

Custom Loan Amortization Schedule - outside loan at current 3.25% prime rate even though caps drop

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	\$ 660,000	Loan #2	\$ 660,000	Loan #3	\$ 1,020,000
Year of Purchase	6	Year of Purchase	12	Year of Purchase	18
Early Contributions	\$ 110,000	Early Contributions	\$ 110,000	Early Contributions	\$ 170,000
# of Payments	6	# of Payments	6	# of Payments	6
Interest Rate	3.25 %	Interest Rate	3.25 %	Interest Rate	3.25 %

Year	BOY Loan Balance	Early Contributions	Interest Accrued	Principal Paid	EOY Loan Balance	Total CV	CV minus Loan	Total DB	DB minus Loan
1	-	-	-	-	-	\$ 136,091	\$ 136,091	\$ 4,916,995	\$ 4,916,995
2	-	-	-	-	-	\$ 277,722	\$ 277,722	\$ 5,058,626	\$ 5,058,626
3	-	-	-	-	-	\$ 425,252	\$ 425,252	\$ 5,206,156	\$ 5,206,156
4	-	-	-	-	-	\$ 579,102	\$ 579,102	\$ 5,360,006	\$ 5,360,006
5	-	-	-	-	-	\$ 739,451	\$ 739,451	\$ 5,520,355	\$ 5,520,355
6	<b>\$ 660,000</b>	-	\$ 21,450	\$ -21,450	\$ 681,450	\$ 758,291	\$ 76,841	\$ 5,520,355	\$ 4,838,905
7	\$ 681,450	\$ 110,000	\$ 18,572	\$ 91,428	\$ 590,022	\$ 777,476	\$ 187,454	\$ 5,520,355	\$ 4,930,333
8	\$ 590,022	\$ 110,000	\$ 15,601	\$ 94,399	\$ 495,623	\$ 800,011	\$ 304,388	\$ 2,291,089	\$ 1,795,466
9	\$ 495,623	\$ 110,000	\$ 12,533	\$ 97,467	\$ 398,156	\$ 823,413	\$ 425,257	\$ 2,291,089	\$ 1,892,933
10	\$ 398,156	\$ 110,000	\$ 9,365	\$ 100,635	\$ 297,521	\$ 847,635	\$ 550,114	\$ 2,291,089	\$ 1,993,568
11	\$ 297,521	\$ 110,000	\$ 6,094	\$ 103,906	\$ 193,615	\$ 892,183	\$ 698,568	\$ 2,291,089	\$ 2,097,474
12	<b>\$ 853,615</b>	\$ 110,000	\$ 24,167	\$ 85,833	\$ 767,782	\$ 939,275	\$ 171,493	\$ 2,291,089	\$ 1,523,307
13	\$ 767,782	\$ 110,000	\$ 21,378	\$ 88,622	\$ 679,160	\$ 988,950	\$ 309,790	\$ 2,291,089	\$ 1,611,929
14	\$ 679,160	\$ 110,000	\$ 18,498	\$ 91,502	\$ 587,658	\$ 1,041,295	\$ 453,637	\$ 2,291,089	\$ 1,703,431
15	\$ 587,658	\$ 110,000	\$ 15,524	\$ 94,476	\$ 493,182	\$ 1,096,390	\$ 603,208	\$ 2,291,089	\$ 1,797,907
16	\$ 493,182	\$ 110,000	\$ 12,453	\$ 97,547	\$ 395,635	\$ 1,154,318	\$ 758,683	\$ 2,291,089	\$ 1,895,454
17	\$ 395,635	\$ 110,000	\$ 9,283	\$ 100,717	\$ 294,918	\$ 1,215,260	\$ 920,342	\$ 2,291,089	\$ 1,996,171
18	<b>\$ 1,314,918</b>	\$ 110,000	\$ 39,160	\$ 70,840	\$ 1,244,078	\$ 1,279,406	\$ 35,328	\$ 2,291,089	\$ 1,047,011
19	\$ 1,244,078	\$ 170,000	\$ 34,908	\$ 135,092	\$ 1,108,986	\$ 1,346,972	\$ 237,986	\$ 2,291,089	\$ 1,182,103
20	\$ 1,108,986	\$ 170,000	\$ 30,517	\$ 139,483	\$ 969,503	\$ 1,418,190	\$ 448,687	\$ 2,291,089	\$ 1,321,586
21	\$ 969,503	\$ 170,000	\$ 25,984	\$ 144,016	\$ 825,487	\$ 1,493,303	\$ 667,816	\$ 2,291,089	\$ 1,465,602
22	\$ 825,487	\$ 170,000	\$ 21,303	\$ 148,697	\$ 676,790	\$ 1,572,589	\$ 895,799	\$ 2,291,089	\$ 1,614,299
23	\$ 676,790	\$ 170,000	\$ 16,471	\$ 153,529	\$ 523,261	\$ 1,656,322	\$ 1,133,061	\$ 2,291,089	\$ 1,767,828
24	\$ 523,261	\$ 170,000	\$ 11,481	\$ 158,519	\$ 364,742	\$ 1,744,654	\$ 1,379,912	\$ 2,291,089	\$ 1,926,347
25	\$ 364,742	-	\$ 11,481	\$ -11,481	\$ 376,223	\$ 1,837,890	<b>\$ 1,461,667</b>	\$ 2,291,089	<b>\$ 1,914,866</b>

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	\$ 1,461,667
Extra Death Benefit	\$ 453,199

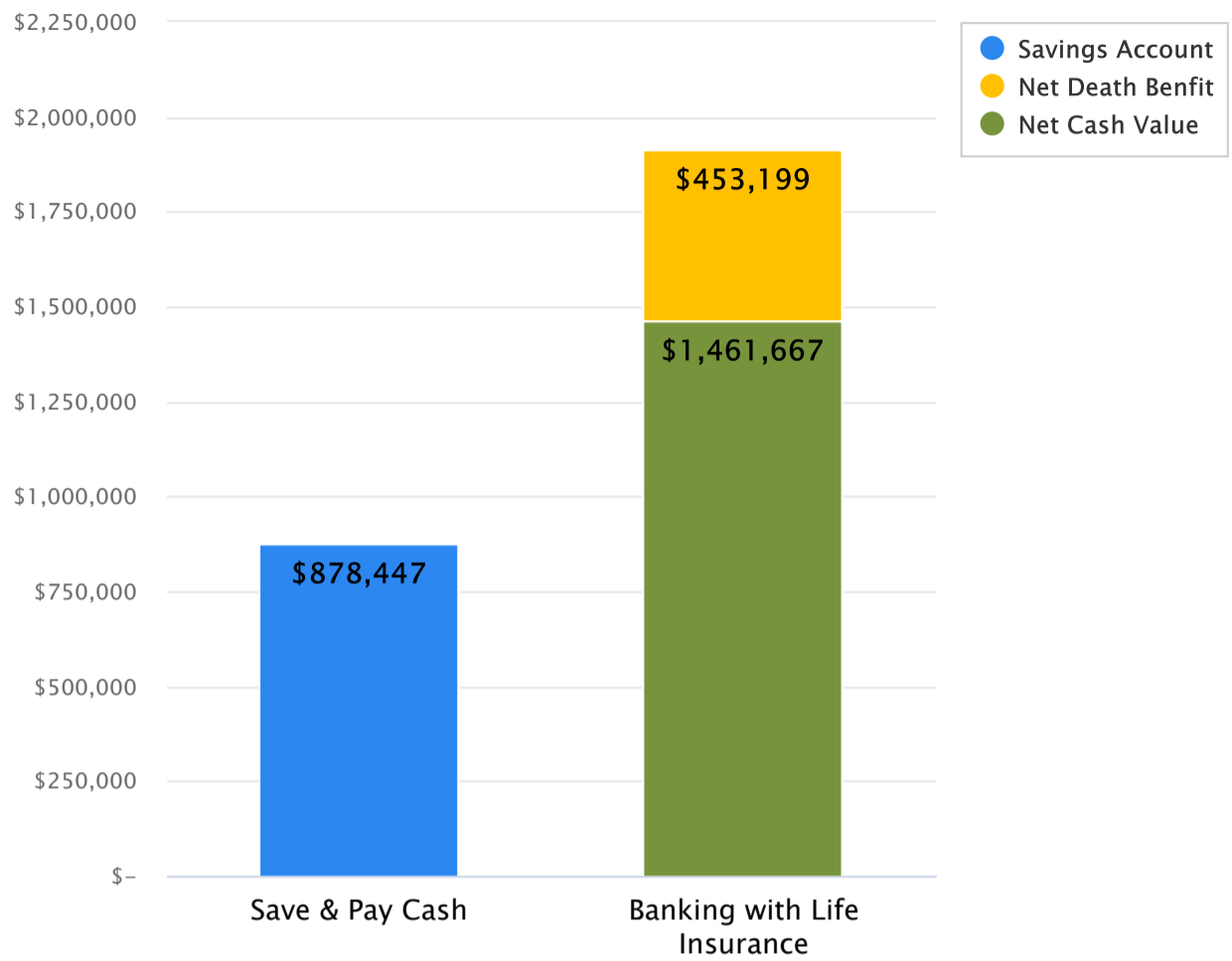
#### Save & Pay Cash

Cash Balance	\$ 878,447
Term Policy Lapsing in	8

#### The Difference

Additional Cash Value	\$ 583,220
Percentage Additional	66.39%

### Non-guaranteed Life Insurance Values of Alternate Scenario

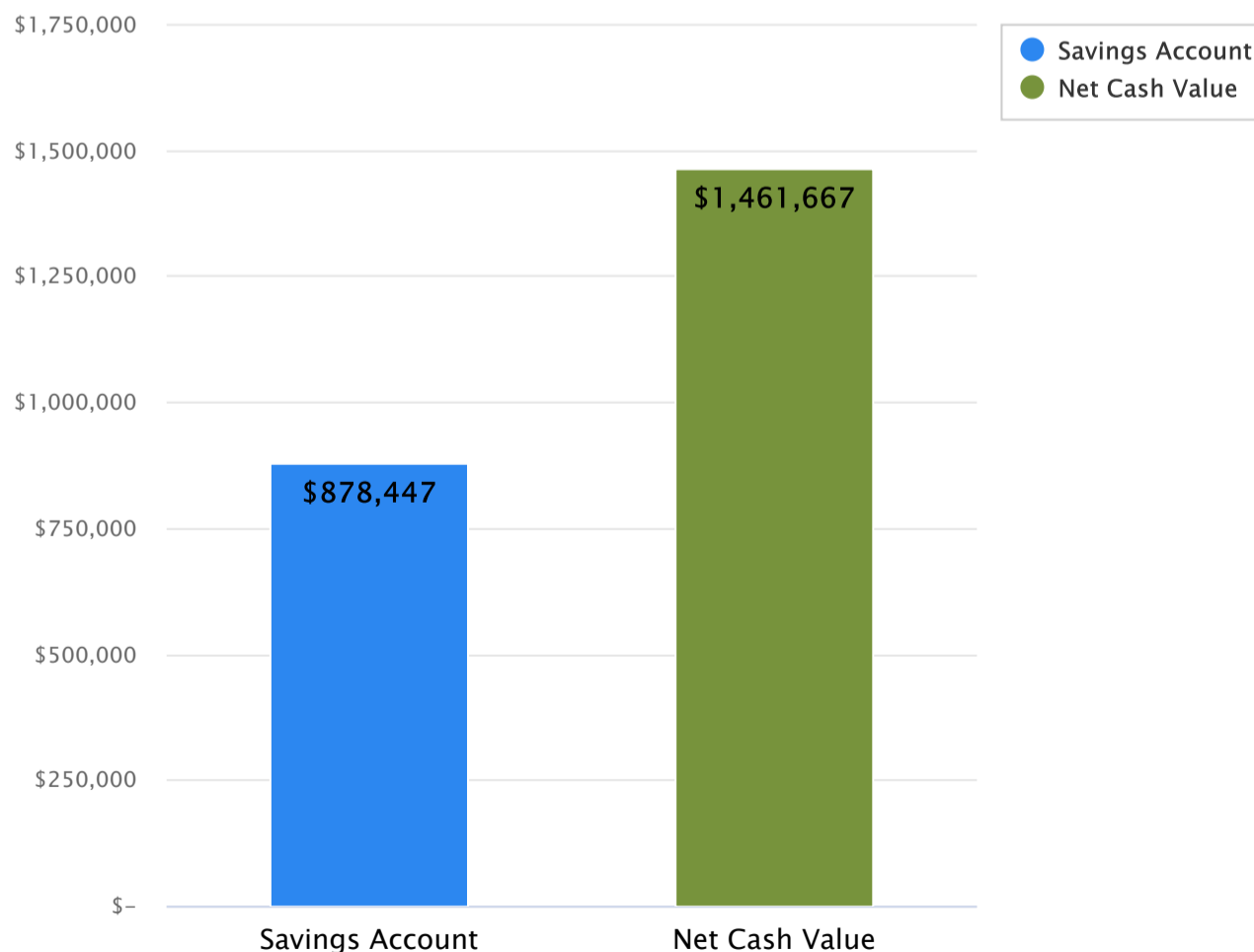


#### Benefits of Banking by Law

- 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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