



YOUR PERSONAL
**WEALTH
REPORT**

Report as of: May 08, 2023

Prepared for: Valued Client
Prepared by: Sample Agent

A MESSAGE FROM YOUR ADVISOR



Dear Valued,

For years, I've been educating our community on wealth-building practices and hope you find the following information valuable to you and your family.

Before we get started, I want you to feel comfortable and confident that you're making the best decision about your financial future. Below you will find my team who serves as my back-office support. With a combined experience of well over 200 years, I want you to know that we have done our research and have concluded that the enclosed strategy is the very best approach for you.

Once again, I greatly appreciate the opportunity to sit down with you and discuss the wealth strategies currently available for you.

Sincerely,

Sample Agent
LifePro Financial Services.

Sample Agent

Wealth Coach

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MEET MY TEAM



Operations

Assists with back-office needs and helps with overall business activities.



Business Support

Researches and informs me on the best opportunities that are available to you.



Account Management

Oversees all activity within your wealth building plan.



Wealth Designers

Designs conservative wealth strategies built for longevity.

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YOUR PERSONAL WEALTH REPORT SUMMARY

KEY ASSUMPTIONS

Age: 45

Annual Contribution: \$50,000*

Working/Retirement Tax Rate: 28%/28%

Income Distribution Age: 91

Lifetime Investment: \$250,000

IUL Interest Rate: 6%

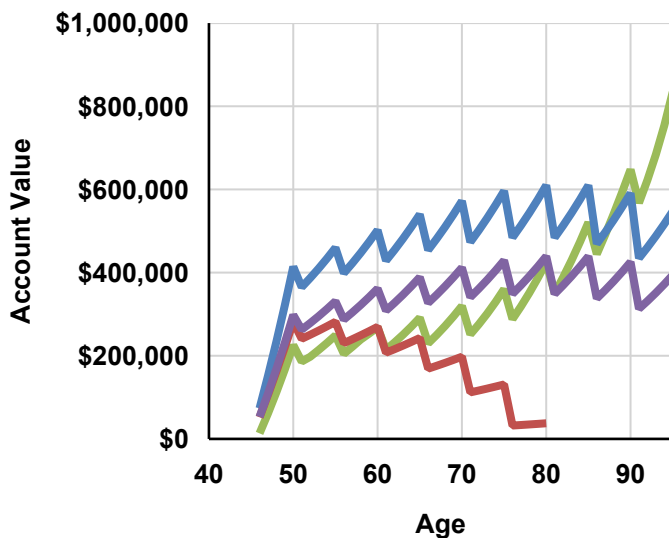
	Interest Rate	Expense Percent
Indexed Universal Life (IUL)	6%	Included in report
Taxable	7%	1%
Tax Deferred	7%	1%
Tax-Exempt	7%	1%

A hypothetical historical report showed that in a typical scenario an IUL has an average return of 10.88 % annually or greater. With IUL having a floor of 0%, you don't participate in the negative losses of that index.

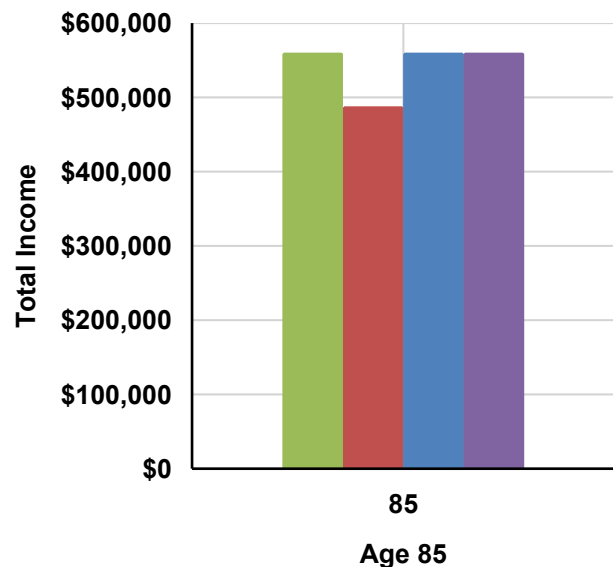
KEY TAKEAWAYS - \$130,000 ANNUAL RETIREMENT INCOME

		Values at Age 85						
		Total Income	Death Benefit	Total Benefit	Total Fees	Total Taxes	Cumulative Fees	Age You Run Out of Money
IUL		\$560,000	\$620,390	\$1,180,390	\$115,368	\$0	\$115,368	Never
Taxable		\$487,622	\$	\$487,622	\$62,562	\$116,738	\$179,301	81
Tax Deferred		\$560,000	\$438,973	\$998,973	\$187,699	\$217,778	\$405,477	
Tax-Exempt		\$560,000	\$438,973	\$998,973	\$135,143	\$0	\$135,143	

Account Value by Age



Cumulative Income at Age 85



IUL Taxable Tax-Deferred Tax-Exempt

*The tax deferred contributions are grossed up to account for the pre-taxed contributions. The equivalent annual contribution in this report is \$69,444.



WHAT DO YOU WANT

YOUR FUTURE TO LOOK LIKE?



FINANCIAL SECURITY

When it's time for you to retire, you want to rest assured that the wealth you have built up throughout the years remains secure and protected.



MAINTAIN STANDARD OF LIVING

Your golden years are supposed to be the greatest years of your life. Create a plan that allows you to maintain or exceed the lifestyle you currently live.



PEACE OF MIND

Have confidence in knowing that you are completely prepared for what's ahead and that your family will be taken care of if any unforeseen circumstances occur.

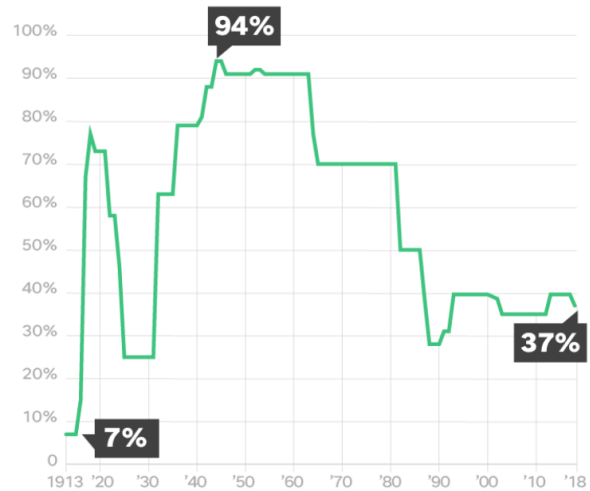
POTENTIAL RISKS TO CONSIDER DURING RETIREMENT



TOP MARGINAL TAX RATES

While taxes will always impact the amount of wealth you build, the question is: how much do you want to pay in taxes? At top marginal tax rates below historical averages it may be important to use tax-advantageous vehicles to build wealth.

Top federal income tax rate for individuals



SOURCE IRS, Tax Foundation



STOCK MARKET VOLATILITY

Pre-retirees may be heavily invested in stocks as they approach retirement which could result in large losses to their investments. Emotions can also play a role when investing in the stock market; some may invest too conservatively and miss out on large gains, while others may experience upside growth by being too aggressive, but then feel the effects when/if the stock market were to plunge (again).



LONGEVITY RISK

Improvements in medicine and health care have provided people with the ability to live longer, healthier lives. In the past, people may have planned for income to last about 10-15 years in retirement, but now retirees may live 20-30 years into their retirement and sometimes even longer.

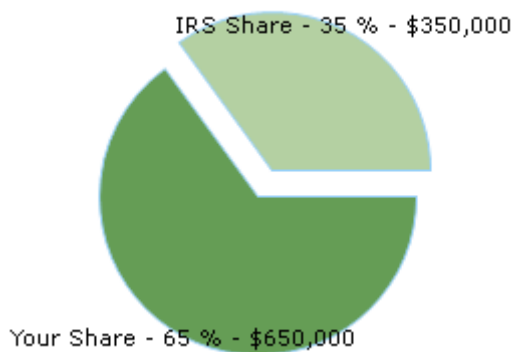


INFLATION RISK

Inflation is a fact of life in our economy. Every year the costs of goods and services we need are becoming more expensive. Over the course of a 30-year retirement, an inflation rate of 3% could decrease the buying power of your money by 50%. The inflation challenge is a reality and should be taken into account when planning.

THE IMPACT OF POTENTIAL HIGHER FUTURE TAXES

When choosing between a taxable, tax deferred (such as 401(k)s or IRAs) or tax-free accounts it's important to examine key variables that will affect the potential outcomes. One of the biggest variables to consider is how taxation will impact your accounts growth, distribution and transfer. A common retirement vehicle used is a tax deferred account which defers both the income tax and income tax calculation.



Tax-Deferred Account Balance at Retirement

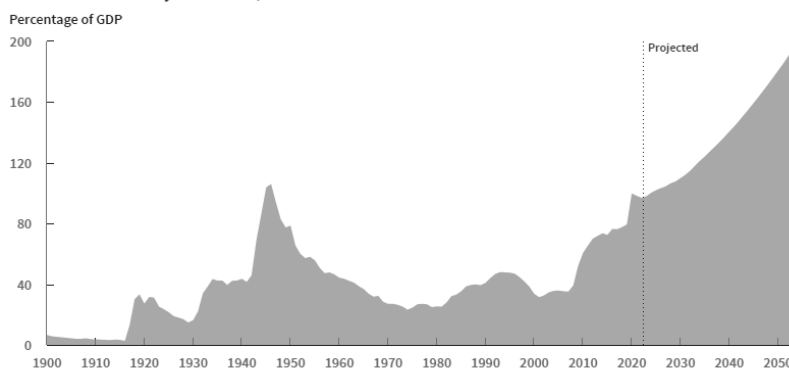
Pre-Tax Account Value	28% TAX RATE		35% TAX RATE	
	Your Share	IRS Share	Your Share	IRS Share
\$1,000,000	\$720,000	\$280,000	\$650,000	\$350,000

Tax-Deferred Annual Retirement Income and Taxes

Tax Exempt Income	28% TAX RATE				35% TAX RATE			
	Equivalent Income	Annual Taxes	Retirement Taxes to 85	Income Runs Out	Equivalent Income	Annual Taxes	Retirement Taxes to 85	Income Runs Out
\$130,000	\$180,556	\$50,556	-\$303,333	Age 95	\$200,000	\$70,000	-\$420,000	Age 95

PERCENTAGE OF GDP

Federal Debt Held by the Public, 1900 to 2053



The chart on the left shows the historical and projected US Gross Domestic Product to debt ratio. This chart is a gauge on a country's ability to pay off its debt. A high ratio, such as 101%, means that a country may not be producing enough to pay off its debt. In the CBO's projections, federal debt held by the public may reach 107% of GDP in 2031 and continue to climb.

*Source: <https://www.cbo.gov/publication/57038>

WHERE DO YOU THINK TAX RATES ARE HEADED?





BENEFITS OF **INDEXED UNIVERSAL LIFE**

An IUL policy is for the insured who would like death benefit protection as well as the ability to avoid the volatility of the market while still receiving competitive returns.

Indexed Universal Life (IUL) insurance shares the coverage and premium flexibility of other universal life policies, but the crediting of interest is very unique. Indexed interest is linked to the performance of one or more external indexes. The cash value increases are linked to positive changes in the equity index.

What if the index were to go down? If the index stays flat or declines, you will still receive credited interest equal to the annual floor.

Indexed Universal Life insurance provides you the peace of mind of a death benefit protection, but also offers upside potential for your cash value accumulation which can be used towards many different financial needs such as income replacement, mortgage and other debts, supplemental college fund, and much more.

BUILT SPECIFICALLY FOR YOUR NEEDS

ALONG WITH DEATH BENEFIT PROTECTION, IUL ALSO PROVIDES THREE TAX BENEFITS

Given today's economic realities and the awareness in knowing that taxes are likely to increase, this financial vehicle is more beneficial than ever before:

1. Tax-free death benefit
2. Tax-deferred accumulation
3. Tax-free distributions

IUL Summary

Description

The traditional approach to buying life insurance, such as term life insurance, is to buy the most amount of life insurance with the least amount of premium. While this approach can be efficient to provide death benefit protection it tends to be very inefficient in delivering living benefits such as liquidity, cash value accumulation and supplemental tax free income. Our approach completely turns the traditional approach upside down by focusing more on the living benefits and less on death benefit protection.

In order to do this we actually use another type of life insurance policy and purchase the LEAST amount of life insurance that the IRS will allow and fund the MAXIMUM allowable premiums within the Internal Revenue Code guidelines. By doing so we are able to reduce the life insurance policy expenses and maximize cash value growth potential. We refer to this as a maximum funded or maximum efficient Indexed Universal Life policy.

The following pages show how this Indexed Universal Life policy hypothetically works and gives a breakdown year by year the policy fees, returns, loan amounts and life insurance values. As you can see even with a maximum efficient design the upfront policy fees tend to be relatively high. However in the years when you need to use this policy for income the fees tend to be minimal.

- Indexed Universal Life with 6% assumed interest rate
- Guaranteed loan rate percentage is 5.00%
- The estimated death benefit at age 85 is \$620,390

IUL SUMMARY

\$771,698

INITIAL DEATH BENEFIT

\$250,000

TOTAL CONTRIBUTIONS

\$810,000

TOTAL INCOME @ AGE 95

*The IUL values on this page come from the nonguaranteed values shown in the carrier illustration. This presentation is not valid unless combined with the carrier illustration. Please view the last page for a further explanation of this report.

IUL Summary

YEARLY BREAKDOWN

Indexed Universal Life Illustrated Policy Values

Age	Contribution	Total Expenses	Interest + Bonus	Account Value	Tax Free Policy Loans	Loan Interest	Loan Balance	Available Cash Value	Life Insurance	Death Benefit
46	50,000	8,850	2,993	44,144	0	0	0	13,339	727,554	771,698
47	50,000	8,865	6,038	91,317	0	0	0	61,276	727,554	818,871
48	50,000	8,865	9,293	141,745	0	0	0	112,468	727,554	869,299
49	50,000	8,865	12,773	195,653	0	0	0	167,148	727,554	923,207
50	50,000	8,865	16,492	253,281	0	0	0	225,539	727,554	980,835
51	0	4,295	16,607	265,593	50,000	2,500	52,500	186,122	461,961	675,054
52	0	4,267	17,422	278,748	0	2,625	55,125	197,417	448,806	672,429
53	0	3,671	18,314	293,392	0	2,756	57,881	213,676	208,307	443,818
54	0	3,648	19,284	309,028	0	2,894	60,775	230,784	197,777	446,030
55	0	3,623	20,320	325,725	0	3,039	63,814	248,808	185,664	447,575
Tot.	250,000	63,814	139,536	325,725	50,000	13,814	63,814	248,808	185,664	447,575
56	0	3,596	21,276	343,405	60,000	6,191	130,005	204,670	171,703	385,103
57	0	3,589	22,439	362,255	0	6,500	136,505	221,385	166,638	392,388
58	0	3,582	23,680	382,354	0	6,825	143,330	239,024	160,588	399,612
59	0	3,569	25,003	403,788	0	7,167	150,497	253,292	153,440	406,731
60	0	3,550	26,415	426,653	0	7,525	158,022	268,632	145,063	413,694
61	0	445	27,856	454,065	70,000	11,401	239,423	214,642	136,219	350,861
62	0	496	29,653	483,222	0	11,971	251,394	231,828	135,302	367,130
63	0	550	31,565	514,237	0	12,570	263,964	250,273	133,702	383,975
64	0	604	33,600	547,232	0	13,198	277,162	270,070	131,336	401,406
65	0	658	35,764	582,338	0	13,858	291,020	291,318	128,114	419,432
Tot.	250,000	84,453	416,787	582,338	180,000	111,020	291,020	291,318	128,114	419,432
66	0	712	37,867	619,492	80,000	18,551	389,571	229,922	123,899	353,820
67	0	796	40,294	658,991	0	19,479	409,049	249,941	125,208	375,150
68	0	885	42,875	700,981	0	20,452	429,502	271,479	126,176	397,655
69	0	985	45,620	745,615	0	21,475	450,977	294,638	126,755	421,393
70	0	1,088	48,538	793,065	0	22,549	473,526	319,540	126,891	446,430
71	0	1,185	51,415	843,295	90,000	28,176	591,702	251,593	126,495	378,088
72	0	1,199	54,692	896,788	0	29,585	621,287	275,501	116,583	392,084
73	0	1,191	58,184	953,781	0	31,064	652,351	301,430	104,916	406,346
74	0	1,145	61,908	1,014,544	0	32,618	684,969	329,575	91,309	420,884
75	0	1,050	65,880	1,079,375	0	34,248	719,217	360,157	75,556	435,714
Tot.	250,000	94,689	924,060	1,079,375	350,000	369,217	719,217	360,157	75,556	435,714
76	0	893	69,870	1,148,352	100,000	40,961	860,178	288,174	57,417	345,591
77	0	1,037	74,361	1,221,677	0	43,009	903,187	318,489	61,083	379,573
78	0	1,203	79,135	1,299,609	0	45,159	948,347	351,263	64,981	416,243
79	0	1,399	84,211	1,382,421	0	47,417	995,764	386,657	69,121	455,778
80	0	1,624	89,605	1,470,402	0	49,788	1,045,552	424,850	73,520	498,370
81	0	1,907	95,058	1,563,552	110,000	57,778	1,213,330	350,223	78,178	428,400

Age	Contribution	Total Expenses	Interest + Bonus	Account Value	Tax Free Policy Loans	Loan Interest	Loan Balance	Available Cash Value	Life Insurance	Death Benefit
82	0	2,308	101,108	1,662,353	0	60,666	1,273,996	388,357	83,118	471,475
83	0	2,788	107,526	1,767,091	0	63,700	1,337,696	429,395	88,355	517,750
84	0	3,372	114,328	1,878,047	0	66,885	1,404,581	473,466	93,903	567,369
85	0	4,148	121,529	1,995,428	0	70,229	1,474,810	520,618	99,772	620,390
Tot.	250,000	115,368	1,860,791	1,995,428	560,000	914,809	1,474,810	520,618	99,772	620,390
86	0	5,165	128,839	2,119,102	120,000	79,740	1,674,550	444,552	105,955	550,507
87	0	6,330	136,842	2,249,615	0	83,728	1,758,278	491,337	112,480	603,817
88	0	7,770	145,281	2,387,125	0	87,914	1,846,192	540,934	119,357	660,290
89	0	9,639	154,161	2,531,647	0	92,310	1,938,501	593,146	126,582	719,728
90	0	11,937	163,481	2,683,191	0	96,925	2,035,427	647,765	134,161	781,925
91	0	14,780	172,911	2,841,323	130,000	108,271	2,273,698	567,625	142,066	709,691
92	0	14,644	183,186	3,009,865	0	113,685	2,387,383	622,482	120,395	742,877
93	0	13,539	194,177	3,190,503	0	119,369	2,506,752	683,751	95,715	779,466
94	0	11,020	206,011	3,385,494	0	125,338	2,632,089	753,405	67,710	821,115
95	0	6,650	218,854	3,597,699	0	131,604	2,763,694	834,005	35,977	869,982
Tot.	250,000	216,842	3,564,534	3,597,699	810,000	1,953,693	2,763,694	834,005	35,977	869,982



NOTE

The numbers above come directly from the non-guaranteed values from the insurance carrier. Refer to the carrier illustration for the policy's guaranteed elements and other important information.

IUL VERSUS VARIOUS ALTERNATIVES VALUES & CASH FLOWS

The purpose of this report is to give you comparisons between the hypothetical values from an Indexed Universal Life illustration and other various alternatives so you can make an informed decision on the policy.

We will be looking at the taxes on the account now and in retirement, as well as the fees in the investment, which can include internal expenses, management fees, transaction fees and annual account fees. We will be comparing the Indexed Universal Life illustrated values to the following alternatives with the following assumptions:

- Indexed Universal Life with 6% assumed interest rate
- Taxable Account with 7% Growth and 1% Expense - Investors must pay tax on their investment income in the year it was received. An example is a savings account.
- Tax Deferred Account with 7% Growth and 1% Expense - The investment is sheltered from taxes as long as they remain in the account. Examples include retirement accounts like a 401(k).
- Tax-Exempt Account with 7% Growth and 1% Expense - Contributions are made with after-tax dollars, however, withdrawals at retirement are not subject to taxes. Examples include a Roth IRA.
- Assumed Current Marginal Tax Rate - 28%
- Assumed Retirement Marginal Tax Rate - 28%

IUL SUMMARY

\$560,000

TOTAL INCOME AGE 85

\$520,618

ACCOUNT VALUE AGE 85

\$620,390

DEATH BENEFIT AGE 85

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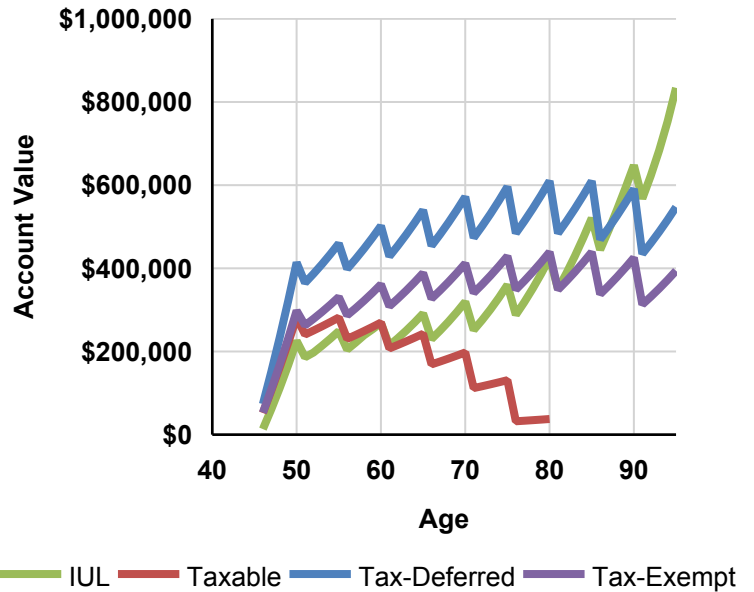
	Account or Cash Value			Total Income	Notes
	Age 65	Age 85	Age 95	Age 95	
IUL	\$291,318	\$520,618	\$834,005	\$810,000	Death Benefit @ 95 Is \$869,982
Taxable	\$242,556	\$	\$	\$487,622	Account Went to \$0 at Age 81
Tax Deferred Pre Tax	\$539,911	\$609,685	\$547,326	\$1,125,000	
Tax Deferred After Tax	\$388,736	\$438,973	\$394,075	\$810,000	
Tax-Exempt (2)	\$388,736	\$438,973	\$394,075	\$810,000	

ACCOUNT OR CASH VALUE BY AGE

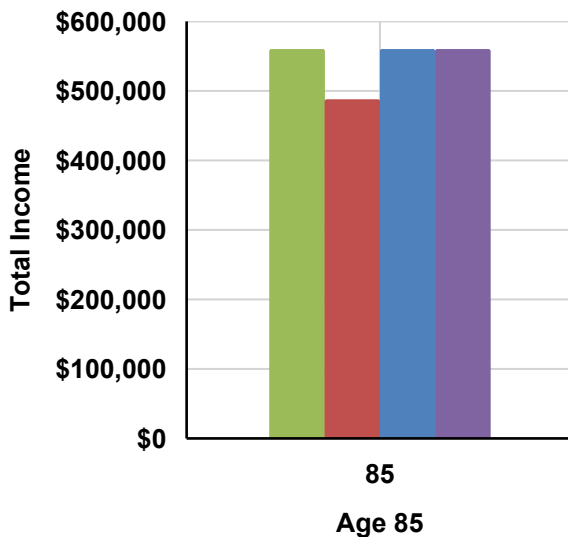
The illustration to the right shows you the projections of each account or available cash value by age. Available cash value is if you needed to liquidate the money for any circumstance.

As you can see, the IUL starts out lower during the first few years, but you have to remember: IUL is a long-term financial vehicle.

At Age 91 when you begin to access your money, the reason why your IUL value still increases is because your money still participates in the market gains while the alternative accounts are simply taking money out directly; decreasing your overall value.



CUMULATIVE AFTER TAX CASH FLOW



The bar graph to the left demonstrates the cumulative after tax cash flow at Age 85. As you can see, you will have \$560,000 In income that you could have used for retirement or any other life Event.

In addition to this graph, you also have the tax-free death benefit of \$620,390 which none of the other alternative accounts can offer you.

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IUL VERSUS VARIOUS ALTERNATIVES

YEARLY BREAKDOWN

Age	Contribution	Indexed Universal Life Illustrated Policy Values				Taxable Acct. w/ 7% Growth & 1% Expense		Tax Deferred Acct. w/ 7% Growth & 1% Expense - After Tax Income \$130,000			Tax-Exempt Acct. w/ 7% Growth & 1% Expense	
		After Tax Policy Loan	Account Value	Available Cash Value	Death Benefit	After Tax Cash Flow	Account Value	Pre Tax Cash Flow	Account Value Before Tax	Account Value After Tax	After Tax Cash Flow	Account Value
46	50,000	0	44,144	13,339	771,698	0	51,995	0	73,563	52,965	0	52,965
47	50,000	0	91,317	61,276	818,871	0	106,064	0	151,487	109,071	0	109,071
48	50,000	0	141,745	112,468	869,299	0	162,290	0	234,033	168,504	0	168,504
49	50,000	0	195,653	167,148	923,207	0	220,760	0	321,474	231,461	0	231,461
50	50,000	0	253,281	225,539	980,835	0	281,562	0	414,099	298,152	0	298,152
51	0	50,000	265,593	186,122	675,054	50,000	240,800	69,444	365,093	262,867	50,000	262,867
52	0	0	278,748	197,417	672,429	0	250,407	0	386,743	278,455	0	278,455
53	0	0	293,392	213,676	443,818	0	260,398	0	409,677	294,967	0	294,967
54	0	0	309,028	230,784	446,030	0	270,787	0	433,971	312,459	0	312,459
55	0	0	325,725	248,808	447,575	0	281,590	0	459,705	330,988	0	330,988
Tot.	250,000	50,000	325,725	248,808	447,575	50,000	281,590	69,444	459,705	330,988	50,000	330,988
56	0	60,000	343,405	204,670	385,103	60,000	230,430	83,333	398,691	287,057	60,000	287,057
57	0	0	362,255	221,385	392,388	0	239,624	0	422,333	304,080	0	304,080
58	0	0	382,354	239,024	399,612	0	249,184	0	447,378	322,112	0	322,112
59	0	0	403,788	253,292	406,731	0	259,125	0	473,907	341,213	0	341,213
60	0	0	426,653	268,632	413,694	0	269,463	0	502,010	361,447	0	361,447
61	0	70,000	454,065	214,642	350,861	70,000	207,421	97,222	428,791	308,730	70,000	308,730
62	0	0	483,222	231,828	367,130	0	215,696	0	454,219	327,037	0	327,037
63	0	0	514,237	250,273	383,975	0	224,302	0	481,154	346,431	0	346,431
64	0	0	547,232	270,070	401,406	0	233,250	0	509,686	366,974	0	366,974
65	0	0	582,338	291,318	419,432	0	242,556	0	539,911	388,736	0	388,736
Tot.	250,000	180,000	582,338	291,318	419,432	180,000	242,556	250,000	539,911	388,736	180,000	388,736
66	0	80,000	619,492	229,922	353,820	80,000	169,041	111,111	454,227	327,044	80,000	327,044
67	0	0	658,991	249,941	375,150	0	175,786	0	481,163	346,437	0	346,437
68	0	0	700,981	271,479	397,655	0	182,799	0	509,696	366,981	0	366,981
69	0	0	745,615	294,638	421,393	0	190,092	0	539,921	388,743	0	388,743
70	0	0	793,065	319,540	446,430	0	197,675	0	571,938	411,796	0	411,796
71	0	90,000	843,295	251,593	378,088	90,000	111,971	125,000	473,442	340,878	90,000	340,878
72	0	0	896,788	275,501	392,084	0	116,439	0	501,517	361,092	0	361,092
73	0	0	953,781	301,430	406,346	0	121,084	0	531,257	382,505	0	382,505
74	0	0	1,014,544	329,575	420,884	0	125,915	0	562,760	405,187	0	405,187
75	0	0	1,079,375	360,157	435,714	0	130,938	0	596,132	429,215	0	429,215
Tot.	250,000	350,000	1,079,375	360,157	435,714	350,000	130,938	486,111	596,132	429,215	350,000	429,215
76	0	100,000	1,148,352	288,174	345,591	100,000	32,173	138,889	484,358	348,738	100,000	348,738
77	0	0	1,221,677	318,489	379,573	0	33,456	0	513,080	369,418	0	369,418
78	0	0	1,299,609	351,263	416,243	0	34,791	0	543,506	391,324	0	391,324
79	0	0	1,382,421	386,657	455,778	0	36,179	0	575,736	414,530	0	414,530
80	0	0	1,470,402	424,850	498,370	0	37,622	0	609,877	439,111	0	439,111
81	0	110,000	1,563,552	350,223	428,400	37,622	0	152,778	484,205	348,628	110,000	348,628

Age	Contribution	After Tax Policy Loan	Account Value	Available Cash Value	Death Benefit	After Tax Cash Flow	Account Value	Pre Tax Cash Flow	Account Value Before Tax	Account Value After Tax	After Tax Cash Flow	Account Value
82	0	0	1,662,353	388,357	471,475	0	0	0	512,918	369,301	0	369,301
83	0	0	1,767,091	429,395	517,750	0	0	0	543,334	391,201	0	391,201
84	0	0	1,878,047	473,466	567,369	0	0	0	575,554	414,399	0	414,399
85	0	0	1,995,428	520,618	620,390	0	0	0	609,685	438,973	0	438,973
Tot.	250,000	560,000	1,995,428	520,618	620,390	487,622	0	777,778	609,685	438,973	560,000	438,973
86	0	120,000	2,119,102	444,552	550,507	0	0	166,667	469,289	337,888	120,000	337,888
87	0	0	2,249,615	491,337	603,817	0	0	0	497,118	357,925	0	357,925
88	0	0	2,387,125	540,934	660,290	0	0	0	526,597	379,150	0	379,150
89	0	0	2,531,647	593,146	719,728	0	0	0	557,824	401,633	0	401,633
90	0	0	2,683,191	647,765	781,925	0	0	0	590,903	425,450	0	425,450
91	0	130,000	2,841,323	567,625	709,691	0	0	180,556	434,681	312,970	130,000	312,970
92	0	0	3,009,865	622,482	742,877	0	0	0	460,457	331,529	0	331,529
93	0	0	3,190,503	683,751	779,466	0	0	0	487,763	351,189	0	351,189
94	0	0	3,385,494	753,405	821,115	0	0	0	516,687	372,015	0	372,015
95	0	0	3,597,699	834,005	869,982	0	0	0	547,326	394,075	0	394,075
Tot.	250,000	810,000	3,597,699	834,005	869,982	487,622	0	1,125,000	547,326	394,075	810,000	394,075



NOTE FROM YOUR WEALTH ADVISOR:

Please note that the after tax income per year in all four accounts are the same until that account runs to \$0. Make sure to review the account value and income after taxes in the tax-deferred account. Uncle Sam is owed his portion of that account.

IUL VERSUS VARIOUS ALTERNATIVES

SUMMARY CHARGES

Below is a comparison of the estimated expenses from an Indexed Universal Life illustration and various alternatives. The Indexed Universal Life policy will have policy administration charges as well as a charge for the cost of insurance, while the various alternatives will have management expenses as well as possible taxes.

Again, we will be comparing the Indexed Universal Life illustrated values to the following alternatives with the following assumptions:

- Indexed Universal Life with 6% assumed interest rate
- Taxable Account with 7% Growth and 1% Expense - Investors must pay tax on their investment income in the year it was received. An example is a savings account.
- Tax Deferred Account with 7% Growth and 1% Expense - The investment is sheltered from taxes as long as they remain in the account. Examples include retirement accounts like a 401(k).
- Tax-Exempt Account with 7% Growth and 1% Expense - Contributions are made with after-tax dollars, however, withdrawals at retirement are not subject to taxes. Examples include a Roth IRA.
- Assumed Current Marginal Tax Rate - 28%
- Assumed Retirement Marginal Tax Rate - 28%

IUL SUMMARY

\$0

TOTAL TAXES PAID AGE 85

\$115,368

TOTAL EXPENSES AGE 85

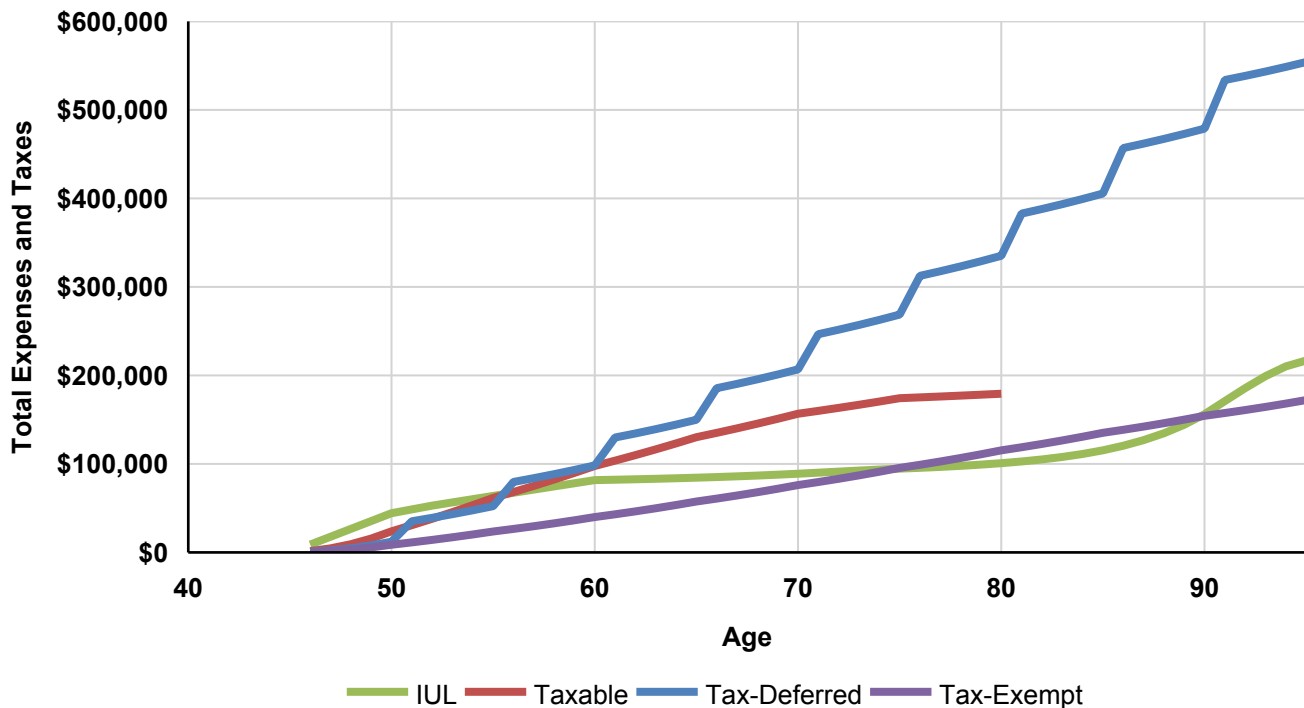
\$115,368

TOTAL CHARGES PAID AGE 85

*The IUL values on this page come from the nonguaranteed values shown in the carrier illustration. This presentation is not valid unless combined with the carrier illustration. Please view the last page for a further explanation of this report.

Total Expenses and Taxes Paid @ Age 85						
	Total Premium	Expenses	Taxes	Total Expense	Expenses/ Premium	Notes
IUL	\$250,000	\$115,368	\$0	\$115,368	46.1%	Death Benefit @ 95 Is \$869,982
Taxable	\$250,000	\$62,562	\$116,738	\$179,301	71.7%	Account Went to \$0 at Age 81
Tax-Deferred	\$347,222	\$187,699	\$217,778	\$405,477	116.8%	
Tax-Exempt	\$250,000	\$135,143	\$0	\$135,143	54.1%	

TOTAL CHARGES BY AGE



The graph above illustrates the total charges (both expenses and taxes) by age. The general public believes IUL is expensive because of all of the charges. As you can see, over the long run, IUL and the total charges can end up being considerably less than other accounts.

The total premium that you will put into your IUL account will be \$250,000 through age 85. The total charges will be \$115,368 at Age 85. That is 46.1% of your total premium. Taking a look at the other accounts Taxable ends up being 71.7%, Tax-Deferred is 116.8%, and the Tax-Exempt is 54.1%.

IUL also becomes the superior account because of its additional benefit of a death benefit protection which is \$869,982 at Age 95. That benefit is also tax-free for your heirs.

*The IUL values on this page come from the nonguaranteed values shown in the carrier illustration. This presentation is not valid unless combined with the carrier illustration. Please view the last page for a further explanation of this report.

TOTAL EXPENSES AND TAXES PAID YEARLY BREAKDOWN

Age Contribution		Indexed Universal Life Illustrated Policy Values			Taxable Acct. w/ 7% Growth & 1% Expense			Tax Deferred Acct. w/ 7% Growth & 1% Expense			Tax-Exempt Acct. w/ 7% Growth & 1% Expense
		Policy Admin Charges	Cost of Ins.	Total Charges	Mgt Expense	Taxes	Total Expense	Mgt Expense	Taxes	Total Expense	Mgt Expense
46	50,000	7,221	1,629	8,850	525	980	1,505	743	0	743	535
47	50,000	7,221	1,644	8,865	1,071	1,999	3,070	1,530	0	1,530	1,102
48	50,000	7,221	1,644	8,865	1,639	3,059	4,698	2,364	0	2,364	1,702
49	50,000	7,221	1,644	8,865	2,230	4,161	6,391	3,247	0	3,247	2,338
50	50,000	7,221	1,644	8,865	2,844	5,307	8,151	4,183	0	4,183	3,012
51	0	3,221	1,074	4,295	2,432	4,539	6,971	3,688	19,444	23,132	2,655
52	0	3,221	1,046	4,267	2,529	4,720	7,249	3,906	0	3,906	2,813
53	0	3,221	450	3,671	2,630	4,908	7,538	4,138	0	4,138	2,979
54	0	3,221	427	3,648	2,735	5,104	7,839	4,384	0	4,384	3,156
55	0	3,221	402	3,623	2,844	5,307	8,152	4,643	0	4,643	3,343
Tot.	250,000	52,210	11,604	63,814	21,481	40,083	61,565	32,827	19,444	52,271	23,635
56	0	3,221	375	3,596	2,328	4,343	6,671	4,027	23,333	27,361	2,900
57	0	3,221	368	3,589	2,420	4,516	6,937	4,266	0	4,266	3,072
58	0	3,221	361	3,582	2,517	4,697	7,214	4,519	0	4,519	3,254
59	0	3,221	348	3,569	2,617	4,884	7,501	4,787	0	4,787	3,447
60	0	3,221	329	3,550	2,722	5,079	7,801	5,071	0	5,071	3,651
61	0	90	355	445	2,095	3,909	6,005	4,331	27,222	31,553	3,118
62	0	90	406	496	2,179	4,065	6,244	4,588	0	4,588	3,303
63	0	90	460	550	2,266	4,228	6,493	4,860	0	4,860	3,499
64	0	90	514	604	2,356	4,396	6,752	5,148	0	5,148	3,707
65	0	90	568	658	2,450	4,572	7,022	5,454	0	5,454	3,927
Tot.	250,000	68,765	15,688	84,453	45,431	84,773	130,204	79,878	70,000	149,878	57,512
66	0	90	622	712	1,707	3,186	4,894	4,588	31,111	35,699	3,303
67	0	90	706	796	1,776	3,313	5,089	4,860	0	4,860	3,499
68	0	90	795	885	1,846	3,445	5,292	5,148	0	5,148	3,707
69	0	90	895	985	1,920	3,583	5,503	5,454	0	5,454	3,927
70	0	90	998	1,088	1,997	3,726	5,723	5,777	0	5,777	4,160
71	0	90	1,095	1,185	1,131	2,110	3,241	4,782	35,000	39,782	3,443
72	0	90	1,109	1,199	1,176	2,195	3,371	5,066	0	5,066	3,647
73	0	90	1,101	1,191	1,223	2,282	3,505	5,366	0	5,366	3,864
74	0	90	1,055	1,145	1,272	2,373	3,645	5,684	0	5,684	4,093
75	0	90	960	1,050	1,323	2,468	3,791	6,022	0	6,022	4,336
Tot.	250,000	69,665	25,024	94,689	60,802	113,455	174,257	132,626	136,111	268,737	95,491
76	0	90	803	893	325	606	931	4,893	38,889	43,781	3,523
77	0	90	947	1,037	338	631	969	5,183	0	5,183	3,731
78	0	90	1,113	1,203	351	656	1,007	5,490	0	5,490	3,953
79	0	90	1,309	1,399	365	682	1,047	5,816	0	5,816	4,187
80	0	90	1,534	1,624	380	709	1,089	6,160	0	6,160	4,435
81	0	90	1,817	1,907	0	0	0	4,891	42,778	47,669	3,521
82	0	90	2,218	2,308	0	0	0	5,181	0	5,181	3,730

Age	Contribution	Policy Admin Charges	Cost of Ins.	Total Charges	Mgt Expense	Taxes	Total Expense	Mgt Expense	Taxes	Total Expense	Mgt Expense
83	0	90	2,698	2,788	0	0	0	5,488	0	5,488	3,952
84	0	90	3,282	3,372	0	0	0	5,814	0	5,814	4,186
85	0	90	4,058	4,148	0	0	0	6,158	0	6,158	4,434
Tot.	250,000	70,565	44,803	115,368	62,562	116,738	179,301	187,699	217,778	405,477	135,143
86	0	90	5,075	5,165	0	0	0	4,740	46,667	51,407	3,413
87	0	90	6,240	6,330	0	0	0	5,021	0	5,021	3,615
88	0	90	7,680	7,770	0	0	0	5,319	0	5,319	3,830
89	0	90	9,549	9,639	0	0	0	5,635	0	5,635	4,057
90	0	90	11,847	11,937	0	0	0	5,969	0	5,969	4,297
91	0	90	14,690	14,780	0	0	0	4,391	50,556	54,946	3,161
92	0	90	14,554	14,644	0	0	0	4,651	0	4,651	3,349
93	0	90	13,449	13,539	0	0	0	4,927	0	4,927	3,547
94	0	90	10,930	11,020	0	0	0	5,219	0	5,219	3,758
95	0	90	6,560	6,650	0	0	0	5,529	0	5,529	3,981
Tot.	250,000	71,465	145,377	216,842	62,562	116,738	179,301	239,100	315,000	554,100	172,152



NOTE FROM YOUR WEALTH ADVISOR:

Often the charges are frontloaded in the IUL policy. When you look 20, 30, 40 years in the future, these IUL charges are often minimal compared to the alternative accounts.

IUL PERFORMANCE IN HISTORICAL MARKETS

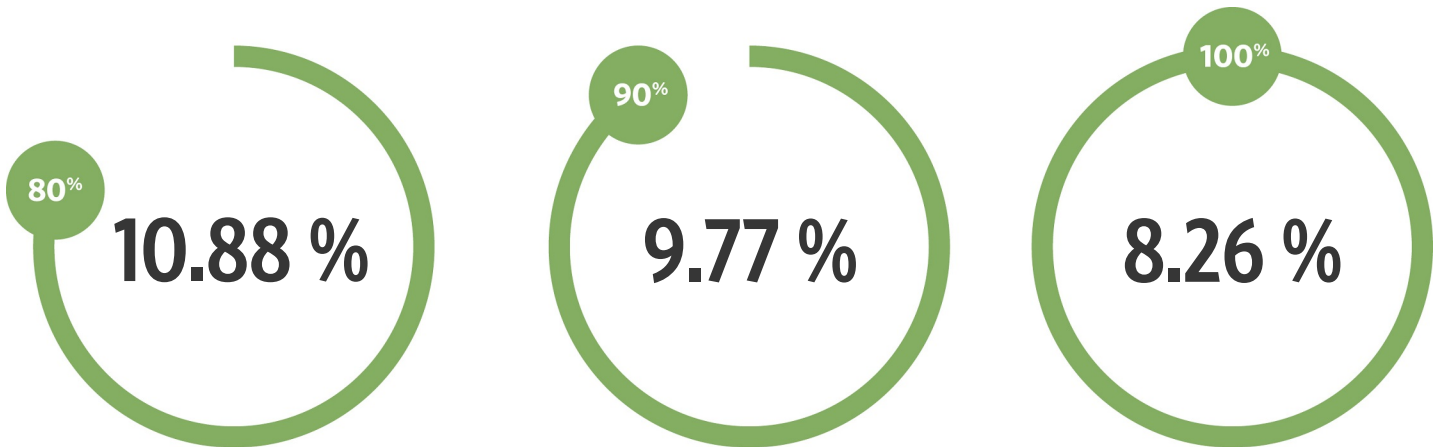


This report is intended to help you understand indexing strategies, making it easy for you to view hypothetical historical interest credits of an indexed product given certain index criteria. It can help you decide which hypothetical rates to use when illustrating a product and view how certain products would have performed in historical markets. The returns listed are average annual returns over the certain number of years.

CALCULATOR ASSUMPTIONS

Index Strategy:	Bloomberg US Dynamic Balanced Index II ER
Index Crediting Period:	One Year Point to Point
Participation Rate:	207%
Index Cap:	None
Index Floor:	0%
Index Fee:	0%
Index Crediting Period Start Date:	6/1/2004
Index Crediting Period Last Period Start Date:	4/19/2011
Number of Years:	12

INDEX RESULTS FOR HYPOTHETICAL PERCENTILE RATES FOR ROLLING 12 YEAR PERIODS



TYPICAL SCENARIO

80% of the 12 year periods would have received at least this annual return.

CONSERVATIVE SCENARIO

90% of the 12 year periods would have received at least this annual return.

WORST CASE SCENARIO

100% of the 12 year periods would have received at least this return. For comparison the S&P 500 minimum annual return was 5.98 %

21.48 %

MAXIMUM RETURN

This is the highest annual return of all the 12 year periods analyzed.

12.63 %

AVERAGE RETURN

This is the average annual return of all the 12 year periods analyzed.

COMPARISON AGAINST S&P 500

95.94 %

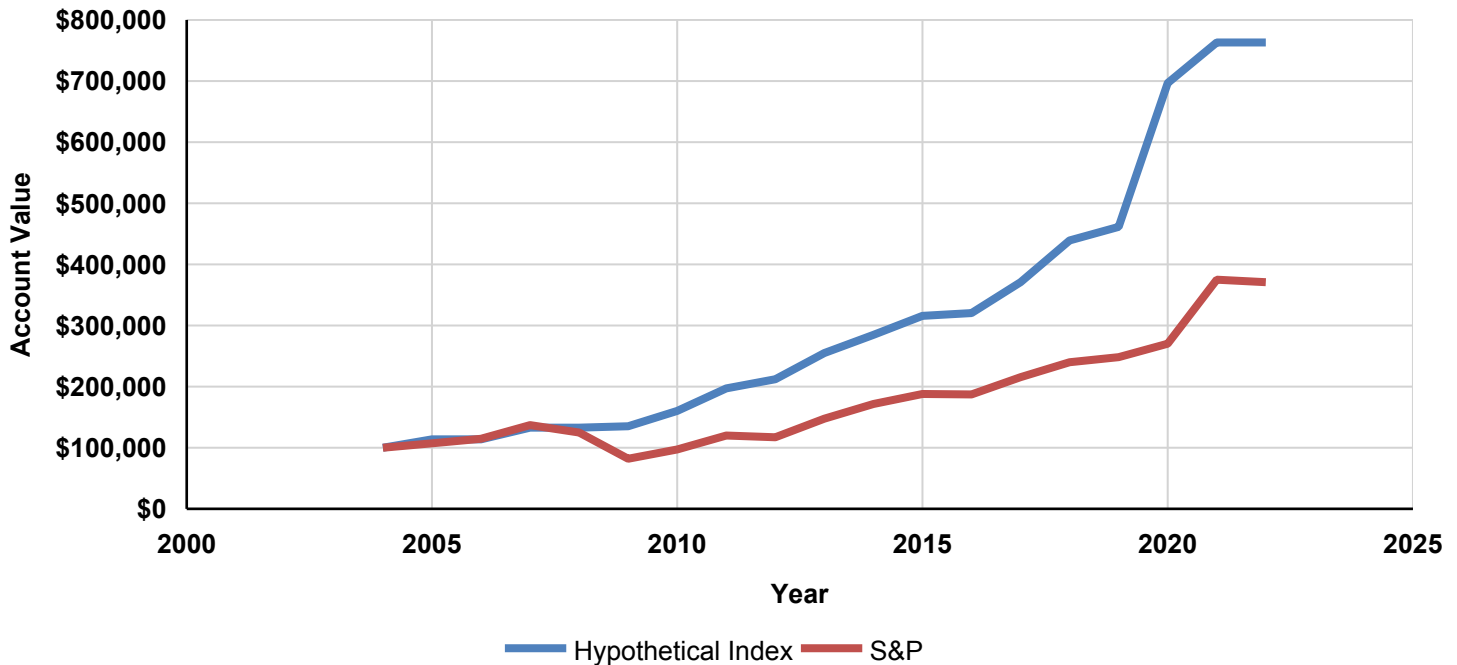
Within a 12-year period starting on 6/1/2004, your hypothetical IUL would have outperformed the S&P 500 95.94 % of the time



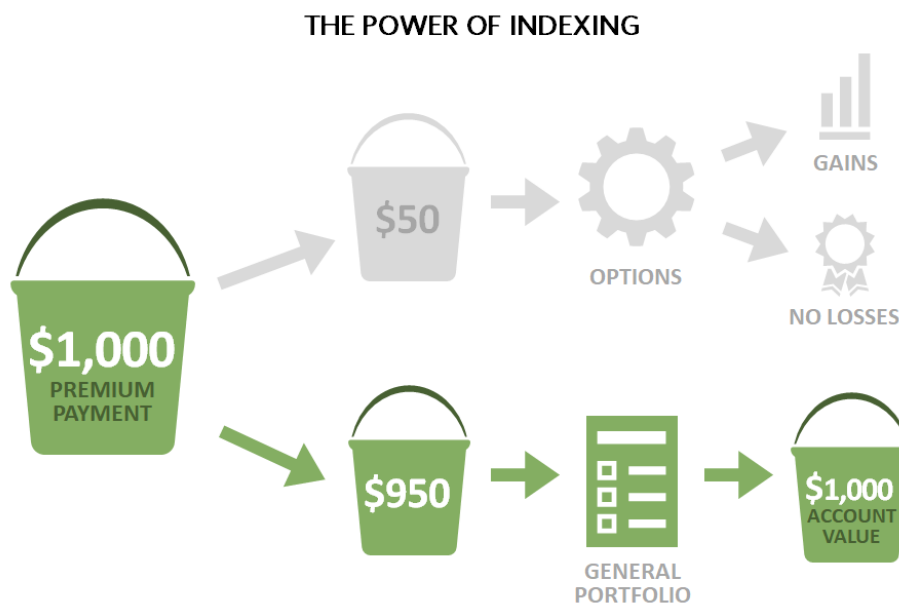
THE POWER OF INDEXING

The graph below shows what would hypothetically happen if you were credited the returns each year for our hypothetical index, as well as the S&P 500. Keep in mind that this is just one data point and in this report we looked at numerous situations. This graph does not include fees.

S&P Versus Bloomberg US Dynamic Balanced Index II ER Indexed Returns For a 100% Cap and a 0% Floor, Starting From 6/1/2004



This illustration shows generally how the insurance companies are able to offer upside in a market based index without downside risk. In the illustration below, for a \$1,000 premium payment \$950 goes towards the general portfolio which is made up of highly rated investment grade bonds. Assuming a 5% return on those underlying investments the account value will equal \$1,000 at the end of the indexed segment. The other \$50 goes into options that will provide the upside potential return in the account.



Disclosures

Projections and information in this report regarding potential outcomes are hypothetical and are not intended to reflect actual results nor guarantee future results. Results may be more or less favorable due to uncontrollable future data such as investment returns, inflation rates, tax rates and product expenses.

Please review all of the inputs and assumptions made in this report for accuracy. If you see the need to change these assumptions or have corrections, let me know and the report will be updated.

(2) Some tax deferred and tax-exempt financial vehicles have limits on the amount that can be funded into an account or ages that there are penalties for withdrawing or not withdrawing funds. This report assumes that the same amount that can be added or withdrawn from the IUL policy can be added or withdrawn with the alternatives without penalty and that may not be the case. For the tax deferred account we are assuming the income necessary is equal to the IUL income plus the amount taxed at the marginal tax rate. All taxes shown are assumed to be the marginal tax rates and are merely hypothetical.

Any historical returns from an index is done so excluding dividends. Although we are assuming that other investment vehicles are having returns from an index you are not able to invest in an index.

This report is not valid unless accompanied by a personalized insurance carrier illustration from that specific insurance company. Past performance does not guarantee future results. Every case is different and further analysis should be done to ensure the product recommended is suitable. This report is intended to assist in comparing the differences between the various types of life/retirement vehicles often used. The content of this report is not intended to provide legal, tax or accounting advice. Please consult your tax advisor for specific tax advice.

The information presented is not securities related and the topics presented do not participate in the stock market nor are stock market investments. Any guarantees are backed by the claims paying ability of the insurance company and are subject to change. The real life cases presented are for informational purposes for illustrative purposes only. They should not be deemed a representation of past or guarantee future results. The cases do not represent any specific product, nor does it reflect sales charges or other expenses that may be required for some policies. No representation is made as to the accurateness of the analysis.