

Illustration of Values

For: Paul Tripp



Presented By: _____

[Licensed user's name appears here]

Illustration of Values

Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

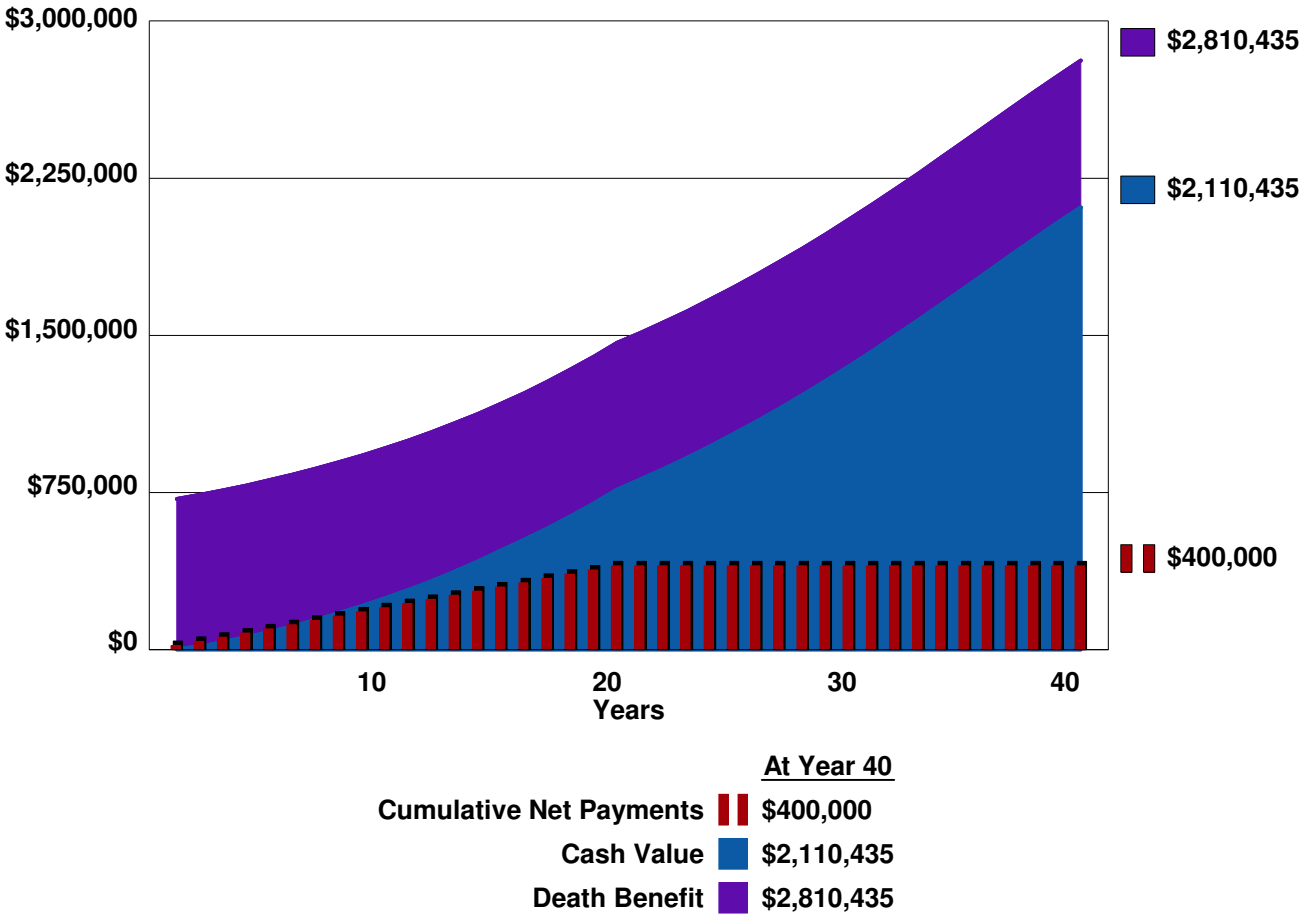
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

Cash value life insurance contains the following features:

- 1. Accumulating cash values;
- 2. Income tax deferred growth of cash values;
- 3. Competitive current interest rate;

- 4. Income tax free access to cash values via policy loans;
- 5. Income tax free death benefits;
- 6. Probate free death benefits;
- 7. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



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.

Illustration of Values

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

Insured: Paul Tripp

Indexed Universal Life

		Income Tax Rate 30.00%	Indexed UL Interest Rate 8.00%	Initial Payment 20,000	Initial Death Benefit 700,000				
Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(3a) Pre-Tax Equivalent Rate of Return of Accum Value*	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
1	50	20,000	18,848	18,848	-8.23	5,548	-103.23	718,849	4991.78
2	51	20,000	20,282	39,130	-2.08	14,770	-72.25	739,130	657.10
3	52	20,000	21,725	60,855	1.01	36,495	-32.68	760,855	281.66
4	53	20,000	23,258	84,113	2.88	59,753	-16.20	784,113	166.99
5	54	20,000	24,885	108,998	4.12	84,638	-7.87	808,998	114.58
6	55	20,000	26,624	135,622	5.01	112,480	-2.64	835,622	85.38
7	56	20,000	28,477	164,099	5.67	142,419	0.61	864,099	67.09
8	57	20,000	30,434	194,533	6.18	174,558	2.76	894,534	54.72
9	58	20,000	32,524	227,057	6.59	209,031	4.25	927,057	45.89
10	59	20,000	34,747	261,804	6.92	245,970	5.33	961,804	39.33
11	60	20,000	37,090	298,894	7.19	285,496	6.12	998,894	34.31
12	61	20,000	39,588	338,482	7.41	327,764	6.73	1,038,482	30.36
13	62	20,000	42,239	380,721	7.60	372,925	7.19	1,080,721	27.21
14	63	20,000	45,035	425,756	7.76	421,127	7.56	1,125,756	24.64
15	64	20,000	47,991	473,747	7.89	473,747	7.89	1,173,747	22.53
16	65	20,000	51,121	524,868	8.01	524,868	8.01	1,224,868	20.77
17	66	20,000	54,422	579,290	8.10	579,290	8.10	1,279,290	19.29
18	67	20,000	57,898	637,188	8.19	637,188	8.19	1,337,188	18.03
19	68	20,000	61,575	698,763	8.26	698,763	8.26	1,398,763	16.95
20	69	20,000	65,427	764,190	8.32	764,190	8.32	1,464,190	16.02
21	70	0	47,774	811,964	8.37	811,964	8.37	1,511,964	15.23
22	71	0	50,182	862,146	8.40	862,146	8.40	1,562,146	14.53
23	72	0	52,630	914,776	8.42	914,776	8.42	1,614,776	13.92
24	73	0	55,113	969,889	8.43	969,889	8.43	1,669,889	13.39
25	74	0	57,608	1,027,497	8.44	1,027,497	8.44	1,727,497	12.91
26	75	0	60,108	1,087,605	8.43	1,087,605	8.43	1,787,605	12.49
27	76	0	62,586	1,150,191	8.42	1,150,191	8.42	1,850,191	12.11
28	77	0	65,016	1,215,207	8.40	1,215,207	8.40	1,915,207	11.77
29	78	0	67,368	1,282,575	8.38	1,282,575	8.38	1,982,575	11.45
30	79	0	69,617	1,352,192	8.35	1,352,192	8.35	2,052,192	11.17

400,000

*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.

30 Year Summary

Cum. Payments	400,000
Cash Value	1,352,192
Death Benefit	2,052,192

Illustration of Values

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

Insured: Paul Tripp

Indexed Universal Life

Income Tax Rate 30.00% Indexed UL Interest Rate 8.00% Initial Payment 20,000 Initial Death Benefit 700,000

Year	Male Age	(1) Policy Premium	(2) Increase In Accum Value*	(3) Year End Accum Value*	(3a) Pre-Tax Equivalent Rate of Return of Accum Value*	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
31	80	0	71,729	1,423,921	8.32	1,423,921	8.32	2,123,921	10.90
32	81	0	73,634	1,497,555	8.28	1,497,555	8.28	2,197,555	10.66
33	82	0	75,303	1,572,858	8.24	1,572,858	8.24	2,272,858	10.43
34	83	0	76,658	1,649,516	8.19	1,649,516	8.19	2,349,516	10.22
35	84	0	77,636	1,727,152	8.14	1,727,152	8.14	2,427,152	10.02
36	85	0	78,156	1,805,308	8.08	1,805,308	8.08	2,505,308	9.82
37	86	0	78,133	1,883,441	8.01	1,883,441	8.01	2,583,441	9.64
38	87	0	77,437	1,960,878	7.94	1,960,878	7.94	2,660,878	9.46
39	88	0	75,968	2,036,846	7.86	2,036,846	7.86	2,736,846	9.29
40	89	0	73,589	2,110,435	7.78	2,110,435	7.78	2,810,435	9.12

400,000

*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.

40 Year Summary

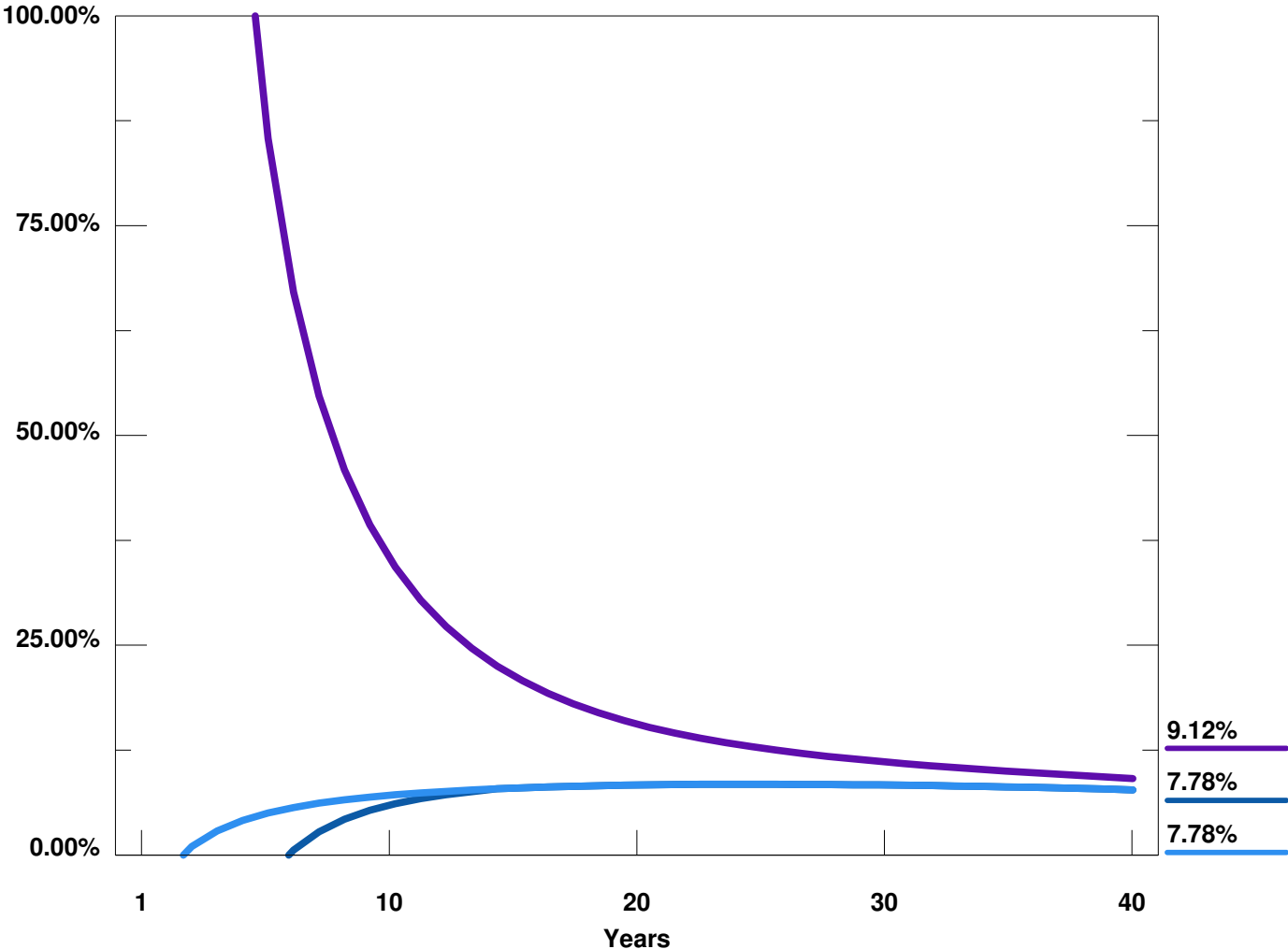
Cum. Payments	400,000
Cash Value	2,110,435
Death Benefit	2,810,435

Illustration of Values

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

Insured: Paul Tripp

40 Year Analysis



At Year 40

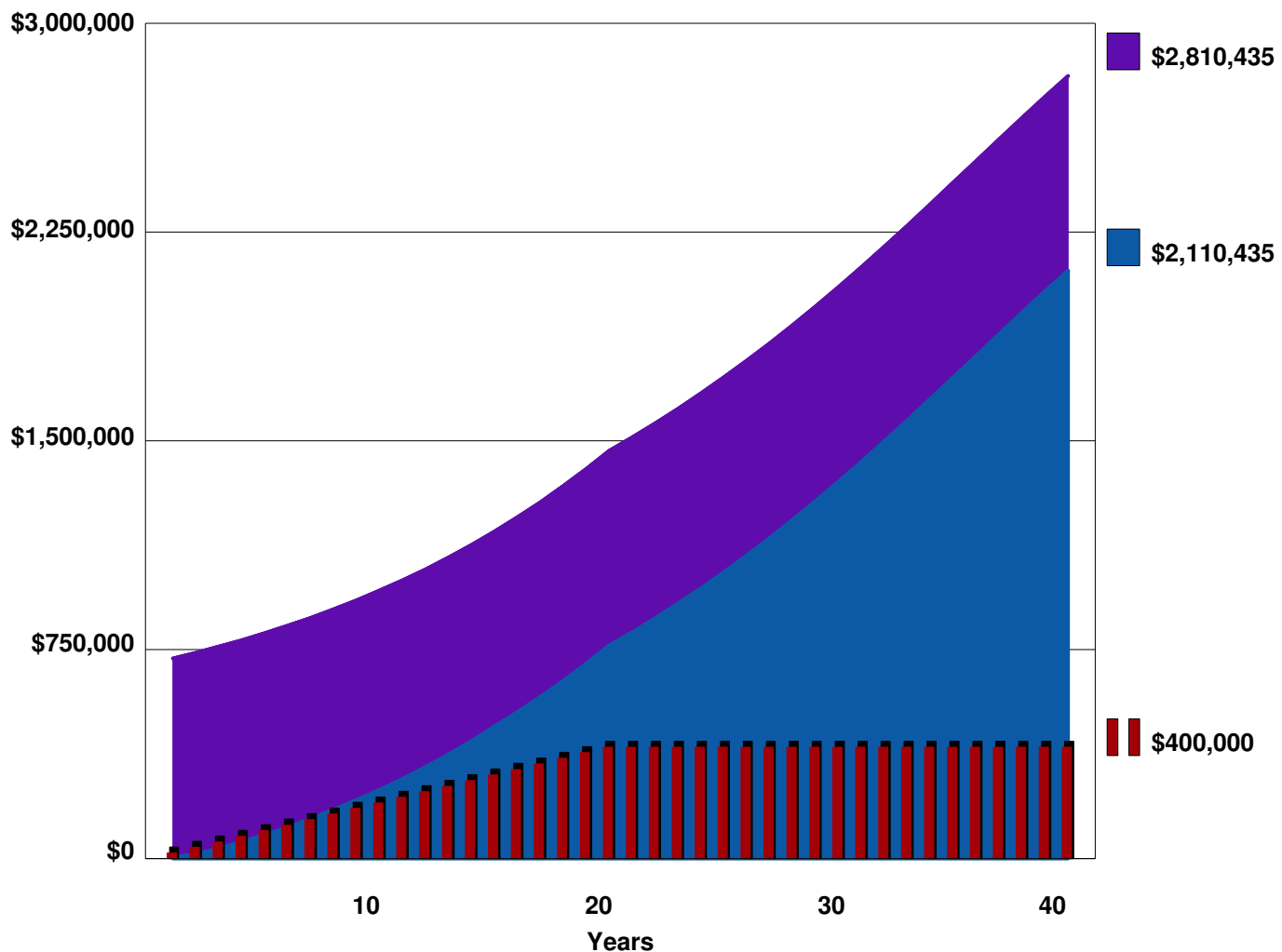
Accum Value Pre-Tax Equivalent Rate of Return	7.78%
Cash Value Pre-Tax Equivalent Rate of Return	7.78%
Death Benefit Pre-Tax Equivalent Rate of Return	9.12%

Illustration of Values

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

Insured: Paul Tripp

40 Year Analysis



	<u>At Year 40</u>
Cumulative Net Payments	\$400,000
Cash Value	\$2,110,435
Death Benefit	\$2,810,435