

TAXABLE INVESTMENT
7.00% EARNINGS RATE



Total Outlay 20% 250,000
Total Premiums 1,250,000
Leverage Factor 5 to 1

Yr	Age	INCOME TO NET DEATH		PAYMENT & INCOME	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT	PAYMENT & INCOME	PREMIUM FUNDING	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT
		AGE 100	BENEFIT									
1	40	-50,000	52,450	-50,000	42,326	12,324	927,326	-50,000	50,000	38,521	0	1,513,521
2	41	-50,000	107,470	-50,000	90,056	60,595	975,056	-50,000	50,000	82,132	33,029	1,557,132
3	42	-50,000	165,186	-50,000	141,162	112,249	1,026,162	-50,000	50,000	128,792	80,603	1,603,792
4	43	-50,000	225,730	-50,000	195,921	167,566	1,080,921	-50,000	50,000	178,749	131,490	1,653,749
5	44	-50,000	289,241	-50,000	254,591	226,793	1,139,591	-50,000	50,000	232,258	185,929	1,707,258
6	45	0	303,414	0	272,636	250,396	586,167	0	100,000	349,740	207,174	1,719,240
7	46	0	318,281	0	291,968	275,294	610,212	0	100,000	475,398	230,807	1,733,596
8	47	0	333,877	0	312,680	301,564	634,740	0	100,000	609,810	257,057	1,750,583
9	48	0	350,237	0	334,867	329,309	659,687	0	100,000	753,581	286,209	1,770,472
10	49	0	367,398	0	358,630	358,630	684,984	0	100,000	907,336	318,531	1,793,531
11	50	0	385,401	0	384,088	384,088	710,563	0	100,000	1,073,952	347,263	1,822,263
12	51	0	404,286	0	411,370	411,370	732,238	0	100,000	1,252,185	380,028	1,855,028
13	52	0	424,096	0	440,599	440,599	753,424	0	100,000	1,442,846	417,220	1,892,220
14	53	0	444,876	0	471,923	471,923	773,954	0	100,000	1,646,791	459,256	1,934,256
15	54	0	466,675	0	505,496	505,496	793,629	0	100,000	1,864,976	506,626	1,981,626
16	55	0	489,542	0	541,480	541,480	812,220	0	0	1,995,274	562,214	1,559,851
17	56	0	513,530	0	580,026	580,026	846,838	0	0	2,134,688	622,811	1,604,768
18	57	0	538,693	0	621,312	621,312	882,263	0	0	2,283,845	688,814	1,648,029
19	58	0	565,089	0	665,531	665,531	918,433	0	0	2,443,419	760,662	1,689,161
20	59	0	592,778	0	712,902	712,902	955,288	0	0	2,614,174	838,865	1,727,684
21	60	0	621,824	0	763,666	763,666	992,766	0	0	2,796,966	924,015	1,763,104
22	61	0	652,294	0	818,043	818,043	1,047,095	0	0	2,992,557	1,016,594	1,854,510
23	62	0	684,256	0	876,297	876,297	1,104,134	0	0	3,201,869	1,117,228	1,949,713
24	63	0	717,785	0	938,690	938,690	1,163,976	0	0	3,425,829	1,226,533	2,048,732
25	64	0	752,956	0	1,005,514	1,005,514	1,226,727	0	0	3,665,441	1,345,184	2,151,581
26	65	42,823	744,929	90,000	1,076,894	981,944	1,197,322	170,000	0	3,921,474	1,294,253	2,078,547
27	66	42,823	736,509	90,000	1,153,117	957,994	1,177,086	170,000	0	4,194,967	1,243,898	2,040,941
28	67	42,823	727,677	90,000	1,234,514	933,710	1,155,922	170,000	0	4,487,115	1,194,387	2,002,067
29	68	42,823	718,411	90,000	1,321,436	909,137	1,133,782	170,000	0	4,799,201	1,146,023	1,961,888
30	69	42,823	708,692	90,000	1,414,260	884,336	1,110,617	170,000	0	5,132,580	1,099,127	1,920,340
31	70	42,823	698,496	90,000	1,513,381	859,361	1,086,368	170,000	0	5,488,691	1,054,048	1,877,352
32	71	42,823	687,801	90,000	1,619,324	834,383	1,044,895	170,000	0	5,869,417	1,011,519	1,774,543
33	72	42,823	676,582	90,000	1,732,586	809,523	1,000,108	170,000	0	6,276,562	972,130	1,662,552
34	73	42,823	664,813	90,000	1,853,729	784,948	951,783	170,000	0	6,712,145	936,619	1,540,712
35	74	42,823	652,467	90,000	1,983,370	760,855	899,691	170,000	0	7,178,391	905,861	1,408,348
36	75	42,823	639,516	90,000	2,122,199	737,495	843,605	170,000	0	7,677,776	880,907	1,264,796
37	76	42,823	625,931	90,000	2,270,461	714,649	828,173	170,000	0	8,211,263	861,216	1,271,779
38	77	42,823	611,680	90,000	2,428,780	692,448	813,887	170,000	0	8,781,115	847,466	1,286,522
39	78	42,823	596,731	90,000	2,597,795	671,015	800,905	170,000	0	9,389,665	840,315	1,309,798
40	79	42,823	581,049	90,000	2,778,183	650,481	789,390	170,000	0	10,039,389	840,474	1,342,444
41	80	42,823	564,599	90,000	2,970,654	630,977	779,510	170,000	0	10,732,869	848,664	1,385,308
46	85	42,823	469,438	90,000	4,140,555	552,767	759,795	170,000	0	14,953,433	1,034,204	1,781,875
51	90	42,823	348,563	90,000	5,725,205	506,185	792,445	170,000	0	20,686,444	1,493,600	2,527,922
56	95	42,823	195,026	90,000	7,940,520	589,545	668,950	170,000	0	28,711,328	2,626,079	2,913,192
61	100	42,823	0	90,000	11,020,468	883,114	993,318	170,000	0	39,886,594	4,793,248	5,192,114

	Taxable Investment	5 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$250,000	\$250,000	\$250,000
Age 90 Death Benefit	\$348,563	\$792,445	\$2,527,922
Tax Equivalent IRR at 30%	7.00%	10.31%	13.53%
Annual Income	\$42,823	\$90,000 Tax Free	\$170,000 Tax Free
		\$128,571 TE at 30%	\$242,857 TE at 30%

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Loan Optimization Management is a flexible strategy utilizing a combination of finance bank loans and policy loans to take advantage of changing loan rates.

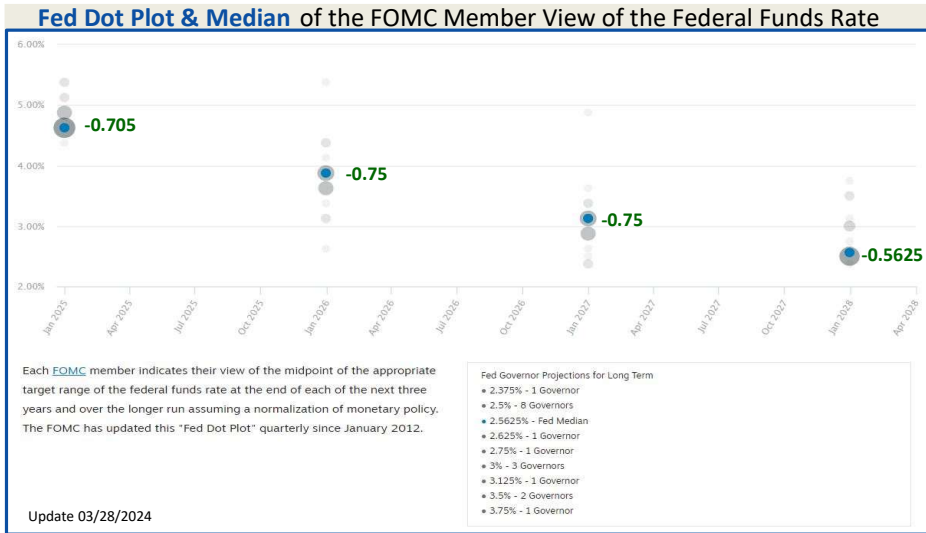
Design Goal Management keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

Loan Funding		Plan Design		Forward Rates Q2		Dot Plot Decrease	
Yr	Loan	Rate	Cumulative	CMT +2.10	Cumulative	Rate	Cumulative
1	0	5.50%	0	7.10%	0	7.10%	0
2	0	5.50%	0	5.85%	0	6.40%	0
3	0	5.50%	0	5.89%	0	5.65%	0
4	0	5.50%	0	6.06%	0	4.90%	0
5	0	5.50%	0	6.22%	0	4.33%	0
6	100,000	5.50%	105,500	6.35%	106,350	4.33%	104,333
7	100,000	5.50%	216,803	6.44%	219,639	4.33%	213,185
8	100,000	5.50%	334,227	6.49%	340,384	4.33%	326,754
9	100,000	5.50%	458,109	6.52%	469,097	4.33%	445,243
10	100,000	5.50%	588,805	6.54%	606,315	4.33%	568,866
11	100,000	5.50%	726,689	6.55%	752,579	4.33%	697,844
12	100,000	5.50%	872,157	6.56%	908,508	4.33%	832,411
13	100,000	5.50%	1,025,626	6.57%	1,074,767	4.33%	972,808
14	100,000	5.50%	1,187,535	6.57%	1,251,949	4.33%	1,119,287
15	100,000	5.50%	1,358,350	6.57%	1,440,773	4.33%	1,272,113

Fixed Policy Loans	Difference: +82,423	Difference: -86,237
Variance: 0.00%	Higher Cost: +6.1%	Lower Cost: -6.3%

Yr	Age	Income Plan		Income COLA 3.00%		Estate Plan	
		Cash Flow	Net Benefit	Cash Flow	Net Benefit	Cash Flow	Net Benefit
1	40	-50,000	1,513,521	-50,000	1,513,521	-50,000	1,513,521
2	41	-50,000	1,557,132	-50,000	1,557,132	-50,000	1,557,132
3	42	-50,000	1,603,792	-50,000	1,603,792	-50,000	1,603,792
4	43	-50,000	1,653,749	-50,000	1,653,749	-50,000	1,653,749
5	44	-50,000	1,707,258	-50,000	1,707,258	-50,000	1,707,258
6	45	0	1,719,240	0	1,719,240	0	1,719,240
7	46	0	1,733,596	0	1,733,596	0	1,733,596
8	47	0	1,750,583	0	1,750,583	0	1,750,583
9	48	0	1,770,472	0	1,770,472	0	1,770,472
10	49	0	1,793,531	0	1,793,531	0	1,793,531
11	50	0	1,822,263	0	1,822,263	0	1,822,263
12	51	0	1,855,028	0	1,855,028	0	1,855,028
13	52	0	1,892,220	0	1,892,220	0	1,892,220
14	53	0	1,934,256	0	1,934,256	0	1,934,256
15	54	0	1,981,626	0	1,981,626	0	1,981,626
16	55	0	1,559,851	0	1,559,851	0	2,036,648
17	56	0	1,604,768	0	1,604,768	0	2,096,545
18	57	0	1,648,029	0	1,648,029	0	2,161,669
19	58	0	1,689,161	0	1,689,161	0	2,232,401
20	59	0	1,727,684	0	1,727,684	0	2,309,202
21	60	0	1,763,104	0	1,763,104	0	2,392,628
22	61	0	1,854,510	0	1,854,510	0	2,483,210
23	62	0	1,949,713	0	1,949,713	0	2,581,543
24	63	0	2,048,732	0	2,048,732	0	2,688,150
25	64	0	2,151,581	0	2,151,581	0	2,803,595
26	65	170,000	2,078,547	125,000	2,126,142	0	2,928,610
27	66	170,000	2,040,941	128,750	2,134,907	0	3,063,984
28	67	170,000	2,002,067	132,613	2,140,990	0	3,210,520
29	68	170,000	1,961,888	136,591	2,144,148	0	3,369,085
30	69	170,000	1,920,340	140,689	2,144,097	0	3,540,565
31	70	170,000	1,877,352	144,909	2,140,529	0	3,725,894
32	71	170,000	1,774,543	149,257	2,074,777	0	3,926,030
33	72	170,000	1,662,552	153,734	1,997,220	0	4,141,983
34	73	170,000	1,540,712	158,346	1,906,895	0	4,374,893
35	74	170,000	1,408,348	163,097	1,802,808	0	4,625,963
36	75	170,000	1,264,796	167,990	1,683,957	0	4,896,481
37	76	170,000	1,271,779	173,029	1,711,877	0	5,187,871
38	77	170,000	1,286,522	178,220	1,743,289	0	5,501,645
39	78	170,000	1,309,798	183,567	1,778,560	0	5,839,190
40	79	170,000	1,342,444	189,074	1,818,089	0	6,202,051
41	80	170,000	1,385,308	194,746	1,862,258	0	6,591,795
46	85	170,000	1,781,875	225,764	2,162,994	0	9,000,723
51	90	170,000	2,527,922	261,722	2,582,622	0	12,317,406
56	95	170,000	2,913,192	303,408	2,303,145	0	16,742,863
61	100	170,000	5,192,114	351,733	3,437,618	0	22,350,262

6,120,000	Tax Free Income	7,909,494	Tax Free Income	0	Tax Free Income
13.53%	Age 90 Tax Eq IRR	13.32%	Age 90 Tax Eq IRR	11.81%	Age 90 Tax Eq IRR



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