A Tax-Advantaged Life Insurance and Retirement Plan

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Presented By:

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Preface

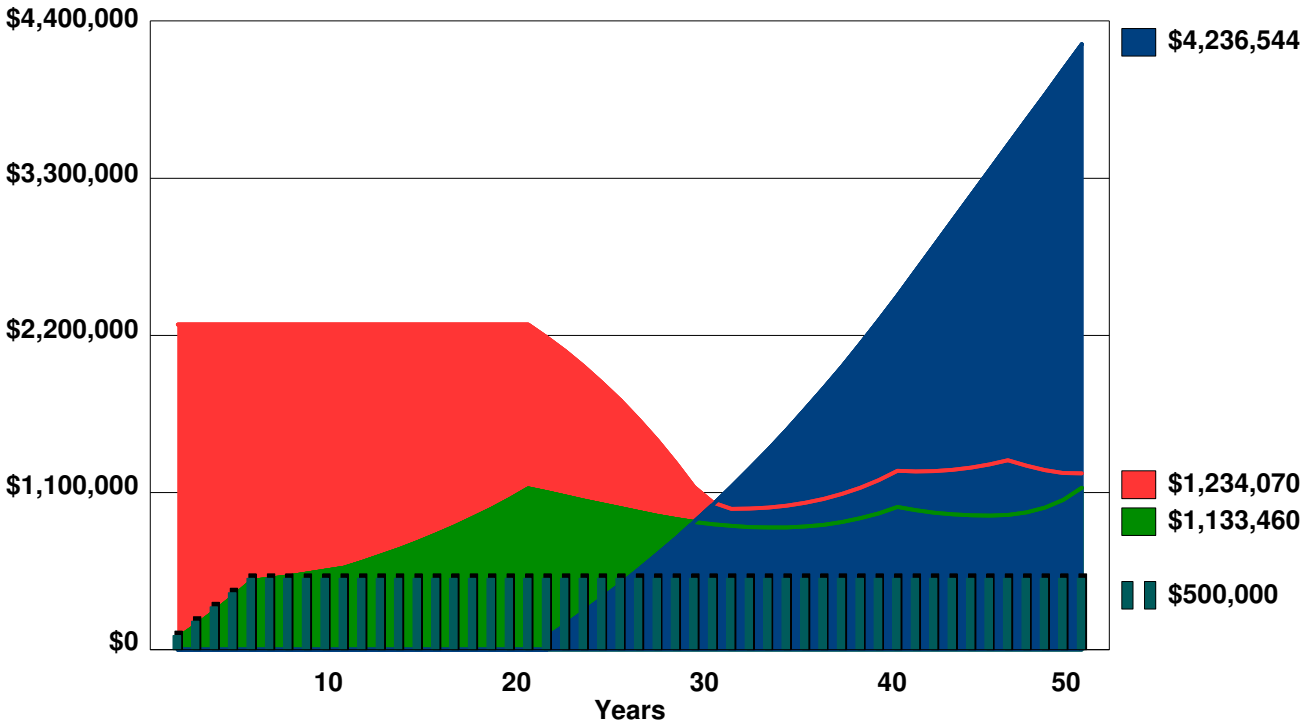
In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

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 50
Cumulative Policy Premiums	$500,000
Cumulative Policy Loans	$4,236,544
Cash Value	$1,133,460
Death Benefit	$1,234,070

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.

Illustration of Values of Indexed Universal Life

		Income Tax Rate 45.00%	Indexed UL Interest Rate 6.85%	Initial Payment 100,000	Initial Death Benefit 2,276,000	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	45	100,000	0	84,191	84,191	2,276,000
2	46	100,000	0	89,755	173,946	2,276,000
3	47	100,000	0	95,799	269,745	2,276,000
4	48	100,000	0	102,350	372,095	2,276,000
5	49	100,000	0	109,334	481,429	2,276,000
6	50	0	0	15,597	497,026	2,276,000
7	51	0	0	16,956	513,982	2,276,000
8	52	0	0	18,454	532,436	2,276,000
9	53	0	0	20,140	552,576	2,276,000
10	54	0	0	22,039	574,615	2,276,000
11	55	0	0	40,272	614,887	2,276,000
12	56	0	0	43,072	657,959	2,276,000
13	57	0	0	46,056	704,015	2,276,000
14	58	0	0	49,252	753,267	2,276,000
15	59	0	0	52,691	805,958	2,276,000
16	60	0	0	56,298	862,256	2,276,000
17	61	0	0	60,193	922,449	2,276,000
18	62	0	0	64,385	986,834	2,276,000
19	63	0	0	68,903	1,055,737	2,276,000
20	64	0	0	73,783	1,129,520	2,276,000
21	65	0	85,000	-28,028	1,101,492	2,186,750
22	66	0	88,389	-28,301	1,073,191	2,089,480
23	67	0	91,879	-28,358	1,044,833	1,983,681
24	68	0	95,474	-28,151	1,016,682	1,868,817
25	69	0	99,176	-27,594	989,088	1,744,323
26	70	0	102,990	-26,745	962,343	1,609,599
27	71	0	106,919	-25,270	937,073	1,464,015
28	72	0	110,965	-23,131	913,942	1,306,903
29	73	0	115,132	-20,164	893,778	1,137,559
30	74	0	119,425	-16,156	877,622	1,031,509
		500,000	1,015,349			

*This is an example of an InsMark supplemental illustration for universal life. In actual presentations, this footnote will refer to an accompanying "basic" illustration from a specific life insurance company which contains important details, guarantees, and caveats.

30 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	1,015,349
Cash Value	877,622
Death Benefit	1,031,509

Illustration of Values of Indexed Universal Life

Income Tax Rate 45.00%	Indexed UL Interest Rate 6.85%	Initial Payment 100,000	Initial Death Benefit 2,276,000

Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
31	75	0	123,846	-11,265	866,357	985,517
32	76	0	128,400	-7,716	858,641	987,948
33	77	0	133,091	-3,628	855,013	995,444
34	78	0	137,922	1,039	856,052	1,008,661
35	79	0	142,898	6,330	862,382	1,028,299
36	80	0	148,024	12,285	874,667	1,055,110
37	81	0	153,303	19,006	893,673	1,089,950
38	82	0	158,740	26,501	920,174	1,133,690
39	83	0	164,341	34,817	954,991	1,187,251
40	84	0	170,110	43,979	998,970	1,251,585
41	85	0	176,052	-22,277	976,693	1,247,570
42	86	0	176,052	-17,205	959,488	1,249,849
43	87	0	176,052	-11,949	947,539	1,258,665
44	88	0	176,052	-6,601	940,938	1,274,164
45	89	0	176,052	-1,295	939,643	1,296,357
46	90	0	176,052	3,769	943,412	1,325,043
47	91	0	176,052	16,869	960,281	1,287,034
48	92	0	176,052	33,717	993,998	1,256,432
49	93	0	176,052	55,541	1,049,539	1,237,057
50	94	0	176,052	83,921	1,133,460	1,234,070
		500,000	4,236,544			

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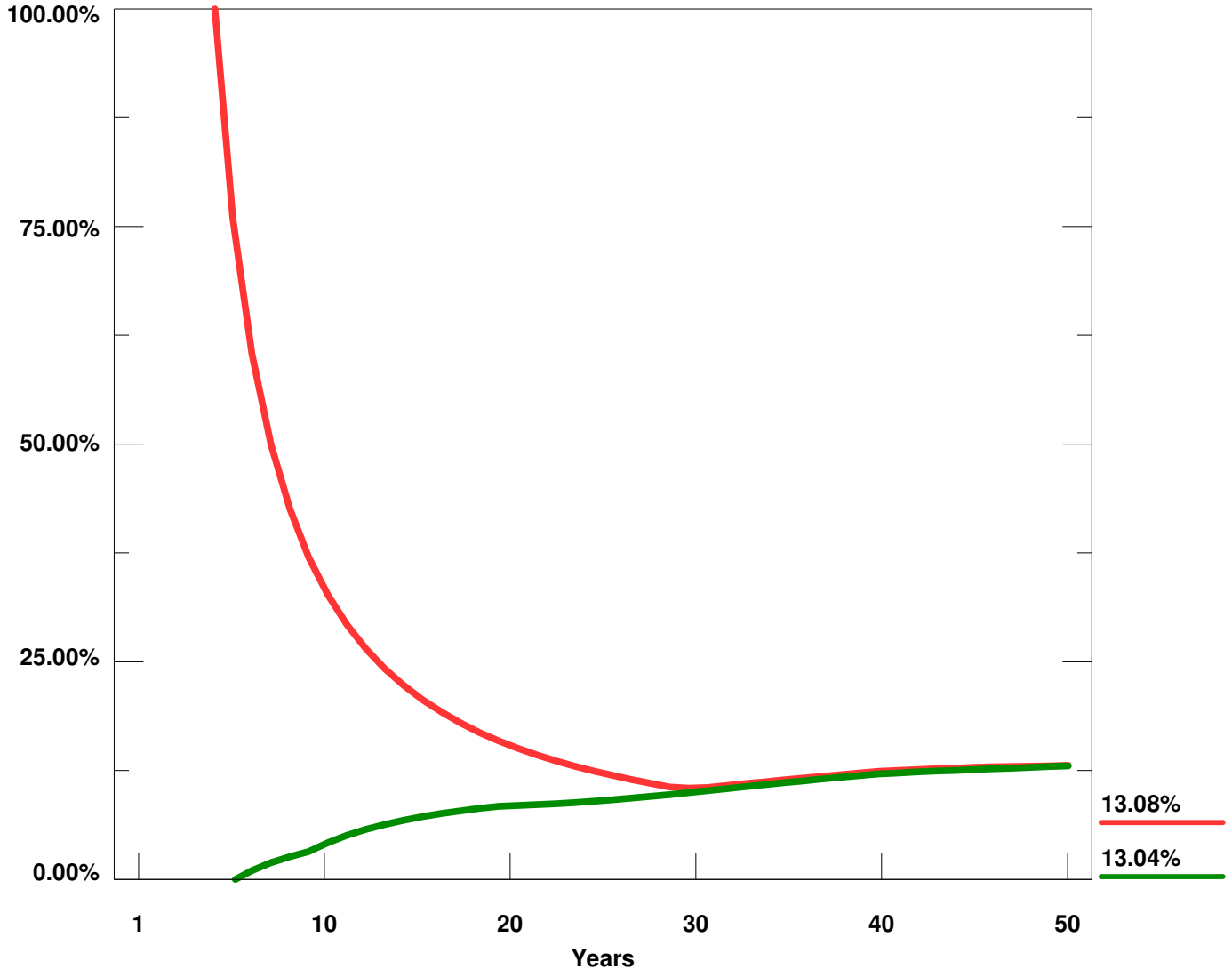
50 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	4,236,544
Cash Value	1,133,460
Death Benefit	1,234,070

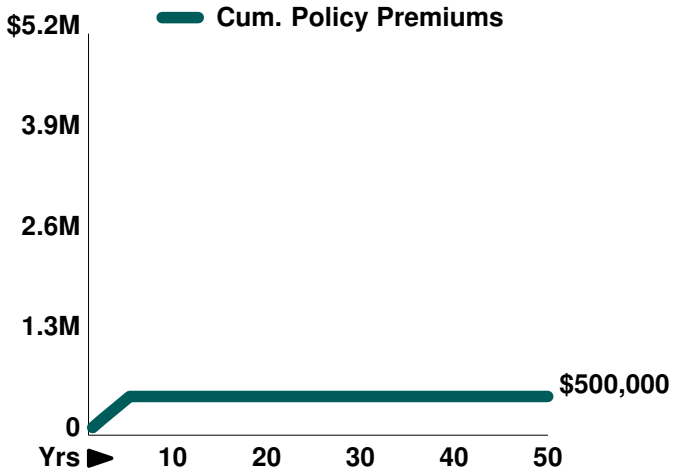
50 Year Analysis



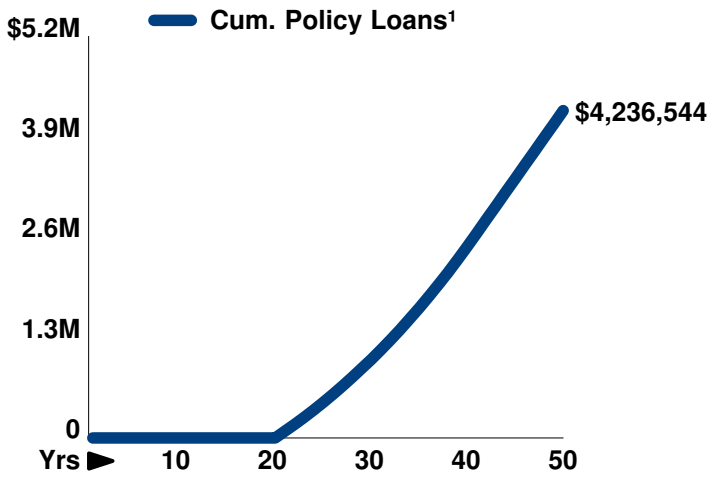
	At Year 50
Cash Value Pre-Tax Equivalent Rate of Return	13.04%
Death Benefit Pre-Tax Equivalent Rate of Return	13.08%

50 Year Analysis

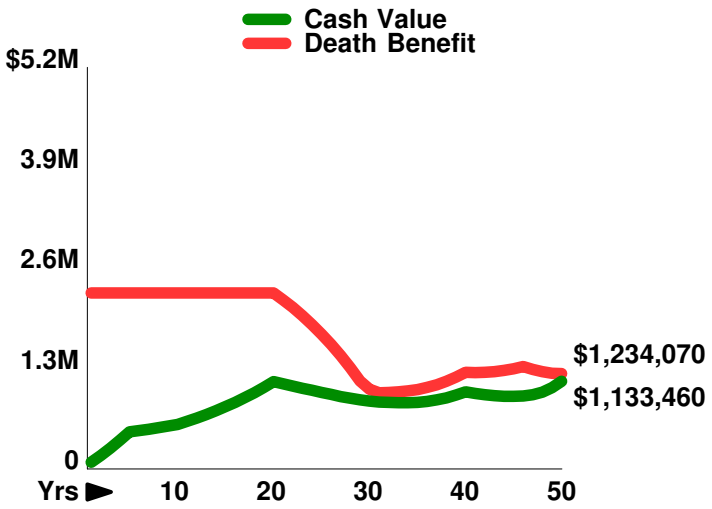
Payments



Cash Flow



Policy Values



[1] For Retirement Income.