

# A Life Insurance and Retirement Plan

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

Insured: Allison McNamara

## Illustration of Values of Indexed Universal Life

Income Tax Rate  
37.00% for 10 Years  
30.00% Thereafter

Indexed UL  
Interest Rate  
6.85%

Initial  
Payment  
100,000

Initial  
Death Benefit  
1,863,066

Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	55	100,000	0	89,948	22,896	1,953,014
2	56	100,000	0	185,717	119,858	2,048,783
3	57	100,000	0	287,337	222,707	2,150,403
4	58	100,000	0	395,712	332,311	2,258,778
5	59	100,000	0	511,619	449,486	2,374,685
6	60	100,000	0	636,018	575,170	2,499,084
7	61	0	0	670,579	611,055	2,533,645
8	62	0	0	707,768	658,154	2,570,834
9	63	0	0	747,890	708,207	2,610,956
10	64	0	0	791,178	761,424	2,654,244
11	65	0	0	841,537	821,695	1,863,066
12	66	0	0	896,104	886,192	1,863,066
13	67	0	0	962,196	962,196	1,863,066
14	68	0	0	1,033,809	1,033,809	1,863,066
15	69	0	0	1,111,407	1,111,407	1,863,066
16	70	0	0	1,195,444	1,195,444	1,863,066
17	71	0	0	1,285,973	1,285,973	1,863,066
18	72	0	0	1,383,561	1,383,561	1,863,066
19	73	0	0	1,488,910	1,488,910	1,863,066
20	74	0	0	1,602,870	1,602,870	1,863,066
21	75	0	150,000	1,724,888	1,567,388	1,705,566
22	76	0	150,000	1,855,947	1,533,072	1,625,869
23	77	0	150,000	1,996,014	1,499,495	1,599,296
24	78	0	150,000	2,144,991	1,466,147	1,573,396
25	79	0	150,000	2,303,403	1,433,116	1,548,286
26	80	0	150,000	2,471,778	1,400,476	1,524,065
27	81	0	150,000	2,650,759	1,368,393	1,500,931
28	82	0	150,000	2,840,896	1,336,912	1,478,957
29	83	0	150,000	3,042,791	1,306,107	1,458,247
30	84	0	150,000	3,257,069	1,276,051	1,438,904
		600,000	1,500,000			

### 30 Year Summary

Cum. Payments	600,000
Cum. Policy Loan Proceeds	1,500,000
Cash Value	1,276,051
Death Benefit	1,438,904

\*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	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
31	85	0	150,000	3,484,321	1,246,752	1,420,968
32	86	0	150,000	3,725,291	1,218,344	1,404,608
33	87	0	150,000	3,980,634	1,190,839	1,389,871
34	88	0	150,000	4,250,861	1,164,077	1,376,620
35	89	0	150,000	4,536,553	1,137,929	1,364,756
36	90	0	150,000	4,838,264	1,112,209	1,354,122
37	91	0	150,000	5,161,105	1,091,247	1,297,691
38	92	0	150,000	5,507,674	1,076,823	1,242,053
39	93	0	150,000	5,881,203	1,071,310	1,188,934
40	94	0	150,000	6,285,630	1,077,742	1,140,599
41	95	0	150,000	6,760,001	1,134,219	1,134,219
42	96	0	150,000	7,233,225	1,168,654	1,168,654
43	97	0	150,000	7,739,225	1,213,926	1,213,926
44	98	0	150,000	8,280,359	1,271,295	1,271,295
45	99	0	150,000	8,859,160	1,342,142	1,342,142

600,000      3,750,000

### 45 Year Summary

Cum. Payments	600,000
Cum. Policy Loan Proceeds	3,750,000
Cash Value	1,342,142
Death Benefit	1,342,142

\*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.