

# Executive Trifecta® Using Indexed Universal Life

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

Insured: Tony Jamison

## Plan Sponsor's Cost Analysis

Plan Sponsor: Town and Country Auto Group S Corporation

		Form of Transaction (Key Executive Coverage with Deferred Transfer of Policy To Executive)	Policy Transfer to Executive is Illustrated at Beginning of Year 11	Plan Sponsor's Tax Bracket 40.00%	Indexed UL Interest Rate 7.00%			
Year	Male Age	(1) Premium Payment	(2) Cumulative Premium Payment	(3) Bonus to Executive	(4) After Tax Cost of Bonus	(5) Income Tax Savings from Transfer*	(6) Net Payment (1)+(4)-(5)	(7) Cumulative Net Payments
1	40	100,000	100,000	0	0	0	100,000	100,000
2	41	100,000	200,000	0	0	0	100,000	200,000
3	42	100,000	300,000	0	0	0	100,000	300,000
4	43	100,000	400,000	0	0	0	100,000	400,000
5	44	100,000	500,000	0	0	0	100,000	500,000
6	45	100,000	600,000	0	0	0	100,000	600,000
7	46	100,000	700,000	0	0	0	100,000	700,000
8	47	0	700,000	0	0	0	0	700,000
9	48	0	700,000	0	0	0	0	700,000
10	49	0	700,000	0	0	0	0	700,000
11	50	0	0	350,876	210,526	280,000	-69,474	630,526
12	51	0	0	0	0	0	0	630,526
13	52	0	0	0	0	0	0	630,526
14	53	0	0	0	0	0	0	630,526
15	54	0	0	0	0	0	0	630,526
16	55	0	0	0	0	0	0	630,526
17	56	0	0	0	0	0	0	630,526
18	57	0	0	0	0	0	0	630,526
19	58	0	0	0	0	0	0	630,526
20	59	0	0	0	0	0	0	630,526
21	60	0	0	0	0	0	0	630,526
22	61	0	0	0	0	0	0	630,526
23	62	0	0	0	0	0	0	630,526
24	63	0	0	0	0	0	0	630,526
25	64	0	0	0	0	0	0	630,526
26	65	0	0	0	0	0	0	630,526
27	66	0	0	0	0	0	0	630,526
28	67	0	0	0	0	0	0	630,526
29	68	0	0	0	0	0	0	630,526
30	69	0	0	0	0	0	0	630,526
		700,000		350,876	210,526		630,526	

\*The key executive coverage and the survivor income benefit are presumed terminated at the beginning of year 11 via a transfer of the policy to the executive. The transfer produces: 1) taxable income to the Employer to the extent its accumulation value (without regard to surrender charges) exceeds its cost basis and 2) an income tax deduction equal to the amount the executive includes in income. (See the report entitled "Details of the Tax Consequences When the Policy is Transferred to the Executive".)

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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Year	Male Age	(1) Premium Payment	(2) Cumulative Premium Payment	(3) Bonus to Executive	(4) After Tax Cost of Bonus	(5) Income Tax Savings from Transfer*	(6) Net Payment (1)+(4)-(5)	(7) Cumulative Net Payments	
31	70	0	0	0	0	0	0	630,526	
32	71	0	0	0	0	0	0	630,526	
33	72	0	0	0	0	0	0	630,526	
34	73	0	0	0	0	0	0	630,526	
35	74	0	0	0	0	0	0	630,526	
36	75	0	0	0	0	0	0	630,526	
37	76	0	0	0	0	0	0	630,526	
38	77	0	0	0	0	0	0	630,526	
39	78	0	0	0	0	0	0	630,526	
40	79	0	0	0	0	0	0	630,526	
41	80	0	0	0	0	0	0	630,526	
42	81	0	0	0	0	0	0	630,526	
43	82	0	0	0	0	0	0	630,526	
44	83	0	0	0	0	0	0	630,526	
45	84	0	0	0	0	0	0	630,526	
46	85	0	0	0	0	0	0	630,526	
47	86	0	0	0	0	0	0	630,526	
48	87	0	0	0	0	0	0	630,526	
49	88	0	0	0	0	0	0	630,526	
50	89	0	0	0	0	0	0	630,526	
51	90	0	0	0	0	0	0	630,526	
52	91	0	0	0	0	0	0	630,526	
53	92	0	0	0	0	0	0	630,526	
54	93	0	0	0	0	0	0	630,526	
55	94	0	0	0	0	0	0	630,526	
56	95	0	0	0	0	0	0	630,526	
57	96	0	0	0	0	0	0	630,526	
58	97	0	0	0	0	0	0	630,526	
59	98	0	0	0	0	0	0	630,526	
60	99	0	0	0	0	0	0	630,526	
		700,000		350,876	210,526		630,526		

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