab in that you either import linked source data from the carrier(s) you are using, cut and paste from a pdf, or hand-enter the data for each policy illustration.

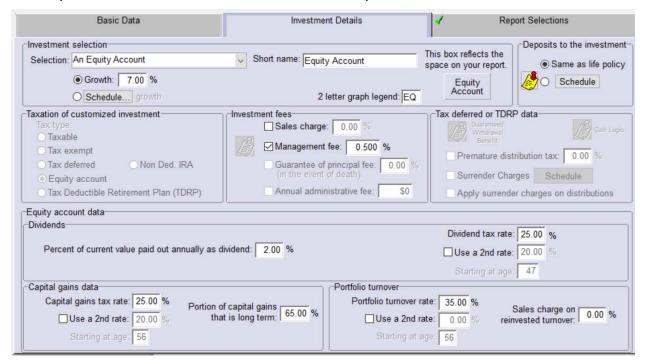
Data entry is simple for the Basic Data tab; here is how it was entered for Proposal 1:



See page 2 for information re Proposal 2.

<u>Proposal 2</u>: The module for this illustration is *Other Investments vs. Your Policy* located on the *Personal Insurance* tab where a comparison is made between IUL with participating loans and an equity account. In this example, the IUL was stress-tested to provide as much policy loan activity as possible (\$205,000 from age 65 - 95) and we tried to match that cash flow with the equity account. The equity account unfortunately crashed in year 35 (age 79).

Most of the data input is on the *Investment Details tab*, and that input is reflected below.



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