

# A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Paige Foster

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 30.00%	Indexed UL Interest Rate 7.00%	Initial Payment 12,600	Initial Death Benefit 348,822				
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(4a) Net Rate of Return of Cash Value*	(5) Death Benefit	(5a) Net Rate of Return of Death Benefit	
1	45	12,600	0	1,802	1,802	-85.70	359,788	2755.46	
2	46	12,600	0	11,848	13,650	-34.53	371,520	395.31	
3	47	12,600	0	12,664	26,314	-17.05	384,070	172.84	
4	48	12,600	0	13,548	39,862	-9.17	397,495	103.10	
5	49	12,600	0	14,489	54,351	-4.88	411,863	70.84	
6	50	12,600	0	15,505	69,856	-2.25	427,241	52.77	
7	51	12,600	0	18,180	88,036	-0.05	443,709	41.42	
8	52	12,600	0	19,356	107,392	1.41	461,352	33.75	
9	53	12,600	0	20,624	128,016	2.42	480,263	28.27	
10	54	12,600	0	21,994	150,010	3.15	500,545	24.21	
11	55	12,600	0	26,183	176,193	3.95	525,015	21.20	
12	56	12,600	0	26,397	202,590	4.42	551,412	18.85	
13	57	12,600	0	28,475	231,065	4.81	579,887	16.98	
14	58	12,600	0	30,717	261,782	5.12	610,604	15.47	
15	59	12,600	0	33,136	294,918	5.38	643,740	14.24	
16	60	12,600	0	35,714	330,632	5.60	679,454	13.23	
17	61	12,600	0	38,481	369,113	5.79	717,935	12.39	
18	62	12,600	0	41,455	410,568	5.95	759,390	11.68	
19	63	12,600	0	44,649	455,217	6.09	804,039	11.08	
20	64	12,600	0	48,074	503,291	6.21	852,113	10.58	
21	65	0	50,908	-14,472	488,819	6.33	597,274	7.76	
22	66	0	50,908	-14,670	474,149	6.44	585,057	7.72	
23	67	0	50,908	-14,847	459,302	6.54	572,308	7.69	
24	68	0	50,908	-14,992	444,310	6.63	559,009	7.67	
25	69	0	50,908	-15,095	429,215	6.72	545,148	7.66	
26	70	0	50,908	-15,145	414,070	6.80	530,718	7.65	
27	71	0	50,908	-15,056	399,014	6.88	507,464	7.59	
28	72	0	50,908	-14,861	384,153	6.96	482,558	7.55	
29	73	0	50,908	-14,549	369,604	7.03	455,915	7.50	
30	74	0	50,908	-14,119	355,485	7.11	427,433	7.47	
		<b>252,000</b>	<b>509,080</b>						

### 30 Year Summary

Cum. Payments	252,000
Cum. Policy Loan Proceeds	509,080
Cash Value	355,485
Death Benefit	427,433

\*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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31	75	0	50,908	-13,666	341,819	7.18	396,880	7.43
32	76	0	50,908	-13,291	328,528	7.25	387,496	7.49
33	77	0	50,908	-12,836	315,692	7.32	378,818	7.56
34	78	0	50,908	-12,287	303,405	7.39	370,956	7.62
35	79	0	50,908	-11,651	291,754	7.46	364,014	7.67
36	80	0	50,908	-10,933	280,821	7.52	358,091	7.73
37	81	0	50,908	-10,195	270,626	7.58	353,220	7.78
38	82	0	50,908	-9,409	261,217	7.64	349,466	7.83
39	83	0	50,908	-8,581	252,636	7.69	346,889	7.88
40	84	0	50,908	-7,800	244,836	7.75	345,452	7.93
41	85	0	50,908	-7,125	237,711	7.79	345,062	7.97
42	86	0	50,908	-6,390	231,321	7.84	345,799	8.01
43	87	0	50,908	-5,681	225,640	7.89	347,652	8.05
44	88	0	50,908	-5,014	220,626	7.93	350,597	8.09
45	89	0	50,908	-4,380	216,246	7.97	354,617	8.12
46	90	0	50,908	-3,747	212,499	8.00	359,733	8.15
47	91	0	50,908	56	212,555	8.04	337,947	8.16
48	92	0	50,908	5,103	217,658	8.08	317,843	8.16
49	93	0	50,908	11,744	229,402	8.12	300,618	8.17
50	94	0	50,908	20,347	249,749	8.16	287,760	8.18

252,000      1,527,240

### 50 Year Summary

Cum. Payments	252,000
Cum. Policy Loan Proceeds	1,527,240
Cash Value	249,749
Death Benefit	287,760

\*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.

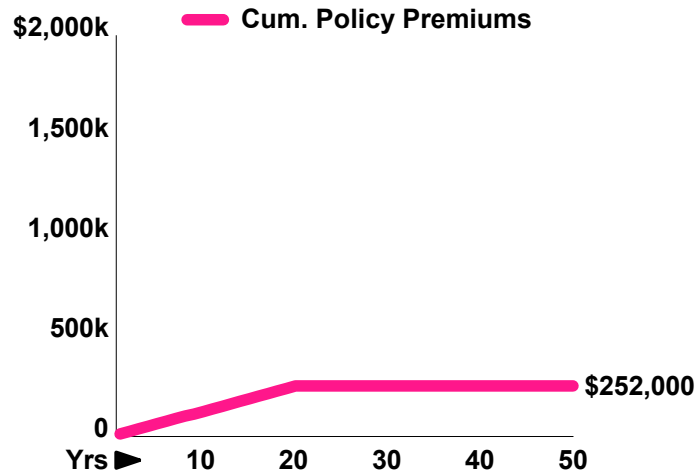
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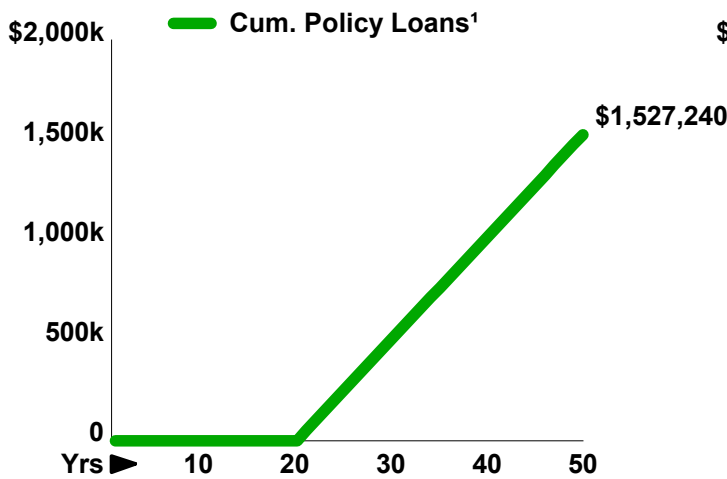
Insured: Paige Foster

## 50 Year Analysis

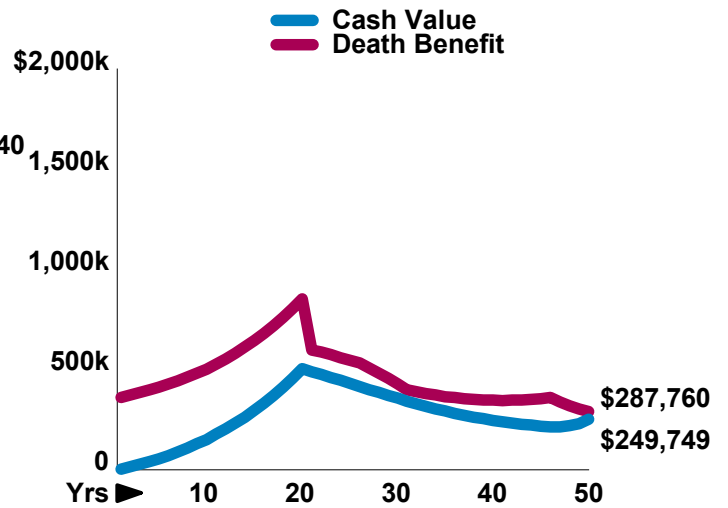
### Payments



### Cash Flow



### Policy Values



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