

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 6.50%	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*
1	20,000	20,000	20,845	519,951	4.0 Cents	19,951	12,951
2	20,000	40,000	42,571	541,289	7.9 Cents	41,289	27,289
3	20,000	60,000	65,214	564,010	11.6 Cents	64,010	49,110
4	20,000	80,000	88,815	588,198	15.1 Cents	88,198	73,298
5	20,000	100,000	113,412	613,942	18.5 Cents	113,942	99,042
6	20,000	120,000	139,049	641,347	21.7 Cents	141,347	127,192
7	20,000	140,000	165,769	670,484	24.7 Cents	170,484	157,223
8	20,000	160,000	193,617	701,462	27.6 Cents	201,462	189,244
9	20,000	180,000	222,643	734,387	30.3 Cents	234,387	223,361
10	20,000	200,000	252,894	769,369	32.9 Cents	269,369	259,684
11	20,000	220,000	284,424	806,535	35.3 Cents	306,535	298,340
12	20,000	240,000	317,286	846,011	37.5 Cents	346,011	339,455
13	20,000	260,000	351,536	887,924	39.6 Cents	387,924	383,156
14	20,000	280,000	387,234	932,419	41.5 Cents	432,419	429,588
15	20,000	300,000	424,439	979,647	43.3 Cents	479,647	479,647
16	20,000	320,000	463,217	1,029,749	45.0 Cents	529,749	529,749
17	20,000	340,000	503,633	1,082,896	46.5 Cents	582,896	582,896
18	20,000	360,000	545,756	1,139,258	47.9 Cents	639,258	639,258
19	20,000	380,000	589,659	1,199,006	49.2 Cents	699,006	699,006
20	20,000	400,000	635,418	1,262,321	50.3 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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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***				
21	-30,000	370,000	630,996	1,275,869	49.5 Cents	775,869	775,869
22	-30,000	340,000	626,388	1,289,626	48.6 Cents	789,626	789,626
23	-30,000	310,000	621,586	1,303,531	47.7 Cents	803,531	803,531
24	-30,000	280,000	616,580	1,317,528	46.8 Cents	817,528	817,528
25	-30,000	250,000	611,363	1,331,524	45.9 Cents	831,524	831,524
26	-30,000	220,000	605,926	1,345,427	45.0 Cents	845,427	845,427
27	-30,000	190,000	600,259	1,359,132	44.2 Cents	859,132	859,132
28	-30,000	160,000	594,352	1,372,508	43.3 Cents	872,508	872,508
29	-30,000	130,000	588,196	1,385,409	42.5 Cents	885,409	885,408
30	-30,000	100,000	581,780	1,397,659	41.6 Cents	897,659	897,659
31	-30,000	70,000	575,093	1,409,065	40.8 Cents	909,065	909,065
32	-30,000	40,000	568,123	1,419,403	40.0 Cents	919,403	919,403
33	-30,000	10,000	560,859	1,428,411	39.3 Cents	928,411	928,411
34	-30,000	-20,000	553,287	1,435,791	38.5 Cents	935,791	935,791
35	-30,000	-50,000	545,396	1,441,238	37.8 Cents	941,238	941,238
36	-30,000	-80,000	537,172	1,444,357	37.2 Cents	944,357	944,357
37	-30,000	-110,000	528,600	1,444,709	36.6 Cents	944,709	944,708
38	-30,000	-140,000	519,666	1,441,816	36.0 Cents	941,815	941,815
39	-30,000	-170,000	510,354	1,435,125	35.6 Cents	935,125	935,125
40	-30,000	-200,000	500,649	1,424,021	35.2 Cents	924,021	924,021
	-200,000						

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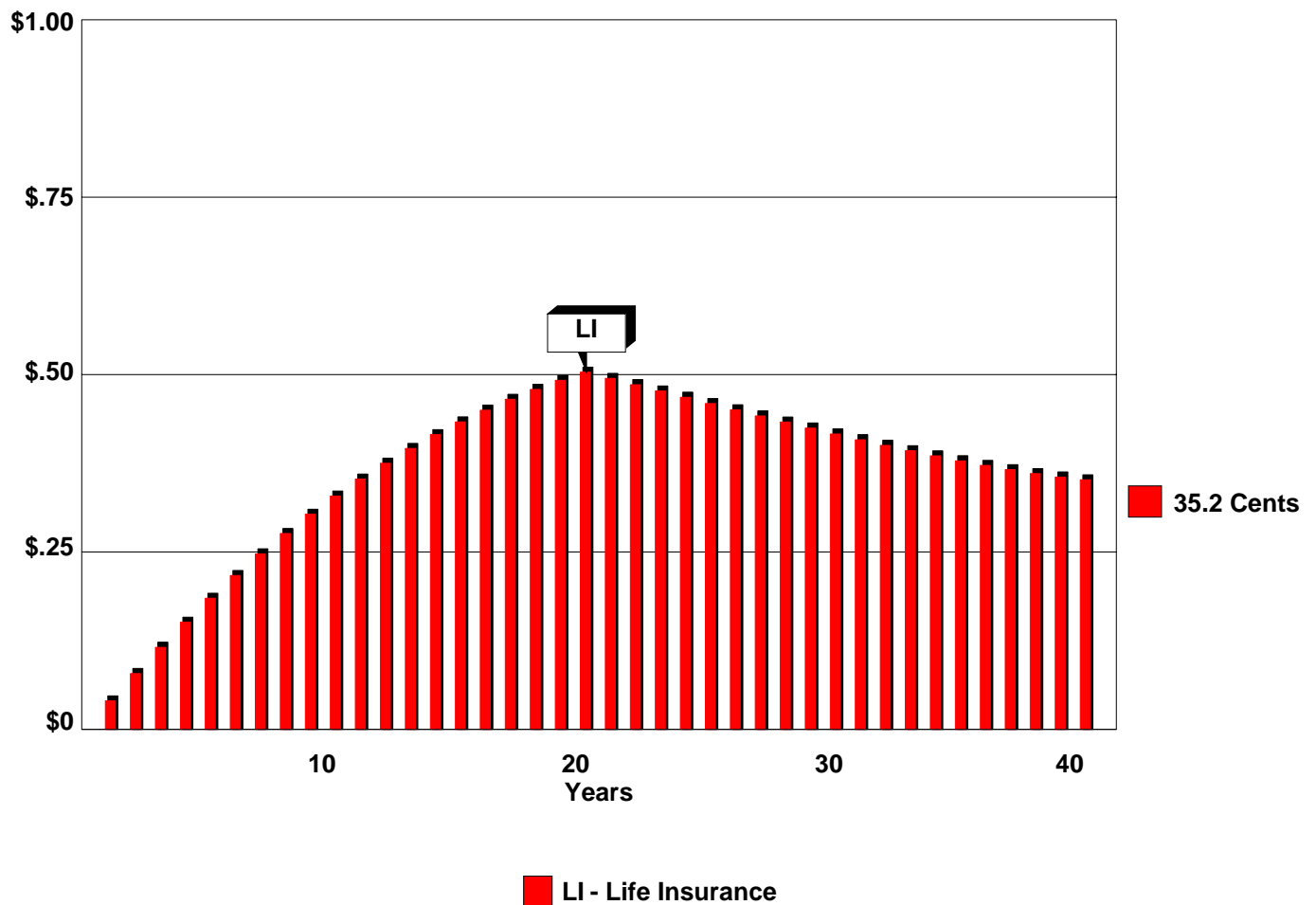
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40 Year Graphic Analysis Cost per \$1.00 of Funding



Life insurance analysis includes forgone interest yield on premiums.