

A Comparison of Insurance Plans

For Harvey Pierce, MD



Presented By: _____

[Licensed user's name appears here]

Preface

In the accompanying pages, you will find a financial analysis that compares and contrasts benefits of different life insurance plans.

The principle utilized in making the comparison involves measuring relational rates of return. Examine the following hypothetical examples.

| | <u>Plan X</u> | <u>Plan Y</u> |
|------------------------|---------------|---------------|
| 10 annual payments of: | \$ 1,000 | |
| 7 annual payments of: | | \$ 2,000 |
| Total payments: | 10,000 | 14,000 |
| 20th year plan value: | 30,000 | 40,000 |
| Profit over 20 years: | 20,000 | 26,000 |

Plan Y looks like the preferred choice since it produces a profit of \$26,000 while the profit from Plan X is only \$20,000. Nevertheless, when both plans are studied from an internal rate of return (IRR), Plan X is superior.

| <u>Plan X</u> | <u>20th Year</u> | <u>Plan Y</u> |
|---------------|--|---------------|
| 7.21% | Net IRR | 6.32% |
| 10.30% | Pre-Tax Equivalent IRR (30% income tax bracket) | 9.03% |

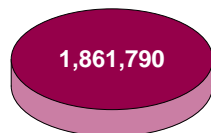
The results are due to the amounts and the timing of the payments. Policy Y not only requires a larger total premium, but payment of it is scheduled over a shorter time period. A comparison of financial alternatives must take both elements into account.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

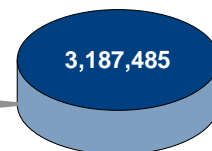
1. The financial strength of the company;
2. Suitability of the type of plan;
3. Plan provisions and contractual guarantees;
4. Historical results for the same or similar plans;
5. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.

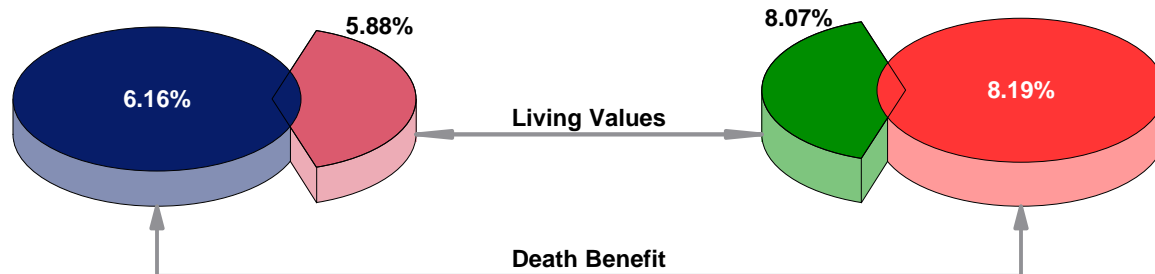
Indexed UL Fixed Loans



Indexed UL Participating Loans



Comparative Analysis of Net Rate of Return



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

A Comparison of Insurance Plans

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Insured Harvey Pierce, MD

Indexed UL Fixed Loans vs. Indexed UL Participating Loans

Male Age 45
Indexed UL (FL)
Interest Rate 7.50%

Income Tax Rate 40.00%

Male Age 45
Indexed UL (PL)
Interest Rate 7.50%

| | | Indexed UL (FL) | | | | | vs. | Indexed UL (PL) | | | | | |
|------|----------|---------------------|------------------------------|---------------------------|--------------------------|-------------------|----------|---------------------|------------------------------|----------------------------|---------------------------|--------------------|--|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit | |
| 1 | 45 | 23,717 | 0 | 21,414 | 6,879 | 521,414 | 45 | 23,717 | 0 | 21,414 | 6,879 | 521,414 | |
| 2 | 46 | 23,717 | 0 | 44,344 | 31,259 | 544,344 | 46 | 23,717 | 0 | 44,344 | 31,259 | 544,344 | |
| 3 | 47 | 23,717 | 0 | 68,921 | 57,291 | 568,921 | 47 | 23,717 | 0 | 68,921 | 57,291 | 568,921 | |
| 4 | 48 | 23,717 | 0 | 95,283 | 85,108 | 595,283 | 48 | 23,717 | 0 | 95,283 | 85,108 | 595,283 | |
| 5 | 49 | 23,717 | 0 | 123,548 | 114,828 | 623,548 | 49 | 23,717 | 0 | 123,548 | 114,828 | 623,548 | |
| 6 | 50 | 23,717 | 0 | 154,034 | 146,769 | 654,034 | 50 | 23,717 | 0 | 154,034 | 146,769 | 654,034 | |
| 7 | 51 | 23,717 | 0 | 186,917 | 181,102 | 686,917 | 51 | 23,717 | 0 | 186,917 | 181,102 | 686,917 | |
| 8 | 52 | 23,717 | 0 | 222,398 | 218,038 | 722,398 | 52 | 23,717 | 0 | 222,398 | 218,038 | 722,398 | |
| 9 | 53 | 23,717 | 0 | 260,702 | 257,797 | 760,702 | 53 | 23,717 | 0 | 260,702 | 257,797 | 760,702 | |
| 10 | 54 | 23,717 | 0 | 302,081 | 300,631 | 802,081 | 54 | 23,717 | 0 | 302,081 | 300,631 | 802,081 | |
| 11 | 55 | 23,717 | 0 | 348,263 | 348,263 | 848,263 | 55 | 23,717 | 0 | 348,263 | 348,263 | 848,263 | |
| 12 | 56 | 23,717 | 0 | 397,826 | 397,826 | 897,826 | 56 | 23,717 | 0 | 397,826 | 397,826 | 897,826 | |
| 13 | 57 | 23,717 | 0 | 451,008 | 451,008 | 951,008 | 57 | 23,717 | 0 | 451,008 | 451,008 | 951,008 | |
| 14 | 58 | 23,717 | 0 | 508,076 | 508,076 | 1,008,076 | 58 | 23,717 | 0 | 508,076 | 508,076 | 1,008,076 | |
| 15 | 59 | 23,717 | 0 | 569,312 | 569,312 | 1,069,312 | 59 | 23,717 | 0 | 569,312 | 569,312 | 1,069,312 | |
| 16 | 60 | 23,717 | 0 | 634,981 | 634,981 | 1,134,981 | 60 | 23,717 | 0 | 634,981 | 634,981 | 1,134,981 | |
| 17 | 61 | 23,717 | 0 | 705,402 | 705,402 | 1,205,402 | 61 | 23,717 | 0 | 705,402 | 705,402 | 1,205,402 | |
| 18 | 62 | 23,717 | 0 | 780,908 | 780,908 | 1,280,908 | 62 | 23,717 | 0 | 780,908 | 780,908 | 1,280,908 | |
| 19 | 63 | 23,717 | 0 | 861,854 | 861,854 | 1,361,854 | 63 | 23,717 | 0 | 861,854 | 861,854 | 1,361,854 | |
| 20 | 64 | 23,717 | 0 | 948,620 | 948,620 | 1,448,620 | 64 | 23,717 | 0 | 948,620 | 948,620 | 1,448,620 | |
| 21 | 65 | 0 | 53,194 | 961,522 | 961,522 | 1,461,522 | 65 | 0 | 91,071 | 921,751 | 921,751 | 1,421,751 | |
| 22 | 66 | 0 | 53,194 | 975,031 | 975,031 | 1,475,031 | 66 | 0 | 91,071 | 894,920 | 894,920 | 1,394,920 | |
| 23 | 67 | 0 | 53,194 | 989,139 | 989,139 | 1,489,139 | 67 | 0 | 91,071 | 868,196 | 868,196 | 1,368,196 | |
| 24 | 68 | 0 | 53,194 | 1,003,827 | 1,003,827 | 1,503,827 | 68 | 0 | 91,071 | 841,650 | 841,650 | 1,341,650 | |
| 25 | 69 | 0 | 53,194 | 1,019,072 | 1,019,072 | 1,519,072 | 69 | 0 | 91,071 | 815,360 | 815,360 | 1,315,360 | |
| 26 | 70 | 0 | 53,194 | 1,034,834 | 1,034,834 | 1,534,834 | 70 | 0 | 91,071 | 789,402 | 789,402 | 1,289,402 | |
| 27 | 71 | 0 | 53,194 | 1,051,179 | 1,051,179 | 1,551,179 | 71 | 0 | 91,071 | 763,974 | 763,974 | 1,263,974 | |
| 28 | 72 | 0 | 53,194 | 1,068,078 | 1,068,078 | 1,568,078 | 72 | 0 | 91,071 | 739,195 | 739,195 | 1,239,195 | |
| 29 | 73 | 0 | 53,194 | 1,085,490 | 1,085,490 | 1,585,490 | 73 | 0 | 91,071 | 715,192 | 715,192 | 1,215,192 | |
| 30 | 74 | 0 | 53,194 | 1,103,362 | 1,103,362 | 1,603,362 | 74 | 0 | 91,071 | 692,099 | 692,099 | 1,192,099 | |
| | | 474,340 | 531,940 | | | | | | | 474,340 | 910,710 | | |

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A Comparison of Insurance Plans

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

Insured Harvey Pierce, MD

Indexed UL Fixed Loans vs. Indexed UL Participating Loans

Male Age 45
Indexed UL (FL)
Interest Rate 7.50%

Income Tax Rate 40.00%

Male Age 45
Indexed UL (PL)
Interest Rate 7.50%

| | | Indexed UL (FL) | | | | | vs. | Indexed UL (PL) | | | | |
|------|----------|------------------------|---------------------------------|------------------------------|-----------------------------|----------------------|----------|------------------------|---------------------------------|-------------------------------|------------------------------|-----------------------|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit |
| 31 | 75 | 0 | 53,194 | 1,121,624 | 1,121,624 | 1,621,624 | 75 | 0 | 91,071 | 670,059 | 670,059 | 1,170,059 |
| 32 | 76 | 0 | 53,194 | 1,140,168 | 1,140,168 | 1,640,168 | 76 | 0 | 91,071 | 649,196 | 649,196 | 1,149,196 |
| 33 | 77 | 0 | 53,194 | 1,158,878 | 1,158,878 | 1,658,878 | 77 | 0 | 91,071 | 629,657 | 629,657 | 1,129,657 |
| 34 | 78 | 0 | 53,194 | 1,177,612 | 1,177,612 | 1,677,612 | 78 | 0 | 91,071 | 611,591 | 611,591 | 1,111,591 |
| 35 | 79 | 0 | 53,194 | 1,196,197 | 1,196,197 | 1,696,197 | 79 | 0 | 91,071 | 595,147 | 595,147 | 1,095,147 |
| 36 | 80 | 0 | 53,194 | 1,214,429 | 1,214,429 | 1,714,429 | 80 | 0 | 91,071 | 580,483 | 580,483 | 1,080,483 |
| 37 | 81 | 0 | 53,194 | 1,232,254 | 1,232,254 | 1,732,254 | 81 | 0 | 91,071 | 567,938 | 567,938 | 1,067,938 |
| 38 | 82 | 0 | 53,194 | 1,249,448 | 1,249,448 | 1,749,448 | 82 | 0 | 91,071 | 557,731 | 557,731 | 1,057,731 |
| 39 | 83 | 0 | 53,194 | 1,265,756 | 1,265,756 | 1,765,756 | 83 | 0 | 91,071 | 550,088 | 550,088 | 1,050,088 |
| 40 | 84 | 0 | 53,194 | 1,280,850 | 1,280,850 | 1,780,850 | 84 | 0 | 91,071 | 545,216 | 545,216 | 1,045,216 |
| 41 | 85 | 0 | 53,194 | 1,293,884 | 1,293,884 | 1,793,884 | 85 | 0 | 91,071 | 542,854 | 542,854 | 1,042,854 |
| 42 | 86 | 0 | 53,194 | 1,304,018 | 1,304,018 | 1,804,018 | 86 | 0 | 91,071 | 542,807 | 542,807 | 1,042,807 |
| 43 | 87 | 0 | 53,194 | 1,310,444 | 1,310,444 | 1,810,444 | 87 | 0 | 91,071 | 544,978 | 544,978 | 1,044,978 |
| 44 | 88 | 0 | 53,194 | 1,312,247 | 1,312,247 | 1,812,247 | 88 | 0 | 91,071 | 549,228 | 549,228 | 1,049,228 |
| 45 | 89 | 0 | 53,194 | 1,308,376 | 1,308,376 | 1,808,376 | 89 | 0 | 91,071 | 555,367 | 555,367 | 1,055,367 |
| 46 | 90 | 0 | 53,194 | 1,297,581 | 1,297,581 | 1,797,581 | 90 | 0 | 91,071 | 563,079 | 563,079 | 1,063,079 |
| 47 | 91 | 0 | 53,194 | 1,278,387 | 1,278,387 | 1,778,387 | 91 | 0 | 91,071 | 571,920 | 571,920 | 1,071,920 |
| 48 | 92 | 0 | 53,194 | 1,249,201 | 1,249,201 | 1,749,201 | 92 | 0 | 91,071 | 581,445 | 581,445 | 1,081,445 |
| 49 | 93 | 0 | 53,194 | 1,208,264 | 1,208,264 | 1,708,264 | 93 | 0 | 91,071 | 591,180 | 591,180 | 1,091,180 |
| 50 | 94 | 0 | 53,194 | 1,153,779 | 1,153,779 | 1,653,779 | 94 | 0 | 91,071 | 600,701 | 600,701 | 1,100,701 |
| 51 | 95 | 0 | 53,194 | 1,083,985 | 1,083,985 | 1,583,985 | 95 | 0 | 91,071 | 609,752 | 609,752 | 1,109,752 |
| 52 | 96 | 0 | 53,194 | 996,981 | 996,981 | 1,496,981 | 96 | 0 | 91,071 | 618,069 | 618,069 | 1,118,069 |
| 53 | 97 | 0 | 53,194 | 891,208 | 891,208 | 1,391,208 | 97 | 0 | 91,071 | 625,886 | 625,886 | 1,125,886 |
| 54 | 98 | 0 | 53,194 | 764,922 | 764,922 | 1,264,922 | 98 | 0 | 91,071 | 633,415 | 633,415 | 1,133,415 |
| 55 | 99 | 0 | 53,194 | 615,191 | 615,191 | 1,115,191 | 99 | 0 | 91,071 | 639,874 | 639,874 | 1,139,874 |
| | | 474,340 | 1,861,790 | | | | | | 474,340 | 3,187,485 | | |

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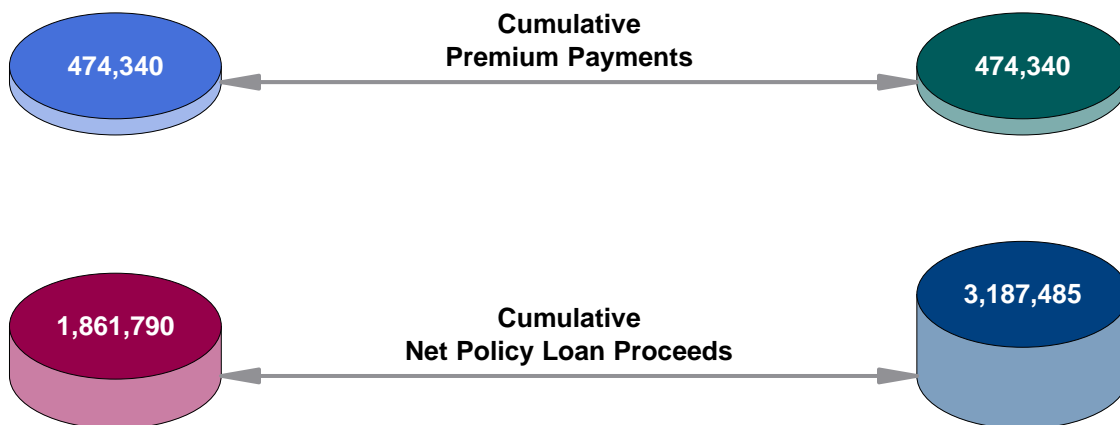
Presented By: [Licensed user's name appears here]

Insured Harvey Pierce, MD

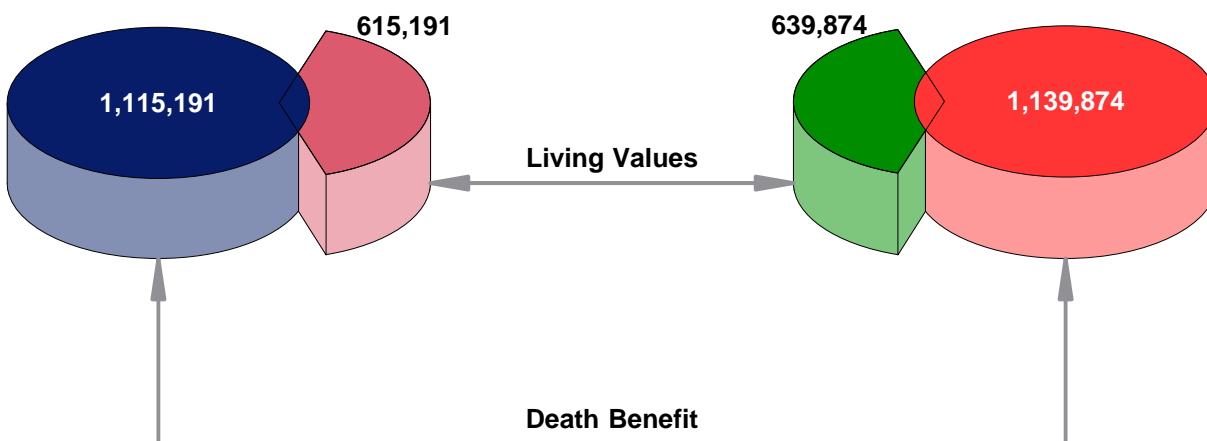
55th Year Summary Analysis of Values

Indexed UL Fixed Loans

Indexed UL Participating Loans



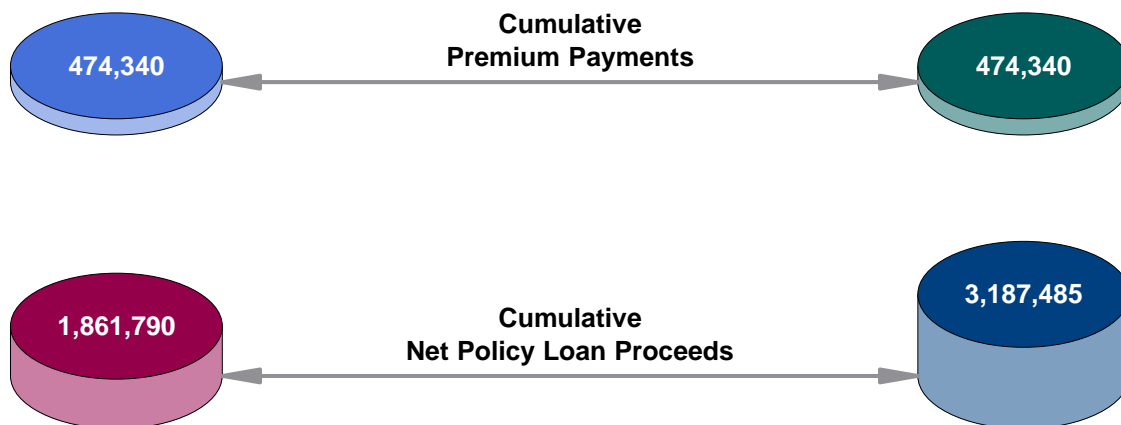
Comparative Analysis of Values



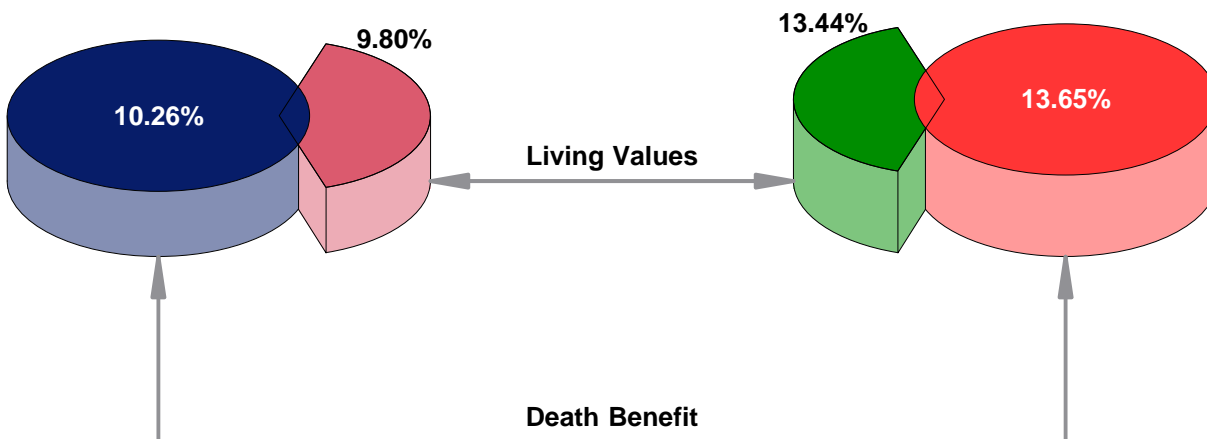
55th Year Summary Analysis of Gross Rate of Return

Indexed UL Fixed Loans

Indexed UL Participating Loans



Comparative Analysis of Gross Rate of Return



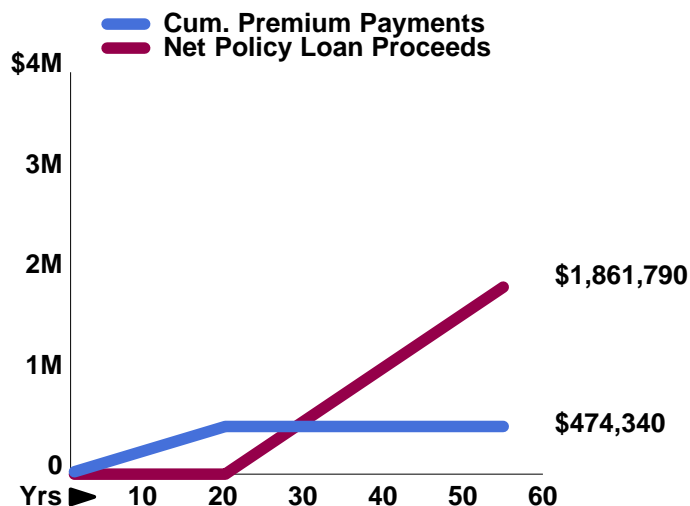
A Comparison of Insurance Plans

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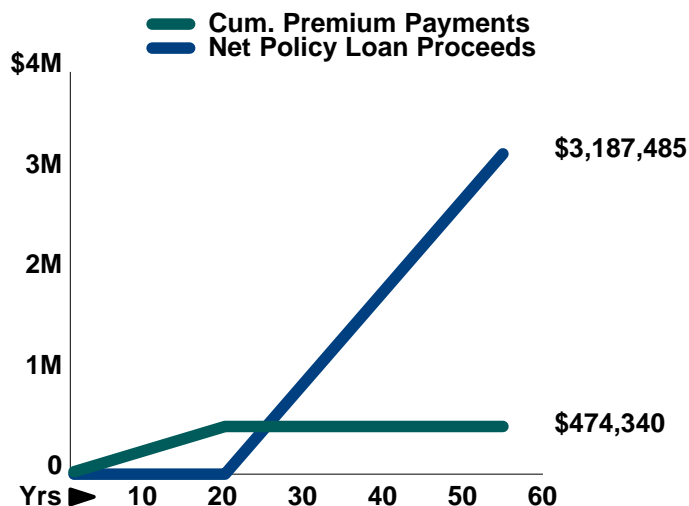
Insured Harvey Pierce, MD

55 Year Analysis

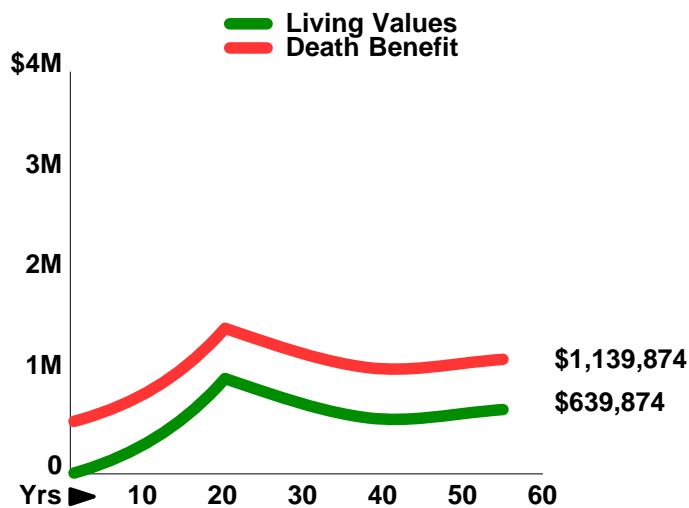
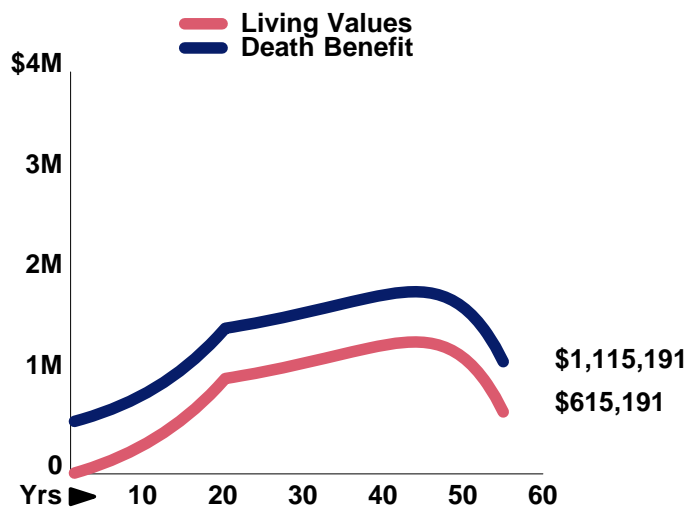
Indexed UL Fixed Loans



Indexed UL Participating Loans



Comparative Analysis of Values



A Comparison of Insurance Plans

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Insured Harvey Pierce, MD

Indexed UL Fixed Loans vs. Indexed UL Participating Loans

Male
Age
45
Indexed UL (FL)
Interest Rate
7.50%

Income
Tax Rate
40.00%

Male
Age
45
Indexed UL (PL)
Interest Rate
7.50%

| Indexed UL (FL) Gross Rate of Return Required on Column (1) to Match Policy Values | | | | | | | vs. | Indexed UL (PL) Gross Rate of Return Required on Column (6) to Match Policy Values | | | | |
|--|----------|------------------------|---------------------------------|------------------------------|-----------------------------|----------------------|----------|--|---------------------------------|-------------------------------|------------------------------|-----------------------|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit |
| 1 | 45 | 23,717 | 0 | -16.18 | -118.33 | 3497.47 | 45 | 23,717 | 0 | -16.18 | -118.33 | 3497.47 |
| 2 | 46 | 23,717 | 0 | -7.35 | -41.30 | 552.80 | 46 | 23,717 | 0 | -7.35 | -41.30 | 552.80 |
| 3 | 47 | 23,717 | 0 | -2.64 | -17.41 | 247.38 | 47 | 23,717 | 0 | -2.64 | -17.41 | 247.38 |
| 4 | 48 | 23,717 | 0 | 0.29 | -7.16 | 148.83 | 48 | 23,717 | 0 | 0.29 | -7.16 | 148.83 |
| 5 | 49 | 23,717 | 0 | 2.28 | -1.79 | 102.68 | 49 | 23,717 | 0 | 2.28 | -1.79 | 102.68 |
| 6 | 50 | 23,717 | 0 | 3.78 | 1.47 | 76.69 | 50 | 23,717 | 0 | 3.78 | 1.47 | 76.69 |
| 7 | 51 | 23,717 | 0 | 4.94 | 3.62 | 60.35 | 51 | 23,717 | 0 | 4.94 | 3.62 | 60.35 |
| 8 | 52 | 23,717 | 0 | 5.87 | 5.14 | 49.32 | 52 | 23,717 | 0 | 5.87 | 5.14 | 49.32 |
| 9 | 53 | 23,717 | 0 | 6.63 | 6.26 | 41.49 | 53 | 23,717 | 0 | 6.63 | 6.26 | 41.49 |
| 10 | 54 | 23,717 | 0 | 7.26 | 7.11 | 35.71 | 54 | 23,717 | 0 | 7.26 | 7.11 | 35.71 |
| 11 | 55 | 23,717 | 0 | 7.91 | 7.91 | 31.37 | 55 | 23,717 | 0 | 7.91 | 7.91 | 31.37 |
| 12 | 56 | 23,717 | 0 | 8.42 | 8.42 | 27.99 | 56 | 23,717 | 0 | 8.42 | 8.42 | 27.99 |
| 13 | 57 | 23,717 | 0 | 8.84 | 8.84 | 25.32 | 57 | 23,717 | 0 | 8.84 | 8.84 | 25.32 |
| 14 | 58 | 23,717 | 0 | 9.18 | 9.18 | 23.18 | 58 | 23,717 | 0 | 9.18 | 9.18 | 23.18 |
| 15 | 59 | 23,717 | 0 | 9.46 | 9.46 | 21.43 | 59 | 23,717 | 0 | 9.46 | 9.46 | 21.43 |
| 16 | 60 | 23,717 | 0 | 9.70 | 9.70 | 19.99 | 60 | 23,717 | 0 | 9.70 | 9.70 | 19.99 |
| 17 | 61 | 23,717 | 0 | 9.91 | 9.91 | 18.80 | 61 | 23,717 | 0 | 9.91 | 9.91 | 18.80 |
| 18 | 62 | 23,717 | 0 | 10.08 | 10.08 | 17.80 | 62 | 23,717 | 0 | 10.08 | 10.08 | 17.80 |
| 19 | 63 | 23,717 | 0 | 10.23 | 10.23 | 16.96 | 63 | 23,717 | 0 | 10.23 | 10.23 | 16.96 |
| 20 | 64 | 23,717 | 0 | 10.36 | 10.36 | 16.24 | 64 | 23,717 | 0 | 10.36 | 10.36 | 16.24 |
| 21 | 65 | 0 | 53,194 | 10.50 | 10.50 | 15.67 | 65 | 0 | 91,071 | 10.50 | 10.50 | 15.69 |
| 22 | 66 | 0 | 53,194 | 10.61 | 10.61 | 15.19 | 66 | 0 | 91,071 | 10.64 | 10.64 | 15.24 |
| 23 | 67 | 0 | 53,194 | 10.69 | 10.69 | 14.78 | 67 | 0 | 91,071 | 10.77 | 10.77 | 14.87 |
| 24 | 68 | 0 | 53,194 | 10.76 | 10.76 | 14.42 | 68 | 0 | 91,071 | 10.90 | 10.90 | 14.57 |
| 25 | 69 | 0 | 53,194 | 10.82 | 10.82 | 14.11 | 69 | 0 | 91,071 | 11.03 | 11.03 | 14.33 |
| 26 | 70 | 0 | 53,194 | 10.86 | 10.86 | 13.83 | 70 | 0 | 91,071 | 11.15 | 11.15 | 14.13 |
| 27 | 71 | 0 | 53,194 | 10.90 | 10.90 | 13.59 | 71 | 0 | 91,071 | 11.27 | 11.27 | 13.97 |
| 28 | 72 | 0 | 53,194 | 10.93 | 10.93 | 13.37 | 72 | 0 | 91,071 | 11.39 | 11.39 | 13.83 |
| 29 | 73 | 0 | 53,194 | 10.95 | 10.95 | 13.18 | 73 | 0 | 91,071 | 11.51 | 11.51 | 13.73 |
| 30 | 74 | 0 | 53,194 | 10.96 | 10.96 | 13.00 | 74 | 0 | 91,071 | 11.63 | 11.63 | 13.64 |
| | | 474,340 | 531,940 | | | | | | 474,340 | 910,710 | | |

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Male
Age
45
Indexed UL (FL)
Interest Rate
7.50%

Income
Tax Rate
40.00%

Male
Age
45
Indexed UL (PL)
Interest Rate
7.50%

| | | Indexed UL (FL) Gross Rate of Return Required on Column (1) to Match Policy Values | | | | | vs. | Indexed UL (PL) Gross Rate of Return Required on Column (6) to Match Policy Values | | | | |
|------|----------|--|---------------------------------|------------------------------|-----------------------------|----------------------|----------|--|---------------------------------|-------------------------------|------------------------------|-----------------------|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit |
| 31 | 75 | 0 | 53,194 | 10.97 | 10.97 | 12.84 | 75 | 0 | 91,071 | 11.74 | 11.74 | 13.57 |
| 32 | 76 | 0 | 53,194 | 10.98 | 10.98 | 12.70 | 76 | 0 | 91,071 | 11.86 | 11.86 | 13.52 |
| 33 | 77 | 0 | 53,194 | 10.98 | 10.98 | 12.56 | 77 | 0 | 91,071 | 11.97 | 11.97 | 13.48 |
| 34 | 78 | 0 | 53,194 | 10.98 | 10.98 | 12.44 | 78 | 0 | 91,071 | 12.08 | 12.08 | 13.46 |
| 35 | 79 | 0 | 53,194 | 10.97 | 10.97 | 12.32 | 79 | 0 | 91,071 | 12.18 | 12.18 | 13.44 |
| 36 | 80 | 0 | 53,194 | 10.96 | 10.96 | 12.21 | 80 | 0 | 91,071 | 12.29 | 12.29 | 13.43 |
| 37 | 81 | 0 | 53,194 | 10.94 | 10.94 | 12.10 | 81 | 0 | 91,071 | 12.39 | 12.39 | 13.43 |
| 38 | 82 | 0 | 53,194 | 10.93 | 10.93 | 12.00 | 82 | 0 | 91,071 | 12.48 | 12.48 | 13.43 |
| 39 | 83 | 0 | 53,194 | 10.91 | 10.91 | 11.91 | 83 | 0 | 91,071 | 12.58 | 12.58 | 13.44 |
| 40 | 84 | 0 | 53,194 | 10.89 | 10.89 | 11.82 | 84 | 0 | 91,071 | 12.67 | 12.67 | 13.45 |
| 41 | 85 | 0 | 53,194 | 10.86 | 10.86 | 11.73 | 85 | 0 | 91,071 | 12.75 | 12.75 | 13.47 |
| 42 | 86 | 0 | 53,194 | 10.83 | 10.83 | 11.64 | 86 | 0 | 91,071 | 12.83 | 12.83 | 13.49 |
| 43 | 87 | 0 | 53,194 | 10.79 | 10.79 | 11.56 | 87 | 0 | 91,071 | 12.91 | 12.91 | 13.50 |
| 44 | 88 | 0 | 53,194 | 10.75 | 10.75 | 11.47 | 88 | 0 | 91,071 | 12.98 | 12.98 | 13.52 |
| 45 | 89 | 0 | 53,194 | 10.70 | 10.70 | 11.38 | 89 | 0 | 91,071 | 13.05 | 13.05 | 13.54 |
| 46 | 90 | 0 | 53,194 | 10.65 | 10.65 | 11.29 | 90 | 0 | 91,071 | 13.11 | 13.11 | 13.56 |
| 47 | 91 | 0 | 53,194 | 10.59 | 10.59 | 11.20 | 91 | 0 | 91,071 | 13.16 | 13.16 | 13.57 |
| 48 | 92 | 0 | 53,194 | 10.52 | 10.52 | 11.10 | 92 | 0 | 91,071 | 13.21 | 13.21 | 13.59 |
| 49 | 93 | 0 | 53,194 | 10.45 | 10.45 | 11.00 | 93 | 0 | 91,071 | 13.26 | 13.26 | 13.60 |
| 50 | 94 | 0 | 53,194 | 10.36 | 10.36 | 10.89 | 94 | 0 | 91,071 | 13.30 | 13.30 | 13.61 |
| 51 | 95 | 0 | 53,194 | 10.27 | 10.27 | 10.78 | 95 | 0 | 91,071 | 13.34 | 13.34 | 13.62 |
| 52 | 96 | 0 | 53,194 | 10.17 | 10.17 | 10.66 | 96 | 0 | 91,071 | 13.37 | 13.37 | 13.63 |
| 53 | 97 | 0 | 53,194 | 10.06 | 10.06 | 10.54 | 97 | 0 | 91,071 | 13.40 | 13.40 | 13.64 |
| 54 | 98 | 0 | 53,194 | 9.93 | 9.93 | 10.40 | 98 | 0 | 91,071 | 13.42 | 13.42 | 13.64 |
| 55 | 99 | 0 | 53,194 | 9.80 | 9.80 | 10.26 | 99 | 0 | 91,071 | 13.44 | 13.44 | 13.65 |
| | | 474,340 | 1,861,790 | | | | | | 474,340 | 3,187,485 | | |

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A Comparison of Insurance Plans

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

Insured Harvey Pierce, MD

Indexed UL Fixed Loans vs. Indexed UL Participating Loans

Male Age 45
Indexed UL (FL)
Interest Rate 7.50%

Income Tax Rate 40.00%

Male Age 45
Indexed UL (PL)
Interest Rate 7.50%

| Indexed UL (FL) Net Rate of Return Required on Column (1) to Match Policy Values | | | | | | | vs. | Indexed UL (PL) Net Rate of Return Required on Column (6) to Match Policy Values | | | | |
|--|----------|------------------------|---------------------------------|------------------------------|-----------------------------|----------------------|----------|--|---------------------------------|-------------------------------|------------------------------|-----------------------|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit |
| 1 | 45 | 23,717 | 0 | -9.71 | -71.00 | 2098.48 | 45 | 23,717 | 0 | -9.71 | -71.00 | 2098.48 |
| 2 | 46 | 23,717 | 0 | -4.41 | -24.78 | 331.68 | 46 | 23,717 | 0 | -4.41 | -24.78 | 331.68 |
| 3 | 47 | 23,717 | 0 | -1.58 | -10.45 | 148.43 | 47 | 23,717 | 0 | -1.58 | -10.45 | 148.43 |
| 4 | 48 | 23,717 | 0 | 0.17 | -4.30 | 89.30 | 48 | 23,717 | 0 | 0.17 | -4.30 | 89.30 |
| 5 | 49 | 23,717 | 0 | 1.37 | -1.07 | 61.61 | 49 | 23,717 | 0 | 1.37 | -1.07 | 61.61 |
| 6 | 50 | 23,717 | 0 | 2.27 | 0.88 | 46.01 | 50 | 23,717 | 0 | 2.27 | 0.88 | 46.01 |
| 7 | 51 | 23,717 | 0 | 2.96 | 2.17 | 36.21 | 51 | 23,717 | 0 | 2.96 | 2.17 | 36.21 |
| 8 | 52 | 23,717 | 0 | 3.52 | 3.08 | 29.59 | 52 | 23,717 | 0 | 3.52 | 3.08 | 29.59 |
| 9 | 53 | 23,717 | 0 | 3.98 | 3.75 | 24.89 | 53 | 23,717 | 0 | 3.98 | 3.75 | 24.89 |
| 10 | 54 | 23,717 | 0 | 4.35 | 4.27 | 21.42 | 54 | 23,717 | 0 | 4.35 | 4.27 | 21.42 |
| 11 | 55 | 23,717 | 0 | 4.75 | 4.75 | 18.82 | 55 | 23,717 | 0 | 4.75 | 4.75 | 18.82 |
| 12 | 56 | 23,717 | 0 | 5.05 | 5.05 | 16.80 | 56 | 23,717 | 0 | 5.05 | 5.05 | 16.80 |
| 13 | 57 | 23,717 | 0 | 5.30 | 5.30 | 15.19 | 57 | 23,717 | 0 | 5.30 | 5.30 | 15.19 |
| 14 | 58 | 23,717 | 0 | 5.51 | 5.51 | 13.91 | 58 | 23,717 | 0 | 5.51 | 5.51 | 13.91 |
| 15 | 59 | 23,717 | 0 | 5.68 | 5.68 | 12.86 | 59 | 23,717 | 0 | 5.68 | 5.68 | 12.86 |
| 16 | 60 | 23,717 | 0 | 5.82 | 5.82 | 11.99 | 60 | 23,717 | 0 | 5.82 | 5.82 | 11.99 |
| 17 | 61 | 23,717 | 0 | 5.94 | 5.94 | 11.28 | 61 | 23,717 | 0 | 5.94 | 5.94 | 11.28 |
| 18 | 62 | 23,717 | 0 | 6.05 | 6.05 | 10.68 | 62 | 23,717 | 0 | 6.05 | 6.05 | 10.68 |
| 19 | 63 | 23,717 | 0 | 6.14 | 6.14 | 10.17 | 63 | 23,717 | 0 | 6.14 | 6.14 | 10.17 |
| 20 | 64 | 23,717 | 0 | 6.22 | 6.22 | 9.75 | 64 | 23,717 | 0 | 6.22 | 6.22 | 9.75 |
| 21 | 65 | 0 | 53,194 | 6.30 | 6.30 | 9.40 | 65 | 0 | 91,071 | 6.30 | 6.30 | 9.41 |
| 22 | 66 | 0 | 53,194 | 6.36 | 6.36 | 9.11 | 66 | 0 | 91,071 | 6.38 | 6.38 | 9.14 |
| 23 | 67 | 0 | 53,194 | 6.42 | 6.42 | 8.87 | 67 | 0 | 91,071 | 6.46 | 6.46 | 8.92 |
| 24 | 68 | 0 | 53,194 | 6.46 | 6.46 | 8.65 | 68 | 0 | 91,071 | 6.54 | 6.54 | 8.74 |
| 25 | 69 | 0 | 53,194 | 6.49 | 6.49 | 8.46 | 69 | 0 | 91,071 | 6.62 | 6.62 | 8.60 |
| 26 | 70 | 0 | 53,194 | 6.52 | 6.52 | 8.30 | 70 | 0 | 91,071 | 6.69 | 6.69 | 8.48 |
| 27 | 71 | 0 | 53,194 | 6.54 | 6.54 | 8.15 | 71 | 0 | 91,071 | 6.76 | 6.76 | 8.38 |
| 28 | 72 | 0 | 53,194 | 6.56 | 6.56 | 8.02 | 72 | 0 | 91,071 | 6.84 | 6.84 | 8.30 |
| 29 | 73 | 0 | 53,194 | 6.57 | 6.57 | 7.91 | 73 | 0 | 91,071 | 6.91 | 6.91 | 8.24 |
| 30 | 74 | 0 | 53,194 | 6.58 | 6.58 | 7.80 | 74 | 0 | 91,071 | 6.98 | 6.98 | 8.18 |
| | | 474,340 | 531,940 | | | | | 474,340 | 910,710 | | | |

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**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.

A Comparison of Insurance Plans

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

Insured Harvey Pierce, MD

Indexed UL Fixed Loans vs. Indexed UL Participating Loans

Male
Age
45
Indexed UL (FL)
Interest Rate
7.50%

Income
Tax Rate
40.00%

Male
Age
45
Indexed UL (PL)
Interest Rate
7.50%

| | | Indexed UL (FL) Net Rate of Return Required on Column (1) to Match Policy Values | | | | | vs. | Indexed UL (PL) Net Rate of Return Required on Column (6) to Match Policy Values | | | | |
|------|----------|--|---------------------------------|------------------------------|-----------------------------|----------------------|----------|--|---------------------------------|-------------------------------|------------------------------|-----------------------|
| Year | Male Age | (1) Premium Payment | (2) Net Policy Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit | Male Age | (6) Premium Payment | (7) Net Policy Loan Proceeds | (8) Year End Accum Value** | (9) Year End Cash Value** | (10) Death Benefit |
| 31 | 75 | 0 | 53,194 | 6.58 | 6.58 | 7.71 | 75 | 0 | 91,071 | 7.05 | 7.05 | 8.14 |
| 32 | 76 | 0 | 53,194 | 6.59 | 6.59 | 7.62 | 76 | 0 | 91,071 | 7.12 | 7.12 | 8.11 |
| 33 | 77 | 0 | 53,194 | 6.59 | 6.59 | 7.54 | 77 | 0 | 91,071 | 7.18 | 7.18 | 8.09 |
| 34 | 78 | 0 | 53,194 | 6.59 | 6.59 | 7.46 | 78 | 0 | 91,071 | 7.25 | 7.25 | 8.07 |
| 35 | 79 | 0 | 53,194 | 6.58 | 6.58 | 7.39 | 79 | 0 | 91,071 | 7.31 | 7.31 | 8.06 |
| 36 | 80 | 0 | 53,194 | 6.58 | 6.58 | 7.32 | 80 | 0 | 91,071 | 7.37 | 7.37 | 8.06 |
| 37 | 81 | 0 | 53,194 | 6.57 | 6.57 | 7.26 | 81 | 0 | 91,071 | 7.43 | 7.43 | 8.06 |
| 38 | 82 | 0 | 53,194 | 6.56 | 6.56 | 7.20 | 82 | 0 | 91,071 | 7.49 | 7.49 | 8.06 |
| 39 | 83 | 0 | 53,194 | 6.54 | 6.54 | 7.15 | 83 | 0 | 91,071 | 7.55 | 7.55 | 8.06 |
| 40 | 84 | 0 | 53,194 | 6.53 | 6.53 | 7.09 | 84 | 0 | 91,071 | 7.60 | 7.60 | 8.07 |
| 41 | 85 | 0 | 53,194 | 6.51 | 6.51 | 7.04 | 85 | 0 | 91,071 | 7.65 | 7.65 | 8.08 |
| 42 | 86 | 0 | 53,194 | 6.50 | 6.50 | 6.99 | 86 | 0 | 91,071 | 7.70 | 7.70 | 8.09 |
| 43 | 87 | 0 | 53,194 | 6.47 | 6.47 | 6.93 | 87 | 0 | 91,071 | 7.75 | 7.75 | 8.10 |
| 44 | 88 | 0 | 53,194 | 6.45 | 6.45 | 6.88 | 88 | 0 | 91,071 | 7.79 | 7.79 | 8.11 |
| 45 | 89 | 0 | 53,194 | 6.42 | 6.42 | 6.83 | 89 | 0 | 91,071 | 7.83 | 7.83 | 8.12 |
| 46 | 90 | 0 | 53,194 | 6.39 | 6.39 | 6.77 | 90 | 0 | 91,071 | 7.86 | 7.86 | 8.13 |
| 47 | 91 | 0 | 53,194 | 6.35 | 6.35 | 6.72 | 91 | 0 | 91,071 | 7.90 | 7.90 | 8.14 |
| 48 | 92 | 0 | 53,194 | 6.31 | 6.31 | 6.66 | 92 | 0 | 91,071 | 7.93 | 7.93 | 8.15 |
| 49 | 93 | 0 | 53,194 | 6.27 | 6.27 | 6.60 | 93 | 0 | 91,071 | 7.96 | 7.96 | 8.16 |
| 50 | 94 | 0 | 53,194 | 6.22 | 6.22 | 6.54 | 94 | 0 | 91,071 | 7.98 | 7.98 | 8.17 |
| 51 | 95 | 0 | 53,194 | 6.16 | 6.16 | 6.47 | 95 | 0 | 91,071 | 8.00 | 8.00 | 8.17 |
| 52 | 96 | 0 | 53,194 | 6.10 | 6.10 | 6.40 | 96 | 0 | 91,071 | 8.02 | 8.02 | 8.18 |
| 53 | 97 | 0 | 53,194 | 6.03 | 6.03 | 6.32 | 97 | 0 | 91,071 | 8.04 | 8.04 | 8.18 |
| 54 | 98 | 0 | 53,194 | 5.96 | 5.96 | 6.24 | 98 | 0 | 91,071 | 8.05 | 8.05 | 8.19 |
| 55 | 99 | 0 | 53,194 | 5.88 | 5.88 | 6.16 | 99 | 0 | 91,071 | 8.07 | 8.07 | 8.19 |
| | | 474,340 | 1,861,790 | | | | | | 474,340 | 3,187,485 | | |

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