

# Executive's Repayment Obligations

## Controlled Executive Bonus Plan Using Indexed Universal Life

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Date: [Current date appears here]

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

Insured: Tom Hamilton  
Employer: Acme Ford, LLC  
Limited Liability Co

Male Age 40  
Indexed UL Interest Rate 7.50%  
Initial Death Benefit 2,600,000

Year	Male Age	(1) Bonus Paid to the Executive	(2) Cumulative Bonus Paid to the Executive	(3) % of Bonus Due if Executive Terminates	(4) Amount of Repayment Due by Executive	(5) Executive's Policy Cash Value*	(6) Executive's Net Gain/Loss** (5) - (4)	(7) Executive's Policy Death Benefit †
1	40	100,000	100,000	100.00%	100,000	0	-100,000	2,600,000
2	41	100,000	200,000	85.00%	170,000	46,816	-123,184	2,600,000
3	42	100,000	300,000	70.00%	210,000	111,820	-98,180	2,600,000
4	43	100,000	400,000	55.00%	220,000	180,954	-39,046	2,600,000
5	44	100,000	500,000	40.00%	200,000	254,460	54,460	2,600,000
6	45	100,000	600,000	25.00%	150,000	333,345	183,345	2,600,000
7	46	100,000	700,000	10.00%	70,000	418,145	348,145	2,600,000
8	47	0	700,000	0.00%	0	448,015	448,015	2,600,000
9	48	0	700,000	0.00%	0	480,253	480,253	2,600,000
10	49	0	700,000	0.00%	0	515,003	515,003	2,600,000
11	50	0	700,000	0.00%	0	558,764	558,764	2,600,000
12	51	0	700,000	0.00%	0	598,641	598,641	2,600,000
13	52	0	700,000	0.00%	0	641,344	641,344	2,600,000
14	53	0	700,000	0.00%	0	687,053	687,053	2,600,000
15	54	0	700,000	0.00%	0	735,978	735,978	2,600,000
16	55	0	700,000	0.00%	0	788,301	788,301	2,600,000
17	56	0	700,000	0.00%	0	844,301	844,301	2,600,000
18	57	0	700,000	0.00%	0	904,256	904,256	2,600,000
19	58	0	700,000	0.00%	0	968,465	968,465	2,600,000
20	59	0	700,000	0.00%	0	1,037,257	1,037,257	2,600,000
		700,000						

\*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

\*\* Negatives in Column (6) are in excess of the policy cash value.

† Assumes the executive's death waives the repayment obligation.