

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.

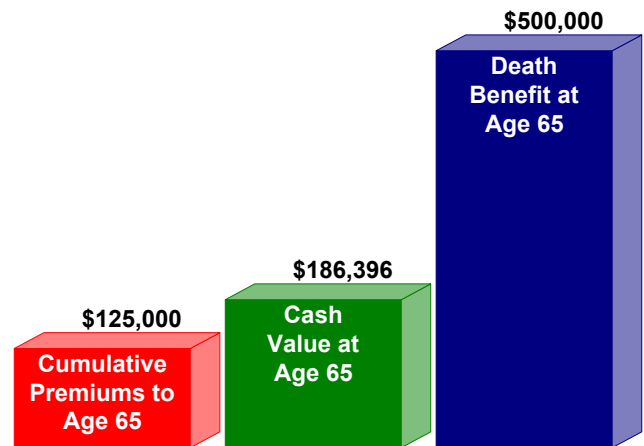
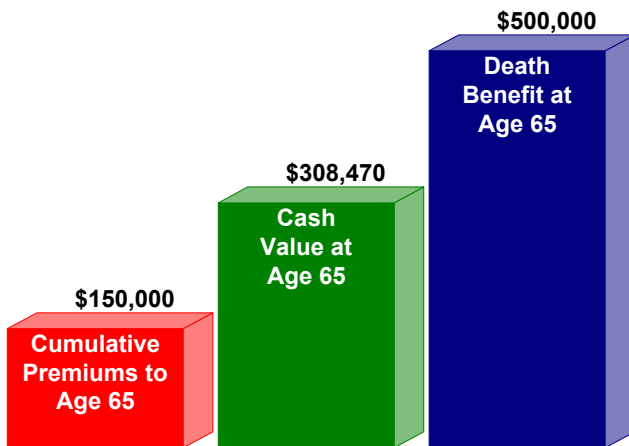
Insured: Joe Tripp Current Age: 35

Universal Life Insurance (UL) Plan A: Buy Now*	Universal Life Insurance (UL) 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: 308,470	Cash Value at Age 65: 186,396
Death Benefit at Age 65: 500,000	Death Benefit at Age 65: 500,000

Cash Value Gain at Age 65 by Buying Now: \$122,074
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 universal life. In actual presentations, this footnote will refer to an accompanying "basic" illustration from a specific life insurance company which contains important details, guarantees, and caveats.

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Analysis of the Cost of Waiting

Universal Life Insurance (UL) Issued at Age 35

vs.

Universal Life Insurance (UL) Issued at Age 40

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

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

Insured: Joe Tripp

Male	UL	Policy Owner	Male	UL
Age	Interest Rate	Tax Bracket	Age	Interest Rate
35	5.50%	28.00%	40	5.50%

Plan A: UL Issued at Age 35

Plan B: UL 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	4,427	427	500,000	0	0	0	0
2	5,000	9,067	1,067	500,000	0	0	0	0
3	5,000	13,998	5,498	500,000	0	0	0	0
4	5,000	19,191	10,691	500,000	0	0	0	0
5	5,000	24,665	16,165	500,000	0	0	0	0
6	5,000	30,431	22,356	500,000	5,000	4,213	0	500,000
7	5,000	36,510	28,945	500,000	5,000	8,618	0	500,000
8	5,000	42,921	35,951	500,000	5,000	13,292	2,042	500,000
9	5,000	49,682	43,392	500,000	5,000	18,203	6,953	500,000
10	5,000	56,815	51,290	500,000	5,000	23,369	12,119	500,000
11	5,000	64,340	59,665	500,000	5,000	28,798	18,111	500,000
12	5,000	72,247	68,507	500,000	5,000	34,470	24,458	500,000
13	5,000	80,557	77,837	500,000	5,000	40,397	31,172	500,000
14	5,000	89,289	87,674	500,000	5,000	46,585	38,260	500,000
15	5,000	98,464	98,464	500,000	5,000	53,043	45,730	500,000
16	5,000	108,112	108,112	500,000	5,000	59,787	53,599	500,000
17	5,000	118,233	118,233	500,000	5,000	66,800	61,850	500,000
20	5,000	151,711	151,711	500,000	5,000	89,549	89,549	500,000
25	5,000	219,799	219,799	500,000	5,000	133,597	133,597	500,000
30	5,000	308,470	308,470	500,000	5,000	186,396	186,396	500,000
	150,000				125,000			

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Analysis of the Cost of Waiting

Universal Life Insurance (UL) Issued at Age 35 vs. Universal Life Insurance (UL) 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 \$122,074:	8.08%
To match increase in Cash Value of \$122,074:	8.08%

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

Universal Life Insurance (UL) Issued at Age 35

vs.

Universal Life Insurance (UL) Issued at Age 40

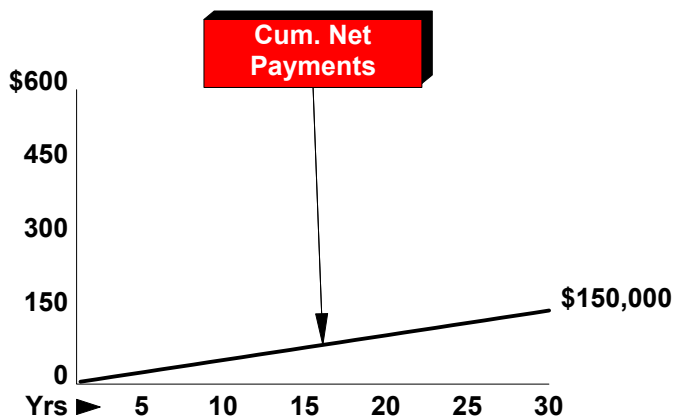
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Insured: Joe Tripp

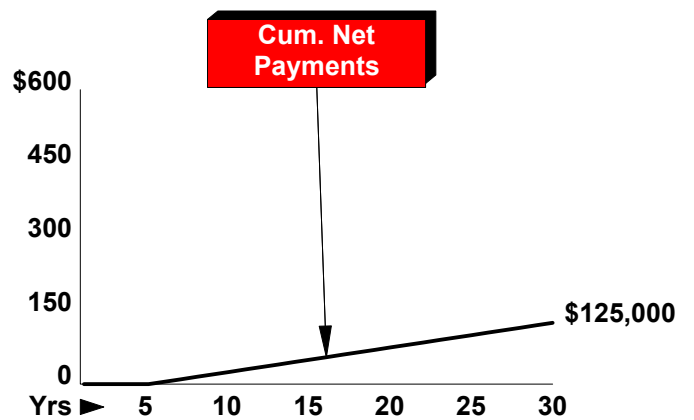
Universal Life Insurance (UL)

Plan A: Buy Now



Universal Life Insurance (UL)

Plan B: Wait Five Years to Buy



Comparative Analysis of Values

