

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	45	-50,000	52,450	-50,000	42,060	13,831	797,060	-50,000	50,000	37,873	0	1,317,873
2	46	-50,000	107,470	-50,000	89,508	61,867	844,508	-50,000	50,000	80,792	33,931	1,360,792
3	47	-50,000	165,186	-50,000	140,321	113,277	895,321	-50,000	50,000	126,723	80,873	1,406,723
4	48	-50,000	225,730	-50,000	194,751	168,304	949,751	-50,000	50,000	175,886	131,048	1,455,886
5	49	-50,000	289,241	-50,000	253,081	227,245	1,008,081	-50,000	50,000	228,552	184,750	1,508,552
6	50	0	303,414	0	271,024	250,352	501,395	0	100,000	345,691	205,145	1,520,191
7	51	0	318,281	0	290,247	274,747	516,639	0	100,000	470,957	227,876	1,534,154
8	52	0	333,877	0	310,840	300,504	531,536	0	100,000	604,889	253,139	1,550,662
9	53	0	350,237	0	332,907	327,743	545,967	0	100,000	748,125	281,260	1,570,016
10	54	0	367,398	0	356,555	356,555	559,792	0	100,000	901,312	312,506	1,592,506
11	55	0	385,401	0	381,901	381,901	572,851	0	100,000	1,067,266	340,576	1,620,576
12	56	0	404,286	0	409,054	409,054	597,219	0	100,000	1,244,729	372,572	1,652,572
13	57	0	424,096	0	438,144	438,144	622,164	0	100,000	1,434,475	408,849	1,688,849
14	58	0	444,876	0	469,312	469,312	647,651	0	100,000	1,637,387	449,852	1,729,852
15	59	0	466,675	0	502,711	502,711	673,632	0	100,000	1,854,358	496,008	1,776,008
16	60	0	489,542	0	538,497	538,497	700,046	0	0	1,983,902	550,843	1,146,013
17	61	0	513,530	0	576,820	576,820	738,329	0	0	2,122,472	610,595	1,204,887
18	62	0	538,693	0	617,868	617,868	778,513	0	0	2,270,726	675,696	1,266,085
19	63	0	565,089	0	661,846	661,846	820,689	0	0	2,429,381	746,624	1,329,676
20	64	0	592,778	0	708,965	708,965	864,937	0	0	2,599,177	823,868	1,395,687
21	65	33,713	586,459	64,000	759,306	691,786	843,647	110,000	0	2,780,653	791,652	1,347,783
22	66	33,713	579,830	64,000	813,051	674,298	828,777	110,000	0	2,974,479	760,033	1,325,184
23	67	33,713	572,877	64,000	870,430	656,525	813,202	110,000	0	3,181,489	729,198	1,301,867
24	68	33,713	565,582	64,000	931,689	638,499	796,886	110,000	0	3,402,586	699,369	1,277,809
25	69	33,713	557,930	64,000	997,093	620,258	779,793	110,000	0	3,638,737	670,794	1,252,992
26	70	33,713	549,904	64,000	1,066,919	601,838	761,876	110,000	0	3,890,952	643,722	1,227,365
27	71	33,713	541,484	64,000	1,141,548	583,368	731,769	110,000	0	4,160,611	618,733	1,159,612
28	72	33,713	532,651	64,000	1,221,332	564,931	699,278	110,000	0	4,448,994	596,263	1,085,653
29	73	33,713	523,386	64,000	1,306,665	546,642	664,242	110,000	0	4,757,533	576,852	1,005,030
30	74	33,713	513,666	64,000	1,397,981	528,637	626,496	110,000	0	5,087,801	561,132	917,278
31	75	33,713	503,471	64,000	1,495,766	511,088	585,876	110,000	0	5,441,556	549,870	821,948
32	76	33,713	492,775	64,000	1,600,194	493,839	573,849	110,000	0	5,819,484	542,706	833,680
33	77	33,713	481,556	64,000	1,711,703	476,979	562,564	110,000	0	6,223,190	540,139	851,298
34	78	33,713	469,787	64,000	1,830,745	460,590	552,127	110,000	0	6,654,330	542,661	875,377
35	79	33,713	457,441	64,000	1,957,796	444,763	542,653	110,000	0	7,114,665	550,804	906,537
36	80	33,713	444,491	64,000	2,093,354	429,585	534,252	110,000	0	7,606,024	565,101	945,402
37	81	33,713	430,905	64,000	2,237,933	415,136	527,033	110,000	0	8,130,304	586,080	992,595
38	82	33,713	416,655	64,000	2,392,075	401,504	521,108	110,000	0	8,689,512	614,306	1,048,782
39	83	33,713	401,705	64,000	2,556,319	388,746	516,562	110,000	0	9,285,653	650,260	1,114,543
40	84	33,713	386,024	64,000	2,731,216	376,907	513,468	110,000	0	9,920,781	694,392	1,190,431
41	85	33,713	369,573	64,000	2,917,308	365,992	511,858	110,000	0	10,596,938	747,047	1,276,894
42	86	33,713	352,317	64,000	3,115,124	355,965	511,722	110,000	0	11,316,121	808,436	1,374,242
46	90	33,713	274,412	64,000	4,033,366	322,063	523,732	110,000	0	14,660,806	1,139,707	1,872,747
51	95	33,713	153,537	64,000	5,593,391	366,031	421,965	110,000	0	20,350,026	2,030,806	2,234,306
56	100	33,713	0	64,000	7,761,963	553,178	630,797	110,000	0	28,273,527	3,683,353	3,966,088

	Taxable Investment	5 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$250,000	\$250,000	\$250,000
Age 90 Death Benefit	\$274,412	\$523,732	\$1,872,747
Tax Equivalent IRR at 30%	7.00%	10.31%	13.71%
Annual Income	\$33,713	\$64,000 Tax Free	\$110,000 Tax Free
		\$91,429 TE at 30%	\$157,143 TE at 30%

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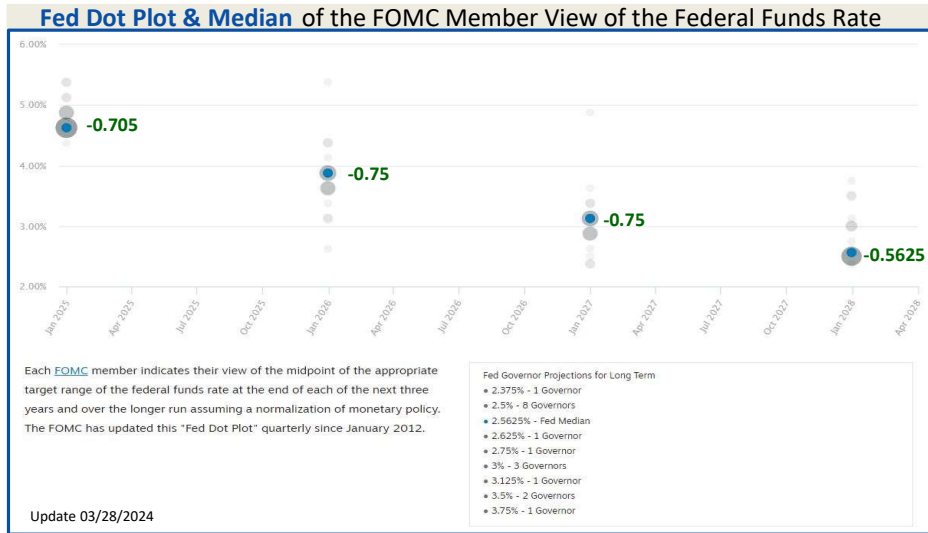
Loan Optimization Management is a flexible strategy utilizing a combination of finance bank loans and policy loans to take advantage of changing loan rates.

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	45	-50,000	1,317,873	-50,000	1,317,873	-50,000	1,317,873
2	46	-50,000	1,360,792	-50,000	1,360,792	-50,000	1,360,792
3	47	-50,000	1,406,723	-50,000	1,406,723	-50,000	1,406,723
4	48	-50,000	1,455,886	-50,000	1,455,886	-50,000	1,455,886
5	49	-50,000	1,508,552	-50,000	1,508,552	-50,000	1,508,552
6	50	0	1,520,191	0	1,520,191	0	1,520,191
7	51	0	1,534,154	0	1,534,154	0	1,534,154
8	52	0	1,550,662	0	1,550,662	0	1,550,662
9	53	0	1,570,016	0	1,570,016	0	1,570,016
10	54	0	1,592,506	0	1,592,506	0	1,592,506
11	55	0	1,620,576	0	1,620,576	0	1,620,576
12	56	0	1,652,572	0	1,652,572	0	1,652,572
13	57	0	1,688,849	0	1,688,849	0	1,688,849
14	58	0	1,729,852	0	1,729,852	0	1,729,852
15	59	0	1,776,008	0	1,776,008	0	1,776,008
16	60	0	1,146,013	0	1,146,013	0	1,829,591
17	61	0	1,204,887	0	1,204,887	0	1,887,803
18	62	0	1,266,085	0	1,266,085	0	1,951,062
19	63	0	1,329,676	0	1,329,676	0	2,019,837
20	64	0	1,395,687	0	1,395,687	0	2,094,564
21	65	110,000	1,347,783	82,000	1,377,397	0	2,175,679
22	66	110,000	1,325,184	84,460	1,383,517	0	2,263,520
23	67	110,000	1,301,867	86,994	1,387,894	0	2,358,590
24	68	110,000	1,277,809	89,604	1,390,364	0	2,461,441
25	69	110,000	1,252,992	92,292	1,390,758	0	2,572,671
26	70	110,000	1,227,365	95,060	1,388,863	0	2,692,852
27	71	110,000	1,159,612	97,912	1,343,172	0	2,822,696
28	72	110,000	1,085,653	100,850	1,289,425	0	2,962,846
29	73	110,000	1,005,030	103,875	1,226,964	0	3,114,030
30	74	110,000	917,278	106,991	1,155,107	0	3,277,001
31	75	110,000	821,948	110,201	1,073,176	0	3,452,593
32	76	110,000	833,680	113,507	1,095,669	0	3,641,697
33	77	110,000	851,298	116,912	1,121,078	0	3,845,275
34	78	110,000	875,377	120,420	1,149,699	0	4,064,165
35	79	110,000	906,537	124,032	1,181,855	0	4,299,312
36	80	110,000	945,402	127,753	1,217,855	0	4,551,632
37	81	110,000	992,595	131,586	1,257,982	0	4,822,017
38	82	110,000	1,048,782	135,534	1,302,539	0	5,111,504
39	83	110,000	1,114,543	139,600	1,351,720	0	5,420,910
40	84	110,000	1,190,431	143,787	1,405,666	0	5,751,072
41	85	110,000	1,276,894	148,101	1,464,383	0	6,102,695
42	86	110,000	1,374,242	152,544	1,527,710	0	6,476,355
46	90	110,000	1,872,747	171,690	1,816,831	0	8,200,645
51	95	110,000	2,234,306	199,036	1,703,720	0	10,913,562
56	100	110,000	3,966,088	230,737	2,633,343	0	14,149,761
		3,960,000	Tax Free Income	5,188,626	Tax Free Income	0	Tax Free Income
		13.71%	Age 90 Tax Eq IRR	13.49%	Age 90 Tax Eq IRR	11.77%	Age 90 Tax Eq IRR



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