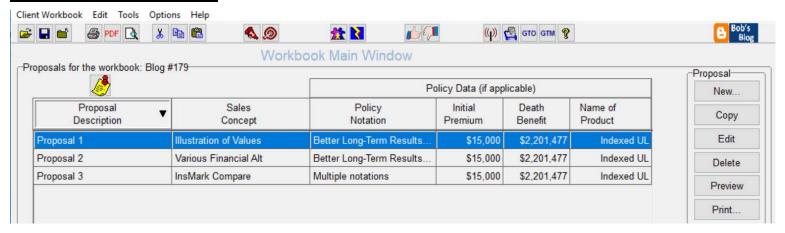Below is a view of the Workbook Main Window from the InsMark Illustration System
used for Blog #179 along with a description of its contents.

InsMark Illustration System

Workbook file: Blog #179.!ii Import this file into your *InsMark Illustration System* to see precisely how data was entered to create the illustrations for Blog #179.

Proposal 1. This is a simple Illustration of Values to display premiums, cash value, policy loans, and death benefit of an indexed universal life insurance policy (IUL). The insured is Erin Montgomery, age 27, a graduate of MIT holding an impressive position with a San Francisco tech firm. Erin wants to retire no later than age 50, and the policy is a step in that direction.

Proposal 2. Erin is very inquisitive about the uses of IUL, and InsMark's Various Financial Alternatives is the appropriate analysis to introduce our "Compared to what?" analytics. We used both a tax deferred account and an equity account in the comparison. The results stunned her as they will you.

Proposal 3. Erin didn't miss a thing when she asked, *"Why is there no cash surrender value in the first two years of this policy – and only a negligible amount in the third year?"* We all know we can illustrate a policy with enhanced values in the early years, but I'll bet many of you don't know that such values typically produce a reduced amount of policy loans for retirement cash flow. In Erin's case, her cash flow is 128.2% higher with the lower early cash values. We used the InsMark Compare illustration module to show both variations side-by-side. Very, very few clients will select the enhanced early cash value model when they see a comparison presented this way.

Suze Orman and Dave Ramsey have developed careers complaining about the front-end load of cash value life insurance. The InsMark Compare illustration module dramatically combats this objection – so much so you may want to include it in your presentation. This will effectively arm your clients with the information for a time when someone else might raise it, and you aren't present.

InsMark Compare is easy to use as you import the policy values just as you do with any InsMark illustrations.