

A Mortgage Acceleration Plan

For: Frank Cavanaugh



Presented By: _____

[Licensed user's name appears here]

A Mortgage Acceleration Plan Using Indexed Universal Life

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Preface

In the accompanying presentation, you will see the financial data for a cash value life insurance policy used for repayment of your mortgage.

The cash values of this policy are scheduled to provide repayment at a point in time when the income tax leverage of your mortgage interest deduction is no longer significantly effective.

The policy death benefit can also pay off your mortgage payoff should you die prematurely.

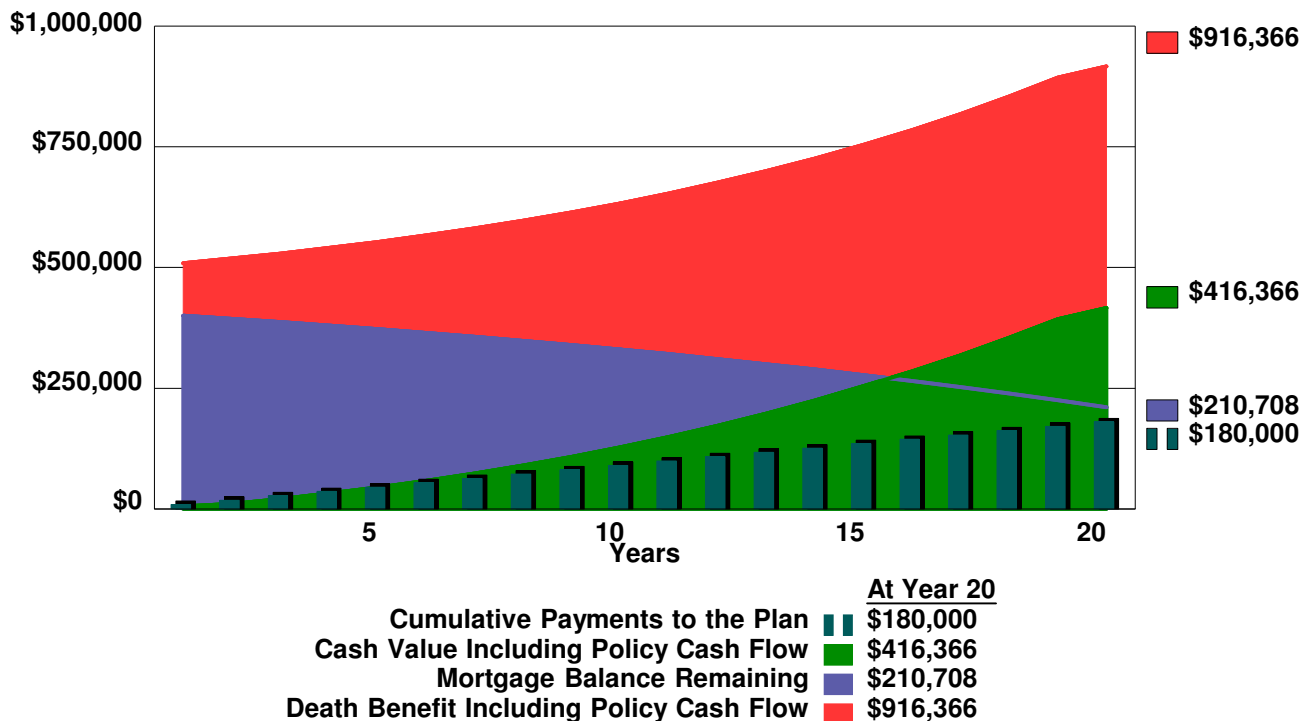
To help you make an informed decision about acquiring the policy, the illustration provides information about premiums, cash values and death benefits plus scheduled policy cash flow.

Cash value life insurance generally contains the following features:

1. Accumulating cash values;
2. Income tax favored growth of cash values;

3. Opportunity for competitive current rate of return;
4. Tax free access to cash values;
5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions;
8. Advance of death benefits in certain adverse health circumstances - as defined in the policy contract.

Favorable income tax consequences combine with policy values and benefits to produce a life insurance solution that is designed to provide the opportunity for a considerable amount of financial leverage. This is particularly evident in the following presentation, and below is a graphic summarizing the results.



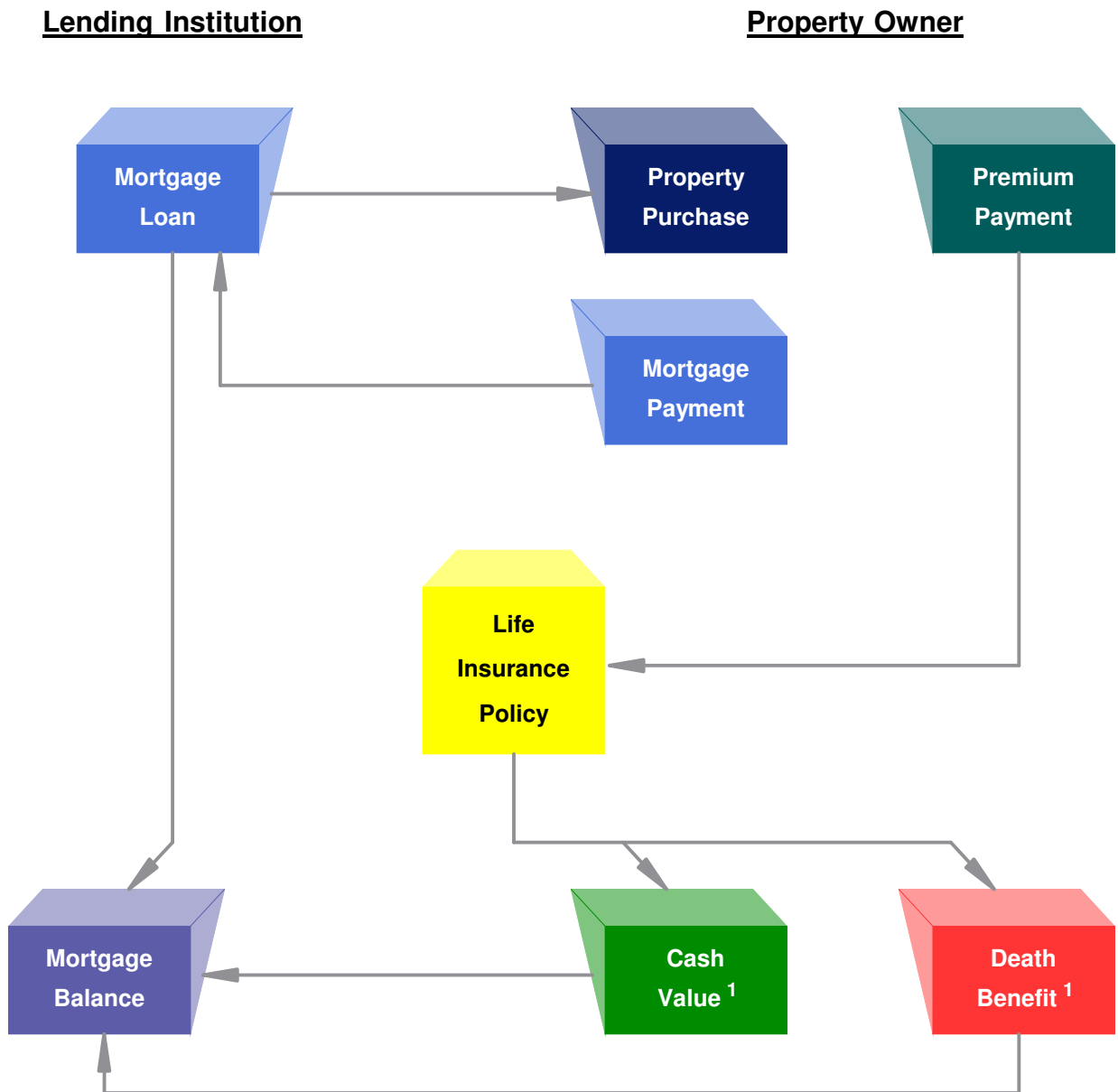
This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

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Flow Chart



¹ Including after tax cash flow from policy.

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Values and Analysis

Tax Bracket 28.00% Original Mortgage Amount 400,000 Mortgage Interest Rate 4.500% Total Years in Original Mortgage 30 Monthly Mortgage Payment 2,026.74

Year	Male Age	Indexed UL Values					Mortgage Analysis			
		(1) Cost of the Policy Premium	(2) Death Benefit	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) After Tax Policy Cash Flow	(6) Sum of Remaining Mortgage Payments	(7) Mortgage Balance Remaining	(8) Mortgage Interest Savings	(9) Years Left in Mortgage
1	35	9,000	508,896	8,896	4,896	0	729,626	400,000	329,626	30
2	36	9,000	518,597	18,597	10,597	0	705,306	393,547	311,759	29
3	37	9,000	529,128	29,128	20,628	0	680,985	386,798	294,187	28
4	38	9,000	540,563	40,563	32,063	0	656,664	379,738	276,926	27
5	39	9,000	552,984	52,984	44,484	0	632,343	372,355	259,988	26
6	40	9,000	566,472	66,472	58,397	0	608,022	364,632	243,390	25
7	41	9,000	581,124	81,124	73,559	0	583,701	356,554	227,147	24
8	42	9,000	597,044	97,044	90,074	0	559,380	348,105	211,275	23
9	43	9,000	614,342	114,342	108,052	0	535,059	339,268	195,791	22
10	44	9,000	633,140	133,140	127,615	0	510,738	330,025	180,713	21
11	45	9,000	653,567	153,567	148,892	0	486,418	320,358	166,060	20
12	46	9,000	675,726	175,726	171,986	0	462,097	310,246	151,851	19
13	47	9,000	699,767	199,767	197,047	0	437,776	299,670	138,106	18
14	48	9,000	725,847	225,847	224,232	0	413,455	288,608	124,847	17
15	49	9,000	754,137	254,137	254,137	0	389,134	277,038	112,096	16
16	50	9,000	784,829	284,829	284,829	0	364,813	264,936	99,877	15
17	51	9,000	818,097	318,097	318,097	0	340,492	252,278	88,214	14
18	52	9,000	854,158	354,158	354,158	0	316,171	239,039	77,132	13
19	53	9,000	893,241	393,241	393,241	0	291,851	225,191	66,660	12
20	54	9,000	705,658	205,658	205,658	210,708	267,530	210,708	56,822	11

180,000

210,708

20 Year Mortgage Analysis

Cash Value*		205,658
Cum. Policy Cash Flow	+	210,708
Mortgage Payoff	-	210,708
Mortgage Interest Savings	+	56,822
Value of Mort. Acc. Plan	=	262,480
Cum. Payments to Plan	-	180,000
Overall Gain	=	82,480

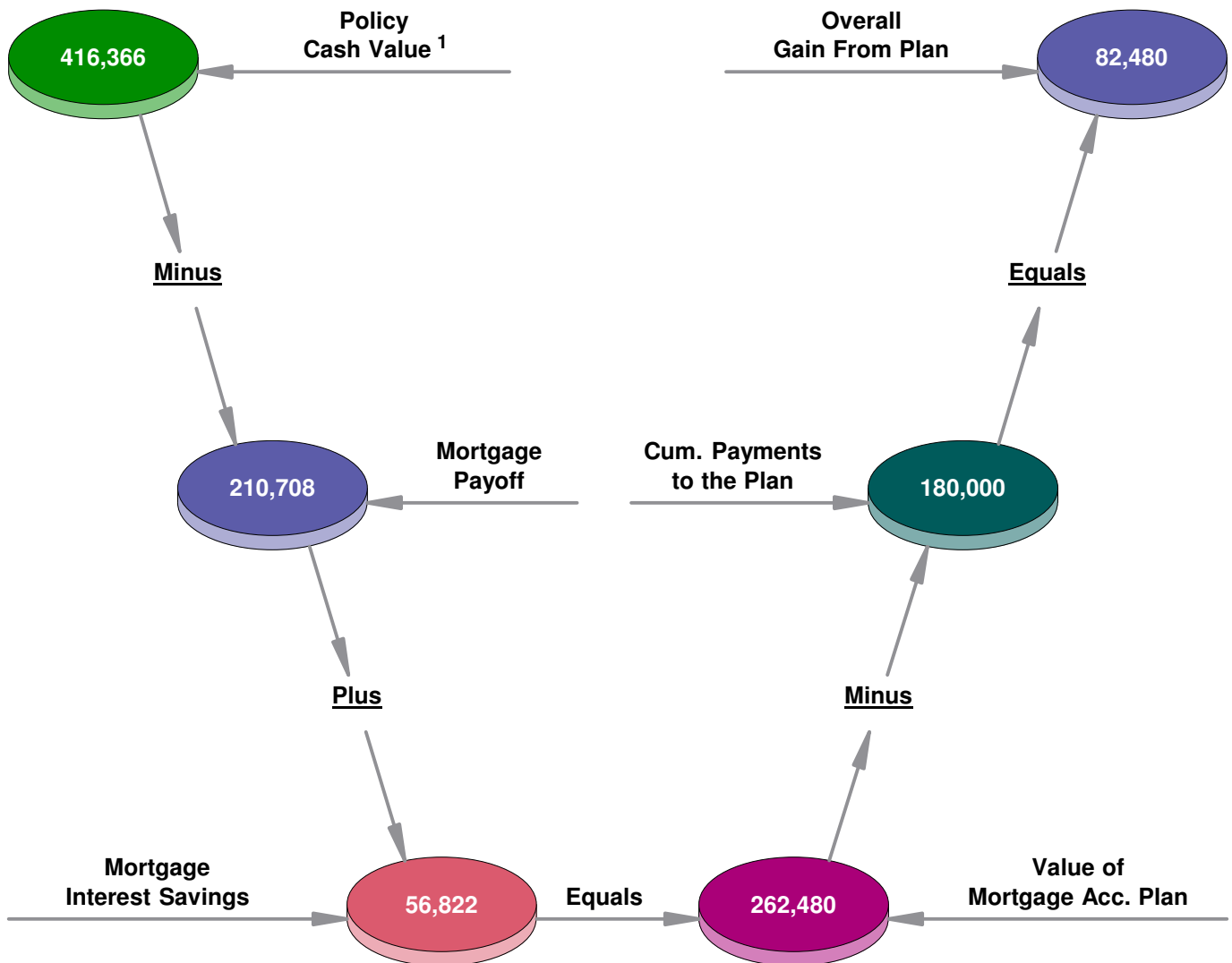
*This is an example of an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

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A Look at Year 20



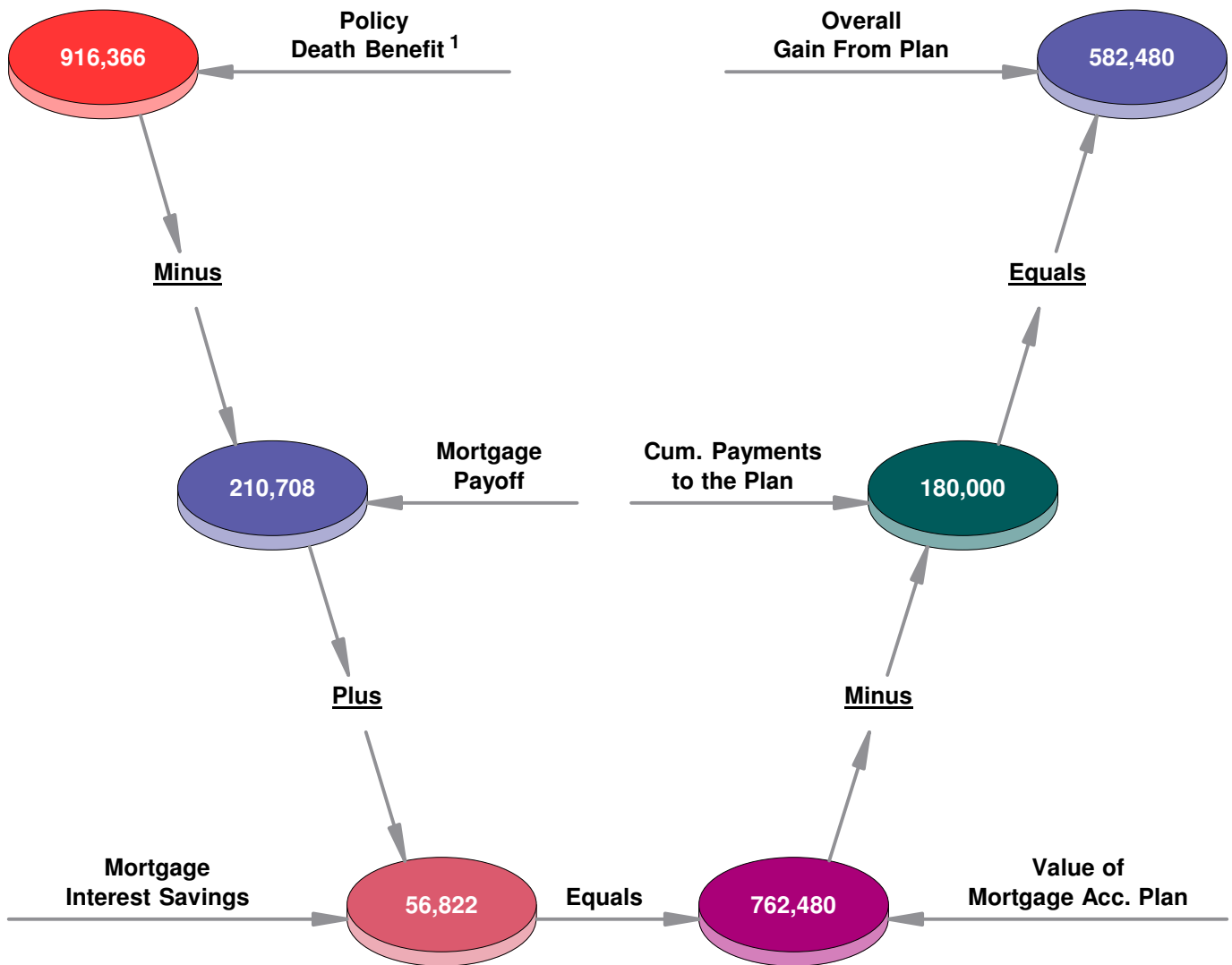
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