

# 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 9.45%	UL Interest Rate 6.50%	Initial Payment 20,000	Initial Death Benefit 500,000		
Payment Analysis				Death Benefit Analysis		Living Values	
Year	(1) Net Payment	(2) Cumulative Net Payments	(3) Effective Cumulative Net Payments***	(4) Year End Death Benefit	(5) Cost per \$1.00 of Funding**	(6) Year End Accum Value*	(7) Year End Cash Value*
1	20,000	20,000	21,229	519,951	4.1 Cents	19,951	12,951
2	20,000	40,000	43,761	541,289	8.1 Cents	41,289	27,289
3	20,000	60,000	67,677	564,010	12.0 Cents	64,010	49,110
4	20,000	80,000	93,063	588,198	15.8 Cents	88,198	73,298
5	20,000	100,000	120,008	613,942	19.5 Cents	113,942	99,042
6	20,000	120,000	148,608	641,347	23.2 Cents	141,347	127,192
7	20,000	140,000	178,965	670,484	26.7 Cents	170,484	157,223
8	20,000	160,000	211,186	701,462	30.1 Cents	201,462	189,244
9	20,000	180,000	245,387	734,387	33.4 Cents	234,387	223,361
10	20,000	200,000	281,688	769,369	36.6 Cents	269,369	259,684
11	20,000	220,000	320,219	806,535	39.7 Cents	306,535	298,340
12	20,000	240,000	361,117	846,011	42.7 Cents	346,011	339,455
13	20,000	260,000	404,527	887,924	45.6 Cents	387,924	383,156
14	20,000	280,000	450,604	932,419	48.3 Cents	432,419	429,588
15	20,000	300,000	499,511	979,647	51.0 Cents	479,647	479,647
16	20,000	320,000	551,422	1,029,749	53.5 Cents	529,749	529,749
17	20,000	340,000	606,521	1,082,896	56.0 Cents	582,896	582,896
18	20,000	360,000	665,005	1,139,258	58.4 Cents	639,258	639,258
19	20,000	380,000	727,082	1,199,006	60.6 Cents	699,006	699,006
20	20,000	400,000	792,971	1,262,321	62.8 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 9.45%	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***				
21	-30,000	370,000	809,837	1,275,869	63.5 Cents	775,869	775,869
22	-30,000	340,000	827,738	1,289,626	64.2 Cents	789,626	789,626
23	-30,000	310,000	846,739	1,303,531	65.0 Cents	803,531	803,531
24	-30,000	280,000	866,908	1,317,528	65.8 Cents	817,528	817,528
25	-30,000	250,000	888,315	1,331,524	66.7 Cents	831,524	831,524
26	-30,000	220,000	911,037	1,345,427	67.7 Cents	845,427	845,427
27	-30,000	190,000	935,154	1,359,132	68.8 Cents	859,132	859,132
28	-30,000	160,000	960,754	1,372,508	70.0 Cents	872,508	872,508
29	-30,000	130,000	987,925	1,385,409	71.3 Cents	885,409	885,408
30	-30,000	100,000	1,016,766	1,397,659	72.7 Cents	897,659	897,659
31	-30,000	70,000	1,047,378	1,409,065	74.3 Cents	909,065	909,065
32	-30,000	40,000	1,079,870	1,419,403	76.1 Cents	919,403	919,403
33	-30,000	10,000	1,114,358	1,428,411	78.0 Cents	928,411	928,411
34	-30,000	-20,000	1,150,965	1,435,791	80.2 Cents	935,791	935,791
35	-30,000	-50,000	1,189,820	1,441,238	82.6 Cents	941,238	941,238
36	-30,000	-80,000	1,231,062	1,444,357	85.2 Cents	944,357	944,357
37	-30,000	-110,000	1,274,838	1,444,709	88.2 Cents	944,709	944,708
38	-30,000	-140,000	1,321,302	1,441,816	91.6 Cents	941,815	941,815
39	-30,000	-170,000	1,370,620	1,435,125	95.5 Cents	935,125	935,125
40	-30,000	-200,000	1,422,967	1,424,021	99.9 Cents	924,021	924,021
	-200,000						

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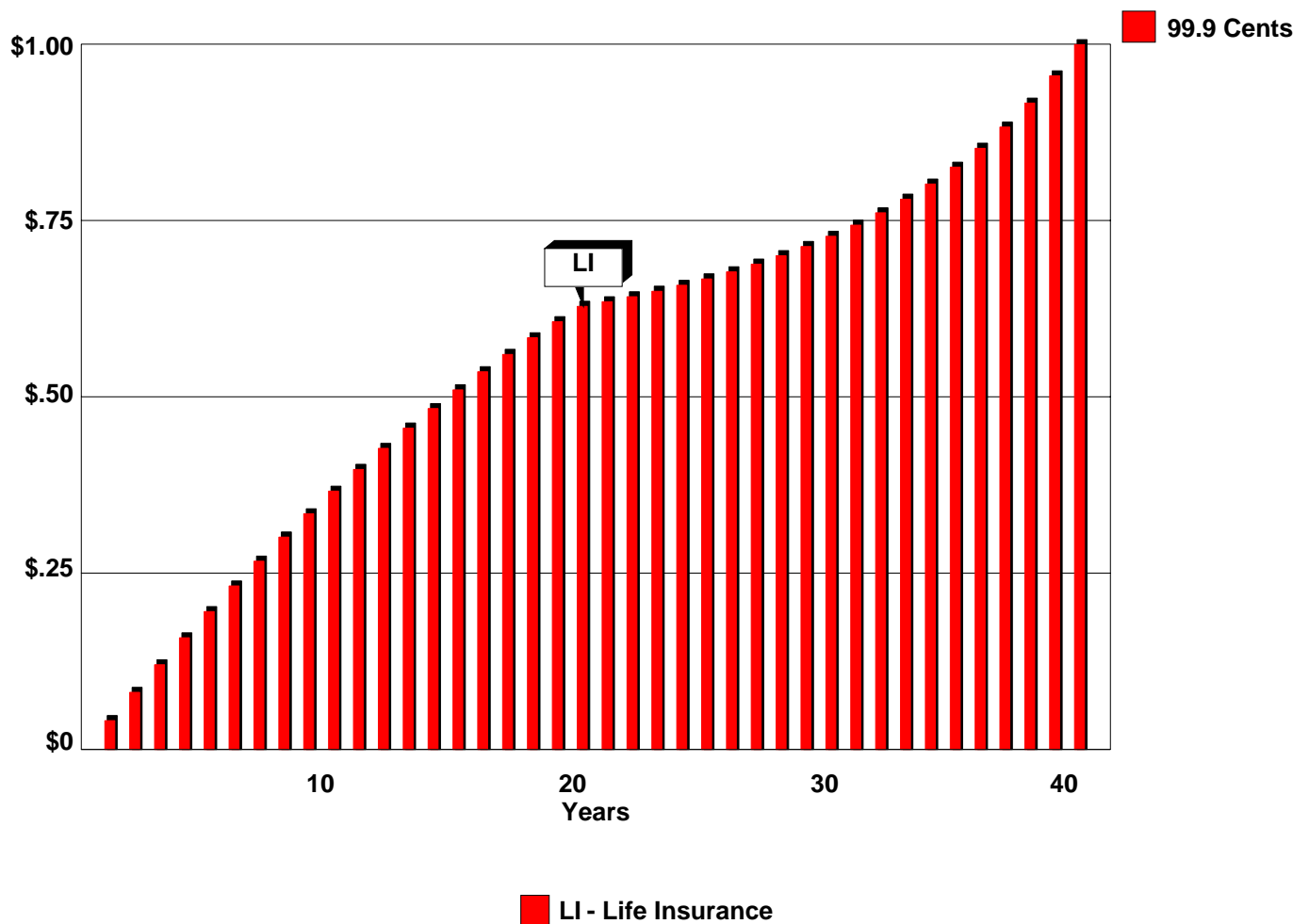
# Funding A Life Insurance And Retirement Strategy with Discounted Dollars Using Universal Life Insurance (UL)

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



Life insurance analysis includes forgone interest yield on premiums.