

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	-	-	1,600	2,968	979	150,389
2	150,389	150,000	-	-	1,600	5,976	1,972	302,793
3	302,793	150,000	-	-	1,600	9,024	2,978	457,239
4	457,239	150,000	-	-	1,600	12,113	3,997	613,755
5	613,755	58,882	-	-	1,600	13,421	4,429	680,029
6	680,029	58,882	-	-	1,600	14,746	4,866	747,191
7	747,191	58,882	-	-	1,600	16,089	5,310	815,252
8	815,252	-	750,000	-	1,600	1,273	420	64,505
9	64,505	-	-	150,000	1,600	4,258	1,405	215,758
10	215,758	-	-	150,000	1,600	7,283	2,403	369,038
11	369,038	-	-	150,000	1,600	10,349	3,415	524,372
12	524,372	-	-	150,000	1,600	13,455	4,440	681,787
13	681,787	-	750,000	150,000	1,600	1,604	529	81,262
14	81,262	-	-	150,000	1,600	4,593	1,516	232,739
15	232,739	-	-	150,000	1,600	7,623	2,516	386,246
16	386,246	-	-	150,000	1,600	10,693	3,529	541,810
17	541,810	-	-	150,000	1,600	13,804	4,555	699,459
18	699,459	-	900,000	150,000	1,600	-1,043	-344	-52,840
19	-52,840	-	-	180,000	1,600	2,511	829	127,242
20	127,242	-	-	180,000	1,600	6,113	2,017	309,738
21	309,738	-	-	180,000	-	9,795	3,232	496,301
22	496,301	-	-	180,000	-	13,526	4,464	685,363
23	685,363	-	-	180,000	-	17,307	5,711	876,959
24	876,959	-	-	-	-	17,539	5,788	888,710
25	888,710	-	-	-	-	17,774	5,865	900,619

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	\$ 1,600
Annual Term - Years	20
Term Death Benefit	\$ 2,000,000

Non-guaranteed Life Insurance Values net of Policy Loan

Cash Value	\$ 1,576,982
Total Death Benefit	\$ 3,525,530

Non-guaranteed Life Insurance Values of Alternate Scenario

Cash Value	\$ 2,058,442
Total Death Benefit	\$ 4,225,712

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Summary of graph

Banking w/ Life Insurance

Cash Value **\$ 1,576,982**

Extra Death Benefit **\$ 1,948,548**

Save & Pay Cash

Cash Balance **\$ 1,589,365**

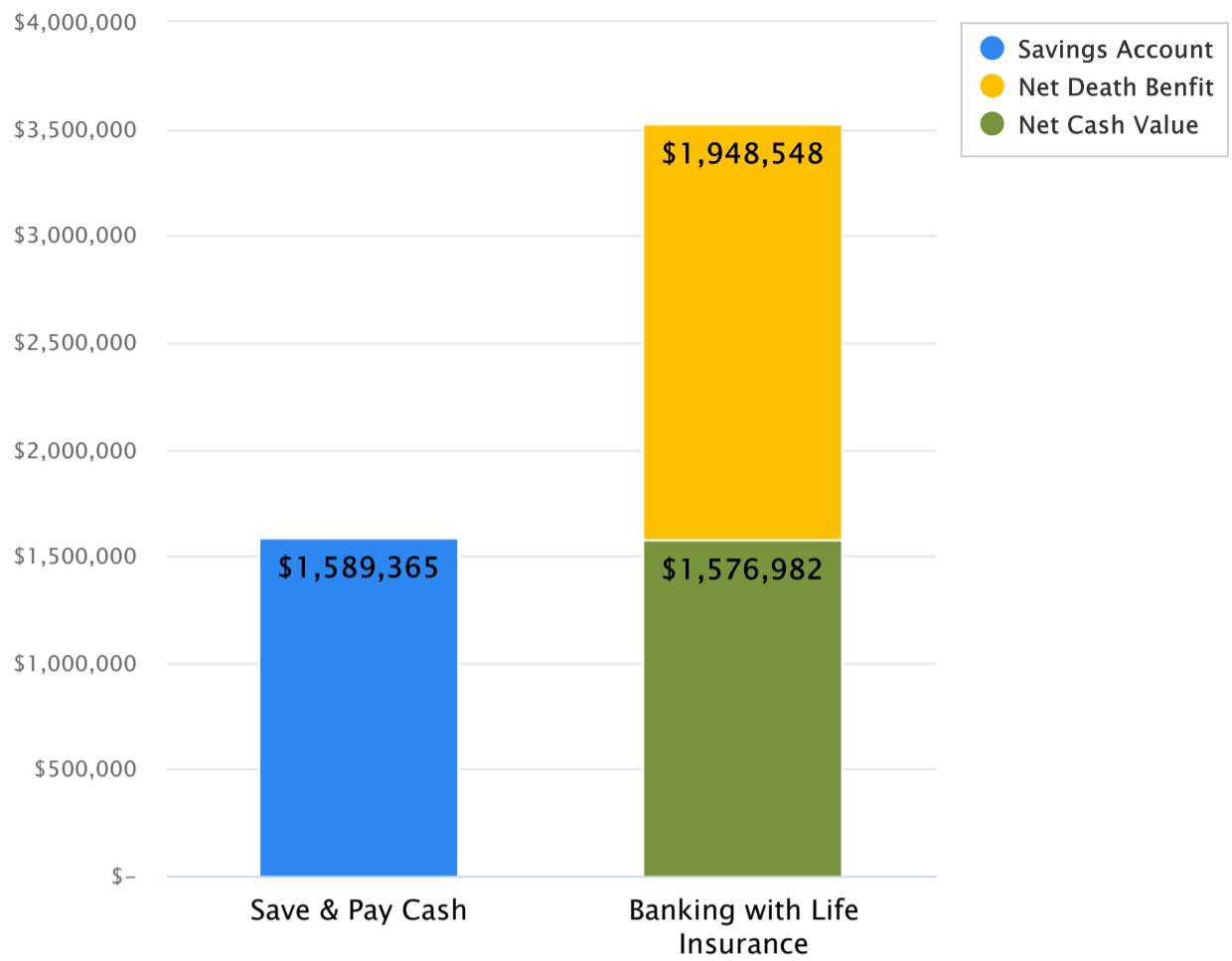
Term Policy Lapsing in **21**

The Difference

Additional Cash Value **\$ -12,383**

Percentage Additional **-0.78%**

Non-guaranteed Life Insurance Values net of Policy Loan

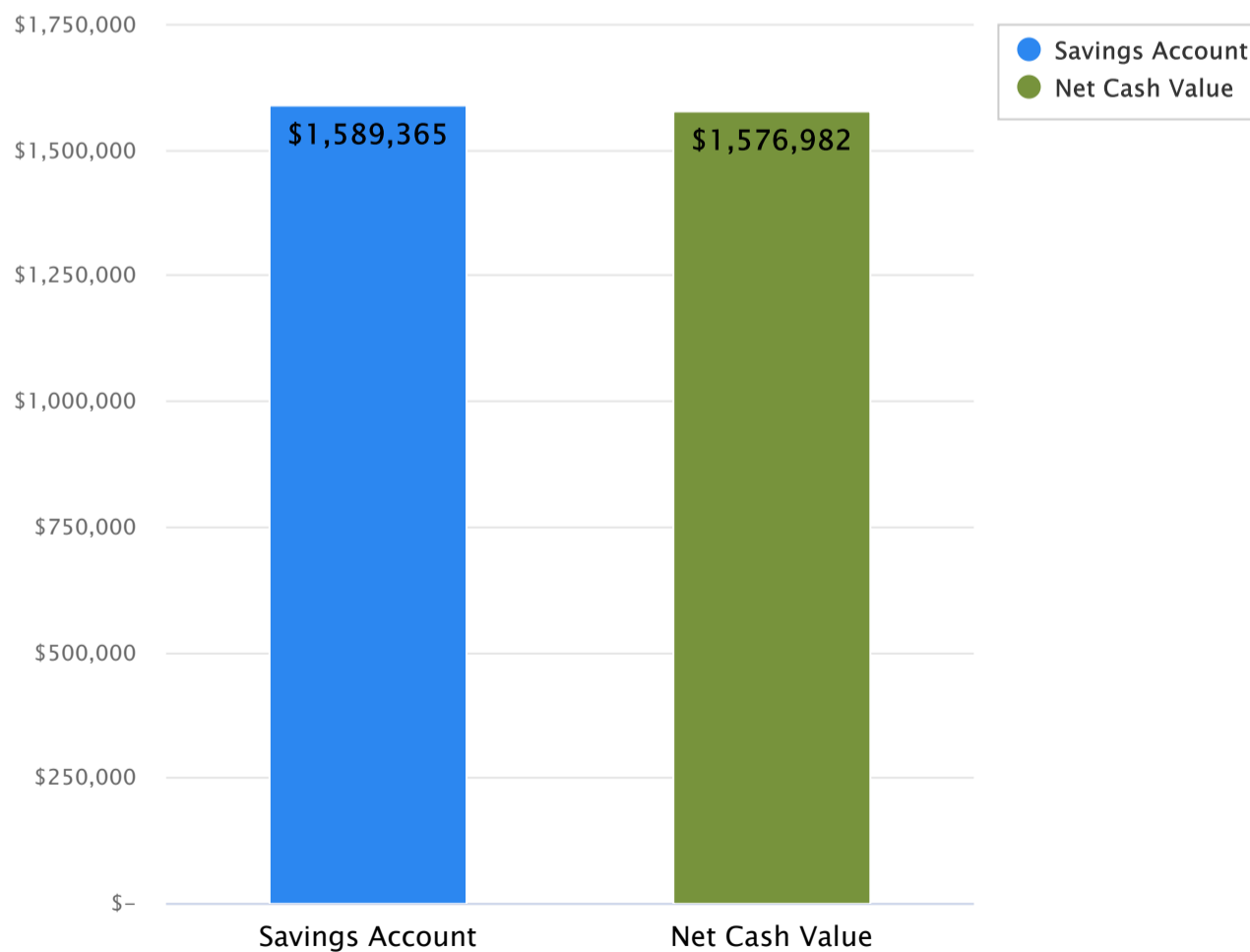


Benefits of Banking by Law

- 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% growing but dividend stays flat

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	\$	Loan #2	\$	Loan #3	\$
Year of Purchase		Year of Purchase		Year of Purchase	
Early Contributions	\$	Early Contributions	\$	Early Contributions	\$
# of Payments		# of Payments		# of Payments	
Interest Rate	3.2%	Interest Rate	3.5%	Interest Rate	4 %

Year	BOY Loan Balance	Early Contributions	Interest Accrued	Principal Paid	EOY Loan Balance	Total CV	CV minus Loan	Total DB	DB minus Loan
1	-	-	-	-	-	\$ 120,556	\$ 120,556	\$ 4,117,457	\$ 4,117,457
2	-	-	-	-	-	\$ 255,149	\$ 255,149	\$ 4,120,136	\$ 4,120,136
3	-	-	-	-	-	\$ 413,158	\$ 413,158	\$ 4,125,581	\$ 4,125,581
4	-	-	-	-	-	\$ 586,094	\$ 586,094	\$ 4,130,061	\$ 4,130,061
5	-	-	-	-	-	\$ 680,386	\$ 680,386	\$ 4,132,202	\$ 4,132,202
6	-	-	-	-	-	\$ 777,716	\$ 777,716	\$ 4,134,644	\$ 4,134,644
7	-	-	-	-	-	\$ 881,458	\$ 881,458	\$ 4,137,467	\$ 4,137,467
8	\$ 750,000	-	\$ 24,375	\$ -24,375	\$ 774,375	\$ 932,592	\$ 158,217	\$ 3,059,734	\$ 2,285,359
9	\$ 774,375	\$ 150,000	\$ 20,292	\$ 129,708	\$ 644,667	\$ 986,783	\$ 342,116	\$ 3,127,841	\$ 2,483,174
10	\$ 644,667	\$ 150,000	\$ 16,077	\$ 133,923	\$ 510,744	\$ 1,044,330	\$ 533,586	\$ 3,198,969	\$ 2,688,225
11	\$ 510,744	\$ 150,000	\$ 11,724	\$ 138,276	\$ 372,468	\$ 1,105,430	\$ 732,962	\$ 3,273,266	\$ 2,900,798
12	\$ 372,468	\$ 150,000	\$ 7,230	\$ 142,770	\$ 229,698	\$ 1,170,123	\$ 940,425	\$ 3,350,439	\$ 3,120,741
13	\$ 979,698	\$ 150,000	\$ 29,039	\$ 120,961	\$ 858,737	\$ 1,238,600	\$ 379,863	\$ 3,430,063	\$ 2,571,326
14	\$ 858,737	\$ 150,000	\$ 24,806	\$ 125,194	\$ 733,543	\$ 1,311,058	\$ 577,515	\$ 3,512,108	\$ 2,778,565
15	\$ 733,543	\$ 150,000	\$ 20,424	\$ 129,576	\$ 603,967	\$ 1,387,878	\$ 783,911	\$ 3,596,758	\$ 2,992,791
16	\$ 603,967	\$ 150,000	\$ 15,889	\$ 134,111	\$ 469,856	\$ 1,469,198	\$ 999,342	\$ 3,684,310	\$ 3,214,454
17	\$ 469,856	\$ 150,000	\$ 11,195	\$ 138,805	\$ 331,051	\$ 1,555,230	\$ 1,224,179	\$ 3,774,758	\$ 3,443,707
18	\$ 1,231,051	\$ 150,000	\$ 43,242	\$ 106,758	\$ 1,124,293	\$ 1,646,152	\$ 521,859	\$ 3,868,197	\$ 2,743,904
19	\$ 1,124,293	\$ 180,000	\$ 37,772	\$ 142,228	\$ 982,065	\$ 1,742,192	\$ 760,127	\$ 3,964,656	\$ 2,982,591
20	\$ 982,065	\$ 180,000	\$ 32,083	\$ 147,917	\$ 834,148	\$ 1,843,585	\$ 1,009,437	\$ 4,064,178	\$ 3,230,030
21	\$ 834,148	\$ 180,000	\$ 26,166	\$ 153,834	\$ 680,314	\$ 1,950,522	\$ 1,270,208	\$ 4,166,674	\$ 3,486,360
22	\$ 680,314	\$ 180,000	\$ 20,013	\$ 159,987	\$ 520,327	\$ 2,063,242	\$ 1,542,915	\$ 4,272,035	\$ 3,751,708
23	\$ 520,327	\$ 180,000	\$ 13,613	\$ 166,387	\$ 353,940	\$ 2,182,135	\$ 1,828,195	\$ 4,380,380	\$ 4,026,440
24	\$ 353,940	-	\$ 13,613	\$ -13,613	\$ 367,553	\$ 2,307,496	\$ 1,939,943	\$ 4,491,934	\$ 4,124,381
25	\$ 367,553	-	\$ 13,613	\$ -13,613	\$ 381,166	\$ 2,439,608	\$ 2,058,442	\$ 4,606,878	\$ 4,225,712

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Summary of graph

Banking w/ Life Insurance

Cash Value **\$ 2,058,442**

Extra Death Benefit **\$ 2,167,270**

Save & Pay Cash

Cash Balance **\$ 903,085**

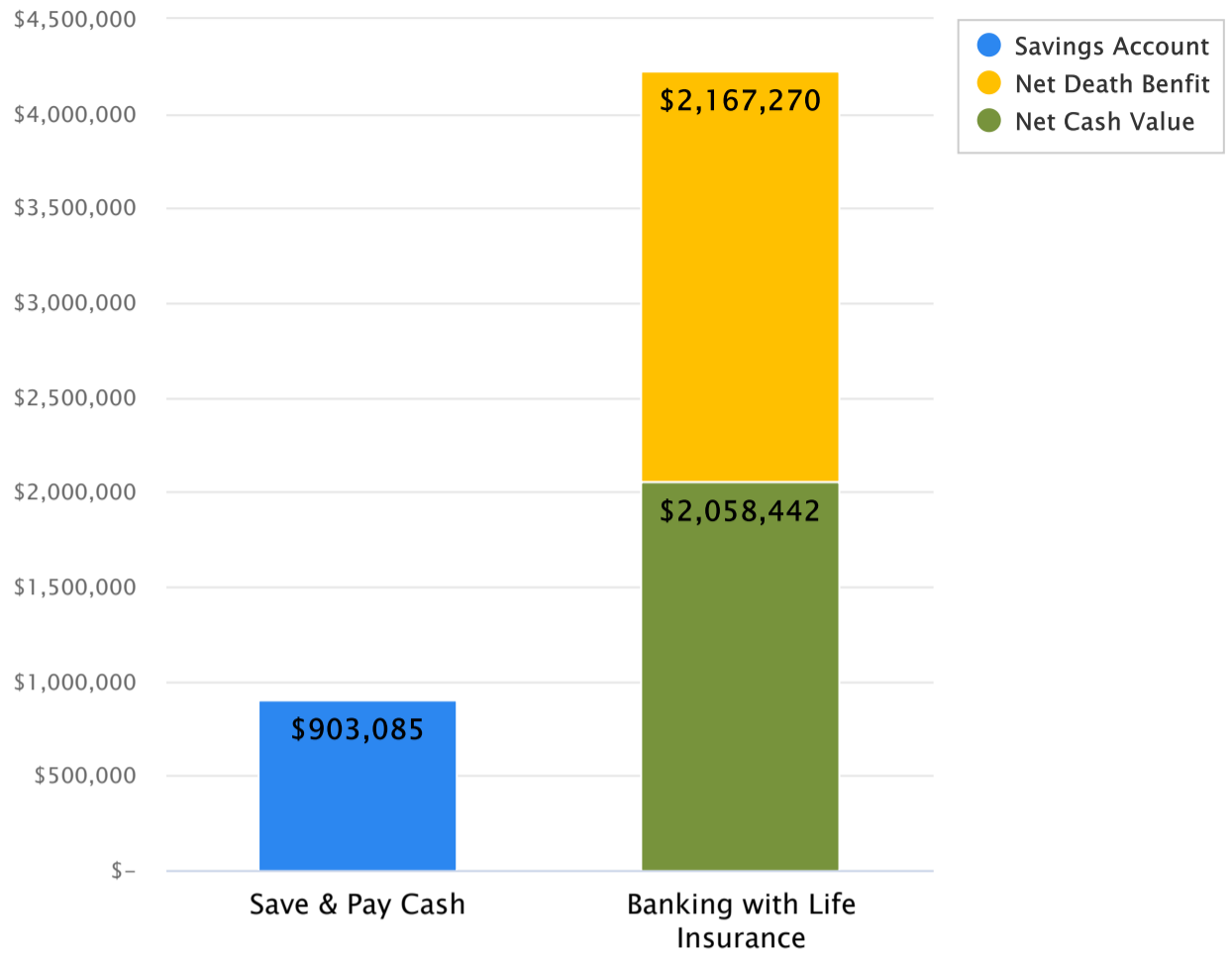
Term Policy Lapsing in **21**

The Difference

Additional Cash Value **\$ 1,155,357**

Percentage Additional **127.93%**

Non-guaranteed Life Insurance Values of Alternate Scenario

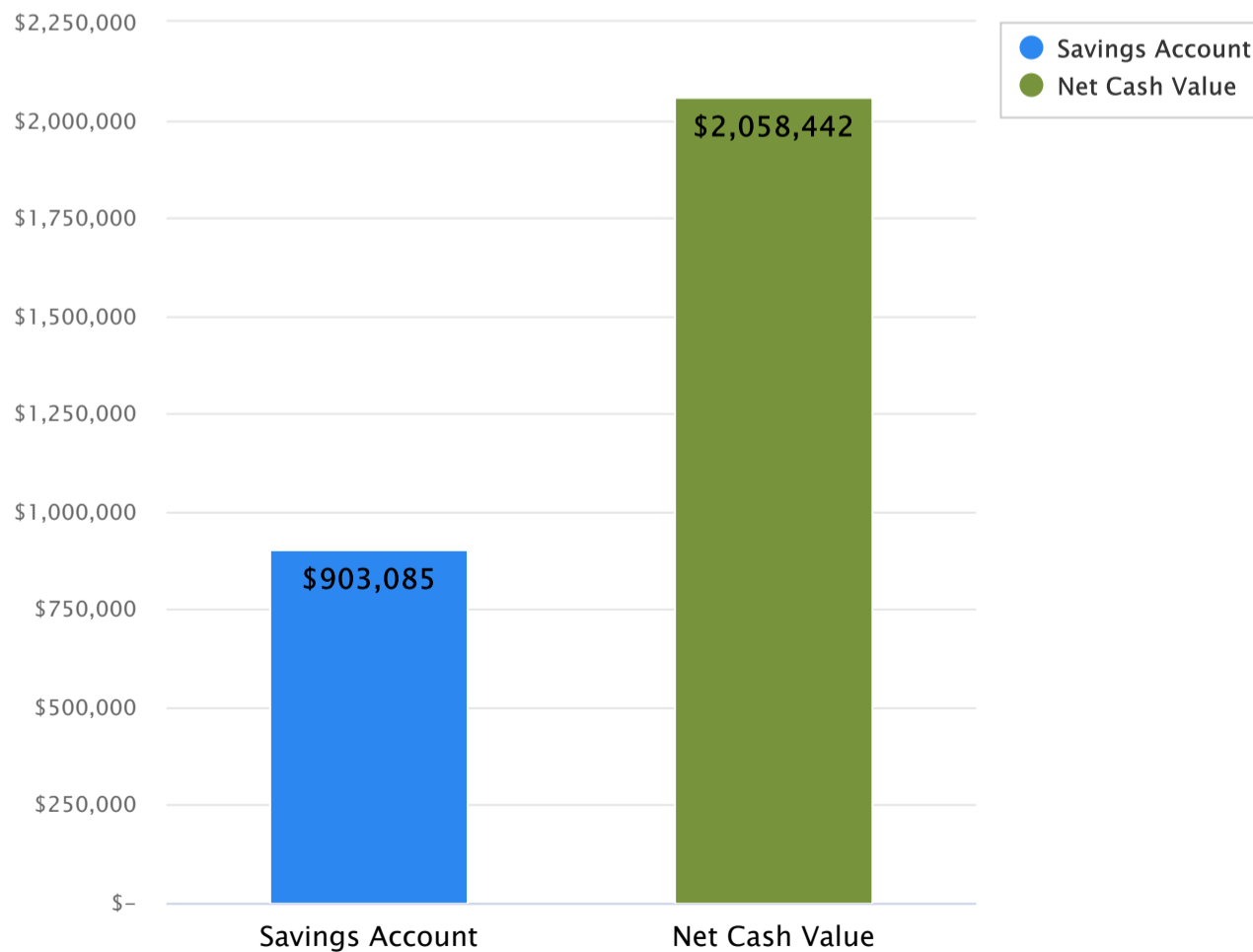


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