

# A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: \_\_\_\_\_

[Licensed user's name appears here]

# A Life Insurance and Retirement Plan

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Insured: Laura Lake Johnson

## Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

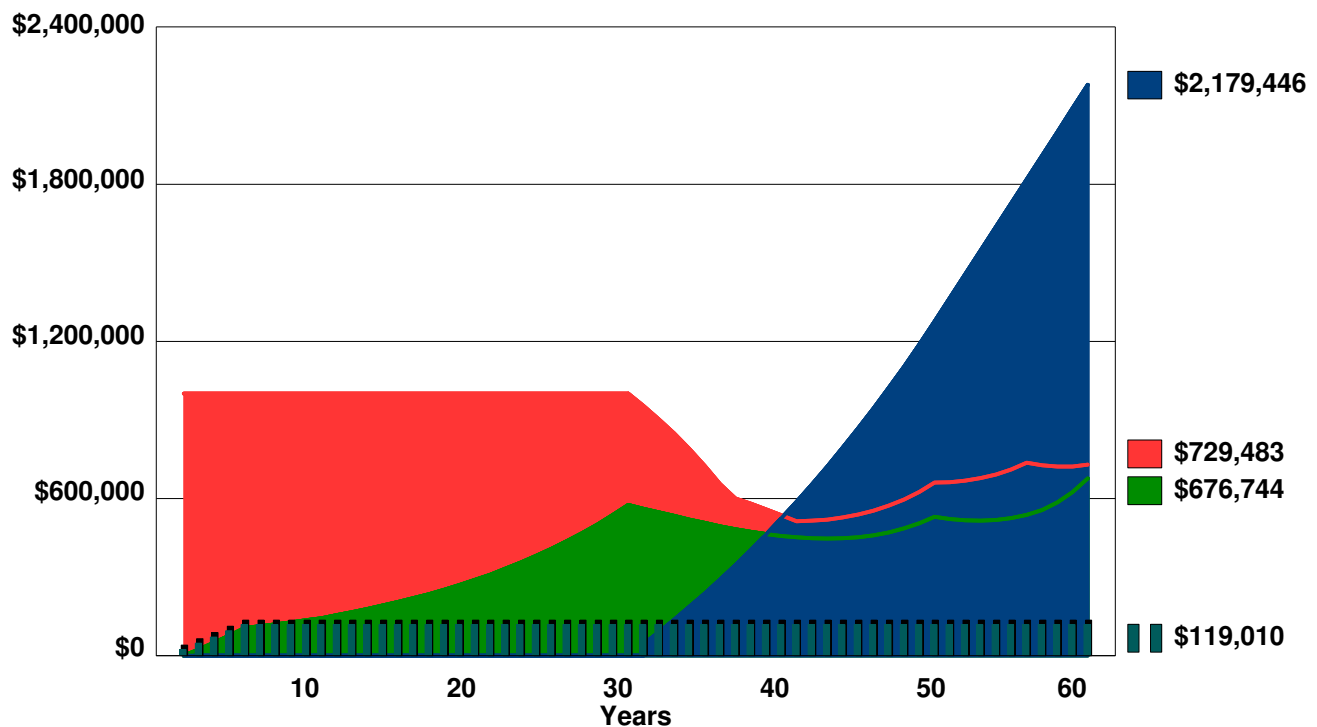
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;

4. Income tax free access to cash values via policy loans;
5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



At Year 60	
Cumulative Policy Premiums	\$119,010
Cumulative Policy Loans	\$2,179,446
Cash Value	\$676,744
Death Benefit	\$729,483

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.

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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 6.85%	Initial Payment 23,802	Initial Death Benefit 1,000,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	35	23,802	0	262	262	1,000,000
2	36	23,802	0	24,156	24,418	1,000,000
3	37	23,802	0	25,645	50,063	1,000,000
4	38	23,802	0	27,237	77,300	1,000,000
5	39	23,802	0	28,954	106,254	1,000,000
6	40	0	0	6,674	112,928	1,000,000
7	41	0	0	7,045	119,973	1,000,000
8	42	0	0	7,436	127,409	1,000,000
9	43	0	0	7,851	135,260	1,000,000
10	44	0	0	8,330	143,590	1,000,000
11	45	0	0	12,327	155,917	1,000,000
12	46	0	0	11,030	166,947	1,000,000
13	47	0	0	11,828	178,775	1,000,000
14	48	0	0	12,681	191,456	1,000,000
15	49	0	0	13,590	205,046	1,000,000
16	50	0	0	14,566	219,612	1,000,000
17	51	0	0	15,623	235,235	1,000,000
18	52	0	0	16,753	251,988	1,000,000
19	53	0	0	17,964	269,952	1,000,000
20	54	0	0	19,255	289,207	1,000,000
21	55	0	0	20,632	309,839	1,000,000
22	56	0	0	22,101	331,940	1,000,000
23	57	0	0	23,670	355,610	1,000,000
24	58	0	0	25,342	380,952	1,000,000
25	59	0	0	27,136	408,088	1,000,000
26	60	0	0	29,041	437,129	1,000,000
27	61	0	0	31,102	468,231	1,000,000
28	62	0	0	33,324	501,555	1,000,000
29	63	0	0	35,721	537,276	1,000,000
30	64	0	0	38,318	575,594	1,000,000
		119,010	0			

### 30 Year Summary

Cum. Payments	119,010
Cum. Policy Loan Proceeds	0
Cash Value	575,594
Death Benefit	1,000,000

\*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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## Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 6.85%	Initial Payment 23,802	Initial Death Benefit 1,000,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
31	65	0	44,000	-14,130	561,464	953,800
32	66	0	45,727	-14,116	547,348	903,477
33	67	0	47,505	-13,953	533,395	848,770
34	68	0	49,337	-13,631	519,764	789,404
35	69	0	51,224	-13,118	506,646	725,089
36	70	0	53,168	-12,374	494,272	655,518
37	71	0	55,170	-11,345	482,927	600,261
38	72	0	57,231	-9,975	472,952	580,054
39	73	0	59,355	-8,731	464,221	558,927
40	74	0	61,543	-7,214	457,007	536,744
41	75	0	63,796	-5,367	451,640	513,381
42	76	0	66,116	-3,455	448,185	515,183
43	77	0	68,507	-1,248	446,937	519,698
44	78	0	70,969	1,278	448,215	527,287
45	79	0	73,504	4,154	452,369	538,340
46	80	0	76,116	7,405	459,774	553,279
47	81	0	78,807	11,064	470,838	572,559
48	82	0	81,578	15,158	485,996	596,667
49	83	0	84,432	19,719	505,715	626,124
50	84	0	87,371	24,793	530,508	661,499
51	85	0	90,399	-8,358	522,150	662,693
52	86	0	90,399	-4,995	517,155	667,915
53	87	0	90,399	-1,312	515,843	677,528
54	88	0	90,399	2,714	518,557	691,919
55	89	0	90,399	7,081	525,638	711,472
56	90	0	90,399	11,609	537,247	736,385
57	91	0	90,399	19,185	556,432	727,197
58	92	0	90,399	28,286	584,718	722,058
59	93	0	90,399	39,298	624,016	722,253
60	94	0	90,399	52,728	676,744	729,483
		119,010	2,179,446			

### 60 Year Summary

Cum. Payments	119,010
Cum. Policy Loan Proceeds	2,179,446
Cash Value	676,744
Death Benefit	729,483

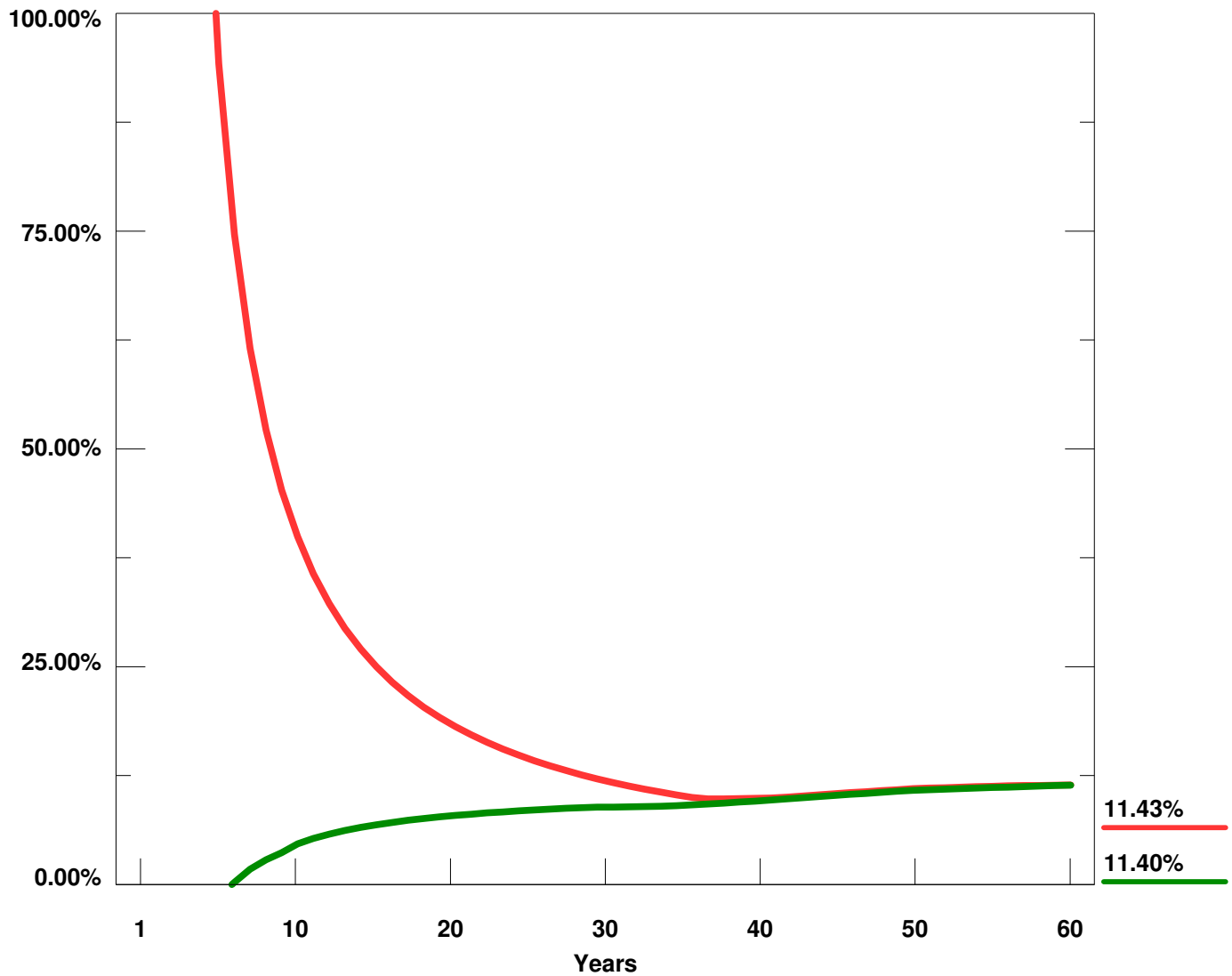
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Insured: Laura Lake Johnson

## 60 Year Analysis



**At Year 60**

Cash Value Pre-Tax Equivalent Rate of Return	11.40%
Death Benefit Pre-Tax Equivalent Rate of Return	11.43%

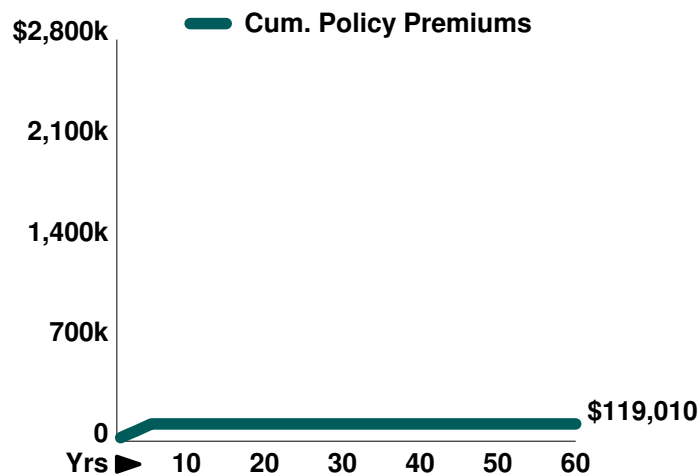
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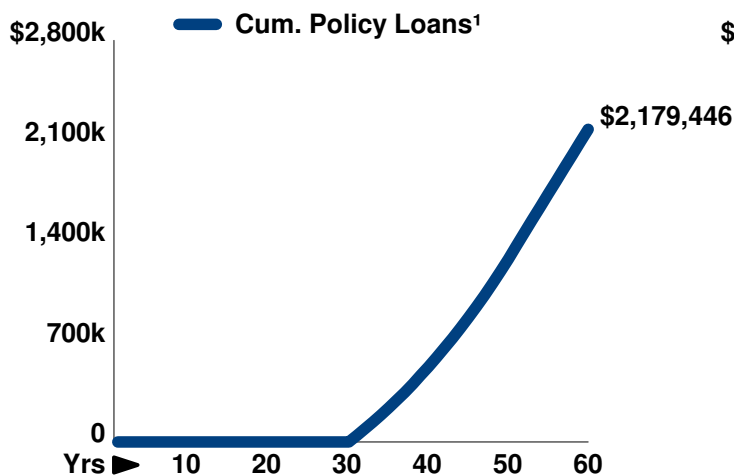
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## 60 Year Analysis

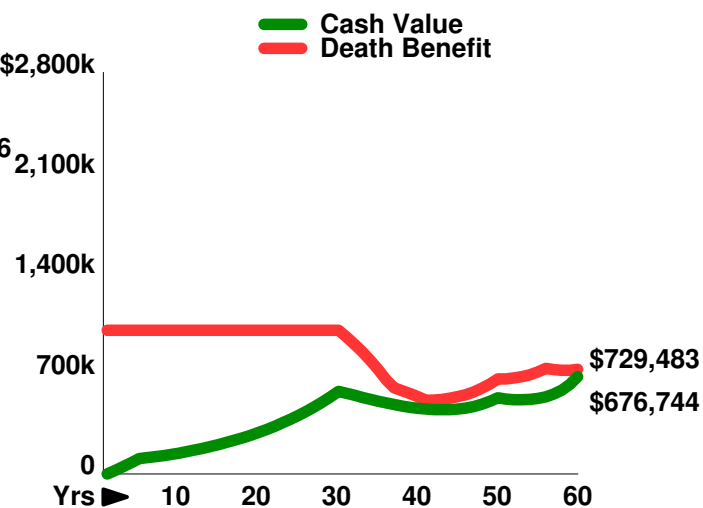
### Payments



### Cash Flow



### Policy Values



<sup>1</sup> For Retirement Income.