

Analysis of the Cost of Waiting

To be certain of having life insurance when you need it, you should acquire it before you need it. So an important factor to consider involves the advantage of acquiring your policy now -- while your health may be the best it ever will be. Of even greater importance, should something unexpectedly happen to you in the short term, your family will be protected.

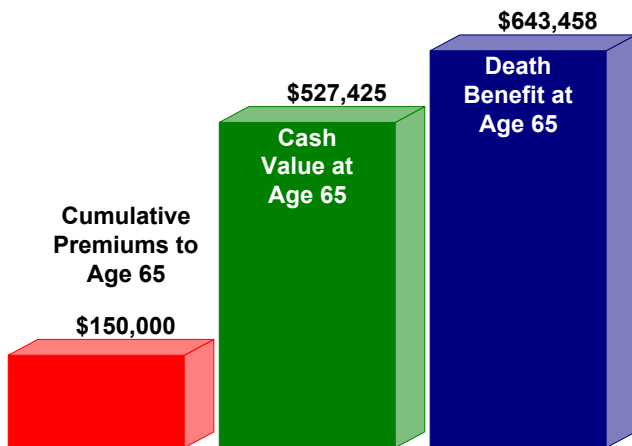
There is usually another reason for acquiring your life insurance early. The example below illustrates a comparison of buying a policy now versus waiting five years to buy it.

Insured: Joe Tripp Current Age: 35

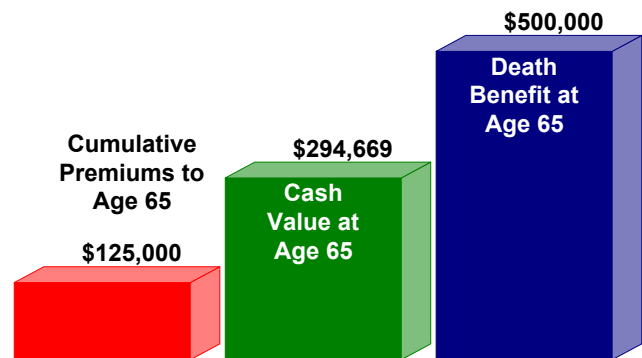
Equity Indexed Universal Life Plan A: Buy Now*		Equity Indexed Universal Life Plan B: Wait Five Years to Buy**	
Initial Policy Death Benefit:	500,000	Initial Policy Death Benefit:	500,000
Policy Premium:	5,000	Policy Premium:	5,000
Number of Premiums to Age 65:	30	Number of Premiums to Age 65:	25
Cum. Premiums at Age 65:	150,000	Cum. Premiums at Age 65:	125,000
Cash Value at Age 65:	527,425	Cash Value at Age 65:	294,669
Death Benefit at Age 65:	643,458	Death Benefit at Age 65:	500,000

Cash Value Gain at Age 65 by Buying Now: \$232,756
Premiums Saved by Waiting Five Years to Buy: \$25,000

Plan A: Buy Now*



Plan B: Wait Five Years to Buy**



*This is an example of an InsMark supplemental illustration for equity indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

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Analysis of the Cost of Waiting

Equity Indexed Universal Life Issued at Age 35

vs.

Equity Indexed Universal Life Issued at Age 40

Comparison Page: 1
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

Insured: Joe Tripp

Male Age 35	Eq. Indexed UL Interest Rate 8.00%	Policy Owner Tax Bracket 28.00%	Male Age 40	Eq. Indexed UL Interest Rate 8.00%
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	Plan A: Equity Indexed Universal Life Issued at Age 35				Plan B: Equity Indexed Universal Life Issued at Age 40			
Year	(1) Net Payment	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Death Benefit	(5) Net Payment	(6) Year End Accum Value**	(7) Year End Cash Value**	(8) Death Benefit
1	5,000	4,541	541	500,000	0	0	0	0
2	5,000	9,415	1,415	500,000	0	0	0	0
3	5,000	14,716	6,216	500,000	0	0	0	0
4	5,000	20,435	11,935	500,000	0	0	0	0
5	5,000	26,610	18,110	500,000	0	0	0	0
6	5,000	33,275	25,200	500,000	5,000	4,324	0	500,000
7	5,000	40,475	32,910	500,000	5,000	8,955	0	500,000
8	5,000	48,258	41,288	500,000	5,000	13,984	2,734	500,000
9	5,000	56,670	50,380	500,000	5,000	19,399	8,149	500,000
10	5,000	65,769	60,244	500,000	5,000	25,234	13,984	500,000
11	5,000	75,612	70,937	500,000	5,000	31,521	20,833	500,000
12	5,000	86,229	82,489	500,000	5,000	38,261	28,248	500,000
13	5,000	97,688	94,968	500,000	5,000	45,491	36,266	500,000
14	5,000	110,059	108,444	500,000	5,000	53,246	44,921	500,000
15	5,000	123,419	123,419	500,000	5,000	61,566	54,253	500,000
16	5,000	137,859	137,859	500,000	5,000	70,499	64,312	500,000
17	5,000	153,451	153,451	500,000	5,000	80,070	75,120	500,000
20	5,000	208,244	208,244	500,000	5,000	113,130	113,130	500,000
25	5,000	334,946	334,946	500,000	5,000	186,743	186,743	500,000
30	5,000	527,425	527,425	643,458	5,000	294,669	294,669	500,000
	150,000				125,000			

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Analysis of the Cost of Waiting

Equity Indexed Universal Life Issued at Age 35 vs. Equity Indexed Universal Life Issued at Age 40

Comparison Page: 2
Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

Insured: Joe Tripp

Male	Policy Owner
Age	Tax Bracket
35	28.00%

Gross Interest Rate Required over 30 Years on a Hypothetical Taxable Investment Equal to the First Five Premiums of Plan A in Order to Match the Increase in Cash Values of Plan A over Plan B.

	Hypothetical Taxable Alternative
To match increase in Accumulation Value of \$232,756:	11.49%
To match increase in Cash Value of \$232,756:	11.49%

Plan A: Buy Now

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Plan B: Wait Five Years to Buy

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Analysis of the Cost of Waiting

Equity Indexed Universal Life Issued at Age 35

vs.

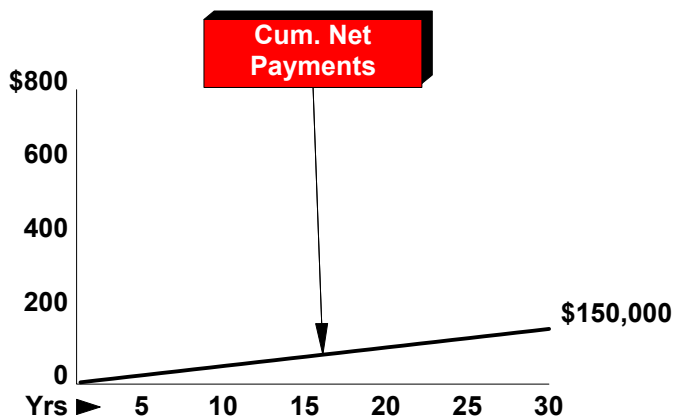
Equity Indexed Universal Life Issued at Age 40

Date: [Current date appears here]

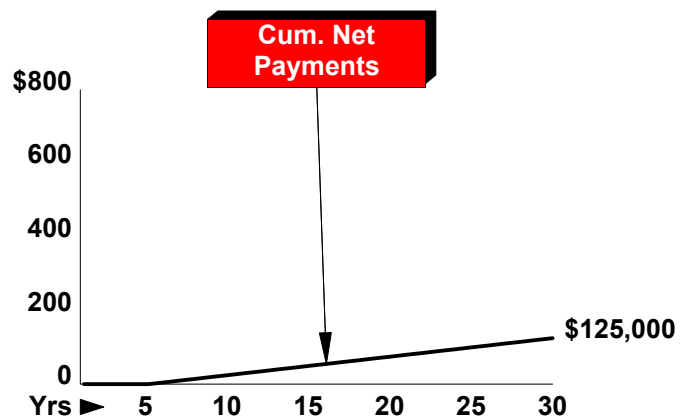
Presented By: [Licensed user's name appears here]

Insured: Joe Tripp

Equity Indexed Universal Life
Plan A: Buy Now



Equity Indexed Universal Life
Plan B: Wait Five Years to Buy



Comparative Analysis of Values

