

# Funding A Life Insurance And Retirement Strategy with Discounted Dollars Using Universal Life Insurance (UL)

Analysis Page: 1

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

Insured: George Baker, MD

Date: [Current date appears here]

Male Age 45	Tax Bracket 35.00%	Forgone Interest Yield 8.00%	UL Interest Rate 6.50%	Initial Payment 20,000	Initial Death Benefit 500,000		
Payment Analysis			Death Benefit Analysis		Living Values		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Net	Cumulative	Effective	Year End	Cost per	Year End	Year End
Year	Payment	Net	Cumulative	Death	\$1.00 of	Accum	Cash
		Payments	Net	Benefit	Funding**	Value*	Value*
			Payments***				
1	20,000	20,000	21,040	519,951	4.0 Cents	19,951	12,951
2	20,000	40,000	43,174	541,289	8.0 Cents	41,289	27,289
3	20,000	60,000	66,459	564,010	11.8 Cents	64,010	49,110
4	20,000	80,000	90,955	588,198	15.5 Cents	88,198	73,298
5	20,000	100,000	116,725	613,942	19.0 Cents	113,942	99,042
6	20,000	120,000	143,834	641,347	22.4 Cents	141,347	127,192
7	20,000	140,000	172,354	670,484	25.7 Cents	170,484	157,223
8	20,000	160,000	202,356	701,462	28.8 Cents	201,462	189,244
9	20,000	180,000	233,919	734,387	31.9 Cents	234,387	223,361
10	20,000	200,000	267,122	769,369	34.7 Cents	269,369	259,684
11	20,000	220,000	302,053	806,535	37.5 Cents	306,535	298,340
12	20,000	240,000	338,800	846,011	40.0 Cents	346,011	339,455
13	20,000	260,000	377,457	887,924	42.5 Cents	387,924	383,156
14	20,000	280,000	418,125	932,419	44.8 Cents	432,419	429,588
15	20,000	300,000	460,907	979,647	47.0 Cents	479,647	479,647
16	20,000	320,000	505,915	1,029,749	49.1 Cents	529,749	529,749
17	20,000	340,000	553,262	1,082,896	51.1 Cents	582,896	582,896
18	20,000	360,000	603,072	1,139,258	52.9 Cents	639,258	639,258
19	20,000	380,000	655,471	1,199,006	54.7 Cents	699,006	699,006
20	20,000	400,000	710,596	1,262,321	56.3 Cents	762,321	762,321
	400,000						

\*This is an example of a "supplemental" illustration for a universal life insurance policy. 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.

\*\*Column (3) divided by Column (4) is equal to Column (5).

\*\*\*Including after tax forgone interest on Column (2).

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Male Age 45	Tax Bracket 35.00%	Forgone Interest Yield 8.00%	UL Interest Rate 6.50%	Initial Payment 20,000	Initial Death Benefit 500,000		
Payment Analysis				Death Benefit Analysis		Living Values	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Year	Net Payment	Cumulative Net Payments	Effective Cumulative Net Payments***	Year End Death Benefit	Cost per \$1.00 of Funding**	Year End Accum Value*	Year End Cash Value*
21	-30,000	370,000	715,987	1,275,869	56.1 Cents	775,869	775,869
22	-30,000	340,000	721,658	1,289,626	56.0 Cents	789,626	789,626
23	-30,000	310,000	727,625	1,303,531	55.8 Cents	803,531	803,531
24	-30,000	280,000	733,901	1,317,528	55.7 Cents	817,528	817,528
25	-30,000	250,000	740,504	1,331,524	55.6 Cents	831,524	831,524
26	-30,000	220,000	747,450	1,345,427	55.6 Cents	845,427	845,427
27	-30,000	190,000	754,757	1,359,132	55.5 Cents	859,132	859,132
28	-30,000	160,000	762,445	1,372,508	55.6 Cents	872,508	872,508
29	-30,000	130,000	770,532	1,385,409	55.6 Cents	885,409	885,408
30	-30,000	100,000	779,040	1,397,659	55.7 Cents	897,659	897,659
31	-30,000	70,000	787,990	1,409,065	55.9 Cents	909,065	909,065
32	-30,000	40,000	797,405	1,419,403	56.2 Cents	919,403	919,403
33	-30,000	10,000	807,310	1,428,411	56.5 Cents	928,411	928,411
34	-30,000	-20,000	817,730	1,435,791	57.0 Cents	935,791	935,791
35	-30,000	-50,000	828,692	1,441,238	57.5 Cents	941,238	941,238
36	-30,000	-80,000	840,224	1,444,357	58.2 Cents	944,357	944,357
37	-30,000	-110,000	852,356	1,444,709	59.0 Cents	944,709	944,708
38	-30,000	-140,000	865,119	1,441,816	60.0 Cents	941,815	941,815
39	-30,000	-170,000	878,545	1,435,125	61.2 Cents	935,125	935,125
40	-30,000	-200,000	892,669	1,424,021	62.7 Cents	924,021	924,021
	-200,000						

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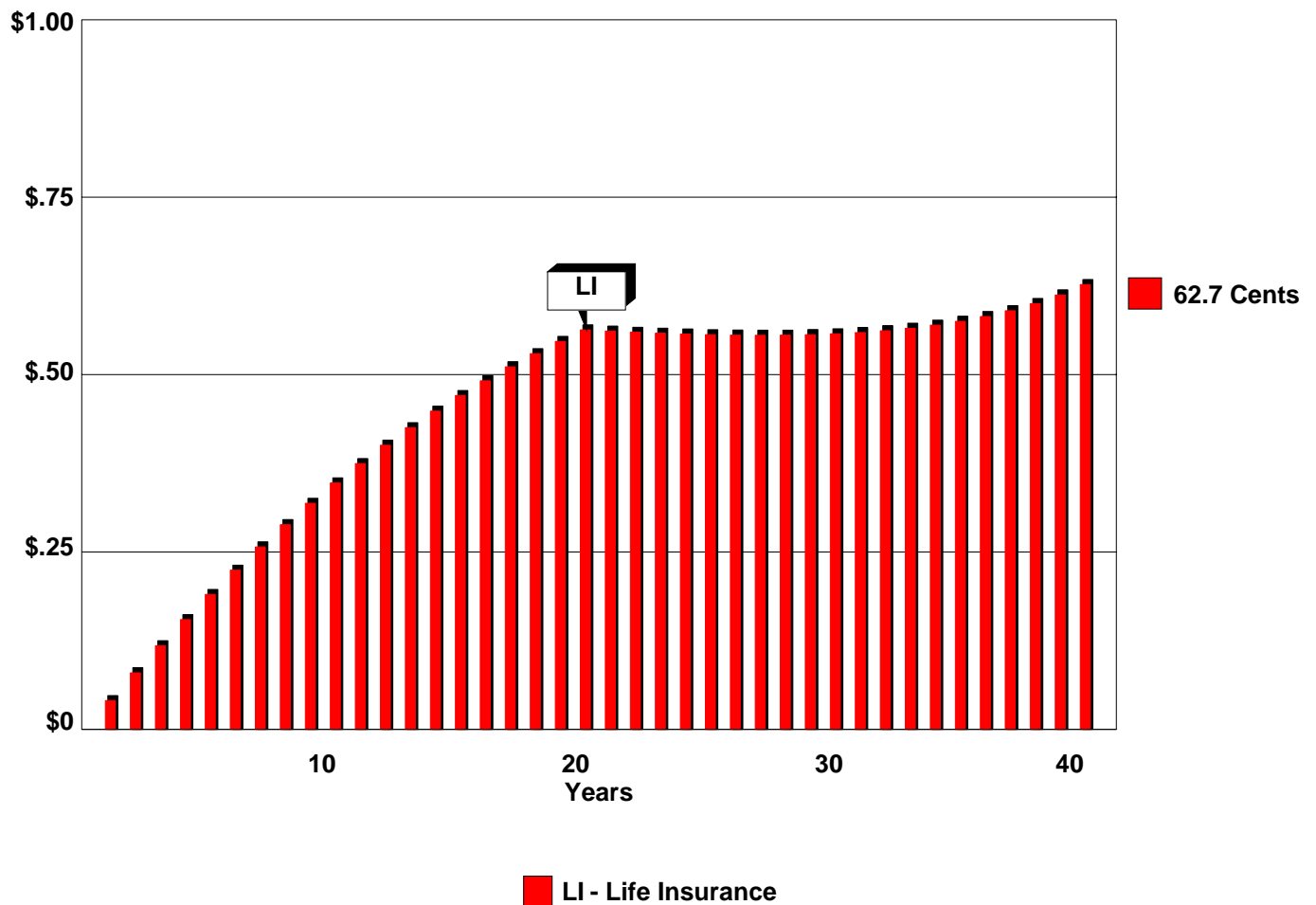
# Funding A Life Insurance And Retirement Strategy with Discounted Dollars Using Universal Life Insurance (UL)

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## 40 Year Graphic Analysis Cost per \$1.00 of Funding



Life insurance analysis includes forgone interest yield on premiums.