

# Buy, Borrow, Die with Indexed UL & Buy The Dip

For: Valued Client



"Success isn't about what you accomplish in your life, it's about what you inspire others to accomplish."

Anonymous

Presented By: \_\_\_\_\_  
LifePro Financial Services, Inc.

# Analysis of Buy The Dip

Presented By: LifePro Financial Services, Inc.

For: Valued Client

## Expected Cash Flow

Year	Male Age	(1) Indexed Universal Life Loans	(2) Total Expected After Tax Cash Flow
1	46	0	0
2	47	0	0
3	48	0	0
4	49	0	0
5	50	0	0
6	51	50,000	50,000
7	52	0	0
8	53	0	0
9	54	0	0
10	55	0	0
11	56	60,000	60,000
12	57	0	0
13	58	0	0
14	59	0	0
15	60	0	0
16	61	70,000	70,000
17	62	0	0
18	63	0	0
19	64	0	0
20	65	0	0
21	66	80,000	80,000
22	67	0	0
23	68	0	0
24	69	0	0
25	70	0	0
26	71	90,000	90,000
27	72	0	0
28	73	0	0
29	74	0	0
30	75	0	0
31	76	100,000	100,000
32	77	0	0
33	78	0	0
34	79	0	0
35	80	0	0
36	81	110,000	110,000
37	82	0	0
38	83	0	0
39	84	0	0
40	85	0	0
		<u>560,000</u>	<u>560,000</u>

# Analysis of Buy The Dip

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## Expected Cash Flow

<u>Year</u>	<u>Male Age</u>	(1) Indexed Universal Life Loans	(2) Total Expected After Tax Cash Flow
41	86	120,000	120,000
42	87	0	0
43	88	0	0
44	89	0	0
45	90	0	0
46	91	130,000	130,000
47	92	0	0
48	93	0	0
49	94	0	0
50	95	0	0

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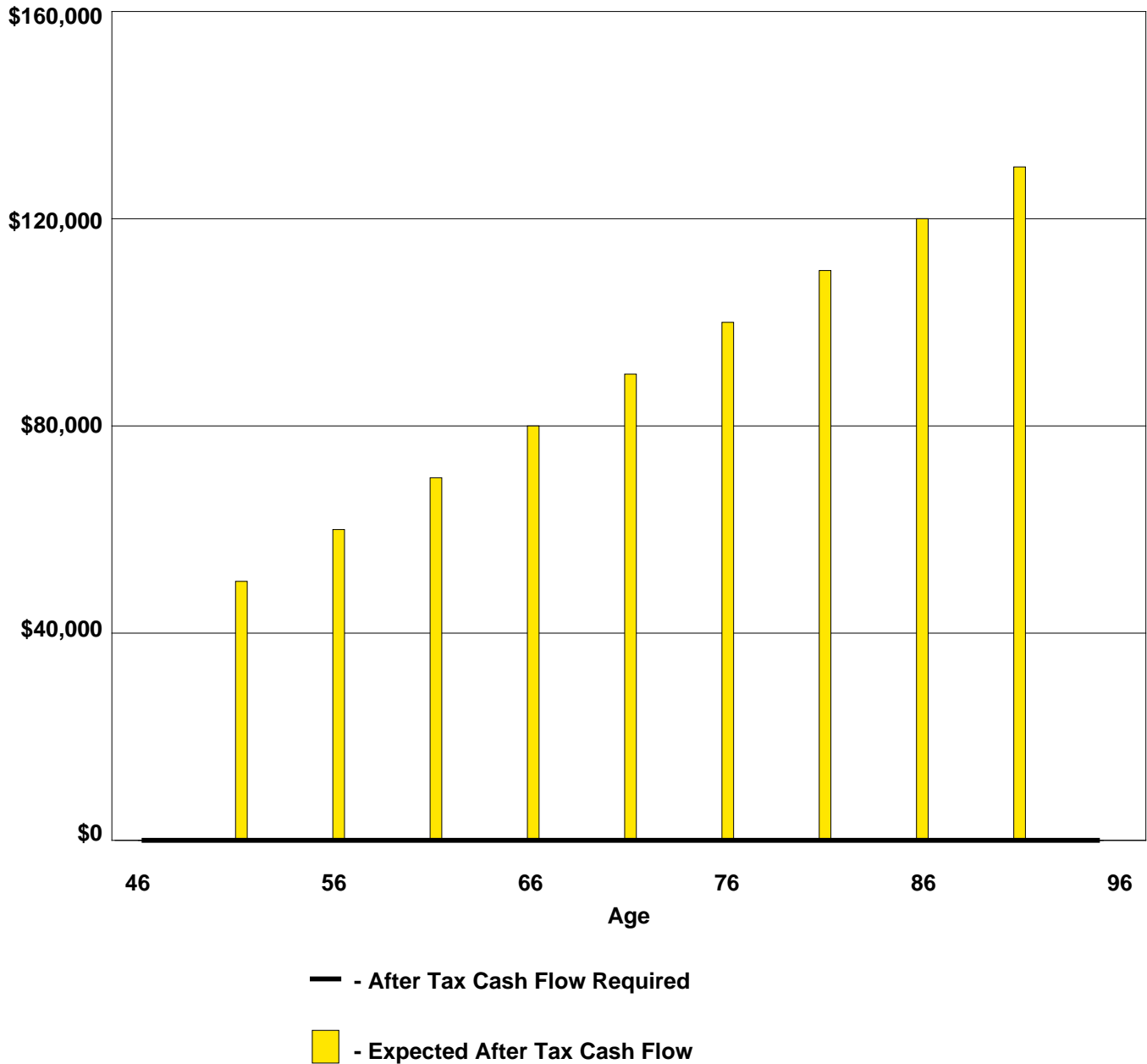
810,000      810,000

# Analysis of Buy The Dip

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## Sources of Cash Flow 50 Year Analysis



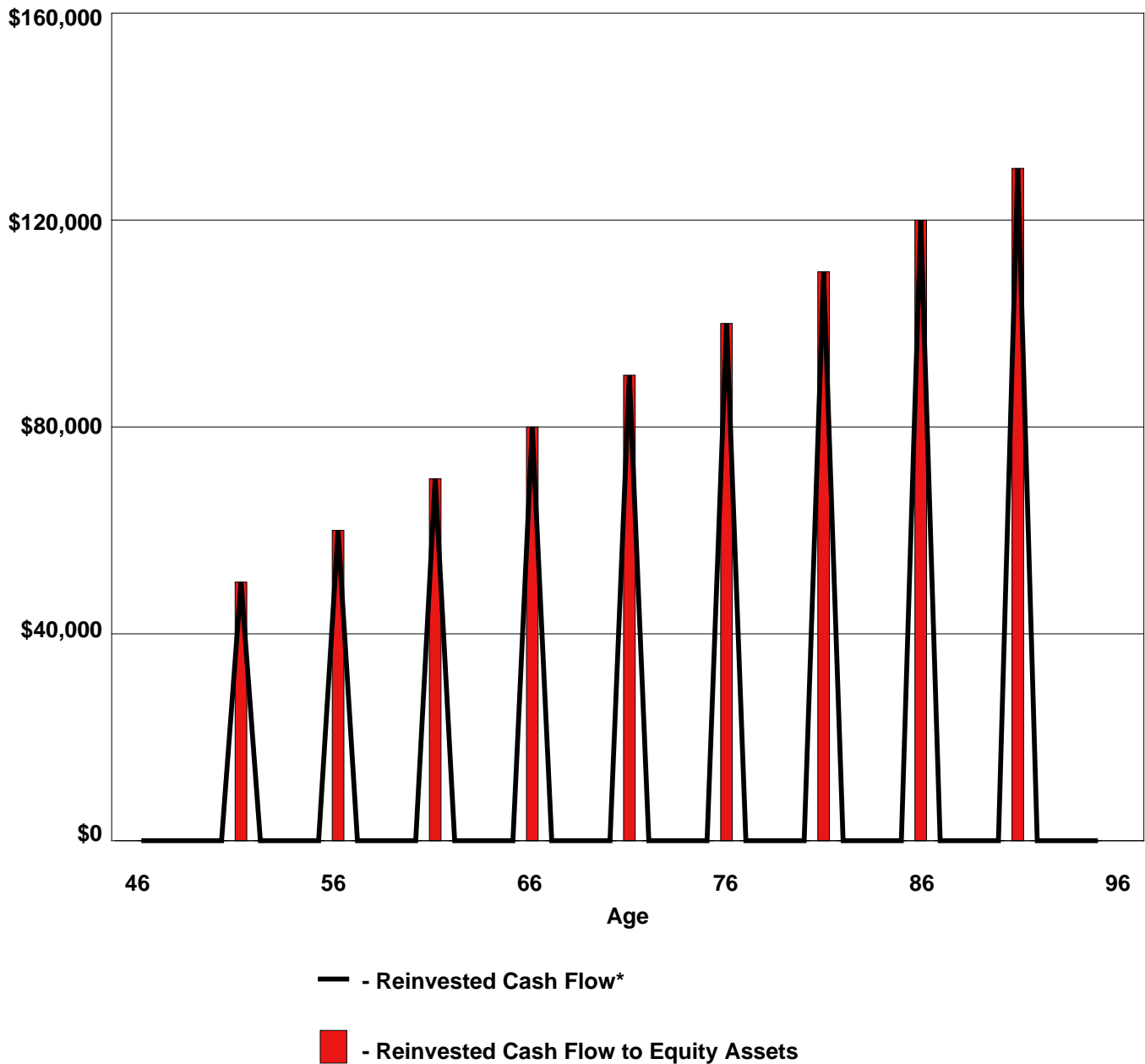
Values in excess of cash flow required are assumed to be reinvested.  
See "Reinvested Excess Cash Flow" on the "Cash Flow Analysis" page and the "Reinvested Cash Flow" graph.

# Analysis of Buy The Dip

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## Reinvested Cash Flow 50 Year Analysis



\*This graph reflects excess cash flow available for reinvestment.  
See the individual asset reports for reinvestment details.

# Analysis of Buy The Dip

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For: Valued Client

## Details of Equity Asset (Stocks)

		Initial Cost Basis 0	Growth 8.00%	Pre-Retirement Income Tax Rate 30.00%	Retirement Income Tax Rate 30.00%	Capital Gains Tax Rate 20.00%				
Yr	Male Age	(1) Beginning of Year Value of Asset	(2)* Fund Deposits	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Assets	(7) After Tax Dividend Cash Flow	(8) After Tax Equity Sales Cash Flow	(9) Combined After Tax Cash Flow
1	46	0	0	0	0	0	0	0	0	0
2	47	0	0	0	0	0	0	0	0	0
3	48	0	0	0	0	0	0	0	0	0
4	49	0	0	0	0	0	0	0	0	0
5	50	0	0	0	0	0	0	0	0	0
6	51	0	50,000	0	4,000	0	54,000	0	0	0
7	52	54,000	0	0	4,320	0	58,320	0	0	0
8	53	58,320	0	0	4,666	0	62,986	0	0	0
9	54	62,986	0	0	5,039	0	68,025	0	0	0
10	55	68,025	0	0	5,442	0	73,467	0	0	0
11	56	73,467	60,000	0	10,677	0	144,144	0	0	0
12	57	144,144	0	0	11,532	0	155,676	0	0	0
13	58	155,676	0	0	12,454	0	168,130	0	0	0
14	59	168,130	0	0	13,450	0	181,580	0	0	0
15	60	181,580	0	0	14,526	0	196,106	0	0	0
16	61	196,106	70,000	0	21,288	0	287,394	0	0	0
17	62	287,394	0	0	22,992	0	310,386	0	0	0
18	63	310,386	0	0	24,831	0	335,217	0	0	0
19	64	335,217	0	0	26,817	0	362,034	0	0	0
20	65	362,034	0	0	28,963	0	390,997	0	0	0
21	66	390,997	80,000	0	37,680	0	508,677	0	0	0
22	67	508,677	0	0	40,694	0	549,371	0	0	0
23	68	549,371	0	0	43,950	0	593,321	0	0	0
24	69	593,321	0	0	47,466	0	640,787	0	0	0
25	70	640,787	0	0	51,263	0	692,050	0	0	0
26	71	692,050	90,000	0	62,564	0	844,614	0	0	0
27	72	844,614	0	0	67,569	0	912,183	0	0	0
28	73	912,183	0	0	72,975	0	985,158	0	0	0
29	74	985,158	0	0	78,813	0	1,063,971	0	0	0
30	75	1,063,971	0	0	85,118	0	1,149,089	0	0	0
31	76	1,149,089	100,000	0	99,927	0	1,349,016	0	0	0
32	77	1,349,016	0	0	107,921	0	1,456,937	0	0	0
33	78	1,456,937	0	0	116,555	0	1,573,492	0	0	0
34	79	1,573,492	0	0	125,879	0	1,699,371	0	0	0
35	80	1,699,371	0	0	135,950	0	1,835,321	0	0	0
36	81	1,835,321	110,000	0	155,626	0	2,100,947	0	0	0
37	82	2,100,947	0	0	168,076	0	2,269,023	0	0	0
38	83	2,269,023	0	0	181,522	0	2,450,545	0	0	0
39	84	2,450,545	0	0	196,044	0	2,646,589	0	0	0
40	85	2,646,589	0	0	211,727	0	2,858,316	0	0	0
			560,000	0		0		0	0	0

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

\*Column (2) includes reinvestment of excess cash flow.

# Analysis of Buy The Dip

Presented By: LifePro Financial Services, Inc.

For: Valued Client

## Details of Equity Asset (Stocks)

Yr	Male Age	Initial	Growth	Pre-Retirement	Retirement	Capital Gains											
		Cost Basis 0	8.00%	Income Tax Rate 30.00%	Income Tax Rate 30.00%	Tax Rate 20.00%	(1)	(2)*	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
		Beginning of Year Value of Asset	+	Fund Deposits	-	Sale of Equities	+	Capital Growth	+	After Tax Reinvested Dividends	=	Year End Value of Assets	After Tax Dividend Cash Flow	+	After Tax Equity Sales Cash Flow	=	Combined After Tax Cash Flow
41	86	2,858,316		120,000		0		238,265		0		3,216,581	0		0		0
42	87	3,216,581		0		0		257,326		0		3,473,907	0		0		0
43	88	3,473,907		0		0		277,913		0		3,751,820	0		0		0
44	89	3,751,820		0		0		300,146		0		4,051,966	0		0		0
45	90	4,051,966		0		0		324,157		0		4,376,123	0		0		0
46	91	4,376,123		130,000		0		360,490		0		4,866,613	0		0		0
47	92	4,866,613		0		0		389,329		0		5,255,942	0		0		0
48	93	5,255,942		0		0		420,475		0		5,676,417	0		0		0
49	94	5,676,417		0		0		454,113		0		6,130,530	0		0		0
50	95	6,130,530		0		0		490,442		0		6,620,972	0		0		0

810,000

0

0

0

0

0

Capital gains tax calculations assume a ratio of asset value to remaining cost basis in any given year.

\*Column (2) includes reinvestment of excess cash flow.

# Analysis of Buy The Dip

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## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) Year End Value of Life Insurance Assets	+	(2) Year End Value of Equity Assets	=	(3) Year End Hypothetical Net Worth
1	46	13,339		0		13,339
2	47	61,276		0		61,276
3	48	112,468		0		112,468
4	49	167,148		0		167,148
5	50	225,539		0		225,539
6	51	186,122		54,000		240,122
7	52	197,417		58,320		255,737
8	53	213,676		62,986		276,662
9	54	230,784		68,025		298,809
10	55	248,808		73,467		322,275
11	56	204,670		144,144		348,814
12	57	221,385		155,676		377,061
13	58	239,024		168,130		407,154
14	59	253,292		181,580		434,872
15	60	268,632		196,106		464,738
16	61	214,642		287,394		502,036
17	62	231,828		310,386		542,214
18	63	250,273		335,217		585,490
19	64	270,070		362,034		632,104
20	65	291,318		390,997		682,315
21	66	229,922		508,677		738,599
22	67	249,941		549,371		799,312
23	68	271,479		593,321		864,800
24	69	294,638		640,787		935,425
25	70	319,540		692,050		1,011,590
26	71	251,593		844,614		1,096,207
27	72	275,501		912,183		1,187,684
28	73	301,430		985,158		1,286,588
29	74	329,575		1,063,971		1,393,546
30	75	360,157		1,149,089		1,509,246
31	76	288,174		1,349,016		1,637,190
32	77	318,489		1,456,937		1,775,426
33	78	351,263		1,573,492		1,924,755
34	79	386,657		1,699,371		2,086,028
35	80	424,850		1,835,321		2,260,171
36	81	350,223		2,100,947		2,451,170
37	82	388,357		2,269,023		2,657,380
38	83	429,395		2,450,545		2,879,940
39	84	473,466		2,646,589		3,120,055
40	85	520,618		2,858,316		3,378,934

Values on this page may include non-guaranteed life insurance values. If so, actual results are likely to vary, and this report is not valid unless accompanied by a life insurance basic illustration that details non-guaranteed and guaranteed elements.



# Analysis of Buy The Dip

Presented By: LifePro Financial Services, Inc.

For: Valued Client

## Hypothetical Net Worth (After Providing Required Cash Flow)

Year	Male Age	(1) Year End Value of Life Insurance Assets	+	(2) Year End Value of Equity Assets	=	(3) Year End Hypothetical Net Worth
41	86	444,552		3,216,581		3,661,133
42	87	491,337		3,473,907		3,965,244
43	88	540,934		3,751,820		4,292,754
44	89	593,146		4,051,966		4,645,112
45	90	647,765		4,376,123		5,023,888
46	91	567,625		4,866,613		5,434,238
47	92	622,482		5,255,942		5,878,424
48	93	683,751		5,676,417		6,360,168
49	94	753,405		6,130,530		6,883,935
50	95	834,005		6,620,972		7,454,977

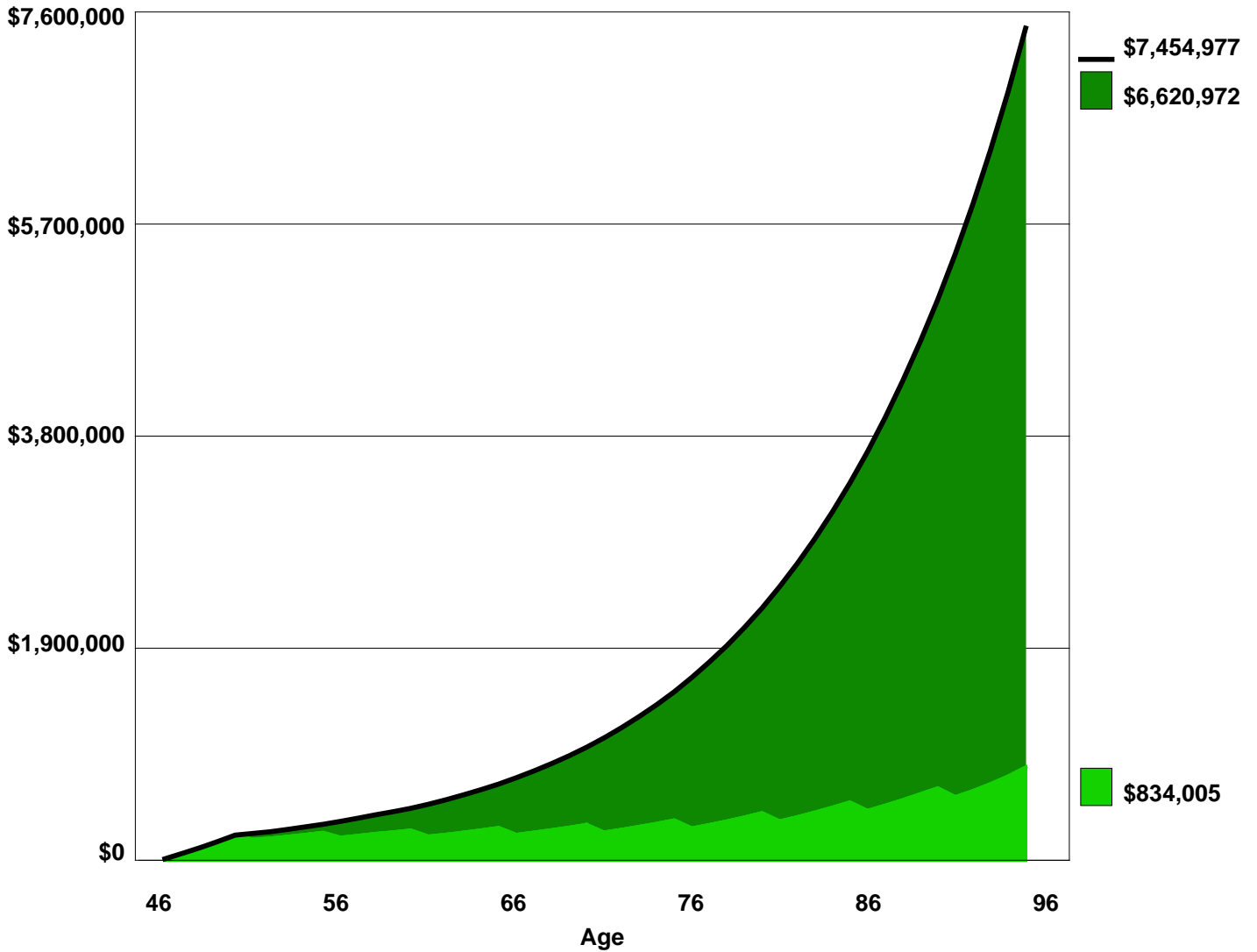
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# Analysis of Buy The Dip

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For: Valued Client

## Hypothetical Net Worth (After Providing Required Cash Flow) 50 Year Analysis



**At Year 50**  
**Hypothetical Net Worth** — \$7,454,977  
**Equity Assets** ■ \$6,620,972  
**Life Insurance Cash Values** ■ \$834,005

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# Analysis of Buy The Dip

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For: Valued Client

## Estate Assets Details

Year	Male Age	(3) Liquid Assets	+	(4) Net Illiquid Assets*	+	(5) Indexed Universal Life Death Benefit	=	(6) Total Estate Assets
1	46	0		0		771,698		771,698
2	47	0		0		818,871		818,871
3	48	0		0		869,299		869,299
4	49	0		0		923,207		923,207
5	50	0		0		980,835		980,835
6	51	54,000		0		675,054		729,054
7	52	58,320		0		672,429		730,749
8	53	62,986		0		443,818		506,804
9	54	68,025		0		446,030		514,055
10	55	73,467		0		447,575		521,042
11	56	144,144		0		385,103		529,247
12	57	155,676		0		392,388		548,064
13	58	168,130		0		399,612		567,742
14	59	181,580		0		406,731		588,311
15	60	196,106		0		413,694		609,800
16	61	287,394		0		350,861		638,255
17	62	310,386		0		367,130		677,516
18	63	335,217		0		383,975		719,192
19	64	362,034		0		401,406		763,440
20	65	390,997		0		419,432		810,429
21	66	508,677		0		353,820		862,497
22	67	549,371		0		375,150		924,521
23	68	593,321		0		397,655		990,976
24	69	640,787		0		421,393		1,062,180
25	70	692,050		0		446,430		1,138,480
26	71	844,614		0		378,088		1,222,702
27	72	912,183		0		392,084		1,304,267
28	73	985,158		0		406,346		1,391,504
29	74	1,063,971		0		420,884		1,484,855
30	75	1,149,089		0		435,714		1,584,803
31	76	1,349,016		0		345,591		1,694,607
32	77	1,456,937		0		379,573		1,836,510
33	78	1,573,492		0		416,243		1,989,735
34	79	1,699,371		0		455,778		2,155,149
35	80	1,835,321		0		498,370		2,333,691
36	81	2,100,947		0		428,400		2,529,347
37	82	2,269,023		0		471,475		2,740,498
38	83	2,450,545		0		517,750		2,968,295
39	84	2,646,589		0		567,369		3,213,958
40	85	2,858,316		0		620,390		3,478,706

\*Net of any liabilities.

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# Analysis of Buy The Dip

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For: Valued Client

## Estate Assets Details

Year	Male Age	(3) Liquid Assets	+	(4) Net Illiquid Assets*	+	(5) Indexed Universal Life Death Benefit	=	(6) Total Estate Assets
41	86	3,216,581		0		550,507		3,767,088
42	87	3,473,907		0		603,817		4,077,724
43	88	3,751,820		0		660,290		4,412,110
44	89	4,051,966		0		719,728		4,771,694
45	90	4,376,123		0		781,925		5,158,048
46	91	4,866,613		0		709,691		5,576,304
47	92	5,255,942		0		742,877		5,998,819
48	93	5,676,417		0		779,466		6,455,883
49	94	6,130,530		0		821,115		6,951,645
50	95	6,620,972		0		869,982		7,490,954

\*Net of any liabilities.

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## Supplemental Report

### **Important Note**

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.