

Year	BOY Account Balance	BOY Account Additions	BOY Withdrawals	BOY Refill Payment	BOY Term Cost	Annual Growth	Tax on Growth	EOY Account Balance
1	-	50,000	-	-	1,000	980	314	49,666
2	49,666	50,000	-	-	1,000	1,973	631	100,008
3	100,008	50,000	-	-	1,000	2,980	954	151,034
4	151,034	50,000	-	-	1,000	4,001	1,280	202,755
5	202,755	50,000	-	-	1,000	5,035	1,611	255,179
6	255,179	50,000	-	-	1,000	6,084	1,947	308,316
7	308,316	50,000	-	-	1,000	7,146	2,287	362,175
8	362,175	-	300,000	-	1,000	1,224	392	62,007
9	62,007	-	-	60,000	1,000	2,420	774	122,653
10	122,653	-	-	60,000	1,000	3,633	1,163	184,123
11	184,123	-	-	60,000	1,000	4,862	1,556	246,429
12	246,429	-	-	60,000	1,000	6,109	1,955	309,583
13	309,583	-	300,000	60,000	1,000	1,372	439	69,516
14	69,516	-	-	60,000	1,000	2,570	823	130,263
15	130,263	-	-	60,000	1,000	3,785	1,211	191,837
16	191,837	-	-	60,000	1,000	5,017	1,605	254,249
17	254,249	-	-	60,000	1,000	6,265	2,005	317,509
18	317,509	-	300,000	60,000	1,000	1,530	490	77,549
19	77,549	-	-	60,000	1,000	2,731	874	138,406
20	138,406	-	-	60,000	1,000	3,948	1,263	200,091
21	200,091	-	-	60,000	-	5,202	1,665	263,628
22	263,628	-	-	60,000	-	6,473	2,071	328,030
23	328,030	-	-	60,000	-	7,761	2,483	393,308
24	393,308	-	-	-	-	7,866	2,517	398,657
25	398,657	-	-	-	-	7,973	2,551	404,079

## Paying w/ Cash Options

### Capitalization Phase

Study Period	25
Early Contributions	\$ 50,000
Years to Fund Early	7

### Purchase Cycle

Year of Purchase #1	8
Withdraw Amount	\$ 300,000
Annual Repayment	\$ 60,000
# of Payments	5
Year of Purchase #2	13
Withdraw Amount	\$ 300,000
Annual Repayment	\$ 60,000
# of Payments	5
Year of Purchase #3	18
Withdraw Amount	\$ 300,000
Annual Repayment	\$ 60,000
# of Payments	5
Cash Account ROR	2 %

Tax Rate	32 %
Annual Term Cost	\$ 1,000
Annual Term - Years	20
Term Death Benefit	\$ 650,000

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

Cash Value	\$ 675,043
Total Death Benefit	\$ 1,264,904

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

Cash Value	\$ 848,943
Total Death Benefit	\$ 1,498,820

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### Summary of graph

#### Banking w/ Life Insurance

Cash Value **\$ 675,043**

Extra Death Benefit **\$ 589,861**

#### Save & Pay Cash

Cash Balance **\$ 404,079**

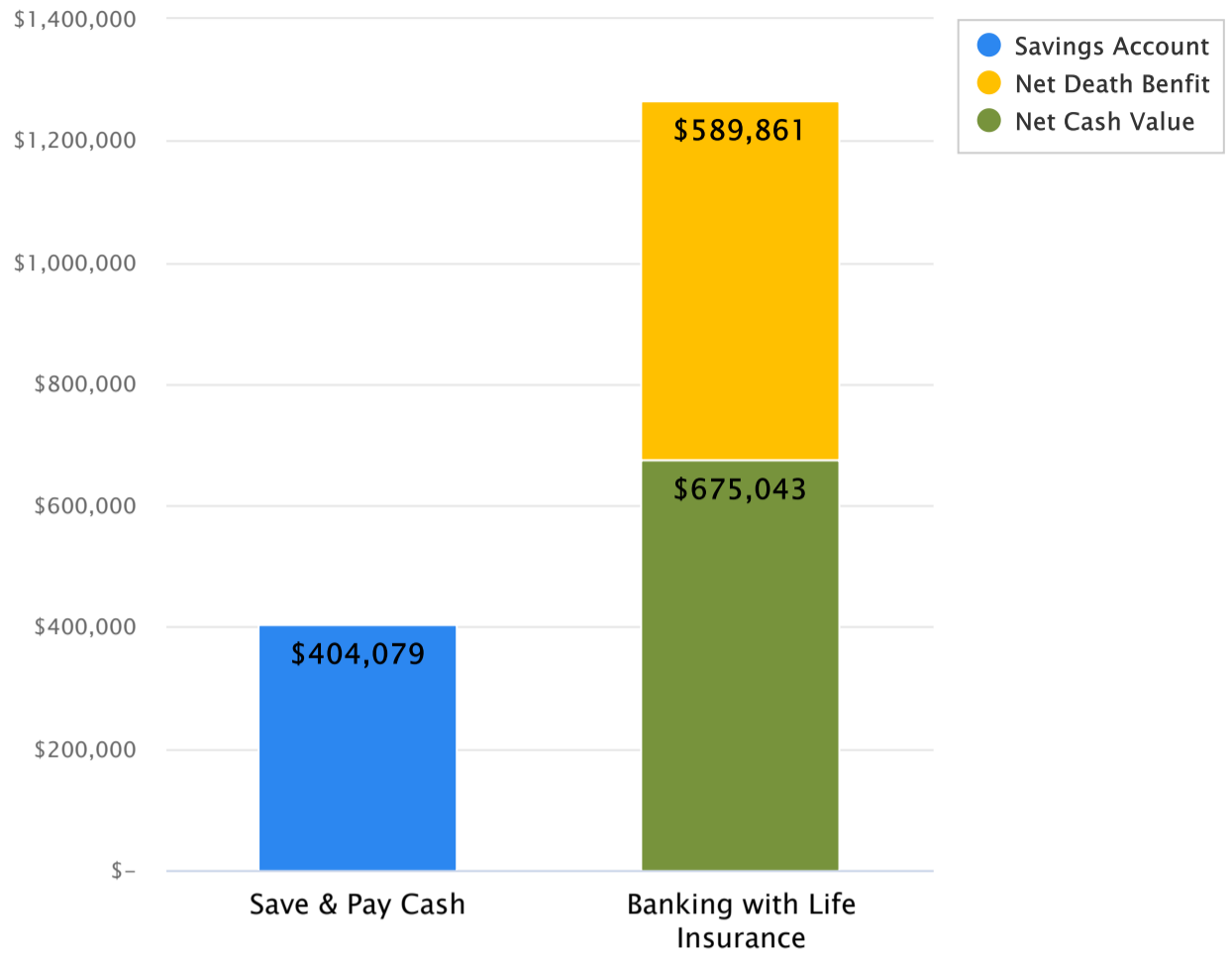
Term Policy Lapsing in **21**

#### The Difference

Additional Cash Value **\$ 270,964**

Percentage Additional **67.06%**

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

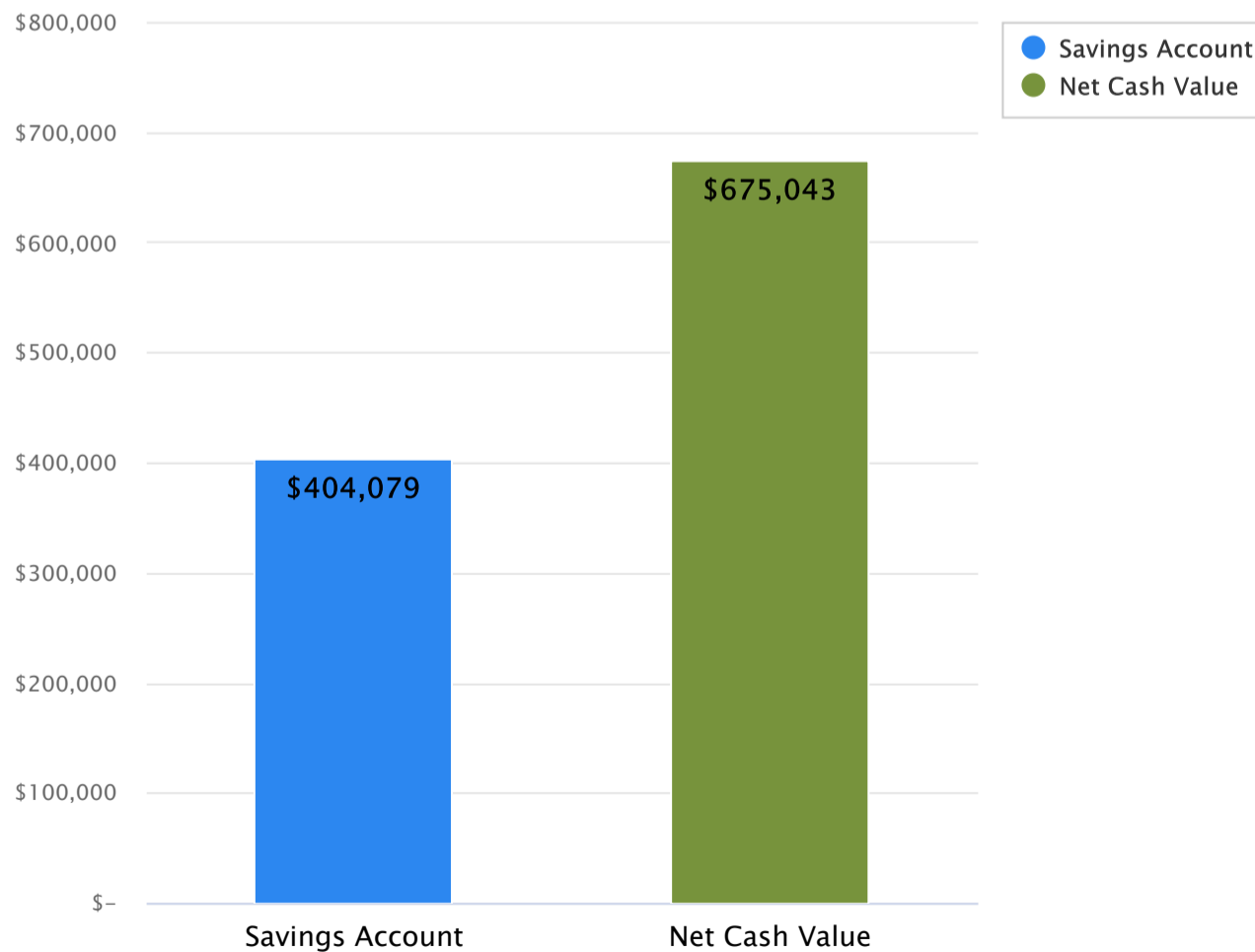


#### Benefits of Banking by Law

- 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 & growing vs. current dividend 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	\$ 300,000	Loan #2	\$ 300,000	Loan #3	\$ 300,000
Year of Purchase	8	Year of Purchase	13	Year of Purchase	18
Early Contributions	\$ 60,000	Early Contributions	\$ 60,000	Early Contributions	\$ 60,000
# of Payments	5	# of Payments	5	# of Payments	5
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	-	-	-	-	-	\$ 39,210	\$ 39,210	\$ 1,261,196	\$ 1,261,196
2	-	-	-	-	-	\$ 82,735	\$ 82,735	\$ 1,388,230	\$ 1,388,230
3	-	-	-	-	-	\$ 134,214	\$ 134,214	\$ 1,514,512	\$ 1,514,512
4	-	-	-	-	-	\$ 189,852	\$ 189,852	\$ 1,639,114	\$ 1,639,114
5	-	-	-	-	-	\$ 249,449	\$ 249,449	\$ 1,762,247	\$ 1,762,247
6	-	-	-	-	-	\$ 311,556	\$ 311,556	\$ 1,884,738	\$ 1,884,738
7	-	-	-	-	-	\$ 377,163	\$ 377,163	\$ 2,006,723	\$ 2,006,723
8	<b>\$ 300,000</b>	-	\$ 9,750	\$ -9,750	\$ 309,750	\$ 398,496	\$ 88,746	\$ 1,104,578	\$ 794,828
9	\$ 309,750	\$ 60,000	\$ 8,117	\$ 51,883	\$ 257,867	\$ 421,018	\$ 163,151	\$ 1,129,440	\$ 871,573
10	\$ 257,867	\$ 60,000	\$ 6,431	\$ 53,569	\$ 204,298	\$ 444,849	\$ 240,551	\$ 1,155,167	\$ 950,869
11	\$ 204,298	\$ 60,000	\$ 4,690	\$ 55,310	\$ 148,988	\$ 470,070	\$ 321,082	\$ 1,181,660	\$ 1,032,672
12	\$ 148,988	\$ 60,000	\$ 2,892	\$ 57,108	\$ 91,880	\$ 496,734	\$ 404,854	\$ 1,208,926	\$ 1,117,046
13	<b>\$ 391,880</b>	\$ 60,000	\$ 12,446	\$ 47,555	\$ 344,326	\$ 524,886	\$ 180,560	\$ 1,236,966	\$ 892,640
14	\$ 344,326	\$ 60,000	\$ 10,662	\$ 49,338	\$ 294,988	\$ 554,617	\$ 259,629	\$ 1,265,877	\$ 970,889
15	\$ 294,988	\$ 60,000	\$ 8,812	\$ 51,188	\$ 243,800	\$ 585,958	\$ 342,158	\$ 1,295,785	\$ 1,051,985
16	\$ 243,800	\$ 60,000	\$ 6,893	\$ 53,108	\$ 190,693	\$ 618,949	\$ 428,256	\$ 1,326,694	\$ 1,136,001
17	\$ 190,693	\$ 60,000	\$ 4,901	\$ 55,099	\$ 135,594	\$ 653,656	\$ 518,062	\$ 1,358,601	\$ 1,223,007
18	<b>\$ 435,594</b>	\$ 60,000	\$ 15,963	\$ 44,037	\$ 391,557	\$ 690,231	\$ 298,674	\$ 1,391,607	\$ 1,000,050
19	\$ 391,557	\$ 60,000	\$ 14,091	\$ 45,909	\$ 345,648	\$ 728,791	\$ 383,143	\$ 1,425,834	\$ 1,080,186
20	\$ 345,648	\$ 60,000	\$ 12,140	\$ 47,860	\$ 297,788	\$ 769,335	\$ 471,547	\$ 1,461,218	\$ 1,163,430
21	\$ 297,788	\$ 60,000	\$ 10,106	\$ 49,894	\$ 247,894	\$ 811,814	\$ 563,920	\$ 1,497,546	\$ 1,249,652
22	\$ 247,894	\$ 60,000	\$ 7,985	\$ 52,015	\$ 195,879	\$ 856,123	\$ 660,244	\$ 1,534,561	\$ 1,338,682
23	\$ 195,879	\$ 60,000	\$ 5,775	\$ 54,225	\$ 141,654	\$ 902,546	\$ 760,892	\$ 1,572,429	\$ 1,430,775
24	\$ 141,654	-	\$ 5,775	\$ -5,775	\$ 147,429	\$ 951,206	\$ 803,777	\$ 1,611,523	\$ 1,464,094
25	\$ 147,429	-	\$ 5,775	\$ -5,775	\$ 153,204	\$ 1,002,147	<b>\$ 848,943</b>	\$ 1,652,024	<b>\$ 1,498,820</b>

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### Summary of graph

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Cash Value **\$ 848,943**

Extra Death Benefit **\$ 649,877**

#### Save & Pay Cash

Cash Balance **\$ 404,079**

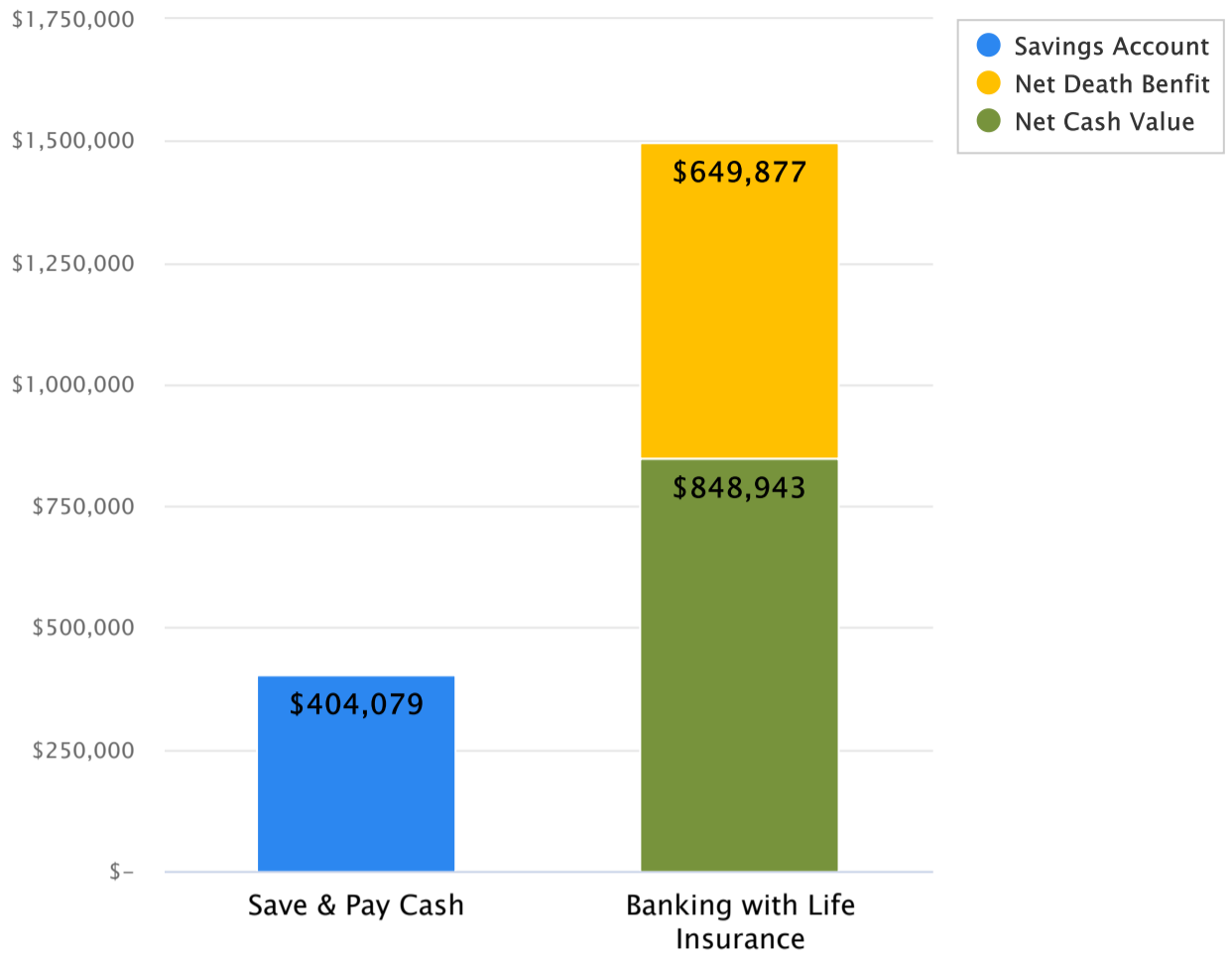
Term Policy Lapsing in **21**

#### The Difference

Additional Cash Value **\$ 444,864**

Percentage Additional **110.09%**

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

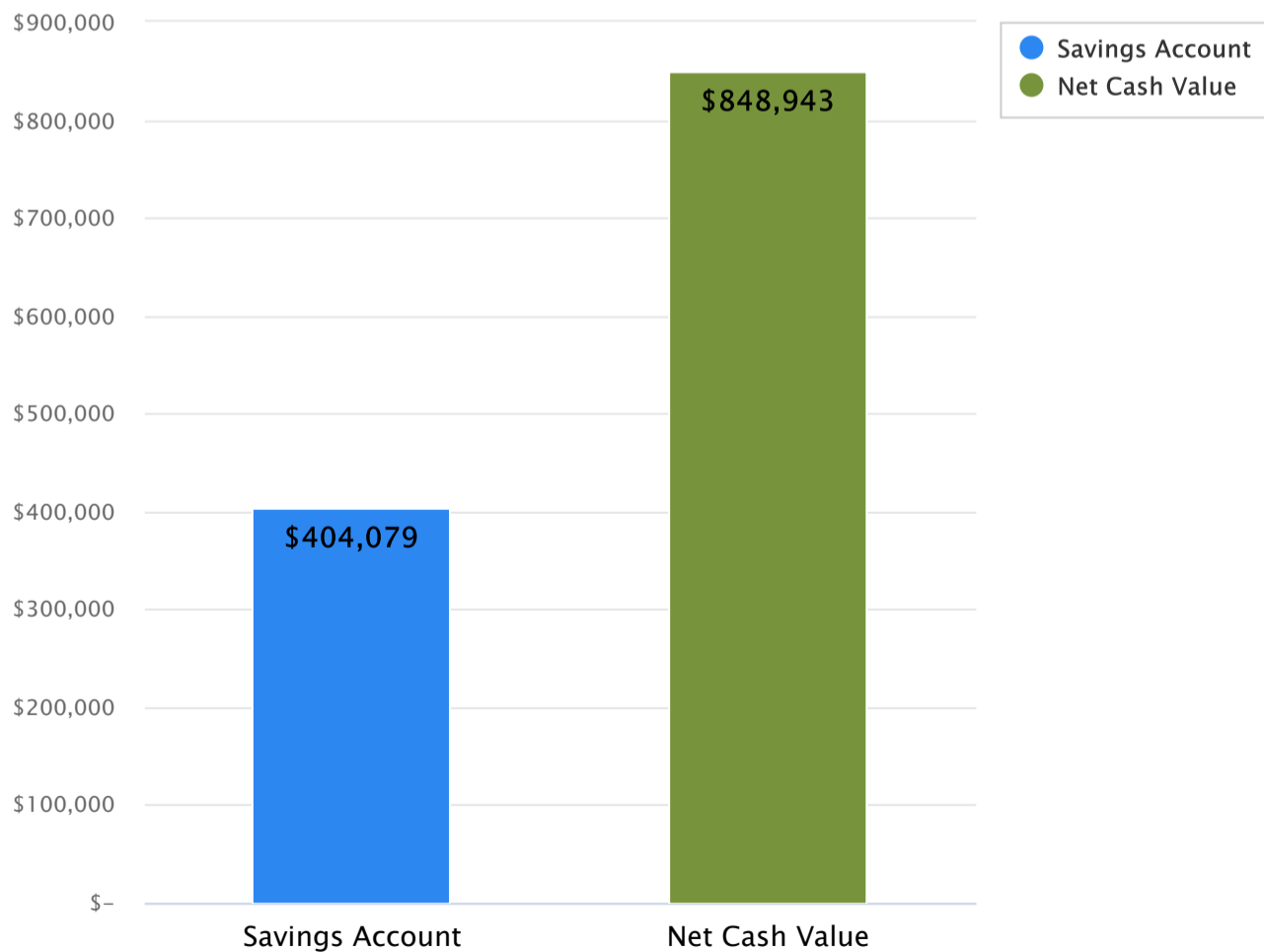


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