

Illustration of Values Single Premium Survivorship Life

For: Bill Simpson & Mary Simpson

Presented By:
NextPoint Solutions

Single Premium Survivorship Life

Presented By: NextPoint Solutions

Insured: Bill Simpson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 37.00%	IUL Interest Rate 6.56%	Initial Payment 1,087,470	Initial Death Benefit 6,519,993		
Year	Male Age	(1) Premium Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	
1	60	1,087,470	1,063,469	1,063,469	788,586	6,519,993	
2	61	0	43,278	1,106,747	845,295	6,519,993	
3	62	0	45,424	1,152,171	904,281	6,519,993	
4	63	0	47,689	1,199,860	965,662	6,519,993	
5	64	0	50,081	1,249,941	1,029,500	6,519,993	
6	65	0	52,606	1,302,547	1,095,993	6,519,993	
7	66	0	55,271	1,357,818	1,165,218	6,519,993	
8	67	0	58,086	1,415,904	1,237,387	6,519,993	
9	68	0	61,057	1,476,961	1,312,592	6,519,993	
10	69	0	64,192	1,541,153	1,391,063	6,519,993	
11	70	0	80,711	1,621,864	1,504,178	6,519,993	
12	71	0	84,813	1,706,677	1,620,091	6,519,993	
13	72	0	89,178	1,795,855	1,736,002	6,519,993	
14	73	0	93,701	1,889,556	1,852,000	6,519,993	
15	74	0	98,213	1,987,769	1,968,079	6,519,993	
16	75	0	102,873	2,090,642	2,090,642	6,519,993	
17	76	0	107,505	2,198,147	2,198,147	6,519,993	
18	77	0	112,460	2,310,607	2,310,607	6,519,993	
19	78	0	117,222	2,427,829	2,427,829	6,519,993	
20	79	0	121,900	2,549,729	2,549,729	6,519,993	
21	80	0	129,607	2,679,336	2,679,336	6,519,993	
22	81	0	137,100	2,816,436	2,816,436	6,519,993	
23	82	0	144,611	2,961,047	2,961,047	6,519,993	
24	83	0	151,833	3,112,880	3,112,880	6,519,993	
25	84	0	158,404	3,271,284	3,271,284	6,519,993	
26	85	0	163,875	3,435,159	3,435,159	6,519,993	
27	86	0	168,288	3,603,447	3,603,447	6,519,993	
28	87	0	172,213	3,775,660	3,775,660	6,519,993	
29	88	0	175,536	3,951,196	3,951,196	6,519,993	
30	89	0	178,218	4,129,414	4,129,414	6,519,993	
		1,087,470					

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Proforce.

30 Year Summary

Cum. Payments	1,087,470
Surrender Value	4,129,414
Death Benefit	6,519,993

Single Premium Survivorship Life

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		Income Tax Rate 37.00%	IUL Interest Rate 6.56%	Initial Payment 1,087,470	Initial Death Benefit 6,519,993		
Year	Male Age	(1) Premium Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	
31	90	0	175,283	4,304,697	4,304,697	6,519,993	
32	91	0	169,503	4,474,200	4,474,200	6,519,993	
33	92	0	160,406	4,634,606	4,634,606	6,519,993	
34	93	0	149,274	4,783,880	4,783,880	6,519,993	
35	94	0	136,799	4,920,679	4,920,679	6,519,993	
36	95	0	123,643	5,044,322	5,044,322	6,519,993	
37	96	0	106,369	5,150,691	5,150,691	6,519,993	
38	97	0	82,269	5,232,960	5,232,960	6,519,993	
39	98	0	48,626	5,281,586	5,281,586	6,519,993	
40	99	0	-721	5,280,865	5,280,865	6,519,993	

1,087,470

40 Year Summary

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Proforce.

Cum. Payments	1,087,470
Surrender Value	5,280,865
Death Benefit	6,519,993

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A Look at Year 40

