

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	-	-	1,750	2,965	949	150,266
2	150,266	150,000	-	-	1,750	5,970	1,911	302,575
3	302,575	150,000	-	-	1,750	9,017	2,885	456,957
4	456,957	150,000	-	-	1,750	12,104	3,873	613,438
5	613,438	150,000	-	-	1,750	15,234	4,875	772,047
6	772,047	-	660,000	-	1,750	2,206	706	111,797
7	111,797	-	-	110,000	1,750	4,401	1,408	223,040
8	223,040	-	-	110,000	-	6,661	2,131	337,570
9	337,570	-	-	110,000	-	8,951	2,864	453,657
10	453,657	-	-	110,000	-	11,273	3,607	571,323
11	571,323	-	-	110,000	-	13,626	4,360	690,589
12	690,589	-	660,000	110,000	-	2,812	900	142,501
13	142,501	-	-	110,000	-	5,050	1,616	255,935
14	255,935	-	-	110,000	-	7,319	2,342	370,912
15	370,912	-	-	110,000	-	9,618	3,078	487,452
16	487,452	-	-	110,000	-	11,949	3,824	605,577
17	605,577	-	-	110,000	-	14,312	4,580	725,309
18	725,309	-	1,020,000	110,000	-	-3,694	-1,182	-187,203
19	-187,203	-	-	170,000	-	-344	-110	-17,437
20	-17,437	-	-	170,000	-	3,051	976	154,638
21	154,638	-	-	170,000	-	6,493	2,078	329,053
22	329,053	-	-	170,000	-	9,981	3,194	505,840
23	505,840	-	-	170,000	-	13,517	4,325	685,032
24	685,032	-	-	170,000	-	17,101	5,472	866,661
25	866,661	-	-	-	-	17,333	5,547	<b>878,447</b>

## Paying w/ Cash Options

### Capitalization Phase

Study Period	25
Early Contributions	\$ 150,000
Years to Fund Early	5

### Purchase Cycle

Year of Purchase #1	6
Withdraw Amount	\$ 660,000
Annual Repayment	\$ 110,000
# of Payments	6

Year of Purchase #2	12
Withdraw Amount	\$ 660,000
Annual Repayment	\$ 110,000
# of Payments	6

Year of Purchase #3	18
Withdraw Amount	\$ 1,020,000
Annual Repayment	\$ 170,000
# of Payments	6

Cash Account ROR	2%
Tax Rate	32%
Annual Term Cost	\$ 1,750
Annual Term - Years	7
Term Death Benefit	\$ 4,500,000

### Non-guaranteed Life Insurance Values net of Policy Loan

Cash Value	<b>\$ 1,701,643</b>
Total Death Benefit	<b>\$ 2,182,619</b>

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

Cash Value	<b>\$ 1,911,320</b>
Total Death Benefit	<b>\$ 2,387,850</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 **\$ 1,701,643**

Extra Death Benefit **\$ 480,976**

#### Save & Pay Cash

Cash Balance **\$ 878,447**

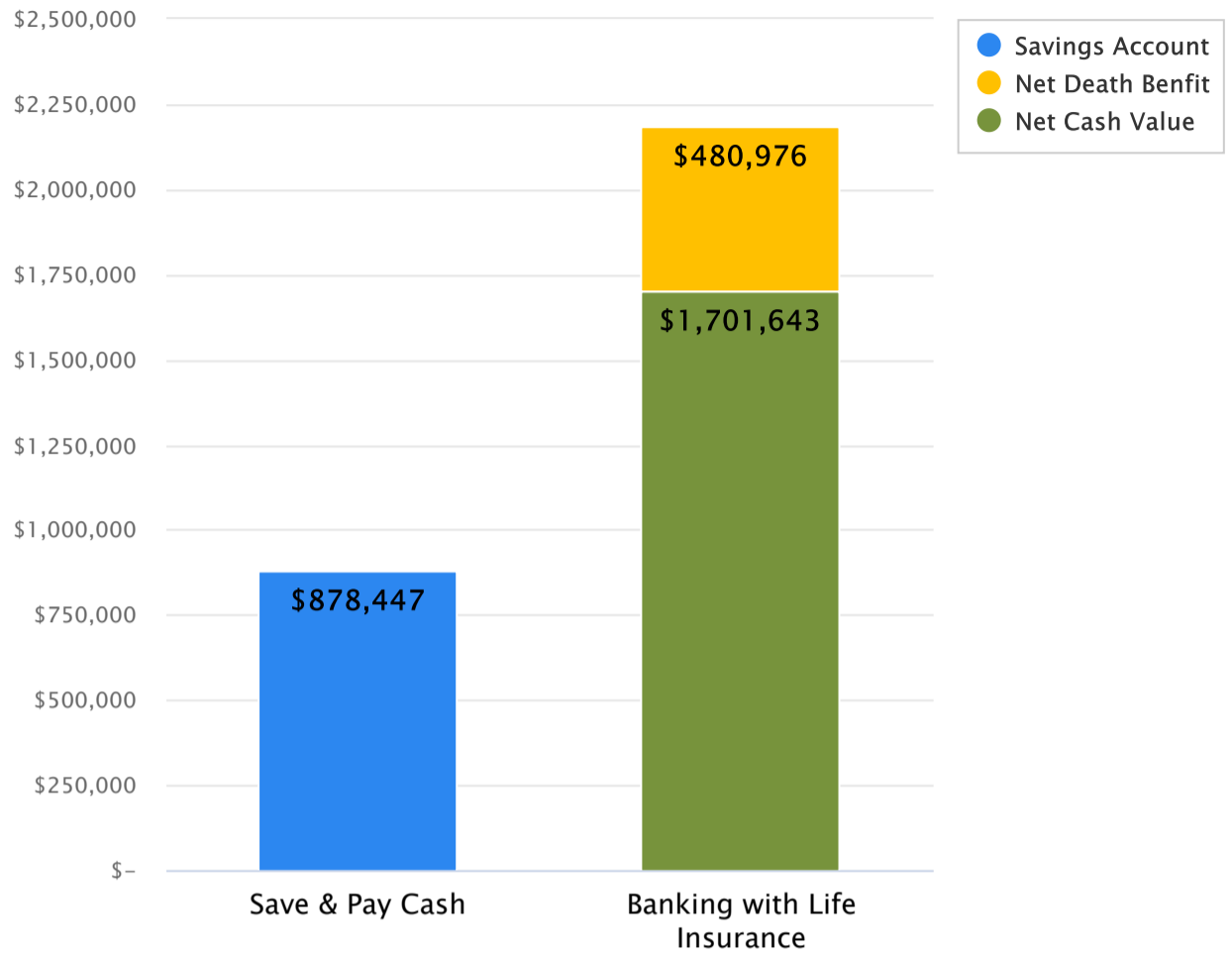
Term Policy Lapsing in **8**

#### The Difference

Additional Cash Value **\$ 823,196**

Percentage Additional **93.71%**

### Non-guaranteed Life Insurance Values net of Policy Loan

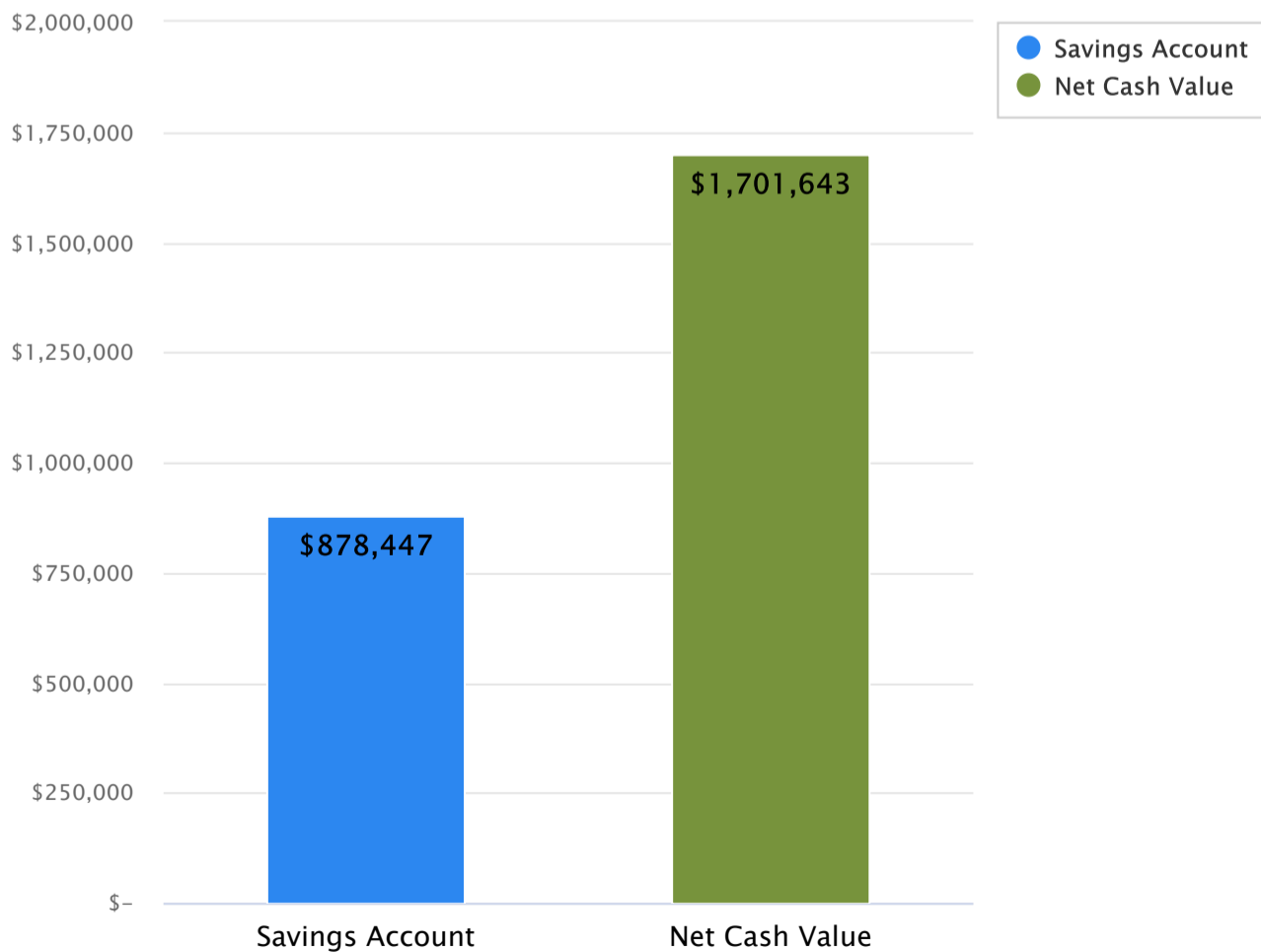


#### Benefits of Banking by Law

- 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 PRIME and growing while caps stay 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	\$ 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	3.75 %	Interest Rate	4.25 %

Year	BOY Loan Balance	Early Contributions	Interest Accrued	Principal Paid	EOY Loan Balance	Total CV	CV minus Loan	Total DB	DB minus Loan
1	-	-	-	-	-	\$ 137,465	\$ 137,465	\$ 4,918,369	\$ 4,918,369
2	-	-	-	-	-	\$ 281,976	\$ 281,976	\$ 5,062,880	\$ 5,062,880
3	-	-	-	-	-	\$ 434,035	\$ 434,035	\$ 5,214,939	\$ 5,214,939
4	-	-	-	-	-	\$ 594,219	\$ 594,219	\$ 5,375,123	\$ 5,375,123
5	-	-	-	-	-	\$ 762,872	\$ 762,872	\$ 5,543,776	\$ 5,543,776
6	<b>\$ 660,000</b>	-	\$ 21,450	\$ -21,450	\$ 681,450	\$ 790,668	\$ 109,218	\$ 5,543,776	\$ 4,862,326
7	\$ 681,450	\$ 110,000	\$ 18,572	\$ 91,428	\$ 590,022	\$ 819,506	\$ 229,484	\$ 5,543,776	\$ 4,953,754
8	\$ 590,022	\$ 110,000	\$ 15,601	\$ 94,399	\$ 495,623	\$ 852,491	\$ 356,868	\$ 2,292,512	\$ 1,796,889
9	\$ 495,623	\$ 110,000	\$ 12,533	\$ 97,467	\$ 398,156	\$ 887,178	\$ 489,022	\$ 2,292,512	\$ 1,894,356
10	\$ 398,156	\$ 110,000	\$ 9,365	\$ 100,635	\$ 297,521	\$ 923,580	\$ 626,059	\$ 2,292,512	\$ 1,994,991
11	\$ 297,521	\$ 110,000	\$ 6,094	\$ 103,906	\$ 193,615	\$ 982,960	\$ 789,345	\$ 2,292,512	\$ 2,098,897
12	<b>\$ 853,615</b>	\$ 110,000	\$ 27,886	\$ 82,114	\$ 771,501	\$ 1,046,477	\$ 274,976	\$ 2,292,512	\$ 1,521,011
13	\$ 771,501	\$ 110,000	\$ 24,806	\$ 85,194	\$ 686,307	\$ 1,114,305	\$ 427,998	\$ 2,292,512	\$ 1,606,205
14	\$ 686,307	\$ 110,000	\$ 21,612	\$ 88,388	\$ 597,919	\$ 1,186,671	\$ 588,752	\$ 2,292,512	\$ 1,694,593
15	\$ 597,919	\$ 110,000	\$ 18,297	\$ 91,703	\$ 506,216	\$ 1,263,809	\$ 757,593	\$ 2,292,512	\$ 1,786,296
16	\$ 506,216	\$ 110,000	\$ 14,858	\$ 95,142	\$ 411,074	\$ 1,345,966	\$ 934,892	\$ 2,292,512	\$ 1,881,438
17	\$ 411,074	\$ 110,000	\$ 11,290	\$ 98,710	\$ 312,364	\$ 1,433,530	\$ 1,121,166	\$ 2,292,512	\$ 1,980,148
18	<b>\$ 1,332,364</b>	\$ 110,000	\$ 51,950	\$ 58,050	\$ 1,274,314	\$ 1,526,914	\$ 252,600	\$ 2,292,512	\$ 1,018,198
19	\$ 1,274,314	\$ 170,000	\$ 46,933	\$ 123,067	\$ 1,151,247	\$ 1,626,582	\$ 475,335	\$ 2,292,512	\$ 1,141,265
20	\$ 1,151,247	\$ 170,000	\$ 41,703	\$ 128,297	\$ 1,022,950	\$ 1,733,037	\$ 710,087	\$ 2,292,512	\$ 1,269,562
21	\$ 1,022,950	\$ 170,000	\$ 36,250	\$ 133,750	\$ 889,200	\$ 1,846,829	\$ 957,629	\$ 2,363,941	\$ 1,474,741
22	\$ 889,200	\$ 170,000	\$ 30,566	\$ 139,434	\$ 749,766	\$ 1,968,403	\$ 1,218,637	\$ 2,480,187	\$ 1,730,421
23	\$ 749,766	\$ 170,000	\$ 24,640	\$ 145,360	\$ 604,406	\$ 2,097,937	\$ 1,493,531	\$ 2,601,442	\$ 1,997,036
24	\$ 604,406	\$ 170,000	\$ 18,462	\$ 151,538	\$ 452,868	\$ 2,235,849	\$ 1,782,981	\$ 2,727,735	\$ 2,274,867
25	\$ 452,868	-	\$ 18,462	\$ -18,462	\$ 471,330	\$ 2,382,650	<b>\$ 1,911,320</b>	\$ 2,859,180	<b>\$ 2,387,850</b>

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### Summary of graph

#### Banking w/ Life Insurance

Cash Value **\$ 1,911,320**

Extra Death Benefit **\$ 476,530**

#### Save & Pay Cash

Cash Balance **\$ 878,447**

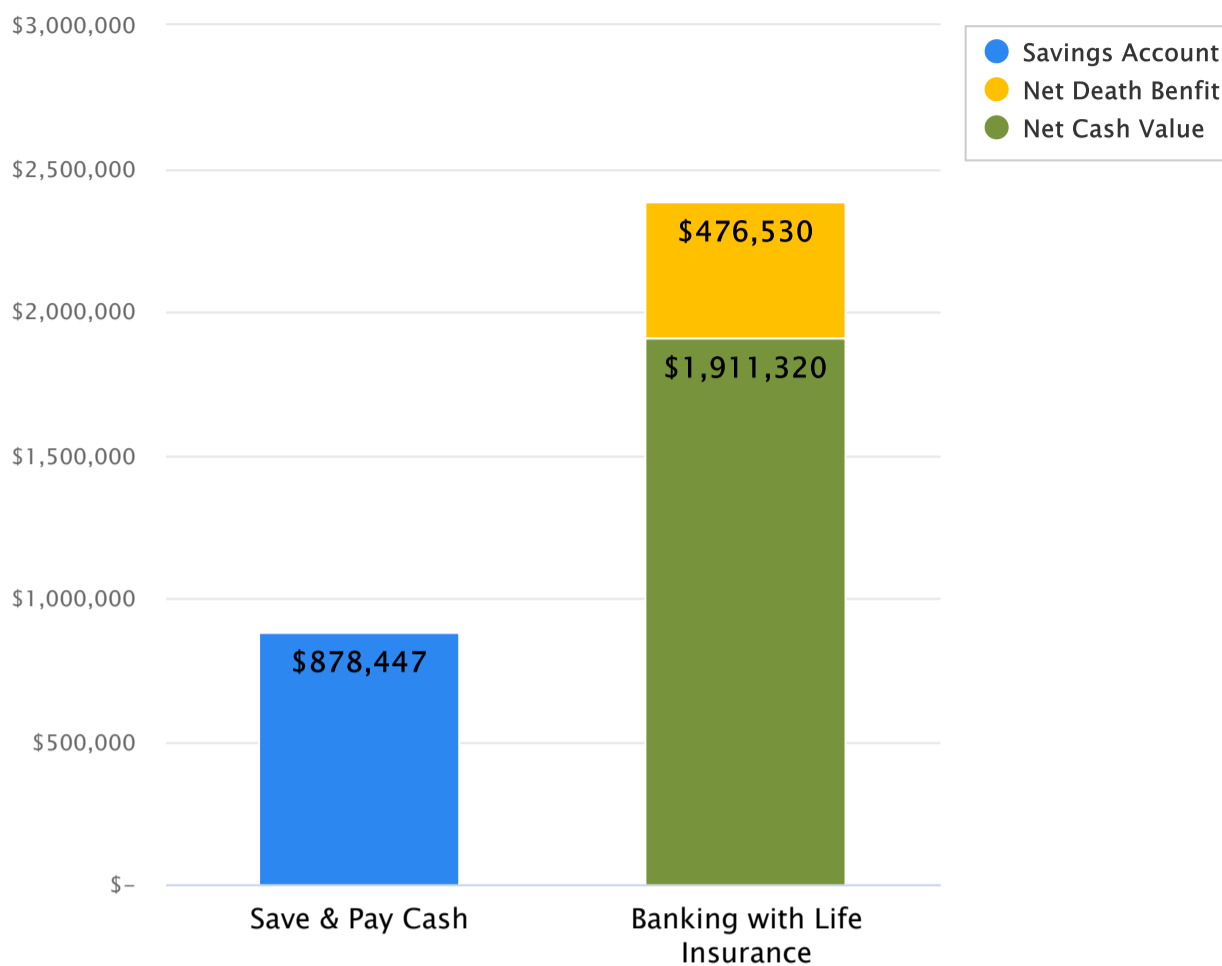
Term Policy Lapsing in **8**

#### The Difference

Additional Cash Value **\$ 1,032,873**

Percentage Additional **117.58%**

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

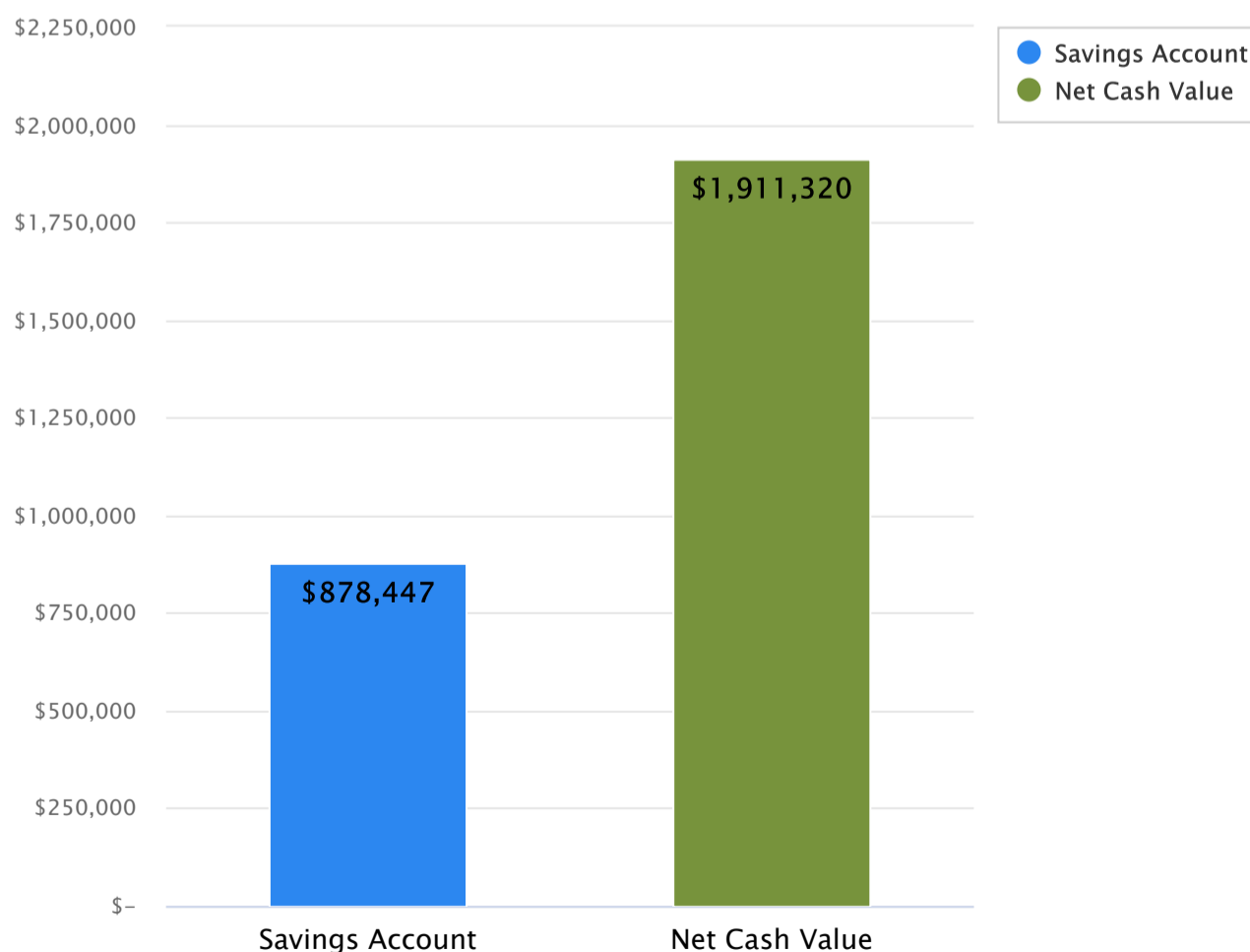


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