

Year	BOY Account Balance	BOY Account Additions	BOY Withdrawals	BOY Refill Payment	BOY Term Cost	Annual Growth	Tax on Growth	EOY Account Balance
1	-	150,000	-	-	1,200	2,976	982	150,794
2	150,794	150,000	-	-	1,200	5,992	1,977	303,609
3	303,609	150,000	-	-	1,200	9,048	2,986	458,471
4	458,471	150,000	-	-	1,200	12,145	4,008	615,408
5	615,408	58,882	-	-	1,200	13,462	4,442	682,110
6	682,110	58,882	-	-	1,200	14,796	4,883	749,705
7	749,705	58,882	-	-	1,200	16,148	5,329	818,206
8	818,206	-	750,000	-	1,200	1,340	442	67,904
9	67,904	-	-	150,000	1,200	4,334	1,430	219,608
10	219,608	-	-	150,000	1,200	7,368	2,431	373,345
11	373,345	-	-	150,000	1,200	10,443	3,446	529,142
12	529,142	-	-	150,000	1,200	13,559	4,474	687,027
13	687,027	-	750,000	150,000	1,200	1,717	566	86,978
14	86,978	-	-	150,000	1,200	4,716	1,556	238,938
15	238,938	-	-	150,000	1,200	7,755	2,559	392,934
16	392,934	-	-	150,000	1,200	10,835	3,575	548,994
17	548,994	-	-	150,000	1,200	13,956	4,605	707,145
18	707,145	-	900,000	150,000	1,200	-881	-291	-44,645
19	-44,645	-	-	180,000	1,200	2,683	885	135,953
20	135,953	-	-	180,000	1,200	6,295	2,077	318,971
21	318,971	-	-	180,000	-	9,979	3,293	505,657
22	505,657	-	-	180,000	-	13,713	4,525	694,845
23	694,845	-	-	180,000	-	17,497	5,774	886,568
24	886,568	-	-	-	-	17,731	5,851	898,448
25	898,448	-	-	-	-	17,969	5,930	910,487

Paying w/ Cash Options

Capitalization Phase

Study Period	25
Early Contributions	150,000
Years to Fund Early	4
Later Contributions	\$ 58,882
Years to Fund Later	3

Purchase Cycle

Year of Purchase #1	8
Withdraw Amount	750,000
Annual Repayment	150,000
# of Payments	5
Year of Purchase #2	13
Withdraw Amount	\$ 750,000
Annual Repayment	\$ 150,000
# of Payments	5
Year of Purchase #3	18
Withdraw Amount	\$ 900,000
Annual Repayment	\$ 180,000
# of Payments	5

Cash Account ROR	2%
Tax Rate	33
Annual Term Cost	\$ 1,200
Annual Term - Years	20
Term Death Benefit	\$ 1,500,000

Non-guaranteed Life Insurance Values net of Policy Loan

Cash Value	\$ 1,413,539
Total Death Benefit	\$ 3,091,810

Non-guaranteed Life Insurance Values of Alternate Scenario

Cash Value	\$ 1,584,119
Total Death Benefit	\$ 3,300,375

This analysis is for educational purposes only. Consult a compliant and complete illustration with a licensed professional prior to purchasing life insurance. Non-guaranteed cash value, death benefit, and loan values displayed are hypothetical and will certainly fluctuate depending on actual performance. Annual loans should be monitored regularly so adjustments can be made if necessary to preserve your policy.

Summary of graph

Banking w/ Life Insurance

Cash Value **\$ 1,413,539**

Extra Death Benefit **\$ 1,678,271**

Save & Pay Cash

Cash Balance **\$ 825,498**

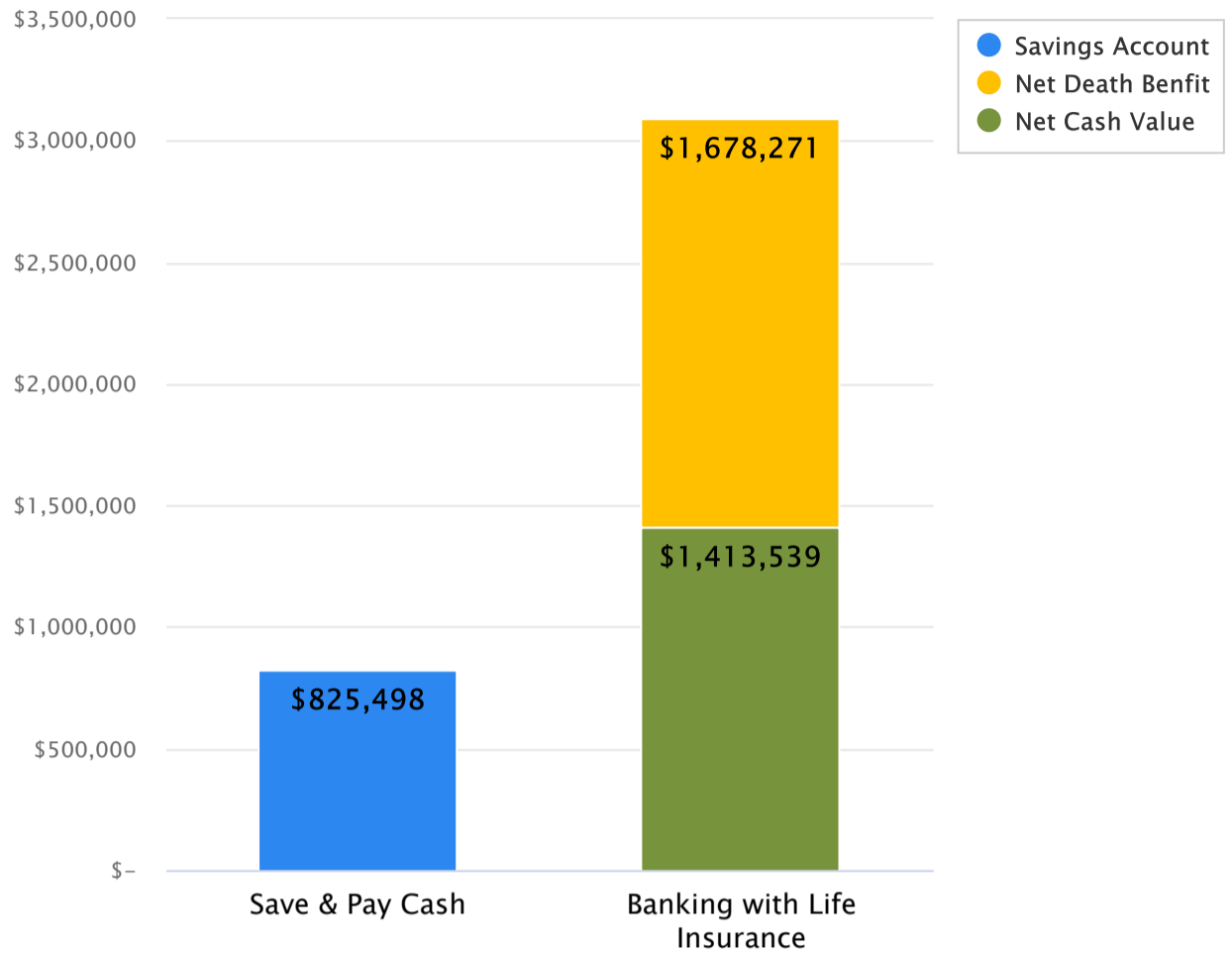
Term Policy Lapsing in **21**

The Difference

Additional Cash Value **\$ 588,041**

Percentage Additional **71.23%**

Non-guaranteed Life Insurance Values net of Policy Loan

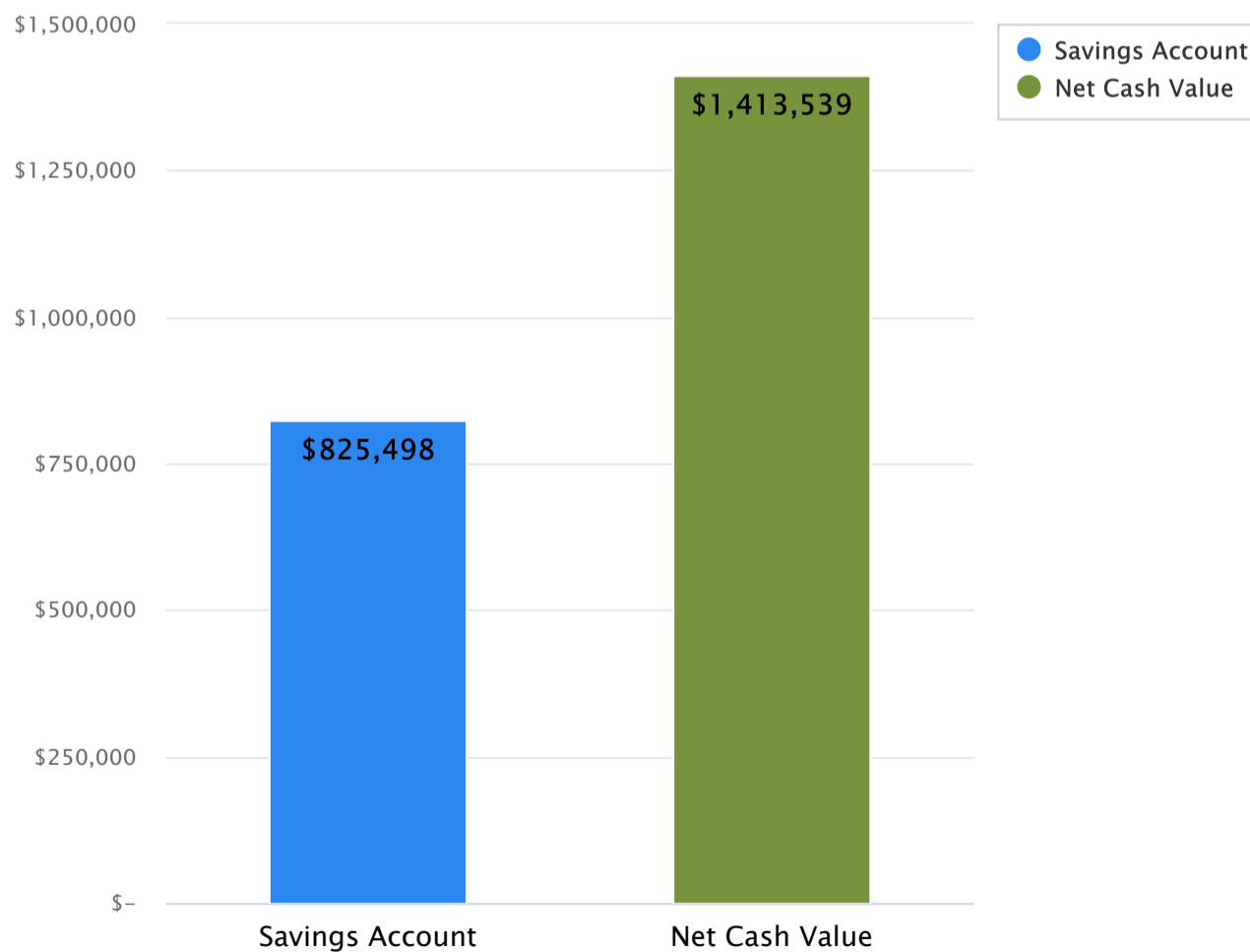


Benefits of Banking by Law

- Tax-Deferred Growth
- Tax-Free Death Benefit
- Creditor Protection (State Dependent)

Benefits of Banking by Contract

- Immunity to Market Losses
- Competitive Growth Potential
- Annual Guaranteed Growth (WL only)
- Guaranteed Loan Options
- Flexible Loan Provisions



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Custom Loan Amortization Schedule - outside loan at 3.24% but dividend is 1% lower

Non-guaranteed life insurance and loan values shown are hypothetical and will certainly change in the future. This analysis is for educational purposes only. Non-payment of loan principal & interest can cause your policy to lapse. Loans should be monitored and serviced regularly.

Loan #1 \$ Year of Purchase Early Contributions \$ # of Payments <div style="background-color: #e0e0e0; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> Interest Rate 3.2% </div>	Loan #2 \$ Year of Purchase Early Contributions \$ # of Payments <div style="background-color: #e0e0e0; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> Interest Rate 3.2% </div>	Loan #3 \$ Year of Purchase Early Contributions \$ # of Payments <div style="background-color: #e0e0e0; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> Interest Rate 3.2% </div>
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Year	BOY Loan Balance	Early Contributions	Interest Accrued	Principal Paid	EOY Loan Balance	Total CV	CV minus Loan	Total DB	DB minus Loan
1	-	-	-	-	-	\$ 119,225	\$ 119,225	\$ 4,116,126	\$ 4,116,126
2	-	-	-	-	-	\$ 250,952	\$ 250,952	\$ 4,117,324	\$ 4,117,324
3	-	-	-	-	-	\$ 404,028	\$ 404,028	\$ 4,120,818	\$ 4,120,818
4	-	-	-	-	-	\$ 569,939	\$ 569,939	\$ 4,123,408	\$ 4,123,408
5	-	-	-	-	-	\$ 655,881	\$ 655,881	\$ 4,124,511	\$ 4,124,511
6	-	-	-	-	-	\$ 743,425	\$ 743,425	\$ 4,125,858	\$ 4,125,858
7	-	-	-	-	-	\$ 835,774	\$ 835,774	\$ 4,127,479	\$ 4,127,479
8	\$ 750,000	-	\$ 24,375	\$ -24,375	\$ 774,375	\$ 874,692	\$ 100,317	\$ 2,891,595	\$ 2,117,220
9	\$ 774,375	\$ 150,000	\$ 20,292	\$ 129,708	\$ 644,667	\$ 915,555	\$ 270,888	\$ 2,923,683	\$ 2,279,016
10	\$ 644,667	\$ 150,000	\$ 16,077	\$ 133,923	\$ 510,744	\$ 958,547	\$ 447,803	\$ 2,957,657	\$ 2,446,913
11	\$ 510,744	\$ 150,000	\$ 11,724	\$ 138,276	\$ 372,468	\$ 1,003,775	\$ 631,307	\$ 2,993,541	\$ 2,621,073
12	\$ 372,468	\$ 150,000	\$ 7,230	\$ 142,770	\$ 229,698	\$ 1,051,172	\$ 821,474	\$ 3,030,987	\$ 2,801,289
13	\$ 979,698	\$ 150,000	\$ 26,965	\$ 123,035	\$ 856,663	\$ 1,100,861	\$ 244,198	\$ 3,069,546	\$ 2,212,883
14	\$ 856,663	\$ 150,000	\$ 22,967	\$ 127,033	\$ 729,630	\$ 1,152,915	\$ 423,285	\$ 3,109,198	\$ 2,379,568
15	\$ 729,630	\$ 150,000	\$ 18,838	\$ 131,162	\$ 598,468	\$ 1,207,555	\$ 609,087	\$ 3,149,994	\$ 2,551,526
16	\$ 598,468	\$ 150,000	\$ 14,575	\$ 135,425	\$ 463,043	\$ 1,264,846	\$ 801,803	\$ 3,192,154	\$ 2,729,111
17	\$ 463,043	\$ 150,000	\$ 10,174	\$ 139,826	\$ 323,217	\$ 1,324,817	\$ 1,001,600	\$ 3,235,627	\$ 2,912,410
18	\$ 1,223,217	\$ 150,000	\$ 34,880	\$ 115,120	\$ 1,108,097	\$ 1,387,591	\$ 279,494	\$ 3,280,432	\$ 2,172,335
19	\$ 1,108,097	\$ 180,000	\$ 30,163	\$ 149,837	\$ 958,260	\$ 1,453,204	\$ 494,944	\$ 3,326,585	\$ 2,368,325
20	\$ 958,260	\$ 180,000	\$ 25,293	\$ 154,707	\$ 803,553	\$ 1,521,752	\$ 718,199	\$ 3,374,001	\$ 2,570,448
21	\$ 803,553	\$ 180,000	\$ 20,265	\$ 159,735	\$ 643,818	\$ 1,593,326	\$ 949,508	\$ 3,422,606	\$ 2,778,788
22	\$ 643,818	\$ 180,000	\$ 15,074	\$ 164,926	\$ 478,892	\$ 1,667,988	\$ 1,189,096	\$ 3,472,287	\$ 2,993,395
23	\$ 478,892	\$ 180,000	\$ 9,714	\$ 170,286	\$ 308,606	\$ 1,745,949	\$ 1,437,343	\$ 3,523,077	\$ 3,214,471
24	\$ 308,606	-	\$ 9,714	\$ -9,714	\$ 318,320	\$ 1,827,301	\$ 1,508,981	\$ 3,575,093	\$ 3,256,773
25	\$ 318,320	-	\$ 9,714	\$ -9,714	\$ 328,034	\$ 1,912,153	\$ 1,584,119	\$ 3,628,409	\$ 3,300,375

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Summary of graph

Banking w/ Life Insurance

Cash Value **\$ 1,584,119**

Extra Death Benefit **\$ 1,716,256**

Save & Pay Cash

Cash Balance **\$ 825,498**

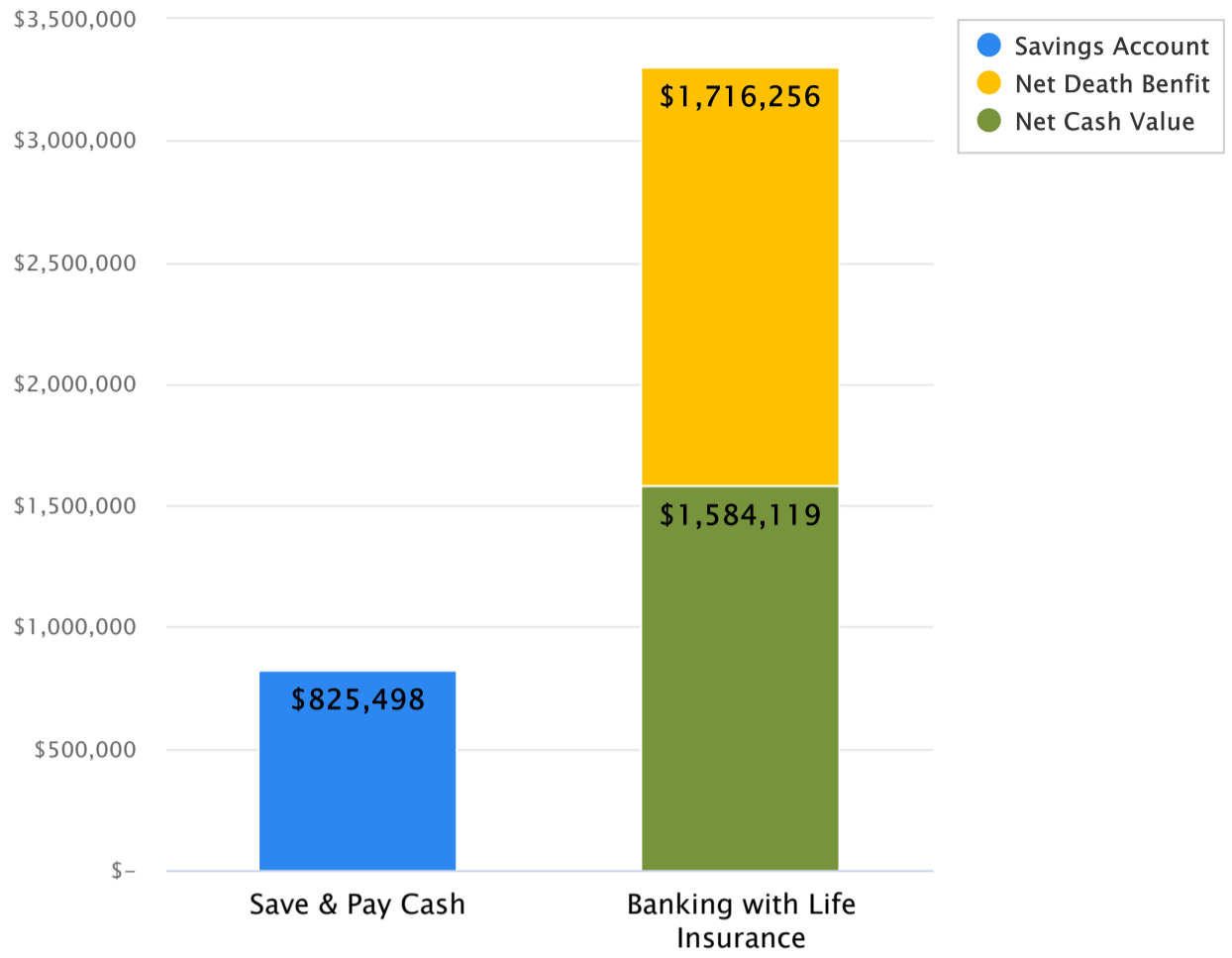
Term Policy Lapsing in **21**

The Difference

Additional Cash Value **\$ 758,621**

Percentage Additional **91.90%**

Non-guaranteed Life Insurance Values of Alternate Scenario

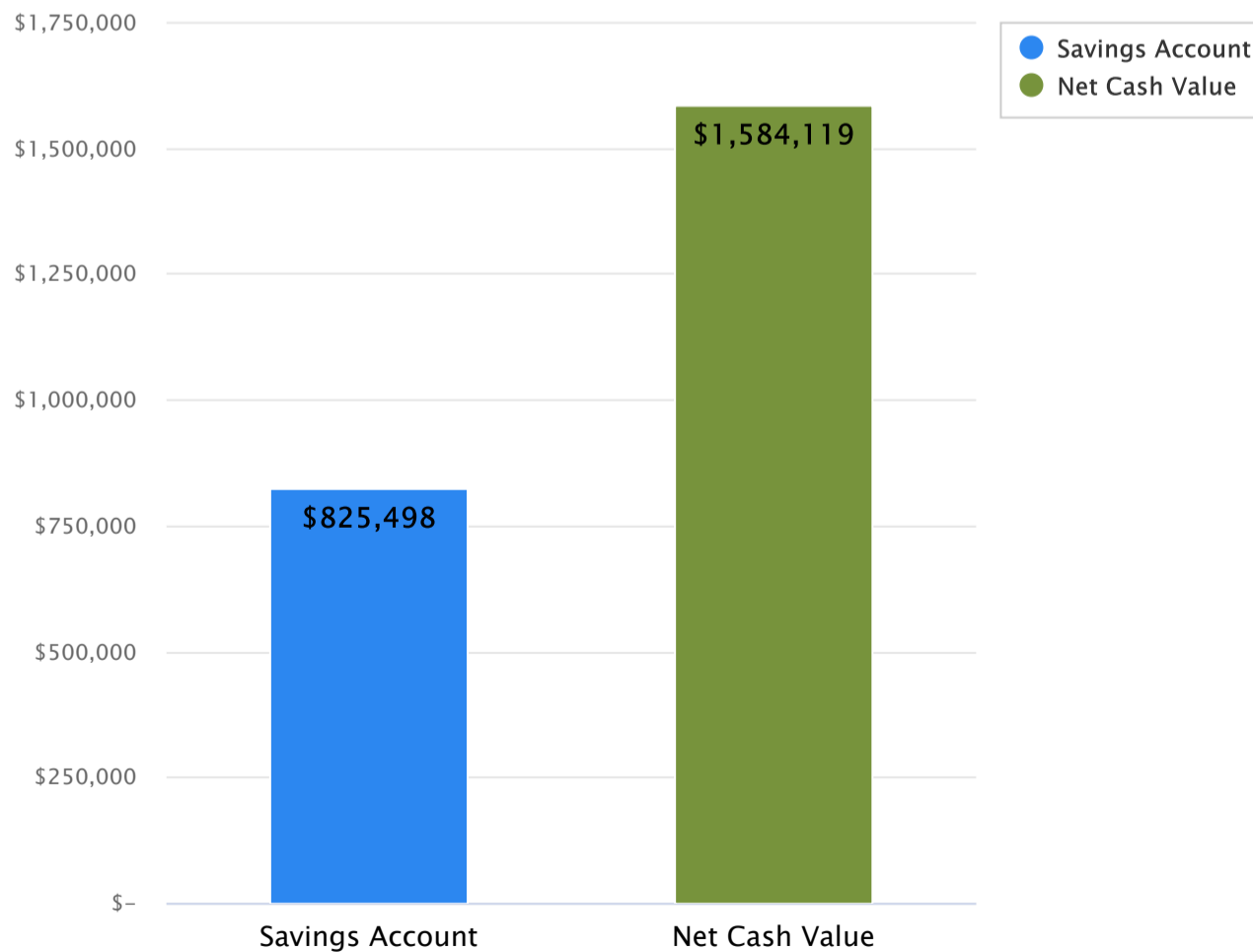


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