

# Tax-Advantaged Life Insurance and Retirement Plan

For: Andy MacGregor



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

# Tax-Advantaged Life Insurance and Retirement Plan

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Insured: Andy MacGregor

## Preface

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

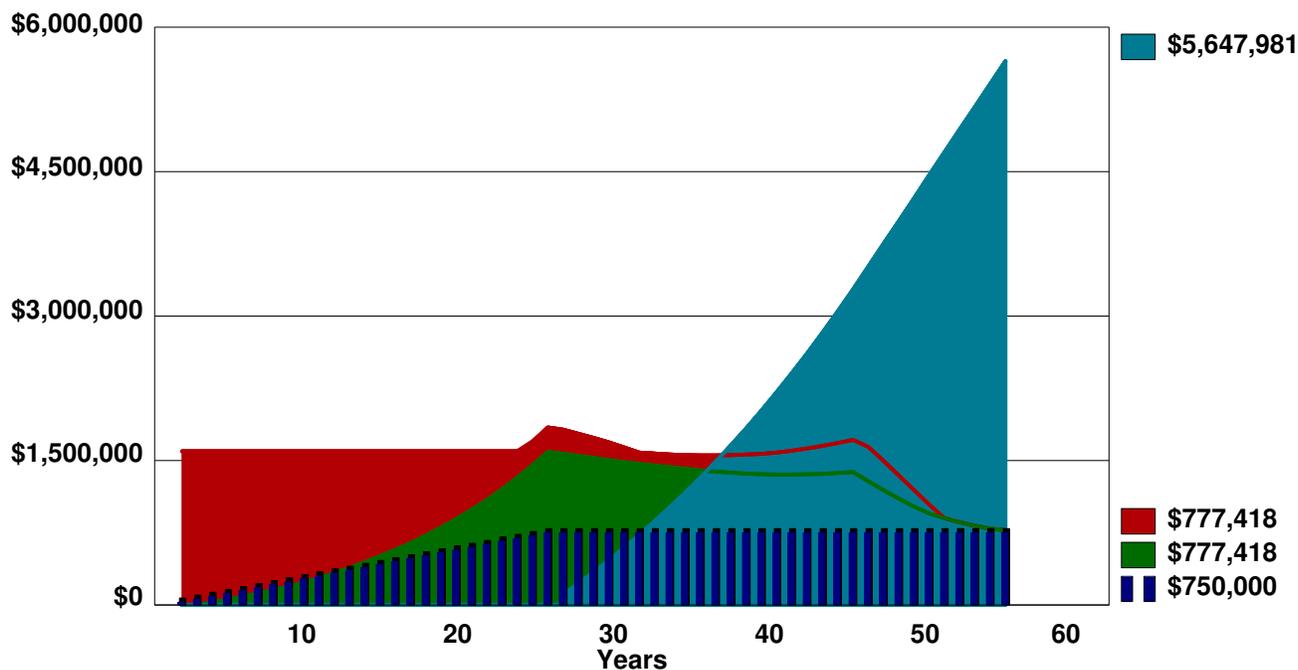
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



At Year 55	
Cumulative Policy Premiums	\$750,000
Cumulative Policy Loans	\$5,647,981
Cash Value	\$777,418
Death Benefit	\$777,418

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 40.00%	Indexed UL Interest Rate 7.00%	Initial Payment 30,000	Initial Death Benefit 1,597,973		
Year	Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit	
1	45	30,000	0	0	0	1,597,973	
2	46	30,000	0	335	335	1,597,973	
3	47	30,000	0	27,680	28,015	1,597,973	
4	48	30,000	0	29,174	57,189	1,597,973	
5	49	30,000	0	30,739	87,928	1,597,973	
6	50	30,000	0	32,827	120,755	1,597,973	
7	51	30,000	0	35,050	155,805	1,597,973	
8	52	30,000	0	37,497	193,302	1,597,973	
9	53	30,000	0	40,160	233,462	1,597,973	
10	54	30,000	0	43,079	276,541	1,597,973	
11	55	30,000	0	54,695	331,236	1,597,973	
12	56	30,000	0	53,751	384,987	1,597,973	
13	57	30,000	0	57,715	442,702	1,597,973	
14	58	30,000	0	61,986	504,688	1,597,973	
15	59	30,000	0	66,599	571,287	1,597,973	
16	60	30,000	0	71,524	642,811	1,597,973	
17	61	30,000	0	76,864	719,675	1,597,973	
18	62	30,000	0	82,647	802,322	1,597,973	
19	63	30,000	0	88,919	891,241	1,597,973	
20	64	30,000	0	95,739	986,980	1,597,973	
21	65	30,000	0	103,143	1,090,123	1,597,973	
22	66	30,000	0	111,224	1,201,347	1,597,973	
23	67	30,000	0	120,055	1,321,402	1,597,973	
24	68	30,000	0	129,735	1,451,137	1,697,831	
25	69	30,000	0	139,493	1,590,630	1,845,131	
26	70	0	109,098	-21,532	1,569,098	1,821,646	
27	71	0	113,870	-21,579	1,547,519	1,779,876	
28	72	0	118,785	-21,426	1,526,093	1,735,385	
29	73	0	123,847	-21,020	1,505,073	1,687,818	
30	74	0	129,062	-20,306	1,484,767	1,636,805	
		750,000	594,662				

### 30 Year Summary

Cum. Payments	750,000
Cum. Policy Loan Proceeds	594,662
Cash Value	1,484,767
Death Benefit	1,636,805

\*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 40.00%	Indexed UL Interest Rate 7.00%	Initial Payment 30,000	Initial Death Benefit 1,597,973		
Year	Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit	
31	75	0	134,433	-19,207	1,465,560	1,581,974	
32	76	0	139,965	-18,418	1,447,142	1,572,140	
33	77	0	145,662	-17,421	1,429,721	1,564,128	
34	78	0	151,531	-16,202	1,413,519	1,558,217	
35	79	0	157,576	-14,750	1,398,769	1,554,703	
36	80	0	163,802	-13,057	1,385,712	1,553,893	
37	81	0	170,215	-11,058	1,374,654	1,556,163	
38	82	0	176,821	-8,783	1,365,871	1,561,863	
39	83	0	183,624	-6,227	1,359,644	1,571,350	
40	84	0	190,632	-3,399	1,356,245	1,584,975	
41	85	0	197,850	-549	1,355,696	1,602,832	
42	86	0	205,284	2,304	1,358,000	1,624,996	
43	87	0	212,942	5,118	1,363,118	1,651,505	
44	88	0	220,829	7,775	1,370,893	1,682,273	
45	89	0	228,953	10,118	1,381,011	1,717,059	
46	90	0	237,320	-95,179	1,285,832	1,642,930	
47	91	0	237,320	-93,541	1,192,291	1,495,907	
48	92	0	237,320	-89,371	1,102,920	1,345,024	
49	93	0	237,320	-81,646	1,021,274	1,192,995	
50	94	0	237,320	-69,066	952,208	1,043,652	
51	95	0	237,320	-50,190	902,018	902,018	
52	96	0	237,320	-43,645	858,373	858,373	
53	97	0	237,320	-36,081	822,292	822,292	
54	98	0	237,320	-27,396	794,896	794,896	
55	99	0	237,320	-17,478	777,418	777,418	
		750,000	5,647,981				

### 55 Year Summary

Cum. Payments	750,000
Cum. Policy Loan Proceeds	5,647,981
Cash Value	777,418
Death Benefit	777,418

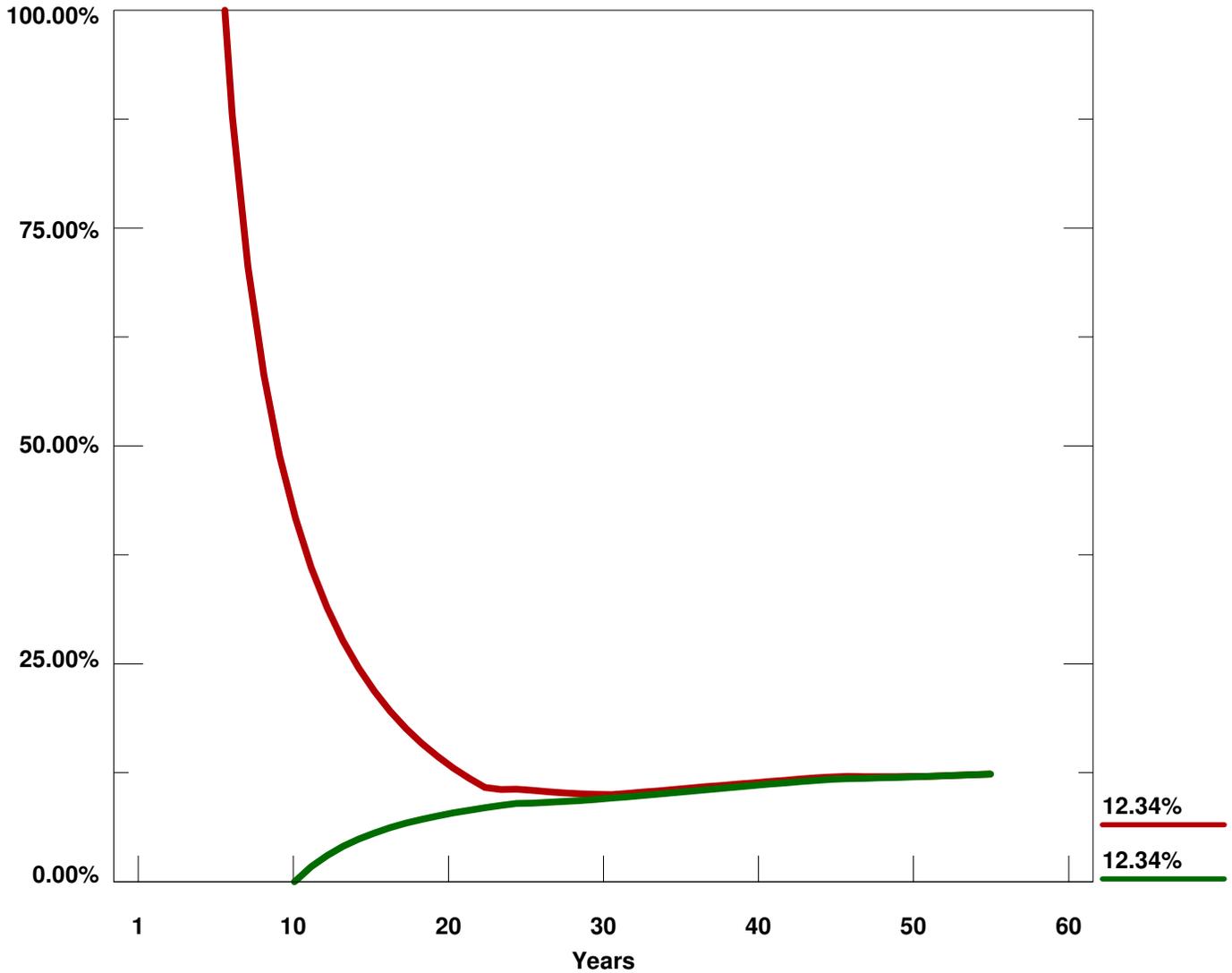
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## 55 Year Analysis



**At Year 55**

Cash Value Pre-Tax Equivalent Rate of Return ■ 12.34%

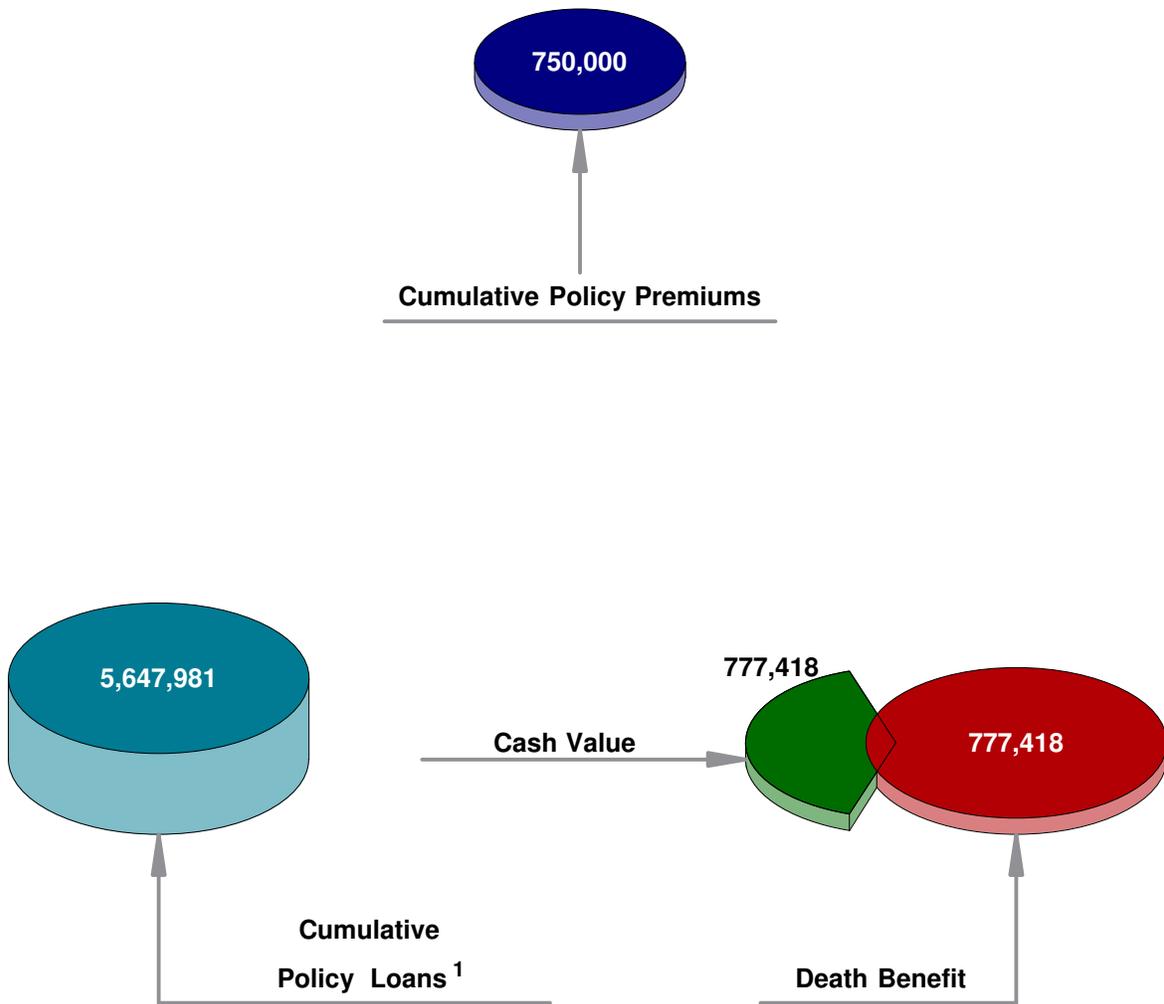
Death Benefit Pre-Tax Equivalent Rate of Return ■ 12.34%

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## A Look at Year 55



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

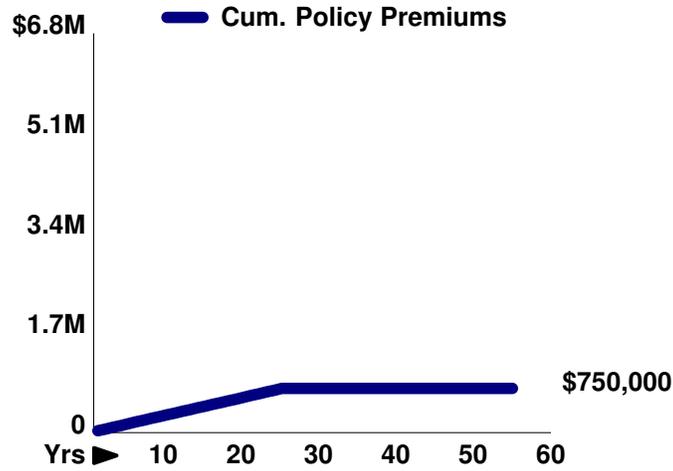
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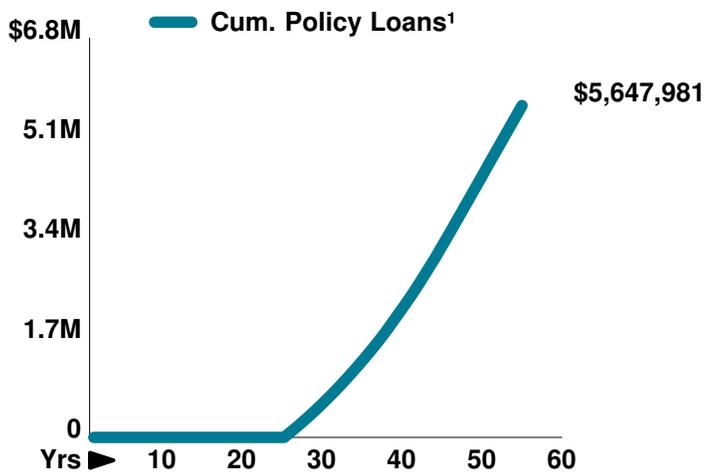
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## 55 Year Analysis

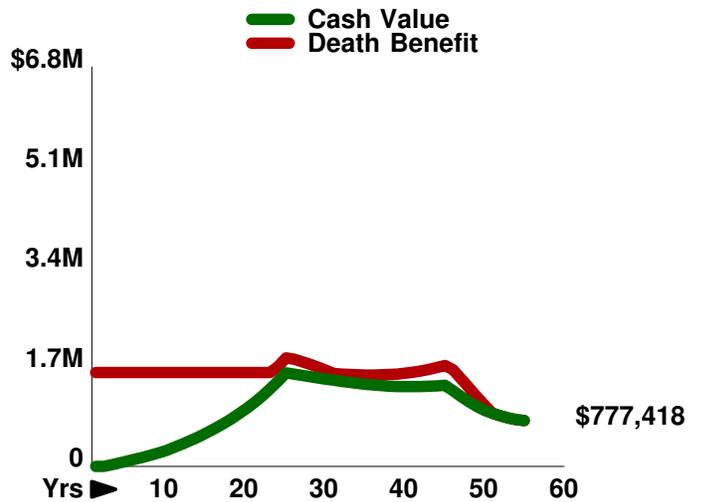
### Payments



### Cash Flow



### Policy Values



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