

# Equity Indexed Universal Life (Quick Pay)

## 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.

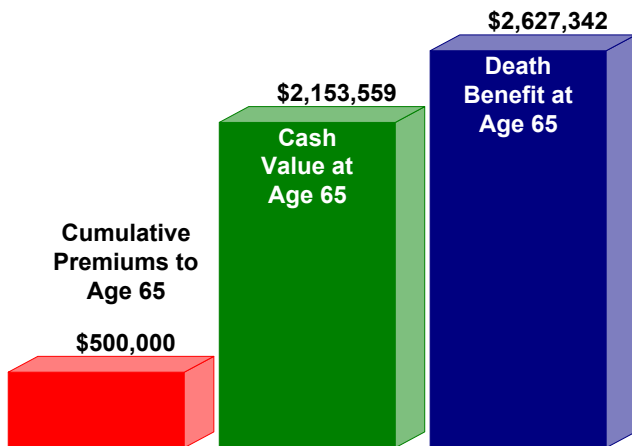
There is usually another reason for acquiring your life insurance early. The example below illustrates a comparison of buying a policy now versus waiting one year to buy it.

### Insured: Arthur Kaplan Current Age: 45

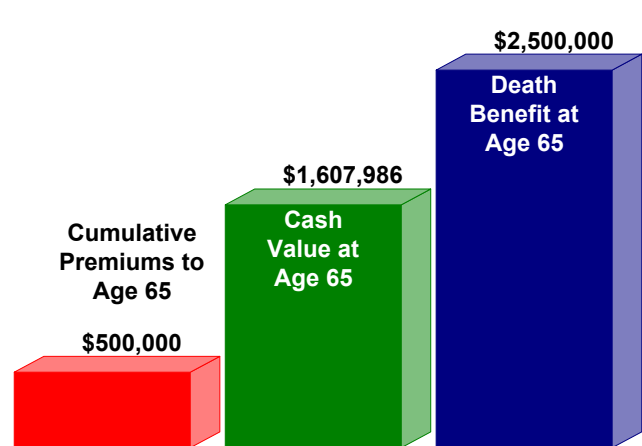
Equity Indexed Universal Life Plan A: Buy Now*		Equity Indexed Universal Life Plan B: Wait One Year to Buy**	
Initial Policy Death Benefit:	2,500,000	Initial Policy Death Benefit:	2,500,000
Policy Premium:	100,000	Policy Premium:	100,000
Number of Premiums to Age 65:	5	Number of Premiums to Age 65:	5
Cum. Premiums at Age 65:	500,000	Cum. Premiums at Age 65:	500,000
Cash Value at Age 65:	2,153,559	Cash Value at Age 65:	1,607,986
Death Benefit at Age 65:	2,627,342	Death Benefit at Age 65:	2,500,000

### Cash Value Gain at Age 65 by Buying Now: \$545,573 Premiums Saved by Waiting One Year to Buy: \$0

#### Plan A: Buy Now\*



#### Plan B: Wait One Year 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 45

vs.

### Equity Indexed Universal Life Issued at Age 46

Comparison Page: 1

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

Insured: Arthur Kaplan

Date: [Current date appears here]

Male Age 45	Eq. Indexed UL Interest Rate 8.00%	Policy Owner Tax Bracket 35.00%	Male Age 46	Eq. Indexed UL Interest Rate 8.00%
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Plan A: Eq. Indexed UL Issued at Age 45					Plan B: Eq. Indexed UL Issued at Age 46			
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	100,000	102,683	67,683	2,500,000	0	0	0	0
2	100,000	215,396	145,396	2,500,000	100,000	101,204	63,704	2,500,000
3	100,000	338,659	264,159	2,500,000	100,000	211,275	136,275	2,500,000
4	100,000	473,511	399,011	2,500,000	100,000	330,504	253,754	2,500,000
5	100,000	621,114	546,614	2,500,000	100,000	459,710	382,960	2,500,000
6	0	672,881	602,106	2,500,000	100,000	599,825	523,075	2,500,000
7	0	729,095	662,790	2,500,000	0	642,806	569,893	2,500,000
8	0	790,199	729,109	2,500,000	0	688,894	620,586	2,500,000
9	0	856,644	801,514	2,500,000	0	738,316	675,380	2,500,000
10	0	928,947	880,522	2,500,000	0	791,330	734,535	2,500,000
11	0	1,007,712	966,737	2,500,000	0	848,253	798,366	2,500,000
12	0	1,093,609	1,060,829	2,500,000	0	909,422	867,210	2,500,000
13	0	1,187,363	1,163,522	2,500,000	0	975,183	941,413	2,500,000
14	0	1,289,843	1,275,688	2,500,000	0	1,045,974	1,021,414	2,500,000
15	0	1,402,028	1,402,028	2,500,000	0	1,122,278	1,107,695	2,500,000
16	0	1,525,001	1,525,001	2,500,000	0	1,204,598	1,204,598	2,500,000
17	0	1,660,057	1,660,057	2,500,000	0	1,293,574	1,293,574	2,500,000
18	0	1,808,668	1,808,668	2,500,000	0	1,389,910	1,389,910	2,500,000
19	0	1,972,528	1,972,528	2,500,000	0	1,494,403	1,494,403	2,500,000
20	0	2,153,559	2,153,559	2,627,342	0	1,607,986	1,607,986	2,500,000
	500,000				500,000			

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# Analysis of the Cost of Waiting

## Equity Indexed Universal Life Issued at Age 45 vs. Equity Indexed Universal Life Issued at Age 46

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

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

Insured: Arthur Kaplan

Male	Policy Owner
Age	Tax Bracket
45	35.00%

**Gross Interest Rate Required over 20 Years on a  
Hypothetical Taxable Investment Equal to the First Premium of Plan A  
Less the Additional Premium of Plan B in Year 6  
in Order to Match the Increase in Cash Values of Plan A over Plan B.**

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	Hypothetical Taxable Alternative
To match increase in Accumulation Value of \$545,573:	20.23%
To match increase in Cash Value of \$545,573:	20.23%

Plan A: Buy Now

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Plan B: Wait One Year to Buy

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# Analysis of the Cost of Waiting

## Equity Indexed Universal Life Issued at Age 45

vs.

## Equity Indexed Universal Life Issued at Age 46

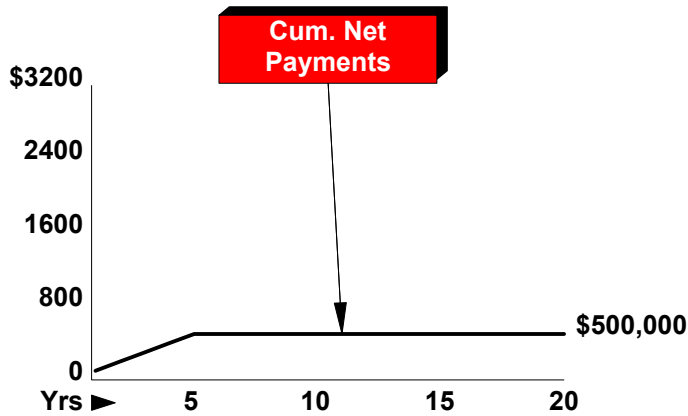
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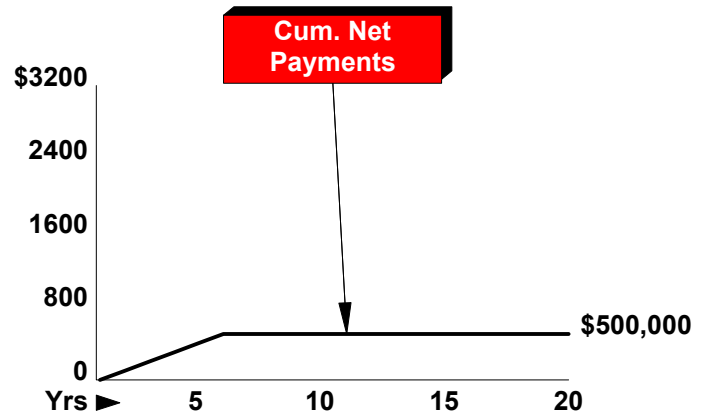
Insured: Arthur Kaplan

### 20 Year Graphic Analysis

Equity Indexed Universal Life  
Plan A: Buy Now



Equity Indexed Universal Life  
Plan B: Wait One Year to Buy



### Comparative Analysis of Values

