

A Life Insurance and Retirement Strategy

Illustration of Values of Universal Life Insurance (UL)

Introduction

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 cash flow.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax favored growth of cash values;
3. Competitive current rate of return;
4. Lifelong income options;
5. Tax free access to cash values through policy loans;
6. Income tax free death benefits for beneficiaries;
7. Probate free death benefits for beneficiaries;
8. Privacy of all transactions;
9. Advance of death benefits in certain adverse health circumstances - as defined in the policy contract.

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. This is particularly evident in the following presentation.

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Illustration of Values of Universal Life Insurance (UL)

Values Page: 1

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

For: George Baker, MD

Date: [Current date appears here]

Male Age 45	Tax Bracket 35.00%	UL Interest Rate 6.50%	Initial Payment 20,000	Initial Death Benefit 500,000	
	(1)	(2)	(3)	(4)	(5)
Year	Net Payment	Retirement Income After Tax Cash Flow	Year End Accum Value*	Year End Cash Value*	Death Benefit
1	20,000	0	19,951	12,951	519,951
2	20,000	0	41,289	27,289	541,289
3	20,000	0	64,010	49,110	564,010
4	20,000	0	88,198	73,298	588,198
5	20,000	0	113,942	99,042	613,942
6	20,000	0	141,347	127,192	641,347
7	20,000	0	170,484	157,223	670,484
8	20,000	0	201,462	189,244	701,462
9	20,000	0	234,387	223,361	734,387
10	20,000	0	269,369	259,684	769,369
11	20,000	0	306,535	298,340	806,535
12	20,000	0	346,011	339,455	846,011
13	20,000	0	387,924	383,156	887,924
14	20,000	0	432,419	429,588	932,419
15	20,000	0	479,647	479,647	979,647
16	20,000	0	529,749	529,749	1,029,749
17	20,000	0	582,896	582,896	1,082,896
18	20,000	0	639,258	639,258	1,139,258
19	20,000	0	699,006	699,006	1,199,006
20	20,000	0	762,321	762,321	1,262,321
	400,000	0			

*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.

20 Year Summary

Cum. Payments	400,000
Cum. A/T Cash Flow	0
Cash Value	762,321
Death Benefit	1,262,321

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Values Page: 2

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For: George Baker, MD

Date: [Current date appears here]

Male Age 45	Tax Bracket 35.00%	UL Interest Rate 6.50%	Initial Payment 20,000	Initial Death Benefit 500,000	
	(1)	(2)	(3)	(4)	(5)
Year	Net Payment	Retirement Income After Tax Cash Flow	Year End Accum Value*	Year End Cash Value*	Death Benefit
21	0	30,000	775,869	775,869	1,275,869
22	0	30,000	789,626	789,626	1,289,626
23	0	30,000	803,531	803,531	1,303,531
24	0	30,000	817,528	817,528	1,317,528
25	0	30,000	831,524	831,524	1,331,524
26	0	30,000	845,427	845,427	1,345,427
27	0	30,000	859,132	859,132	1,359,132
28	0	30,000	872,508	872,508	1,372,508
29	0	30,000	885,409	885,408	1,385,409
30	0	30,000	897,659	897,659	1,397,659
31	0	30,000	909,065	909,065	1,409,065
32	0	30,000	919,403	919,403	1,419,403
33	0	30,000	928,411	928,411	1,428,411
34	0	30,000	935,791	935,791	1,435,791
35	0	30,000	941,238	941,238	1,441,238
36	0	30,000	944,357	944,357	1,444,357
37	0	30,000	944,709	944,708	1,444,709
38	0	30,000	941,815	941,815	1,441,816
39	0	30,000	935,125	935,125	1,435,125
40	0	30,000	924,021	924,021	1,424,021
	400,000	600,000			

*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.

40 Year Summary

Cum. Payments	400,000
Cum. A/T Cash Flow	600,000
Cash Value	924,021
Death Benefit	1,424,021

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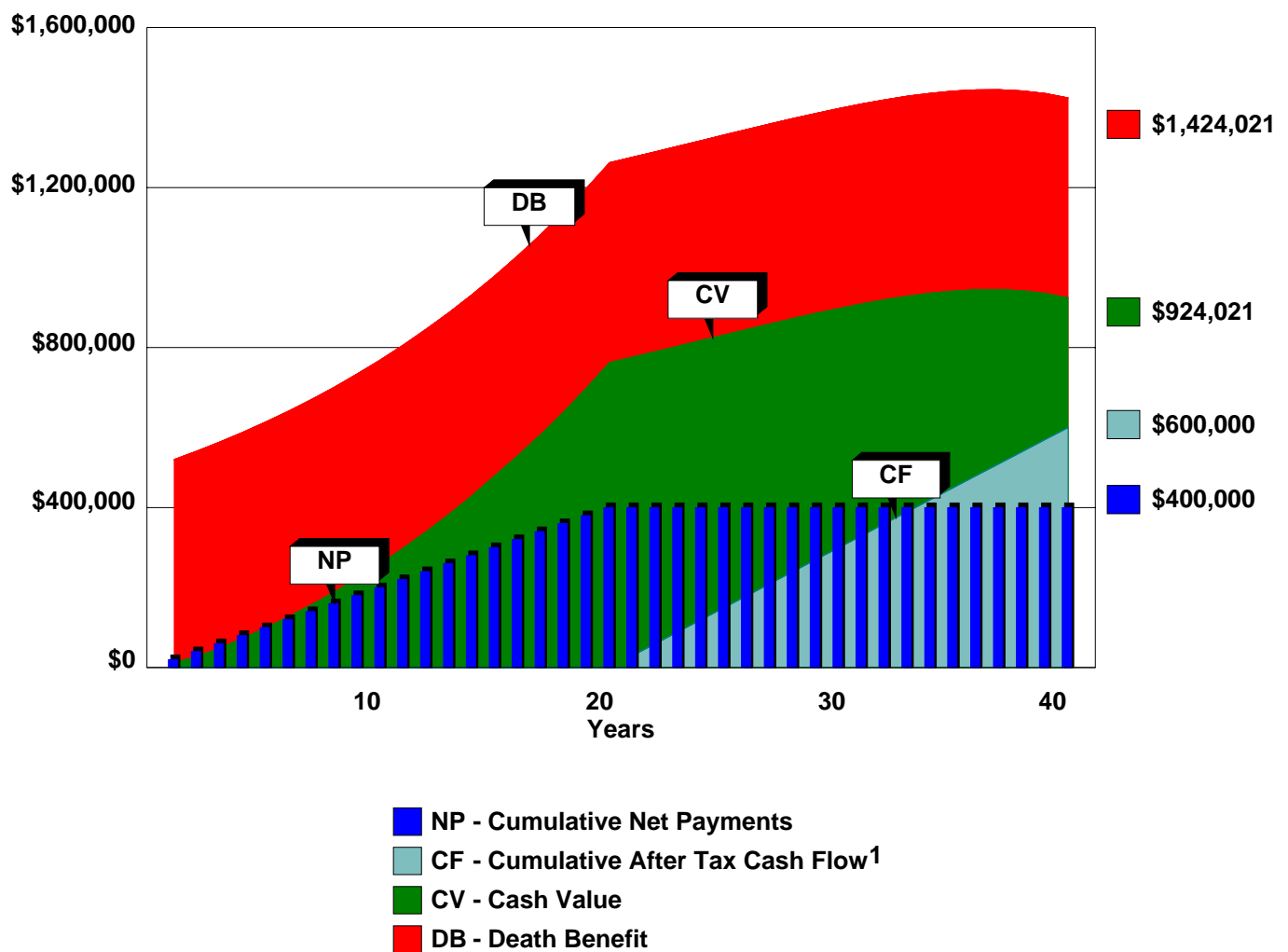
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40 Year Graphic Analysis



(1) For Retirement Income.