

Note Columns (2) and (6)

## Equity Indexed Universal Life vs. Term Insurance and a Side Fund

Comparison Page: 1

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

For: George Baker, MD

Date: [Current date appears here]

Male Age 45	Side Fund Yield 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 20,000	Initial Death Benefit 500,000	Tax Bracket 35.00%
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Year	Payment Allocation			500,000 Term Insurance Along With a Side Fund				Eq. Indexed UL		
	(1) Cost of Proposed Policy	(2) Alternative Term Policy	(3) Net to Side Fund	(4) After Tax Investment Income	(5) Side Fund Values	(6) Term Death Benefit	(7) Combined Death Benefit	(8) Year End Accum Value*	(9) Year End Cash Value*	(10) Death Benefit
1	20,000	1	19,999	1,040	20,866	500,000	520,866	20,240	13,240	520,240
2	20,000	1	19,999	2,125	42,637	500,000	542,637	42,192	28,192	542,192
3	20,000	1	19,999	3,257	65,352	500,000	565,352	65,897	50,997	565,897
4	20,000	1	19,999	4,438	89,052	500,000	589,052	91,492	76,592	591,492
5	20,000	1	19,999	5,671	113,779	500,000	613,779	119,125	104,225	619,125
6	20,000	1	19,999	6,956	139,579	500,000	639,579	148,964	134,809	648,964
7	20,000	1	19,999	8,298	166,497	500,000	666,497	181,153	167,892	681,153
8	20,000	1	19,999	9,698	194,583	500,000	694,583	215,878	203,660	715,878
9	20,000	1	19,999	11,158	223,886	500,000	723,886	253,330	242,304	753,330
10	20,000	1	19,999	12,682	254,460	500,000	754,460	293,717	284,032	793,717
11	20,000	1	19,999	14,272	286,359	500,000	786,359	337,269	329,074	837,269
12	20,000	1	19,999	15,931	319,642	500,000	819,642	384,231	377,675	884,231
13	20,000	1	19,999	17,661	354,368	500,000	854,368	434,856	430,088	934,856
14	20,000	1	19,999	19,467	390,599	500,000	890,599	489,429	486,598	989,429
15	20,000	1	19,999	21,351	428,402	500,000	928,402	548,256	548,256	1,048,256
16	20,000	1	19,999	23,317	467,844	500,000	967,844	611,650	611,650	1,111,650
17	20,000	1	19,999	25,368	508,995	500,000	1,008,995	679,967	679,967	1,179,967
18	20,000	1	19,999	27,508	551,932	500,000	1,051,932	753,583	753,583	1,253,583
19	20,000	1	19,999	29,740	596,730	500,000	1,096,730	832,894	832,894	1,332,894
20	20,000	1	19,999	32,070	643,470	500,000	1,143,470	918,327	918,327	1,418,328
	400,000	20	399,980							

Management fees reflected in column (5): 0.80%

20 Year Summary

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.

	Ins/Side Fund	Eq. Indexed UL
Death Benefit	1,143,470	1,418,328
Income Tax	0	0
Net Proceeds	1,143,470	1,418,328

## Equity Indexed Universal Life vs. Term Insurance and a Side Fund

Comparison Page: 2

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Date: [Current date appears here]

Male Age 45	Side Fund Yield 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 20,000	Initial Death Benefit 500,000	Tax Bracket 35.00%
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### 500,000 Term Insurance Along With a Side Fund

Year	Payment Allocation			500,000 Term Insurance Along With a Side Fund				Eq. Indexed UL		
	(1) Cost of Proposed Policy	(2) Alternative Term Policy	(3) Net to Side Fund	(4) After Tax Investment Income	(5) Side Fund Values	(6) Term Death Benefit	(7) Combined Death Benefit	(8) Year End Accum Value*	(9) Year End Cash Value*	(10) Death Benefit
21	-75,000	1	-75,001	29,560	593,118	500,000	1,093,118	907,684	907,684	1,343,303
22	-75,000	1	-75,001	26,942	540,582	500,000	1,040,582	896,519	896,519	1,268,278
23	-75,000	1	-75,001	24,210	485,769	500,000	985,769	884,920	884,920	1,193,253
24	-75,000	1	-75,001	21,360	428,579	500,000	928,579	873,015	873,015	1,118,228
25	-75,000	1	-75,001	18,386	368,909	500,000	868,909	860,955	860,955	1,043,202
26	-75,000	1	-75,001	15,283	306,652	500,000	806,652	849,428	849,428	988,768
27	-75,000	1	-75,001	12,046	241,695	500,000	741,695	836,789	836,789	966,862
28	-75,000	1	-75,001	8,668	173,922	500,000	673,922	823,026	823,026	941,399
29	-75,000	1	-75,001	5,144	103,210	500,000	603,210	808,156	808,156	912,191
30	-75,000	1	-75,001	1,467	29,432	500,000	529,432	792,239	792,239	879,066
31	-75,000	1	-75,001	-2,370	-47,938	500,000	452,062	775,386	775,386	841,882
32	-75,000	1	-75,001	-6,393	-129,332	500,000	370,668	756,604	756,604	827,800
33	-75,000	1	-75,001	-10,625	-214,959	500,000	285,041	735,657	735,657	811,783
34	-75,000	1	-75,001	-15,078	-305,037	500,000	194,963	712,277	712,277	793,569
35	-75,000	1	-75,001	-19,762	-399,800	500,000	100,200	686,161	686,161	772,863
36	-75,000	1	-75,001	-24,690	-499,491	500,000	509	656,967	656,967	749,328
37	-75,000	1	-75,001	-29,874	-604,366	500,000	-104,366	624,305	624,305	722,578
38	-75,000	1	-75,001	-35,327	-714,694	500,000	-214,694	587,735	587,735	692,178
39	-75,000	1	-75,001	-41,064	-830,759	500,000	-330,759	546,757	546,757	657,630
40	-75,000	1	-75,001	-47,100	-952,859	500,000	-452,859	500,807	500,807	618,369
	-1,100,000	40	-1,100,040							

Management fees reflected in column (5): 0.80%

#### 40 Year Summary

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.

	Ins/Side Fund	Eq. Indexed UL
Death Benefit	-452,859	618,369
Income Tax	0	0
Net Proceeds	-452,859	618,369

# Equity Indexed Universal Life vs. Term Insurance and a Side Fund

Comparison Page: 3

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

For: George Baker, MD

Date: [Current date appears here]

Male	Side Fund	Eq. Indexed UL	Initial	Initial	Tax
Age	Yield	Interest Rate	Payment	Death Benefit	Bracket
45	8.00%	8.00%	20,000	500,000	35.00%

## Gross Interest Rate Required on a Side Fund to Match Equity Indexed Universal Life Policy Values over 40 Years After Applying the Term Payment Illustrated

	Gross Interest Rate Required
To match Accumulation Value of: \$500,807	13.00%
To match Cash Value of: \$500,807	13.00%

## Income Tax Considerations

1. Interest is taxed as earned.
2. Equity Indexed Universal Life:
  - a. Death Benefit including cash value component is income tax free.
  - b. Loans are income tax free as long as the policy is kept in force.
  - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
  - d. Cash values shown assume most favorable combination of b and/or c.

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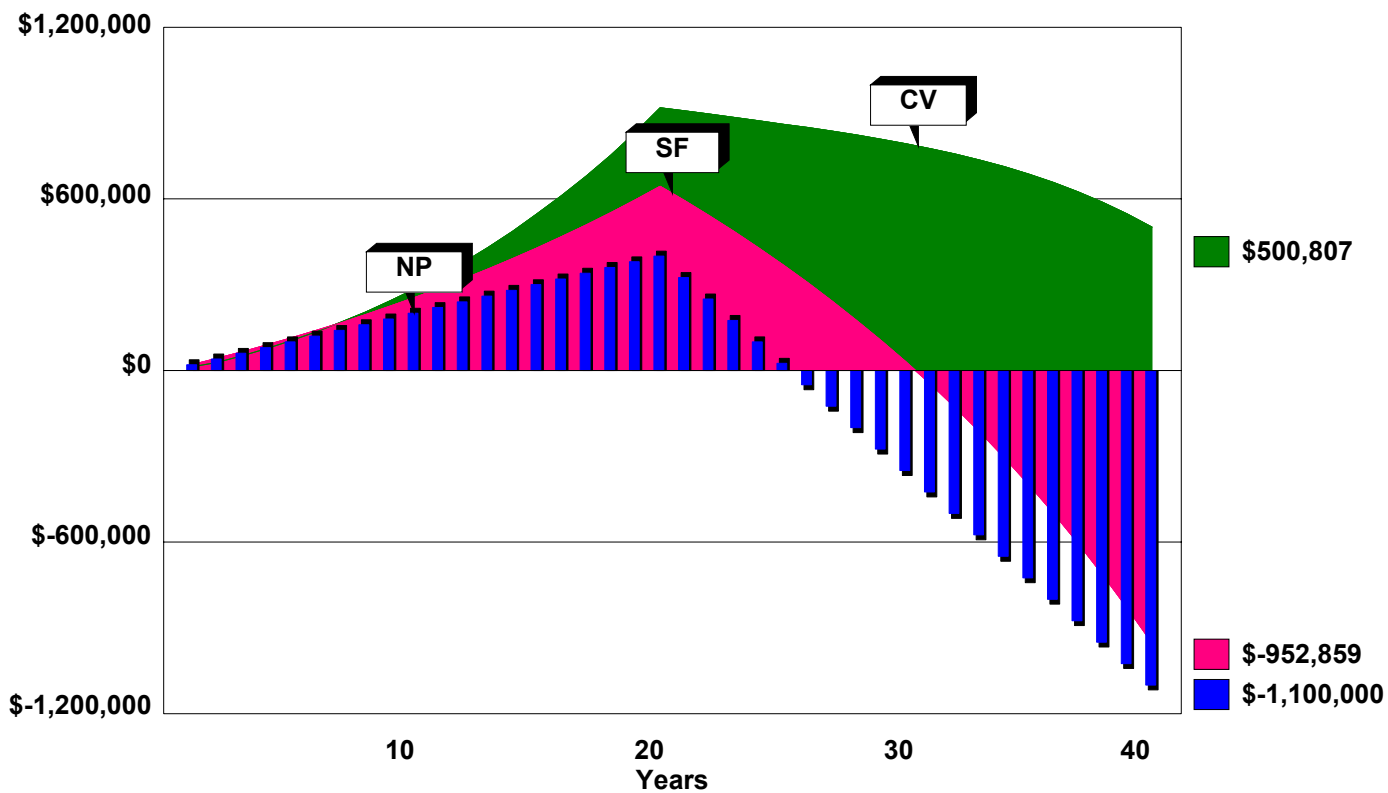
# Equity Indexed Universal Life vs. Term Insurance and a Side Fund

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## 40 Year Graphic Analysis



- NP - Net Payments (Cumulative)
- SF - Side Fund Values
- CV - Eq. Indexed UL Cash Values