

Premium Financing Using Indexed Universal Life

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

Insured: Robert Sterling

Summary

Borrower and Policy Owner: Robert Sterling

Lender: To be determined

		Premium and Loan Summary					Policy Owner's Values				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
		Policy Premium	Premium Paid by Policy Owner	Balance of Premium Due Borrowed from Bank	Assumed Bank Loan Interest Rate	Net Policy Loan Proceeds Used to Reduce Loan	Cumulative Loan Due Bank*	Net Loan Policy Proceeds Available for Retirement Income	Year End Policy Cash Value**	Year End Policy Cash Value** Net of Bank Loan	Year End Policy Death Benefit Net of Bank Loan
Yr	Male Age										
					Policy Owner's Income Tax Bracket 40.00%	Indexed UL Interest Rate 7.00%	Initial Policy Death Benefit 4,216,273				
1	45	200,000	50,000	150,000	3.00%	0	154,500	0	174,242	19,742	4,236,015
2	46	200,000	50,000	150,000	3.14%	0	314,061	0	360,728	46,667	4,262,940
3	47	200,000	50,000	150,000	3.29%	0	479,329	0	560,491	81,162	4,297,435
4	48	200,000	50,000	150,000	3.43%	0	650,915	0	774,608	123,693	4,339,966
5	49	200,000	50,000	150,000	3.57%	0	829,508	0	1,004,054	174,546	4,390,819
6	50	200,000	50,000	150,000	3.71%	0	1,015,848	0	1,249,899	234,051	4,450,324
7	51	200,000	50,000	150,000	3.86%	0	1,210,850	0	1,513,323	302,473	4,518,746
8	52	200,000	50,000	150,000	4.00%	0	1,415,284	0	1,795,637	380,353	4,596,626
9	53	200,000	50,000	150,000	4.14%	0	1,630,087	0	2,098,256	468,169	4,684,442
10	54	200,000	50,000	150,000	4.29%	0	1,856,453	0	2,422,435	565,982	4,782,255
11	55	200,000	50,000	150,000	4.43%	0	2,095,339	0	2,814,338	718,999	4,935,272
12	56	200,000	50,000	150,000	4.57%	0	2,347,951	0	3,236,938	888,987	5,105,260
13	57	200,000	50,000	150,000	4.71%	0	2,615,604	0	3,692,623	1,077,019	5,293,292
14	58	200,000	50,000	150,000	4.86%	0	2,900,012	0	4,184,005	1,283,993	5,500,266
15	59	200,000	50,000	150,000	5.00%	0	3,202,513	0	4,713,890	1,511,377	5,727,650
16	60	0	0	0		3,202,513	0	0	1,680,585	1,680,585	5,896,858
17	61	0	0	0		0	0	0	1,864,863	1,864,863	6,081,136
18	62	0	0	0		0	0	0	2,065,096	2,065,096	6,281,369
19	63	0	0	0		0	0	0	2,282,441	2,282,441	6,498,714
20	64	0	0	0		0	0	0	2,518,202	2,518,202	6,734,475
21	65	0	0	0		0	0	350,000	2,408,979	2,408,979	3,822,610
22	66	0	0	0		0	0	350,000	2,301,220	2,301,220	3,737,782
23	67	0	0	0		0	0	350,000	2,195,551	2,195,551	3,650,971
24	68	0	0	0		0	0	350,000	2,092,730	2,092,730	3,562,354
25	69	0	0	0		0	0	350,000	1,993,604	1,993,604	3,472,136
26	70	0	0	0		0	0	350,000	1,899,158	1,899,158	3,380,595
27	71	0	0	0		0	0	350,000	1,811,584	1,811,584	3,183,737
28	72	0	0	0		0	0	350,000	1,732,699	1,732,699	2,973,588
29	73	0	0	0		0	0	350,000	1,664,599	1,664,599	2,749,784
30	74	0	0	0		0	0	350,000	1,608,947	1,608,947	2,511,185
		3,000,000	750,000	2,250,000		3,202,513		3,500,000			

30 Year Analysis

	Living Values	Death Benefit
Indexed Universal Life	1,608,947	2,511,185
Less Loan Repayment Due:	0	0
Plus Cumulative Net Loan Proceeds:	3,500,000	3,500,000
Equals Value to Policy Owner:	5,108,947	6,011,185

*Includes accrued loan interest. See "Analysis of Bank Loan" for details.

**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: Robert Sterling

Summary

Borrower and Policy Owner: Robert Sterling

Lender: To be determined

Policy Owner's Income Tax Bracket: 40.00%
 Indexed UL Interest Rate: 7.00%
 Initial Policy Death Benefit: 4,216,273

		Premium and Loan Summary					Policy Owner's Values				
Yr	Male Age	(1) Policy Premium	(2) Premium Paid by Policy Owner	(3) Balance of Premium Due Borrowed from Bank	(4) Assumed Bank Loan Interest Rate	(5) Net Policy Loan Proceeds Used to Reduce Loan	(6) Cumulative Loan Due Bank*	(7) Net Loan Policy Proceeds Available for Retirement Income	(8) Year End Policy Cash Value**	(9) Year End Policy Cash Value** Net of Bank Loan	(10) Year End Policy Death Benefit Net of Bank Loan
31	75	0	0	0		0	0	350,000	1,566,108	1,566,108	2,254,998
32	76	0	0	0		0	0	350,000	1,534,827	1,534,827	2,271,056
33	77	0	0	0		0	0	350,000	1,516,415	1,516,415	2,303,073
34	78	0	0	0		0	0	350,000	1,512,334	1,512,334	2,352,705
35	79	0	0	0		0	0	350,000	1,523,992	1,523,992	2,421,559
36	80	0	0	0		0	0	350,000	1,552,529	1,552,529	2,510,966
37	81	0	0	0		0	0	350,000	1,598,952	1,598,952	2,622,125
38	82	0	0	0		0	0	350,000	1,664,319	1,664,319	2,756,297
39	83	0	0	0		0	0	350,000	1,749,342	1,749,342	2,914,385
40	84	0	0	0		0	0	350,000	1,853,730	1,853,730	3,096,246
41	85	0	0	0		0	0	350,000	1,975,779	1,975,779	3,300,263
42	86	0	0	0		0	0	350,000	2,116,059	2,116,059	3,527,218
43	87	0	0	0		0	0	350,000	2,273,212	2,273,212	3,775,870
44	88	0	0	0		0	0	350,000	2,444,981	2,444,981	4,044,053
45	89	0	0	0		0	0	350,000	2,628,688	2,628,688	4,329,161
46	90	0	0	0		0	0	350,000	2,820,718	2,820,718	4,627,620
47	91	0	0	0		0	0	350,000	3,070,394	3,070,394	4,607,237
48	92	0	0	0		0	0	350,000	3,398,796	3,398,796	4,625,331
49	93	0	0	0		0	0	350,000	3,833,473	3,833,473	4,704,693
50	94	0	0	0		0	0	350,000	4,409,366	4,409,366	4,874,273
51	95	0	0	0		0	0	350,000	5,167,849	5,167,849	5,167,849
52	96	0	0	0		0	0	350,000	6,032,929	6,032,929	6,032,929
53	97	0	0	0		0	0	350,000	7,015,464	7,015,464	7,015,464
54	98	0	0	0		0	0	350,000	8,127,298	8,127,298	8,127,298
55	99	0	0	0		0	0	350,000	9,381,353	9,381,353	9,381,353
		3,000,000	750,000	2,250,000		3,202,513		12,250,000			

55 Year Analysis

	Living Values	Death Benefit
Indexed Universal Life	9,381,353	9,381,353
Less Loan Repayment Due:	0	0
Plus Cumulative Net Loan Proceeds:	12,250,000	12,250,000
Equals Value to Policy Owner:	21,631,353	21,631,353

*Includes accrued loan interest. See "Analysis of Bank Loan" for details.

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