

# Original Alternatives vs. Reproposal Results

For: Jack and Ginny Hudson



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

[Licensed user's name appears here]

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

There are four policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, cash accumulation, death benefits, and internal rates of return.

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. Reputation of the agent or broker.

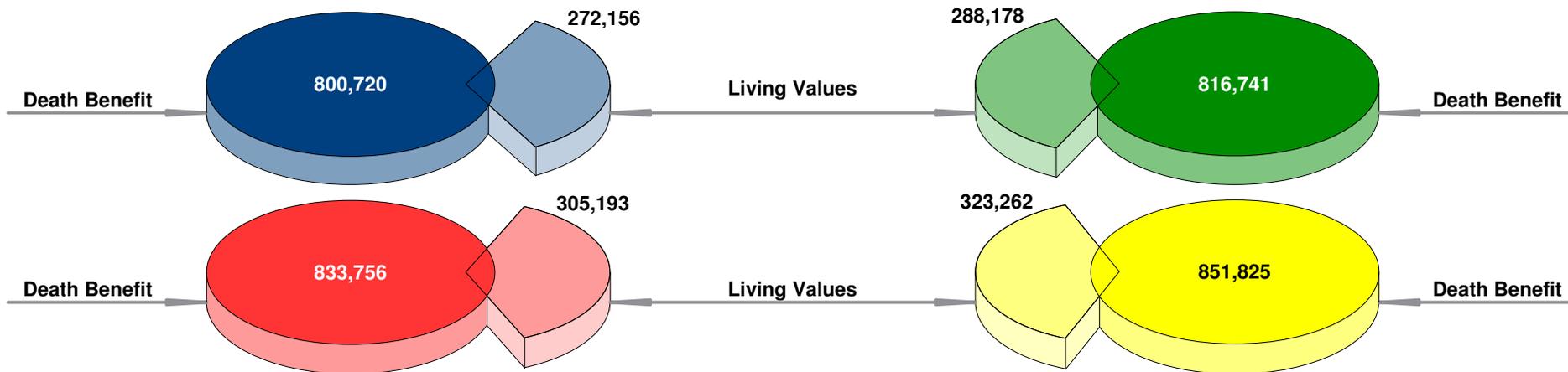
An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.

■ Indexed Universal Life @ 5.00%     
 ■ Indexed Universal Life @ 6.00%     
 ■ Indexed Universal Life @ 7.00%     
 ■ Your Indexed Universal Life

### Cumulative Premium Payments



### Comparison of Policy Values at year 10



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## Comparison of Values

Yr	Male Age	(1) Premium Payment	Indexed Universal Life Interest Rate: 5.00% Carrier E		Indexed Universal Life Interest Rate: 6.00% Carrier E		Indexed Universal Life Interest Rate: 7.00% Carrier E		Your Indexed Universal Life Actual Results	
			Conservative		Moderately Conservative		Moderate		Actual	
			(2) Year End Surrender Value*	(3) Death Benefit	(4) Year End Surrender Value*	(5) Death Benefit	(6) Year End Surrender Value*	(7) Death Benefit	(8) Year End Surrender Value*	(9) Death Benefit
1	46	25,000	6,567	548,922	6,788	549,144	7,009	549,365	7,231	549,587
2	47	25,000	30,984	571,812	31,659	572,486	32,337	573,165	33,021	573,848
3	48	25,000	56,475	595,768	57,858	597,152	59,259	598,553	60,679	599,973
4	49	25,000	83,103	620,863	85,476	623,237	87,897	625,658	90,366	628,126
5	50	25,000	110,909	647,135	114,583	650,809	118,355	654,582	122,228	658,454
6	51	25,000	140,090	674,783	145,406	680,099	150,900	685,593	156,578	691,271
7	52	25,000	170,710	703,874	178,043	711,207	185,672	718,837	193,610	726,775
8	53	25,000	202,863	734,494	212,625	744,256	222,851	754,482	233,563	765,194
9	54	25,000	236,643	766,740	249,286	779,383	262,622	792,719	276,687	806,784
10	55	25,000	272,156	800,720	288,178	816,741	305,193	833,756	323,262	851,825

250,000

\*See the Policy Disclosures on page 5.

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## Net Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 30.00%	Indexed Universal Life Interest Rate: 5.00% Carrier E		Indexed Universal Life Interest Rate: 6.00% Carrier E		Indexed Universal Life Interest Rate: 7.00% Carrier E		Your Indexed Universal Life Actual Results	
		(1)	Conservative		Moderately Conservative		Moderate		Actual	
Yr	Male Age	Premium Payment	(2) Year End Surrender Value*	(3) Death Benefit	(4) Year End Surrender Value*	(5) Death Benefit	(6) Year End Surrender Value*	(7) Death Benefit	(8) Year End Surrender Value*	(9) Death Benefit
1	46	25,000	-73.73	2095.69	-72.85	2096.58	-71.96	2097.46	-71.08	2098.35
2	47	25,000	-27.96	330.86	-26.86	331.14	-25.76	331.42	-24.67	331.70
3	48	25,000	-13.53	147.78	-12.43	148.01	-11.32	148.24	-10.23	148.47
4	49	25,000	-7.27	88.67	-6.18	88.90	-5.09	89.12	-4.01	89.36
5	50	25,000	-3.96	60.96	-2.89	61.19	-1.82	61.43	-0.75	61.68
6	51	25,000	-1.95	45.32	-0.89	45.57	0.17	45.83	1.23	46.10
7	52	25,000	-0.62	35.46	0.43	35.74	1.48	36.02	2.53	36.31
8	53	25,000	0.32	28.78	1.36	29.08	2.40	29.39	3.44	29.70
9	54	25,000	1.01	24.02	2.04	24.34	3.08	24.67	4.11	25.01
10	55	25,000	1.54	20.48	2.57	20.83	3.60	21.18	4.62	21.55

250,000

\*See the Policy Disclosures on page 5.

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## Pre-Tax Equivalent Rates of Return Required on Premium to Match Policy Values

Income Tax Rate 30.00%			Indexed Universal Life Interest Rate: 5.00% Carrier E		Indexed Universal Life Interest Rate: 6.00% Carrier E		Indexed Universal Life Interest Rate: 7.00% Carrier E		Your Indexed Universal Life Actual Results	
			<b>Conservative</b>		<b>Moderately Conservative</b>		<b>Moderate</b>		<b>Actual</b>	
Yr	Male Age	(1) Premium Payment	(2) Year End Surrender Value*	(3) Death Benefit	(4) Year End Surrender Value*	(5) Death Benefit	(6) Year End Surrender Value*	(7) Death Benefit	(8) Year End Surrender Value*	(9) Death Benefit
1	46	25,000	-73.73	2993.84	-72.85	2995.11	-71.96	2996.37	-71.08	2997.64
2	47	25,000	-27.96	472.65	-26.86	473.06	-25.76	473.46	-24.67	473.86
3	48	25,000	-13.53	211.12	-12.43	211.44	-11.33	211.77	-10.23	212.10
4	49	25,000	-7.27	126.68	-6.18	127.00	-5.09	127.32	-4.01	127.65
5	50	25,000	-3.96	87.08	-2.89	87.42	-1.82	87.76	-0.75	88.11
6	51	25,000	-1.95	64.74	-0.89	65.10	0.24	65.47	1.75	65.86
7	52	25,000	-0.62	50.66	0.62	51.05	2.11	51.46	3.61	51.87
8	53	25,000	0.45	41.12	1.94	41.54	3.43	41.98	4.91	42.43
9	54	25,000	1.44	34.31	2.92	34.77	4.40	35.24	5.87	35.73
10	55	25,000	2.20	29.26	3.67	29.75	5.14	30.26	6.61	30.79

250,000

\*See the Policy Disclosures on page 5.

## Policy Disclosures

Indexed Universal Life  
Interest Rate: 5.00%  
Carrier E

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 basic illustrations from the issuing life insurance companies.

Indexed Universal Life  
Interest Rate: 6.00%  
Carrier E

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 basic illustrations from the issuing life insurance companies.

Indexed Universal Life  
Interest Rate: 7.00%  
Carrier E

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 basic illustrations from the issuing life insurance companies.

Your Indexed Universal Life  
Actual Results

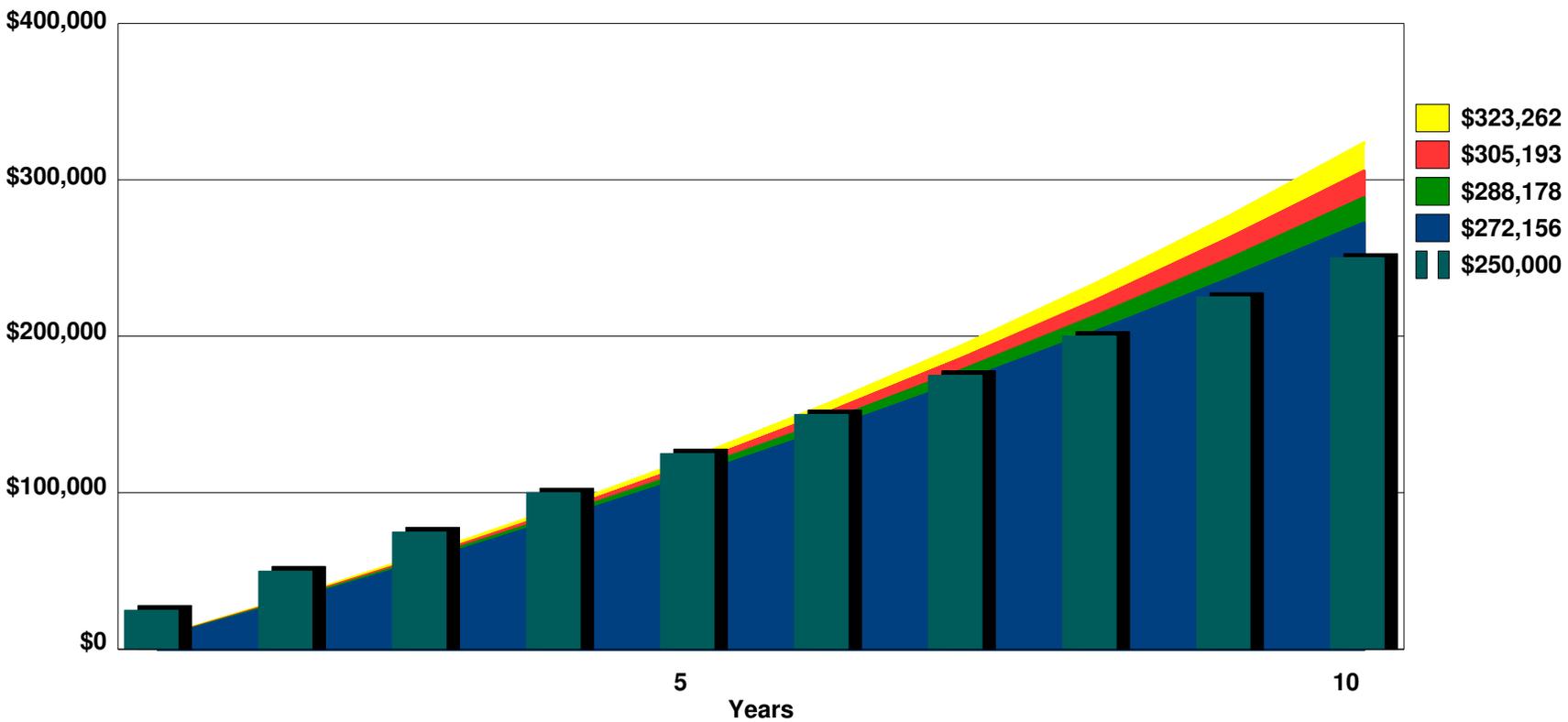
This illustration shows actual results over the years illustrated. The values shown are not valid unless accompanied by a reproposal illustration from the issuing life insurance company.

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## 10 Year Summary Analysis of Surrender Values



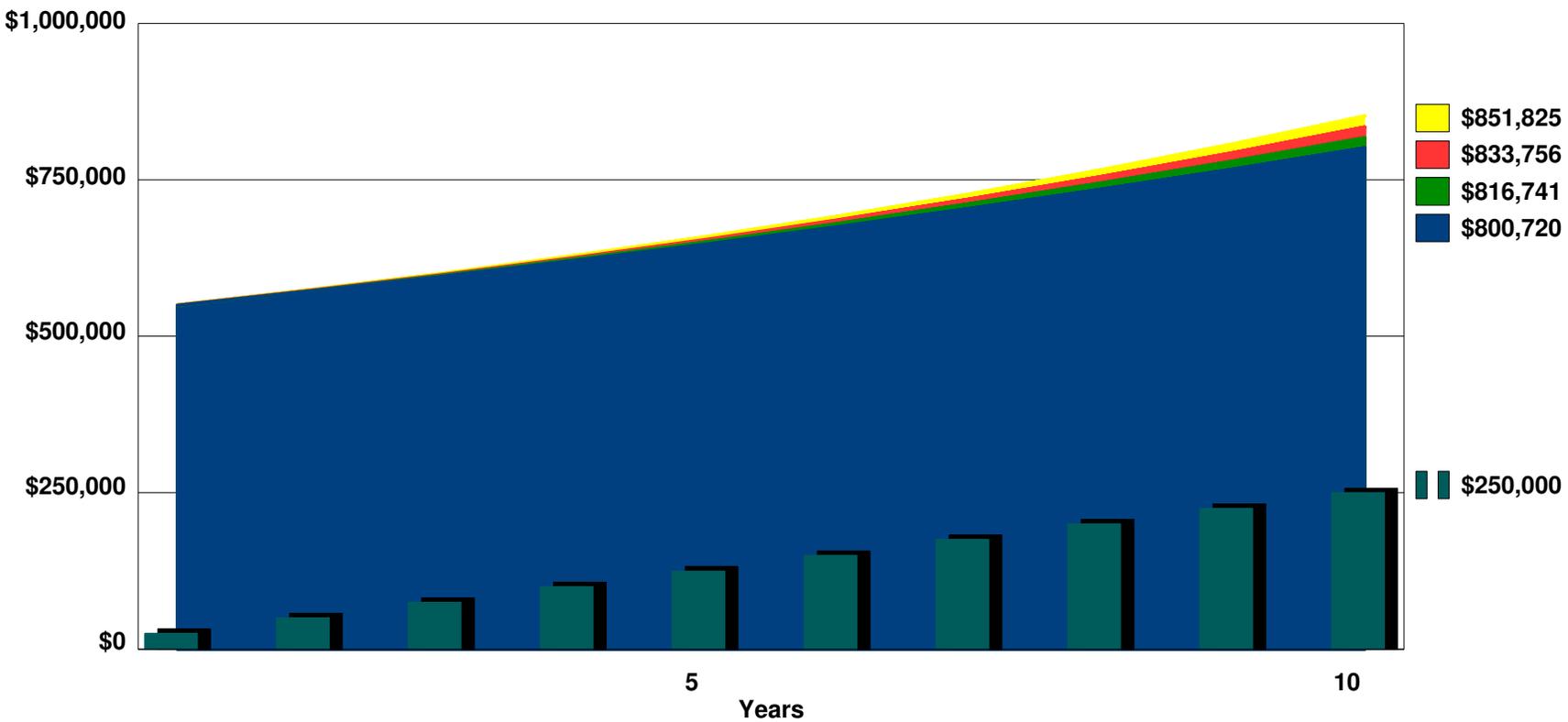
	At Year 10
Cumulative Premium Payment	\$250,000
Indexed Universal Life @ 5.00%	\$272,156
Indexed Universal Life @ 6.00%	\$288,178
Indexed Universal Life @ 7.00%	\$305,193
<b>Your Indexed Universal Life</b>	<b>\$323,262</b>

# Comparison of Life Insurance Policies

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

Insured: Jack Hudson

## 10 Year Summary Analysis of Death Benefits



	At Year 10
Cumulative Premium Payment	\$250,000
Indexed Universal Life @ 5.00%	\$800,720
Indexed Universal Life @ 6.00%	\$816,741
Indexed Universal Life @ 7.00%	\$833,756
<b>Your Indexed Universal Life</b>	<b>\$851,825</b>

# Comparison of Life Insurance Policies

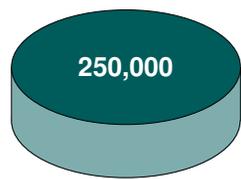
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Insured: Jack Hudson

## 10th Year Summary Analysis of Pre-Tax Equivalent Rates of Return

- Indexed Universal Life @ 5.00%
- Indexed Universal Life @ 6.00%
- Indexed Universal Life @ 7.00%
- Your Indexed Universal Life

### Cumulative Premium Payments



### Comparison of Pre-Tax Equivalent Rates of Return

