

**GUARANTEED
UNIVERSAL LIFE**



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

Yr	Age	POLICY		PAYMENT & INCOME	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT	PAYMENT & INCOME	PREMIUM FUNDING	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT
		PREMIUMS	NET DEATH BENEFIT									
1	55	-50,000	705,474	-50,000	31,123	0	1,235,000	-50,000	50,000	31,108	0	1,266,108
2	56	-50,000	705,474	-50,000	66,478	9,310	1,235,000	-50,000	50,000	66,407	9,239	1,301,407
3	57	-50,000	705,474	-50,000	104,106	48,617	1,235,000	-50,000	50,000	103,917	48,429	1,338,917
4	58	-50,000	705,474	-50,000	144,281	90,472	1,235,000	-50,000	50,000	143,901	90,092	1,378,901
5	59	-50,000	705,474	-50,000	187,299	135,158	1,235,000	-50,000	50,000	186,647	134,505	1,421,647
6	60	0	705,474	0	199,113	157,408	1,235,000	0	100,000	299,667	152,461	1,429,167
7	61	0	705,474	0	211,596	180,313	1,235,000	0	100,000	420,364	172,279	1,438,562
8	62	0	705,474	0	224,629	203,782	1,235,000	0	100,000	549,072	193,998	1,449,845
9	63	0	705,474	0	238,263	227,839	1,235,000	0	100,000	686,355	217,822	1,463,245
10	64	0	705,474	0	252,632	252,632	1,235,000	0	100,000	832,915	244,110	1,479,110
11	65	0	705,474	0	267,814	267,814	1,235,000	0	100,000	991,571	264,882	1,499,882
12	66	0	705,474	0	283,794	283,794	1,235,000	0	100,000	1,160,927	288,770	1,523,770
13	67	0	705,474	0	300,488	300,488	1,235,000	0	100,000	1,341,538	315,912	1,550,912
14	68	0	705,474	0	317,924	317,924	1,235,000	0	100,000	1,534,141	346,606	1,581,606
15	69	0	705,474	0	336,245	336,245	1,235,000	0	100,000	1,739,673	381,323	1,616,323
16	70	0	705,474	0	355,465	355,465	1,235,000	0	0	1,855,285	422,225	1,657,225
17	71	0	705,474	0	375,572	375,572	1,235,000	0	0	1,978,225	466,348	1,701,348
18	72	0	705,474	0	396,470	396,470	1,235,000	0	0	2,108,741	513,711	1,748,711
19	73	0	705,474	0	418,061	418,061	1,235,000	0	0	2,247,083	564,325	1,799,325
20	74	0	705,474	0	440,305	440,305	1,235,000	0	0	2,393,589	618,280	1,853,280
21	75	0	705,474	0	463,193	463,193	1,235,000	0	0	2,548,654	675,703	1,910,703
22	76	0	705,474	0	486,530	486,530	1,235,000	0	0	2,712,390	736,427	1,971,427
23	77	0	705,474	0	510,292	510,292	1,235,000	0	0	2,885,173	800,532	2,035,532
24	78	0	705,474	0	534,443	534,443	1,235,000	0	0	3,067,359	868,063	2,103,063
25	79	0	705,474	0	558,872	558,872	1,235,000	0	0	3,259,178	938,920	2,173,920
26	80	0	705,474	0	583,616	583,616	1,235,000	0	0	3,461,104	1,013,232	2,248,232
27	81	0	705,474	0	608,606	608,606	1,235,000	0	0	3,673,419	1,090,914	2,325,914
28	82	0	705,474	0	633,750	633,750	1,235,000	0	0	3,896,337	1,171,795	2,406,795
29	83	0	705,474	0	658,822	658,822	1,235,000	0	0	4,129,779	1,255,386	2,490,386
30	84	0	705,474	0	683,579	683,579	1,235,000	0	0	4,373,562	1,341,078	2,576,078
31	85	0	705,474	0	707,715	707,715	1,235,000	0	0	4,627,311	1,428,040	2,663,040
32	86	0	705,474	0	730,850	730,850	1,235,000	0	0	4,890,408	1,515,178	2,750,178
33	87	0	705,474	0	752,547	752,547	1,235,000	0	0	5,162,046	1,601,178	2,836,178
34	88	0	705,474	0	772,307	772,307	1,235,000	0	0	5,441,235	1,684,519	2,919,519
35	89	0	705,474	0	789,690	789,690	1,235,000	0	0	5,727,161	1,763,825	2,998,825
36	90	0	705,474	0	804,190	804,190	1,235,000	0	0	6,018,996	1,837,677	3,072,677
37	91	0	705,474	0	814,908	814,908	1,235,000	0	0	6,315,166	1,903,874	3,138,874
38	92	0	705,474	0	821,091	821,091	1,235,000	0	0	6,615,019	1,961,107	3,196,107
39	93	0	705,474	0	821,700	821,700	1,235,000	0	0	6,917,943	2,008,066	3,243,066
40	94	0	705,474	0	815,489	815,489	1,235,000	0	0	7,223,932	2,044,011	3,279,011
41	95	0	705,474	0	800,875	800,875	1,235,000	0	0	7,533,632	2,068,815	3,303,815
42	96	0	705,474	0	771,689	771,689	1,235,000	0	0	7,838,485	2,073,104	3,308,104
43	97	0	705,474	0	720,855	720,855	1,235,000	0	0	8,134,216	2,051,739	3,286,739
44	98	0	705,474	0	636,458	636,458	1,235,000	0	0	8,414,977	1,997,964	3,232,964
46	100	0	705,474	0	271,273	271,273	1,235,000	0	0	8,904,150	1,761,853	2,996,853

	Guaranteed UL	5 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$250,000	\$250,000	\$250,000
Age 90 Death Benefit	\$705,474	\$1,235,000	\$3,072,677
Tax Equivalent IRR at 30%	4.42%	6.86%	10.92%

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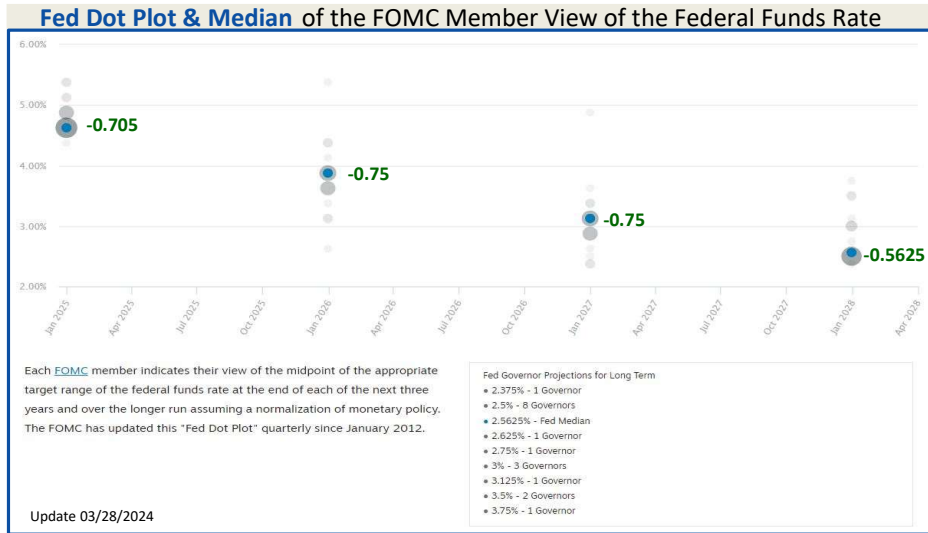
Loan Optimization Management is a flexible strategy utilizing a combination of finance bank loans and policy loans to take advantage of changing loan rates.

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	Estate Plan		Estate Net Outlay Return		Income Plan	
		Cash Flow	Net Benefit	Cash Flow	Net Benefit	Cash Flow	Net Benefit
1	55	-50,000	1,266,108	-50,000	1,266,108	-50,000	1,266,108
2	56	-50,000	1,301,407	-50,000	1,301,407	-50,000	1,301,407
3	57	-50,000	1,338,917	-50,000	1,338,917	-50,000	1,338,917
4	58	-50,000	1,378,901	-50,000	1,378,901	-50,000	1,378,901
5	59	-50,000	1,421,647	-50,000	1,421,647	-50,000	1,421,647
6	60	0	1,429,167	0	1,429,167	0	1,429,167
7	61	0	1,438,562	0	1,438,562	0	1,438,562
8	62	0	1,449,845	0	1,449,845	0	1,449,845
9	63	0	1,463,245	0	1,463,245	0	1,463,245
10	64	0	1,479,110	0	1,479,110	0	1,479,110
11	65	0	1,499,882	0	1,499,882	0	1,499,882
12	66	0	1,523,770	0	1,523,770	0	1,523,770
13	67	0	1,550,912	0	1,550,912	0	1,550,912
14	68	0	1,581,606	0	1,581,606	0	1,581,606
15	69	0	1,616,323	0	1,616,323	0	1,616,323
16	70	0	1,657,225	50,000	1,370,626	58,000	645,195
17	71	0	1,701,348	50,000	1,360,375	58,000	610,445
18	72	0	1,748,711	50,000	1,350,484	58,000	572,560
19	73	0	1,799,325	50,000	1,340,858	58,000	531,289
20	74	0	1,853,280	50,000	1,331,459	58,000	486,404
21	75	0	1,910,703	0	1,375,136	58,000	437,695
22	76	0	1,971,427	0	1,421,802	58,000	439,920
23	77	0	2,035,532	0	1,471,572	58,000	444,660
24	78	0	2,103,063	0	1,524,541	58,000	452,166
25	79	0	2,173,920	0	1,580,688	58,000	462,679
26	80	0	2,248,232	0	1,640,188	58,000	476,486
27	81	0	2,325,914	0	1,703,047	58,000	493,853
28	82	0	2,406,795	0	1,769,210	58,000	515,043
29	83	0	2,490,386	0	1,838,374	58,000	540,266
30	84	0	2,576,078	0	1,910,144	58,000	569,701
31	85	0	2,663,040	0	1,983,959	58,000	603,465
32	86	0	2,750,178	0	2,059,053	58,000	641,594
33	87	0	2,836,178	0	2,134,495	58,000	684,027
34	88	0	2,919,519	0	2,209,200	58,000	730,592
35	89	0	2,998,825	0	2,282,211	58,000	781,080
36	90	0	3,072,677	0	2,352,552	58,000	835,190
37	91	0	3,138,874	0	2,418,633	58,000	825,523
38	92	0	3,196,107	0	2,479,598	58,000	819,780
39	93	0	3,243,066	0	2,534,614	58,000	820,816
40	94	0	3,279,011	0	2,583,326	58,000	832,294
41	95	0	3,303,815	0	2,625,897	58,000	940,701
42	96	0	3,308,104	0	2,655,039	58,000	1,061,759
43	97	0	3,286,739	0	2,666,915	58,000	1,196,175
44	98	0	3,232,964	0	2,656,408	58,000	1,344,535
46	100	0	2,996,853	0	2,544,473	58,000	1,684,957
		0	Tax Free Income	250,000	Tax Free Income	1,798,000	Tax Free Income
		10.92%	Age 90 Tax Eq IRR	11.42%	Age 90 Tax Eq IRR	12.42%	Age 90 Tax Eq IRR



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