

Single Premium + 230KP for 10 Years

For: Bill Simpson/Mary Simpson



Presented By:
NextPoint Solutions

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Illustration of Values of IUL Survivorship

		Income Tax Rate 37.00%	IUL Interest Rate 6.56%	Initial Payment 1,317,576	Initial Death Benefit 17,583,668		
Year	M/F Ages	(1) Premium Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	
1	60/59	1,317,576	1,268,835	1,268,835	527,507	17,583,668	
2	61/60	230,106	259,297	1,528,132	823,027	17,583,668	
3	62/61	230,106	272,684	1,800,816	1,132,285	17,583,668	
4	63/62	230,106	286,811	2,087,627	1,456,022	17,583,668	
5	64/63	230,106	301,720	2,389,347	1,794,844	17,583,668	
6	65/64	230,106	317,453	2,706,800	2,149,750	17,583,668	
7	66/65	230,106	334,055	3,040,855	2,521,434	17,583,668	
8	67/66	230,106	351,575	3,392,430	2,910,989	17,583,668	
9	68/67	230,106	370,062	3,762,492	3,319,207	17,583,668	
10	69/68	230,106	389,569	4,152,061	3,747,285	17,583,668	
11	70/69	0	217,753	4,369,814	4,052,429	17,583,668	
12	71/70	0	228,821	4,598,635	4,365,124	17,583,668	
13	72/71	0	240,600	4,839,235	4,677,817	17,583,668	
14	73/72	0	252,798	5,092,033	4,990,752	17,583,668	
15	74/73	0	264,977	5,357,010	5,303,907	17,583,668	
16	75/74	0	277,544	5,634,554	5,634,554	17,583,668	
17	76/75	0	290,045	5,924,599	5,924,599	17,583,668	
18	77/76	0	303,412	6,228,011	6,228,011	17,583,668	
19	78/77	0	316,261	6,544,272	6,544,272	17,583,668	
20	79/78	0	328,882	6,873,154	6,873,154	17,583,668	
21	80/79	0	349,667	7,222,821	7,222,821	17,583,668	
22	81/80	0	369,881	7,592,702	7,592,702	17,583,668	
23	82/81	0	390,136	7,982,838	7,982,838	17,583,668	
24	83/82	0	409,614	8,392,452	8,392,452	17,583,668	
25	84/83	0	427,336	8,819,788	8,819,788	17,583,668	
26	85/84	0	442,090	9,261,878	9,261,878	17,583,668	
27	86/85	0	453,991	9,715,869	9,715,869	17,583,668	
28	87/86	0	464,575	10,180,444	10,180,444	17,583,668	
29	88/87	0	473,537	10,653,981	10,653,981	17,583,668	
30	89/88	0	480,763	11,134,744	11,134,744	17,583,668	
		3,388,530					

*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	3,388,530
Surrender Value	11,134,744
Death Benefit	17,583,668

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Illustration of Values of IUL Survivorship

		Income Tax Rate 37.00%	IUL Interest Rate 6.56%	Initial Payment 1,317,576	Initial Death Benefit 17,583,668		
Year	M/F Ages	(1) Premium Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	
31	90/89	0	472,850	11,607,594	11,607,594	17,583,668	
32	91/90	0	457,258	12,064,852	12,064,852	17,583,668	
33	92/91	0	432,718	12,497,570	12,497,570	17,583,668	
34	93/92	0	402,693	12,900,263	12,900,263	17,583,668	
35	94/93	0	369,043	13,269,306	13,269,306	17,583,668	
36	95/94	0	333,557	13,602,863	13,602,863	17,583,668	
37	96/95	0	286,967	13,889,830	13,889,830	17,583,668	
38	97/96	0	221,963	14,111,793	14,111,793	17,583,668	
39	98/97	0	131,228	14,243,021	14,243,021	17,583,668	
40	99/98	0	-1,867	14,241,154	14,241,154	17,583,668	

3,388,530

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	3,388,530
Surrender Value	14,241,154
Death Benefit	17,583,668

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A Look at Year 40

