

# Comparison of Insurance Policies

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

Insured: Laura Lake Johnson

## Comparison of Values

		Indexed Universal Life #1 Interest Rate: 6.90% Sample Life Insurance Co.				Indexed Universal Life #2 Interest Rate: 6.90% Sample Life Insurance Co.				
		Recommended				Not Recommended				
Yr	Female Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Cash Value*	(9) Death Benefit
1	35	25,000	0	22,567	311	1,110,359	0	20,967	20,967	1,108,759
2	36	25,000	0	46,854	24,782	1,134,646	0	43,526	43,526	1,131,318
3	37	25,000	0	73,006	51,130	1,160,798	0	67,813	67,813	1,155,605
4	38	25,000	0	101,182	79,503	1,188,974	0	93,977	93,977	1,181,769
5	39	25,000	0	131,533	110,049	1,219,325	0	122,155	122,155	1,209,947
6	40	0	0	139,395	118,129	1,227,187	0	127,673	127,673	1,215,465
7	41	0	0	147,800	126,751	1,235,592	0	133,547	133,547	1,221,339
8	42	0	0	156,779	139,233	1,244,571	0	139,795	139,795	1,227,587
9	43	0	0	166,359	152,326	1,254,151	0	146,426	146,426	1,234,218
10	44	0	0	176,566	166,047	1,264,358	0	153,451	153,451	1,241,243
11	45	0	0	187,429	180,412	1,275,221	0	160,879	160,879	1,248,671
12	46	0	0	198,970	195,467	1,286,762	0	168,713	168,713	1,256,505
13	47	0	0	212,436	212,436	1,300,228	0	179,778	179,778	1,267,570
14	48	0	0	226,735	226,735	1,314,527	0	191,486	191,486	1,279,278
15	49	0	0	241,902	241,902	1,329,694	0	203,857	203,857	1,291,649
16	50	0	0	257,977	257,977	1,345,769	0	216,912	216,912	1,304,704
17	51	0	0	275,326	275,326	1,363,118	0	231,003	231,003	1,318,795
18	52	0	0	294,053	294,053	1,381,845	0	246,212	246,212	1,334,004
19	53	0	0	314,265	314,265	1,402,057	0	262,628	262,628	1,350,420
20	54	0	0	336,081	336,081	1,423,873	0	280,347	280,347	1,368,139
21	55	0	0	359,629	359,629	1,447,421	0	299,472	299,472	1,387,264
22	56	0	0	385,044	385,044	1,472,836	0	320,114	320,114	1,407,906
23	57	0	0	412,412	412,412	1,500,204	0	342,330	342,330	1,430,122
24	58	0	0	441,632	441,632	1,529,424	0	365,989	365,989	1,453,781
25	59	0	0	472,762	472,762	1,560,554	0	391,116	391,116	1,478,908
26	60	0	0	505,695	505,695	1,593,487	0	417,571	417,571	1,505,363
27	61	0	0	540,833	540,833	1,628,625	0	445,716	445,716	1,533,508
28	62	0	0	578,285	578,285	1,666,077	0	475,621	475,621	1,563,413
29	63	0	0	618,185	618,185	1,705,977	0	507,374	507,374	1,595,166
30	64	0	0	660,653	660,653	1,748,445	0	541,050	541,050	1,628,842
		125,000	0				0			

\*This illustration assumes the nonguaranteed values 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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		Recommended				Not Recommended				
	Female	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Yr	Age	Premium Payment	After Tax Policy Loan Proceeds	Year End Accum Value*	Year End Cash Value*	Death Benefit	After Tax Policy Loan Proceeds	Year End Accum Value*	Year End Cash Value*	Death Benefit
31	65	0	60,000	709,354	646,354	1,048,139	50,000	579,578	527,078	1,058,639
32	66	0	60,000	761,274	632,124	981,989	50,000	620,475	512,850	1,003,514
33	67	0	60,000	816,702	618,095	912,532	50,000	663,935	498,428	945,633
34	68	0	60,000	875,959	604,421	839,601	50,000	710,165	483,883	884,857
35	69	0	60,000	939,416	591,301	763,024	50,000	759,408	469,312	821,043
36	70	0	60,000	1,007,512	578,992	730,119	50,000	811,949	454,848	754,039
37	71	0	60,000	1,080,428	567,482	707,938	50,000	868,117	440,662	683,684
38	72	0	60,000	1,158,185	556,591	683,991	50,000	928,309	426,981	609,811
39	73	0	60,000	1,241,172	546,499	658,204	50,000	993,002	414,108	532,244
40	74	0	60,000	1,329,838	537,430	630,519	50,000	1,062,774	402,435	476,829
41	75	0	60,000	1,424,689	529,661	600,896	50,000	1,138,242	392,385	449,297
42	76	0	60,000	1,525,680	522,901	599,185	50,000	1,218,552	382,903	443,830
43	77	0	60,000	1,633,189	517,272	598,931	50,000	1,304,000	374,068	439,268
44	78	0	60,000	1,747,609	512,896	600,276	50,000	1,394,892	365,964	435,709
45	79	0	60,000	1,869,353	509,904	603,372	50,000	1,491,551	358,677	433,254
46	80	0	60,000	1,998,844	508,422	608,365	50,000	1,594,306	352,288	432,003
47	81	0	60,000	2,136,501	508,558	615,383	50,000	1,703,482	346,863	432,037
48	82	0	60,000	2,282,768	510,428	624,567	50,000	1,819,425	342,475	433,446
49	83	0	60,000	2,438,102	514,145	636,050	50,000	1,942,488	339,190	436,315
50	84	0	60,000	2,602,967	519,812	649,960	50,000	2,073,031	337,068	440,720
51	85	0	60,000	2,777,825	527,512	666,403	50,000	2,211,411	336,150	446,720
52	86	0	60,000	2,963,184	537,355	685,515	50,000	2,358,020	336,496	454,397
53	87	0	60,000	3,159,522	549,402	707,378	50,000	2,513,227	338,127	463,788
54	88	0	60,000	3,367,275	563,649	732,013	50,000	2,677,364	341,009	474,877
55	89	0	60,000	3,586,901	580,094	759,439	50,000	2,850,783	345,110	487,649

125,000

1,500,000

1,250,000

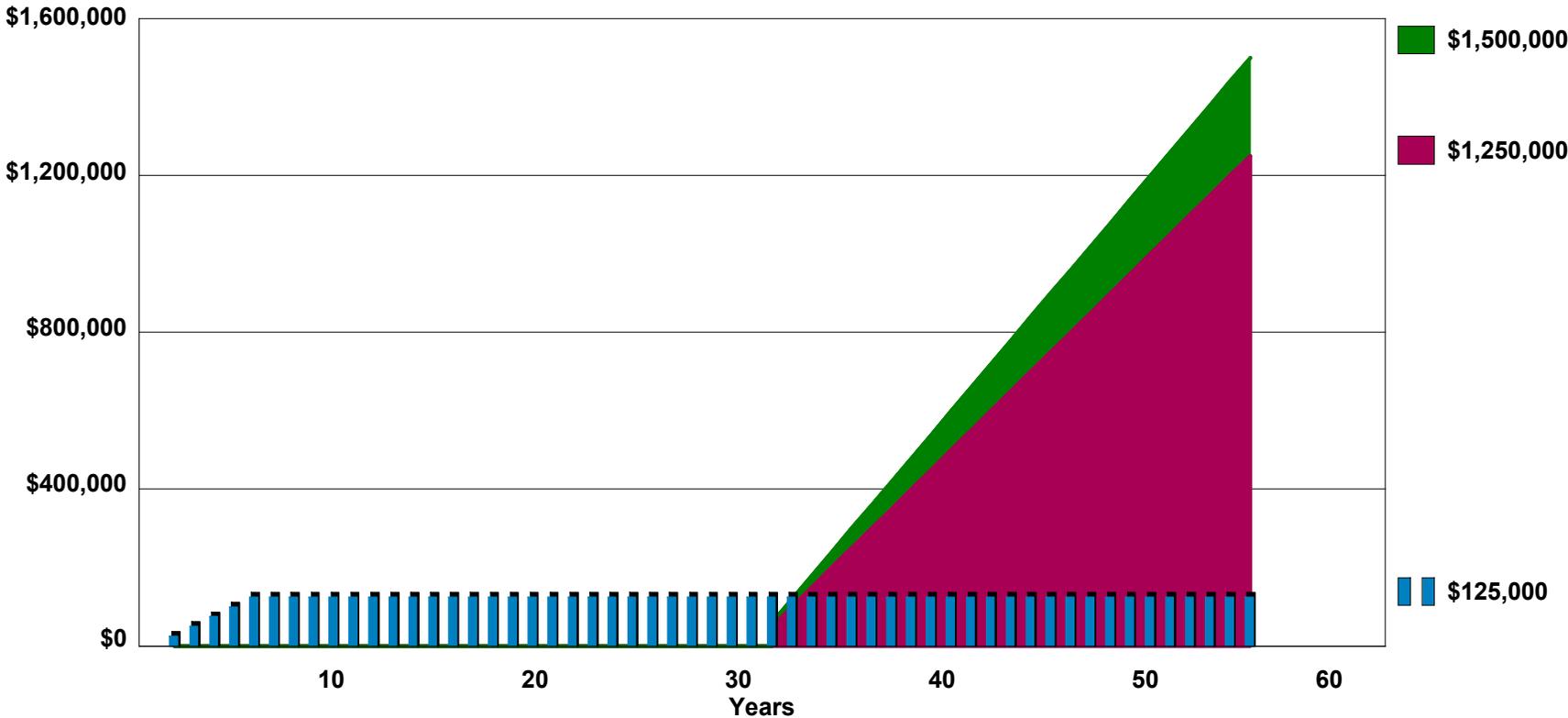
\*This illustration assumes the nonguaranteed values continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

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Insured: Laura Lake Johnson

## 55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



**At Year 55**

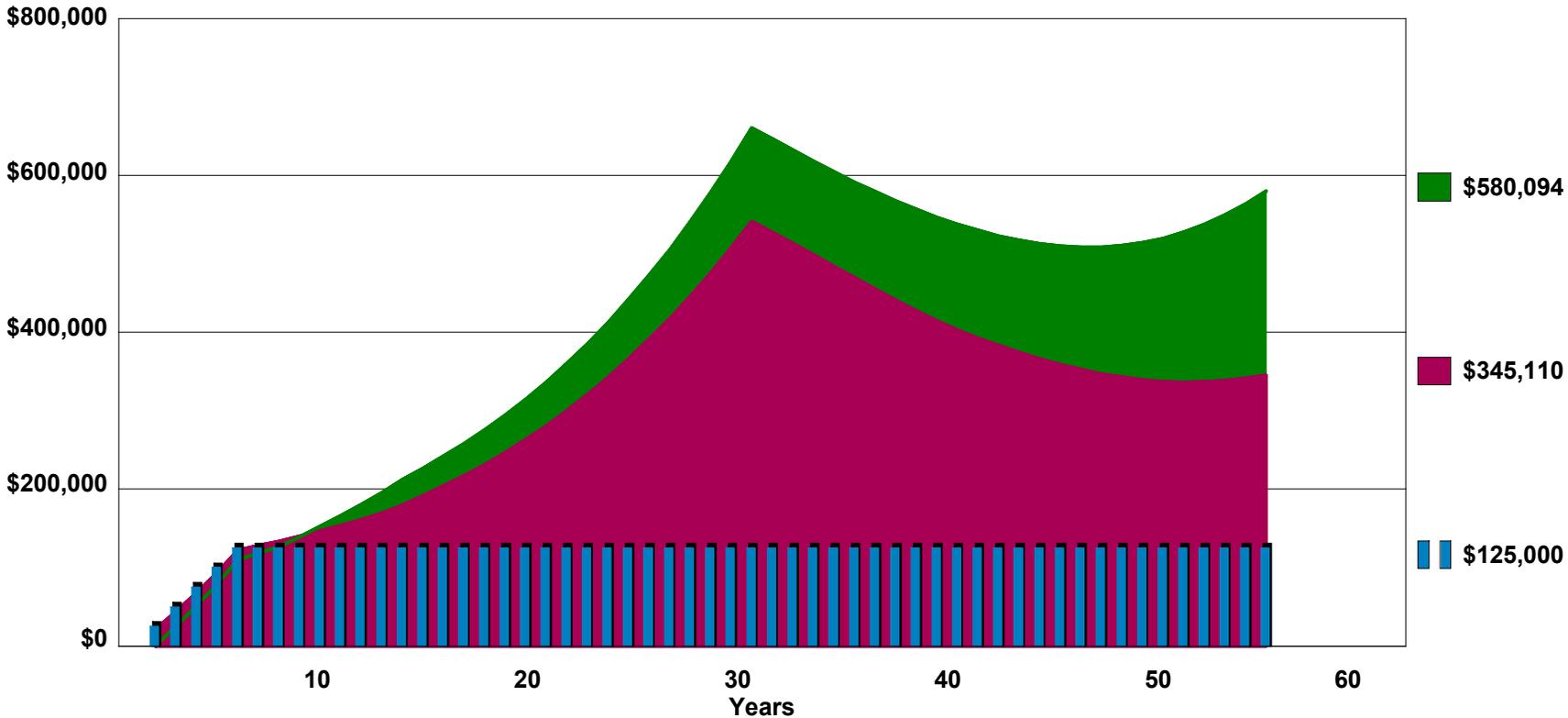
- Cumulative Premium Payment \$125,000
- Indexed Universal Life #1 \$1,500,000
- Indexed Universal Life #2 \$1,250,000

# Comparison of Insurance Policies

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Insured: Laura Lake Johnson

## 55 Year Summary Analysis of Cash Values



**At Year 55**

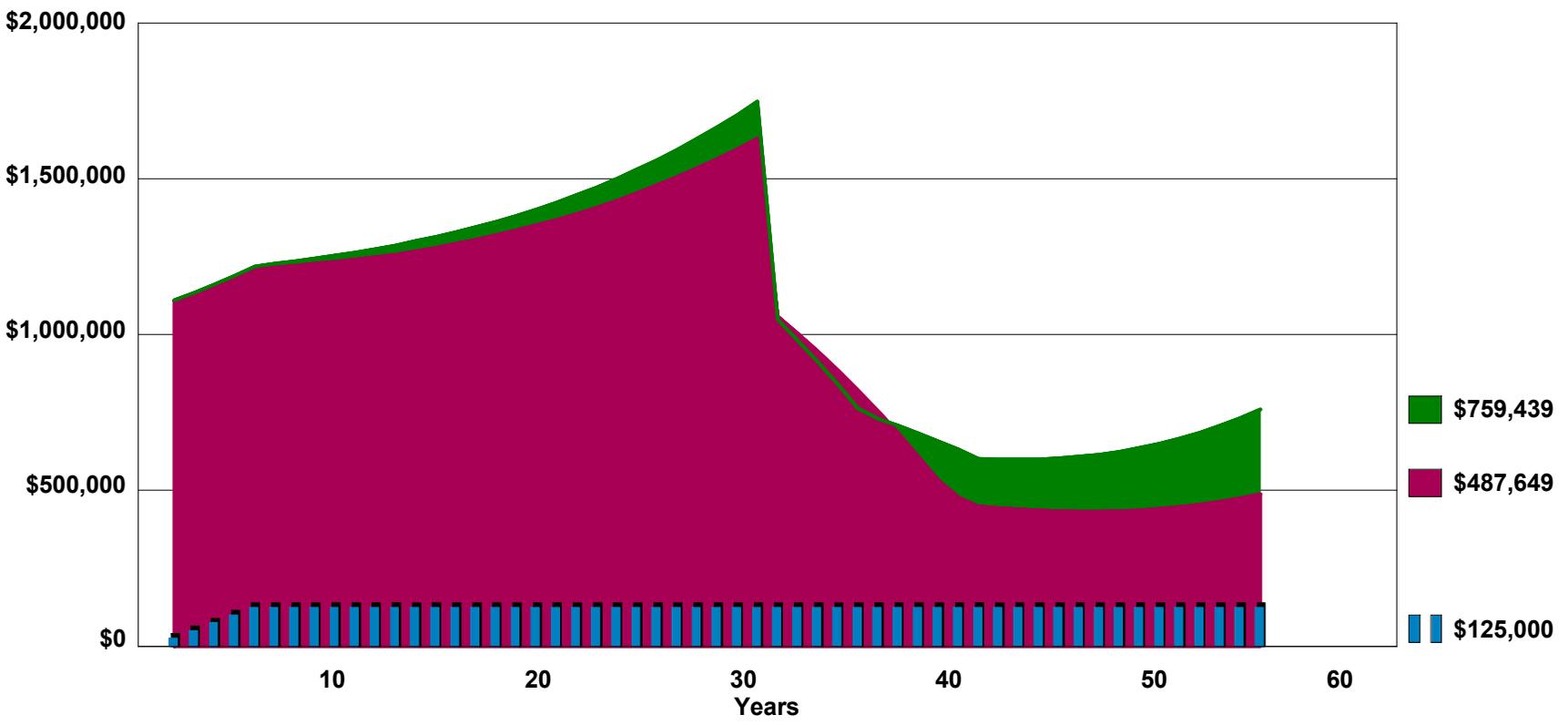
- Cumulative Premium Payment ■ \$125,000
- Indexed Universal Life #1 ■ \$580,094
- Indexed Universal Life #2 ■ \$345,110

# Comparison of Insurance Policies

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

Insured: Laura Lake Johnson

## 55 Year Summary Analysis of Death Benefits



**At Year 55**

- Cumulative Premium Payment ■ \$125,000
- Indexed Universal Life #1 ■ \$759,439
- Indexed Universal Life #2 ■ \$487,649