

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%

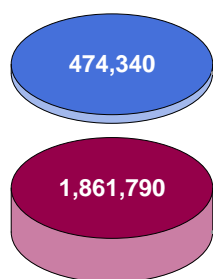
The results are due to the amounts and the timing of the payments. Policy Y not only requires a larger total premium, but payment of it is scheduled over a shorter time period. A comparison of financial alternatives must take both elements into account.

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

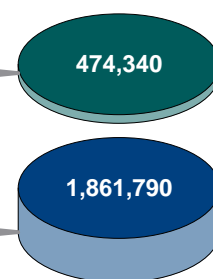
1. The financial strength of the company;
2. Suitability of the type of plan;
3. Plan provisions and contractual guarantees;
4. Historical results for the same or similar plans;
5. Reputation of the agent or broker.

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.

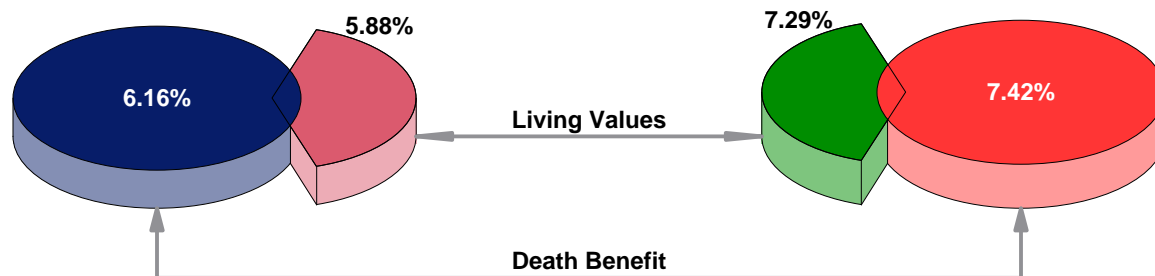
Indexed UL Fixed Loans



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	53,194	961,522	961,522	1,461,522	
22	66	0	53,194	975,031	975,031	1,475,031	66	0	53,194	976,450	976,450	1,476,450	
23	67	0	53,194	989,139	989,139	1,489,139	67	0	53,194	993,574	993,574	1,493,574	
24	68	0	53,194	1,003,827	1,003,827	1,503,827	68	0	53,194	1,013,067	1,013,067	1,513,067	
25	69	0	53,194	1,019,072	1,019,072	1,519,072	69	0	53,194	1,035,119	1,035,119	1,535,119	
26	70	0	53,194	1,034,834	1,034,834	1,534,834	70	0	53,194	1,059,920	1,059,920	1,559,920	
27	71	0	53,194	1,051,179	1,051,179	1,551,179	71	0	53,194	1,087,788	1,087,788	1,587,788	
28	72	0	53,194	1,068,078	1,068,078	1,568,078	72	0	53,194	1,118,971	1,118,971	1,618,971	
29	73	0	53,194	1,085,490	1,085,490	1,585,490	73	0	53,194	1,153,728	1,153,728	1,653,728	
30	74	0	53,194	1,103,362	1,103,362	1,603,362	74	0	53,194	1,192,333	1,192,333	1,692,333	
		474,340	531,940							474,340	531,940		

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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	53,194	1,235,075	1,235,075	1,735,075	
32	76	0	53,194	1,140,168	1,140,168	1,640,168	76	0	53,194	1,282,233	1,282,233	1,782,233	
33	77	0	53,194	1,158,878	1,158,878	1,658,878	77	0	53,194	1,334,117	1,334,117	1,834,117	
34	78	0	53,194	1,177,612	1,177,612	1,677,612	78	0	53,194	1,391,045	1,391,045	1,891,045	
35	79	0	53,194	1,196,197	1,196,197	1,696,197	79	0	53,194	1,453,345	1,453,345	1,953,345	
36	80	0	53,194	1,214,429	1,214,429	1,714,429	80	0	53,194	1,521,361	1,521,361	2,021,361	
37	81	0	53,194	1,232,254	1,232,254	1,732,254	81	0	53,194	1,595,632	1,595,632	2,095,632	
38	82	0	53,194	1,249,448	1,249,448	1,749,448	82	0	53,194	1,676,580	1,676,580	2,176,580	
39	83	0	53,194	1,265,756	1,265,756	1,765,756	83	0	53,194	1,764,651	1,764,651	2,264,651	
40	84	0	53,194	1,280,850	1,280,850	1,780,850	84	0	53,194	1,860,277	1,860,277	2,360,277	
41	85	0	53,194	1,293,884	1,293,884	1,793,884	85	0	53,194	1,963,439	1,963,439	2,463,439	
42	86	0	53,194	1,304,018	1,304,018	1,804,018	86	0	53,194	2,074,192	2,074,192	2,574,192	
43	87	0	53,194	1,310,444	1,310,444	1,810,444	87	0	53,194	2,192,703	2,192,703	2,692,703	
44	88	0	53,194	1,312,247	1,312,247	1,812,247	88	0	53,194	2,319,111	2,319,111	2,819,111	
45	89	0	53,194	1,308,376	1,308,376	1,808,376	89	0	53,194	2,453,514	2,453,514	2,953,514	
46	90	0	53,194	1,297,581	1,297,581	1,797,581	90	0	53,194	2,595,905	2,595,905	3,095,905	
47	91	0	53,194	1,278,387	1,278,387	1,778,387	91	0	53,194	2,746,158	2,746,158	3,246,158	
48	92	0	53,194	1,249,201	1,249,201	1,749,201	92	0	53,194	2,904,165	2,904,165	3,404,165	
49	93	0	53,194	1,208,264	1,208,264	1,708,264	93	0	53,194	3,069,807	3,069,807	3,569,807	
50	94	0	53,194	1,153,779	1,153,779	1,653,779	94	0	53,194	3,243,031	3,243,031	3,743,031	
51	95	0	53,194	1,083,985	1,083,985	1,583,985	95	0	53,194	3,423,968	3,423,968	3,923,968	
52	96	0	53,194	996,981	996,981	1,496,981	96	0	53,194	3,612,768	3,612,768	4,112,768	
53	97	0	53,194	891,208	891,208	1,391,208	97	0	53,194	3,810,090	3,810,090	4,310,090	
54	98	0	53,194	764,922	764,922	1,264,922	98	0	53,194	4,016,601	4,016,601	4,516,601	
55	99	0	53,194	615,191	615,191	1,115,191	99	0	53,194	4,231,989	4,231,989	4,731,989	
		474,340	1,861,790						474,340	1,861,790			

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A Comparison of Insurance Plans

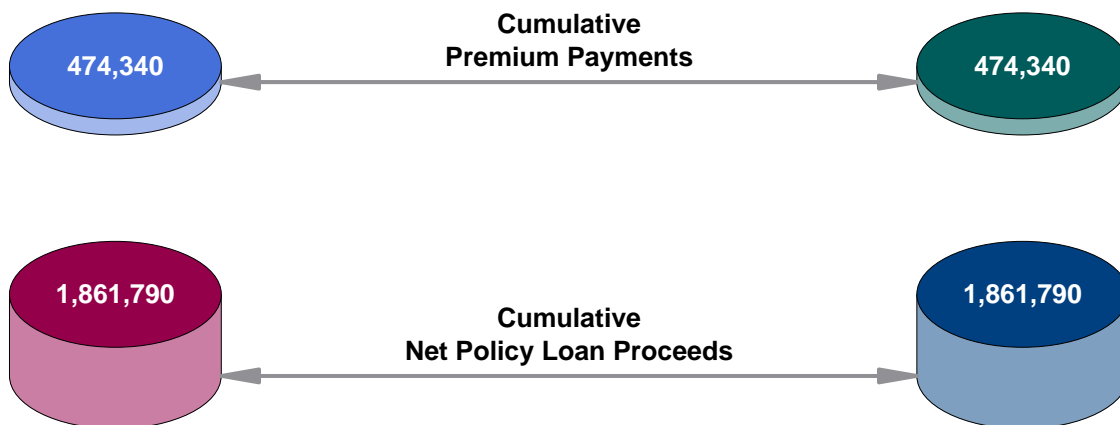
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Insured Harvey Pierce, MD

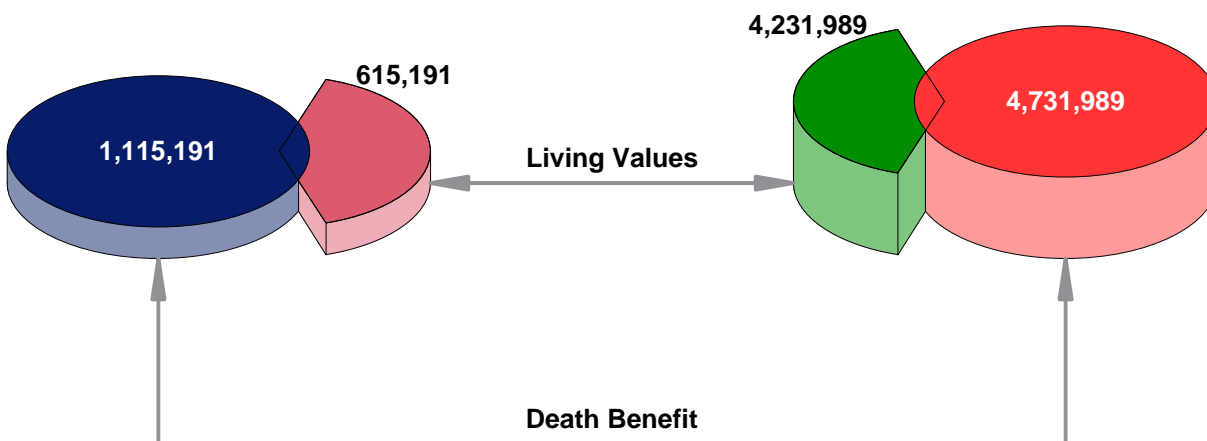
55th Year Summary Analysis of Values

Indexed UL Fixed Loans

Indexed UL Participating Loans



Comparative Analysis of Values



A Comparison of Insurance Plans

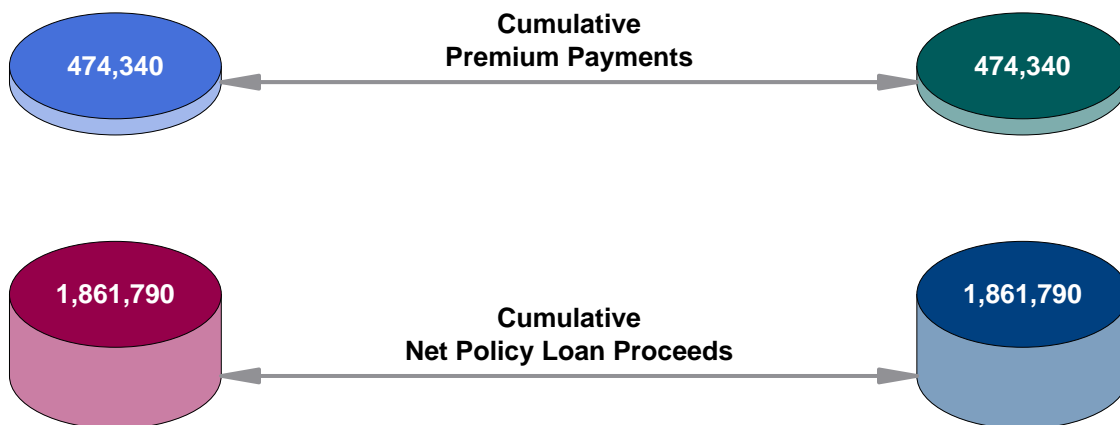
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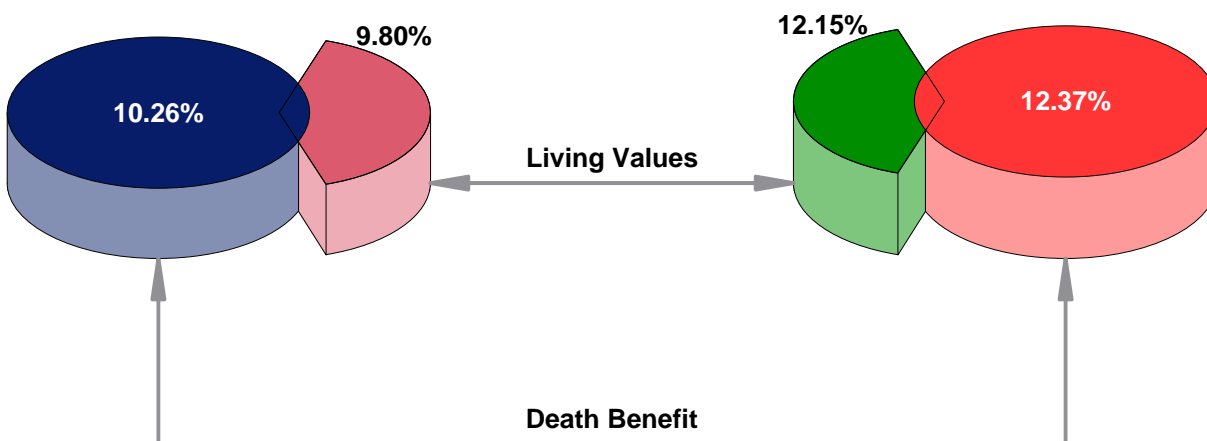
55th Year Summary Analysis of Gross Rate of Return

Indexed UL Fixed Loans

Indexed UL Participating Loans



Comparative Analysis of Gross Rate of Return



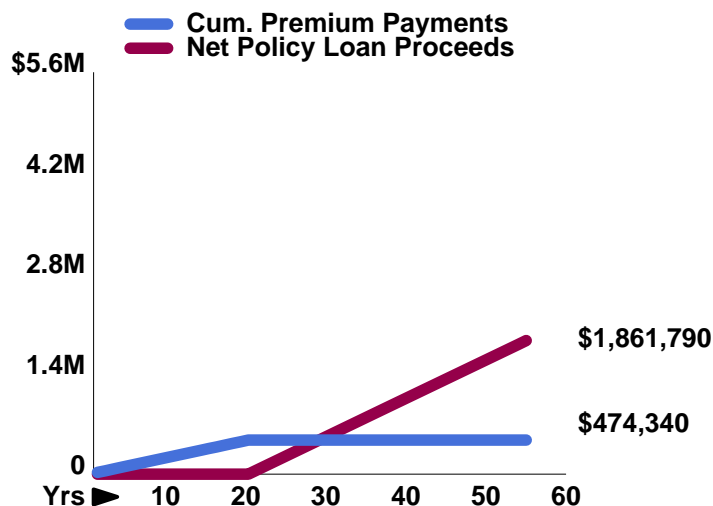
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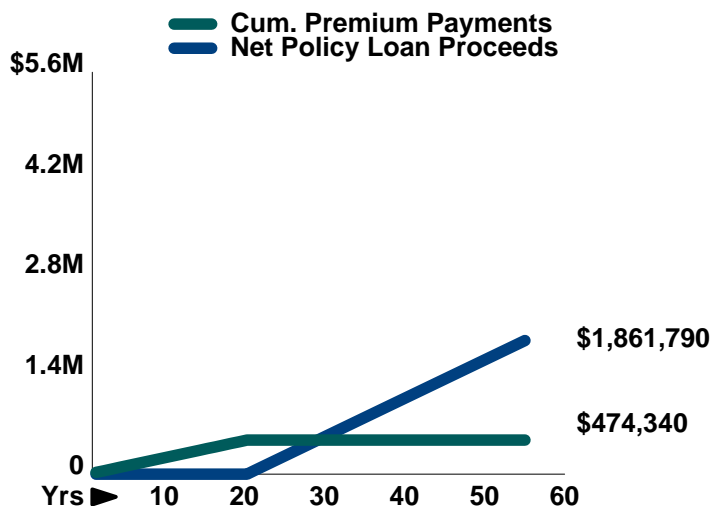
Insured Harvey Pierce, MD

55 Year Analysis

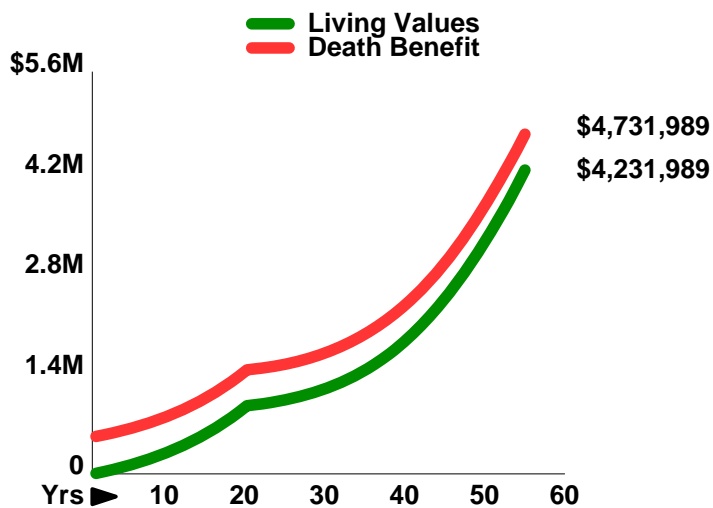
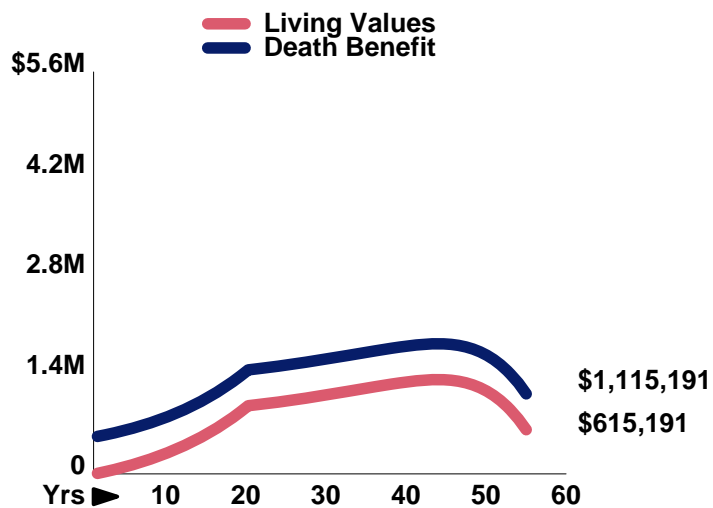
Indexed UL Fixed Loans



Indexed UL Participating Loans



Comparative Analysis of Values



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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	53,194	10.50	10.50	15.67
22	66	0	53,194	10.61	10.61	15.19	66	0	53,194	10.62	10.62	15.20
23	67	0	53,194	10.69	10.69	14.78	67	0	53,194	10.74	10.74	14.81
24	68	0	53,194	10.76	10.76	14.42	68	0	53,194	10.84	10.84	14.47
25	69	0	53,194	10.82	10.82	14.11	69	0	53,194	10.94	10.94	14.20
26	70	0	53,194	10.86	10.86	13.83	70	0	53,194	11.04	11.04	13.96
27	71	0	53,194	10.90	10.90	13.59	71	0	53,194	11.13	11.13	13.76
28	72	0	53,194	10.93	10.93	13.37	72	0	53,194	11.21	11.21	13.59
29	73	0	53,194	10.95	10.95	13.18	73	0	53,194	11.29	11.29	13.44
30	74	0	53,194	10.96	10.96	13.00	74	0	53,194	11.37	11.37	13.31
		474,340	531,940					474,340	531,940			

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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
31	75	0	53,194	10.97	10.97	12.84	75	0	53,194	11.44	11.44	13.21
32	76	0	53,194	10.98	10.98	12.70	76	0	53,194	11.51	11.51	13.11
33	77	0	53,194	10.98	10.98	12.56	77	0	53,194	11.58	11.58	13.03
34	78	0	53,194	10.98	10.98	12.44	78	0	53,194	11.64	11.64	12.96
35	79	0	53,194	10.97	10.97	12.32	79	0	53,194	11.70	11.70	12.90
36	80	0	53,194	10.96	10.96	12.21	80	0	53,194	11.76	11.76	12.85
37	81	0	53,194	10.94	10.94	12.10	81	0	53,194	11.81	11.81	12.81
38	82	0	53,194	10.93	10.93	12.00	82	0	53,194	11.86	11.86	12.77
39	83	0	53,194	10.91	10.91	11.91	83	0	53,194	11.91	11.91	12.74
40	84	0	53,194	10.89	10.89	11.82	84	0	53,194	11.95	11.95	12.71
41	85	0	53,194	10.86	10.86	11.73	85	0	53,194	11.99	11.99	12.69
42	86	0	53,194	10.83	10.83	11.64	86	0	53,194	12.03	12.03	12.66
43	87	0	53,194	10.79	10.79	11.56	87	0	53,194	12.06	12.06	12.64
44	88	0	53,194	10.75	10.75	11.47	88	0	53,194	12.09	12.09	12.62
45	89	0	53,194	10.70	10.70	11.38	89	0	53,194	12.11	12.11	12.60
46	90	0	53,194	10.65	10.65	11.29	90	0	53,194	12.13	12.13	12.58
47	91	0	53,194	10.59	10.59	11.20	91	0	53,194	12.15	12.15	12.56
48	92	0	53,194	10.52	10.52	11.10	92	0	53,194	12.16	12.16	12.54
49	93	0	53,194	10.45	10.45	11.00	93	0	53,194	12.17	12.17	12.52
50	94	0	53,194	10.36	10.36	10.89	94	0	53,194	12.17	12.17	12.49
51	95	0	53,194	10.27	10.27	10.78	95	0	53,194	12.17	12.17	12.47
52	96	0	53,194	10.17	10.17	10.66	96	0	53,194	12.17	12.17	12.44
53	97	0	53,194	10.06	10.06	10.54	97	0	53,194	12.17	12.17	12.42
54	98	0	53,194	9.93	9.93	10.40	98	0	53,194	12.16	12.16	12.39
55	99	0	53,194	9.80	9.80	10.26	99	0	53,194	12.15	12.15	12.37
		474,340	1,861,790						474,340	1,861,790		

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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	53,194	6.30	6.30	9.40
22	66	0	53,194	6.36	6.36	9.11	66	0	53,194	6.37	6.37	9.12
23	67	0	53,194	6.42	6.42	8.87	67	0	53,194	6.44	6.44	8.88
24	68	0	53,194	6.46	6.46	8.65	68	0	53,194	6.51	6.51	8.68
25	69	0	53,194	6.49	6.49	8.46	69	0	53,194	6.57	6.57	8.52
26	70	0	53,194	6.52	6.52	8.30	70	0	53,194	6.62	6.62	8.38
27	71	0	53,194	6.54	6.54	8.15	71	0	53,194	6.68	6.68	8.25
28	72	0	53,194	6.56	6.56	8.02	72	0	53,194	6.73	6.73	8.15
29	73	0	53,194	6.57	6.57	7.91	73	0	53,194	6.78	6.78	8.06
30	74	0	53,194	6.58	6.58	7.80	74	0	53,194	6.82	6.82	7.99
		474,340	531,940					474,340	531,940			

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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%

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		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	53,194	6.87	6.87	7.92	
32	76	0	53,194	6.59	6.59	7.62	76	0	53,194	6.91	6.91	7.87	
33	77	0	53,194	6.59	6.59	7.54	77	0	53,194	6.95	6.95	7.82	
34	78	0	53,194	6.59	6.59	7.46	78	0	53,194	6.99	6.99	7.78	
35	79	0	53,194	6.58	6.58	7.39	79	0	53,194	7.02	7.02	7.74	
36	80	0	53,194	6.58	6.58	7.32	80	0	53,194	7.05	7.05	7.71	
37	81	0	53,194	6.57	6.57	7.26	81	0	53,194	7.09	7.09	7.69	
38	82	0	53,194	6.56	6.56	7.20	82	0	53,194	7.12	7.12	7.66	
39	83	0	53,194	6.54	6.54	7.15	83	0	53,194	7.14	7.14	7.64	
40	84	0	53,194	6.53	6.53	7.09	84	0	53,194	7.17	7.17	7.63	
41	85	0	53,194	6.51	6.51	7.04	85	0	53,194	7.20	7.20	7.61	
42	86	0	53,194	6.50	6.50	6.99	86	0	53,194	7.22	7.22	7.60	
43	87	0	53,194	6.47	6.47	6.93	87	0	53,194	7.24	7.24	7.58	
44	88	0	53,194	6.45	6.45	6.88	88	0	53,194	7.25	7.25	7.57	
45	89	0	53,194	6.42	6.42	6.83	89	0	53,194	7.27	7.27	7.56	
46	90	0	53,194	6.39	6.39	6.77	90	0	53,194	7.28	7.28	7.55	
47	91	0	53,194	6.35	6.35	6.72	91	0	53,194	7.29	7.29	7.54	
48	92	0	53,194	6.31	6.31	6.66	92	0	53,194	7.30	7.30	7.52	
49	93	0	53,194	6.27	6.27	6.60	93	0	53,194	7.30	7.30	7.51	
50	94	0	53,194	6.22	6.22	6.54	94	0	53,194	7.30	7.30	7.50	
51	95	0	53,194	6.16	6.16	6.47	95	0	53,194	7.30	7.30	7.48	
52	96	0	53,194	6.10	6.10	6.40	96	0	53,194	7.30	7.30	7.47	
53	97	0	53,194	6.03	6.03	6.32	97	0	53,194	7.30	7.30	7.45	
54	98	0	53,194	5.96	5.96	6.24	98	0	53,194	7.30	7.30	7.44	
55	99	0	53,194	5.88	5.88	6.16	99	0	53,194	7.29	7.29	7.42	
		474,340	1,861,790							474,340	1,861,790		

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