

# Comparison of Insurance Policies

For: Valued Client



*"The best way to  
predict the future is  
to create it."*

Abraham Lincoln

Presented By: \_\_\_\_\_

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# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

There are two policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

1. The financial strength of the company;
2. Suitability of the type of plan;

3. Plan provisions and contractual guarantees;
4. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.

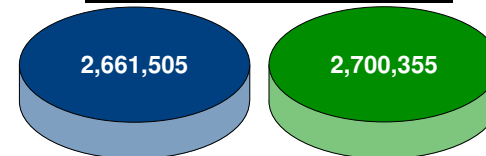
■ Old 7702 @ 6.00%

■ New 7702 @ 6.00%

### Cumulative Premium Payments



### Cumulative After Tax Cash Flow



### Comparison of Policy Values at year 55



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Comparison of Values

		Old 7702 Interest Rate: 6.00% Carrier A				New 7702 Interest Rate: 6.00% Carrier A				
		Old 7702 Guidelines				New 7702 Guidelines				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit
1	46	25,000	0	21,825	4,808	607,213	0	21,905	6,564	384,240
2	47	25,000	0	45,125	28,348	630,513	0	45,305	30,344	407,640
3	48	25,000	0	70,003	53,477	655,391	0	70,303	55,723	432,638
4	49	25,000	0	96,584	80,322	681,972	0	97,019	82,822	459,354
5	50	25,000	0	125,006	109,013	710,394	0	125,585	111,769	487,920
6	51	25,000	0	155,387	139,669	740,775	0	156,122	142,690	518,457
7	52	25,000	0	187,845	172,408	773,233	0	188,755	175,704	551,090
8	53	25,000	0	222,516	209,655	807,904	0	223,624	212,751	585,959
9	54	25,000	0	259,538	249,247	844,926	0	260,875	252,176	623,210
10	55	25,000	0	300,131	292,416	885,519	0	301,734	295,208	664,069
11	56	25,000	0	343,456	338,310	928,844	0	345,369	341,021	707,704
12	57	25,000	0	389,683	387,113	975,071	0	391,963	389,789	754,298
13	58	25,000	0	438,992	438,992	1,024,380	0	441,705	441,705	804,040
14	59	25,000	0	491,582	491,582	1,076,970	0	494,806	494,806	857,141
15	60	25,000	0	547,675	547,675	1,133,063	0	551,494	551,494	913,829
16	61	25,000	0	608,736	608,736	1,194,124	0	613,718	613,718	976,053
17	62	25,000	0	673,781	673,781	1,259,169	0	680,104	680,104	1,042,439
18	63	25,000	0	743,067	743,067	1,328,455	0	750,927	750,927	1,113,262
19	64	25,000	0	816,873	816,873	1,402,261	0	826,485	826,485	1,188,820
20	65	25,000	0	895,489	895,489	1,480,877	0	907,094	907,094	1,269,429
21	66	0	76,043	955,848	876,003	1,067,172	77,153	968,223	887,212	1,080,856
22	67	0	76,043	1,019,846	856,163	1,049,934	77,153	1,033,038	866,966	1,063,243
23	68	0	76,043	1,087,707	835,995	1,031,782	77,153	1,101,767	846,381	1,044,699
24	69	0	76,043	1,159,639	815,496	1,012,635	77,153	1,174,625	825,459	1,025,145
25	70	0	76,043	1,235,842	794,647	992,381	77,153	1,251,841	804,206	1,004,501
26	71	0	76,043	1,316,567	773,467	970,952	77,153	1,333,685	782,658	982,711
27	72	0	76,043	1,402,311	752,211	934,511	77,153	1,420,638	761,048	945,731
28	73	0	76,043	1,493,443	730,993	895,272	77,153	1,513,071	739,492	905,930
29	74	0	76,043	1,590,380	709,963	853,097	77,153	1,611,406	718,137	863,163
30	75	0	76,043	1,693,589	689,305	807,856	77,153	1,716,105	697,162	817,289
		500,000	760,430				771,530			

\*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 Carrier A.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Comparison of Values

		Old 7702 Interest Rate: 6.00% Carrier A				New 7702 Interest Rate: 6.00% Carrier A				
		Old 7702 Guidelines				New 7702 Guidelines				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit
31	76	0	76,043	1,803,592	669,249	759,429	77,153	1,827,685	676,784	768,168
32	77	0	76,043	1,920,245	649,340	745,352	77,153	1,946,037	656,580	753,882
33	78	0	76,043	2,043,925	629,629	731,826	77,153	2,071,552	636,612	740,189
34	79	0	76,043	2,175,023	610,168	718,919	77,153	2,204,635	616,938	727,169
35	80	0	76,043	2,313,952	591,008	706,706	77,153	2,345,719	597,625	714,911
36	81	0	76,043	2,461,111	572,175	695,231	77,153	2,495,211	578,702	703,463
37	82	0	76,043	2,616,859	553,631	684,474	77,153	2,653,448	560,103	692,775
38	83	0	76,043	2,781,609	535,374	674,455	77,153	2,820,849	541,826	682,868
39	84	0	76,043	2,955,770	517,378	665,167	77,153	2,997,817	523,833	673,724
40	85	0	76,043	3,139,708	499,552	656,537	77,153	3,184,714	506,020	665,255
41	86	0	76,043	3,333,738	481,729	648,416	77,153	3,381,836	488,196	657,288
42	87	0	76,043	3,538,235	463,780	640,692	77,153	3,589,572	470,240	649,718
43	88	0	76,043	3,753,475	445,452	633,126	77,153	3,808,180	451,870	642,279
44	89	0	76,043	3,979,606	426,337	625,318	77,153	4,037,740	432,605	634,492
45	90	0	76,043	4,216,773	405,996	616,835	77,153	4,278,331	411,928	625,844
46	91	0	76,043	4,464,484	383,323	606,547	77,153	4,529,659	388,925	615,408
47	92	0	76,043	4,728,163	363,099	595,225	77,153	4,797,189	368,407	560,295
48	93	0	76,043	5,010,428	347,265	497,577	77,153	5,083,575	352,344	504,851
49	94	0	76,043	5,314,796	338,629	444,925	77,153	5,392,388	343,585	451,433
50	95	0	76,043	5,645,732	340,912	397,369	77,153	5,728,157	345,903	403,185
51	96	0	76,043	6,008,576	358,670	358,670	77,153	6,096,301	363,923	363,923
52	97	0	76,043	6,394,746	382,500	382,500	77,153	6,488,110	388,103	388,103
53	98	0	76,043	6,805,752	413,048	413,048	77,153	6,905,118	419,099	419,099
54	99	0	76,043	7,243,236	451,052	451,052	77,153	7,348,991	457,661	457,661
55	100	0	76,043	7,708,935	497,296	497,296	77,153	7,821,490	504,584	504,584
		500,000	2,661,505				2,700,355			

\*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 Carrier A.

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Net Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 22.00%	Old 7702 Interest Rate: 6.00% Carrier A				New 7702 Interest Rate: 6.00% Carrier A			
		(1)	Old 7702 Guidelines				New 7702 Guidelines			
Yr	Male Age	Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit
1	46	25,000	0	-12.70	-80.77	2328.85	0	-12.38	-73.74	1436.96
2	47	25,000	0	-6.65	-32.36	354.68	0	-6.40	-29.01	256.89
3	48	25,000	0	-3.41	-15.98	157.25	0	-3.20	-14.14	118.07
4	49	25,000	0	-1.39	-8.58	94.24	0	-1.21	-7.40	71.57
5	50	25,000	0	0.00	-4.53	64.87	0	0.16	-3.71	49.46
6	51	25,000	0	1.01	-2.04	48.34	0	1.14	-1.43	36.94
7	52	25,000	0	1.77	-0.37	37.95	0	1.89	0.10	29.06
8	53	25,000	0	2.37	1.05	30.92	0	2.48	1.37	23.74
9	54	25,000	0	2.84	2.04	25.91	0	2.95	2.27	19.98
10	55	25,000	0	3.30	2.83	22.23	0	3.39	3.00	17.24
11	56	25,000	0	3.66	3.42	19.41	0	3.75	3.55	15.17
12	57	25,000	0	3.96	3.86	17.22	0	4.05	3.97	13.57
13	58	25,000	0	4.21	4.21	15.47	0	4.30	4.30	12.32
14	59	25,000	0	4.42	4.42	14.07	0	4.51	4.51	11.32
15	60	25,000	0	4.60	4.60	12.91	0	4.68	4.68	10.51
16	61	25,000	0	4.78	4.78	11.97	0	4.87	4.87	9.87
17	62	25,000	0	4.93	4.93	11.19	0	5.03	5.03	9.34
18	63	25,000	0	5.06	5.06	10.53	0	5.16	5.16	8.90
19	64	25,000	0	5.17	5.17	9.97	0	5.28	5.28	8.53
20	65	25,000	0	5.27	5.27	9.50	0	5.38	5.38	8.22
21	66	0	76,043	6.02	5.38	6.83	77,153	6.13	5.49	6.93
22	67	0	76,043	6.59	5.48	6.78	77,153	6.69	5.58	6.87
23	68	0	76,043	7.03	5.57	6.73	77,153	7.12	5.66	6.82
24	69	0	76,043	7.38	5.65	6.70	77,153	7.46	5.73	6.78
25	70	0	76,043	7.65	5.72	6.67	77,153	7.73	5.80	6.75
26	71	0	76,043	7.87	5.78	6.64	77,153	7.95	5.86	6.72
27	72	0	76,043	8.05	5.84	6.57	77,153	8.13	5.92	6.65
28	73	0	76,043	8.19	5.90	6.50	77,153	8.27	5.98	6.58
29	74	0	76,043	8.31	5.96	6.44	77,153	8.39	6.04	6.52
30	75	0	76,043	8.41	6.02	6.38	77,153	8.48	6.09	6.46
		500,000	760,430				771,530			

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# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## Net Rates of Return Required on Premium to Match Policy Values

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			Old 7702 Guidelines				New 7702 Guidelines			
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit
31	76	0	76,043	8.49	6.08	6.33	77,153	8.56	6.15	6.41
32	77	0	76,043	8.56	6.13	6.38	77,153	8.63	6.20	6.45
33	78	0	76,043	8.61	6.18	6.43	77,153	8.68	6.25	6.50
34	79	0	76,043	8.65	6.23	6.47	77,153	8.72	6.30	6.54
35	80	0	76,043	8.69	6.28	6.51	77,153	8.75	6.35	6.58
36	81	0	76,043	8.71	6.33	6.55	77,153	8.78	6.40	6.62
37	82	0	76,043	8.73	6.38	6.59	77,153	8.79	6.45	6.66
38	83	0	76,043	8.74	6.42	6.63	77,153	8.81	6.49	6.70
39	84	0	76,043	8.75	6.46	6.67	77,153	8.82	6.53	6.74
40	85	0	76,043	8.76	6.50	6.70	77,153	8.82	6.57	6.77
41	86	0	76,043	8.76	6.54	6.74	77,153	8.82	6.61	6.81
42	87	0	76,043	8.76	6.58	6.77	77,153	8.82	6.65	6.84
43	88	0	76,043	8.75	6.61	6.80	77,153	8.81	6.68	6.87
44	89	0	76,043	8.74	6.64	6.83	77,153	8.80	6.71	6.89
45	90	0	76,043	8.73	6.67	6.85	77,153	8.79	6.74	6.92
46	91	0	76,043	8.72	6.70	6.87	77,153	8.78	6.76	6.94
47	92	0	76,043	8.71	6.72	6.86	77,153	8.76	6.79	6.93
48	93	0	76,043	8.70	6.75	6.85	77,153	8.75	6.82	6.92
49	94	0	76,043	8.68	6.78	6.85	77,153	8.74	6.85	6.92
50	95	0	76,043	8.67	6.82	6.85	77,153	8.73	6.89	6.92
51	96	0	76,043	8.66	6.86	6.86	77,153	8.72	6.93	6.93
52	97	0	76,043	8.65	6.90	6.90	77,153	8.71	6.97	6.97
53	98	0	76,043	8.64	6.94	6.94	77,153	8.70	7.00	7.00
54	99	0	76,043	8.63	6.98	6.98	77,153	8.68	7.04	7.04
55	100	0	76,043	8.62	7.01	7.01	77,153	8.67	7.08	7.08
		500,000	2,661,505				2,700,355			

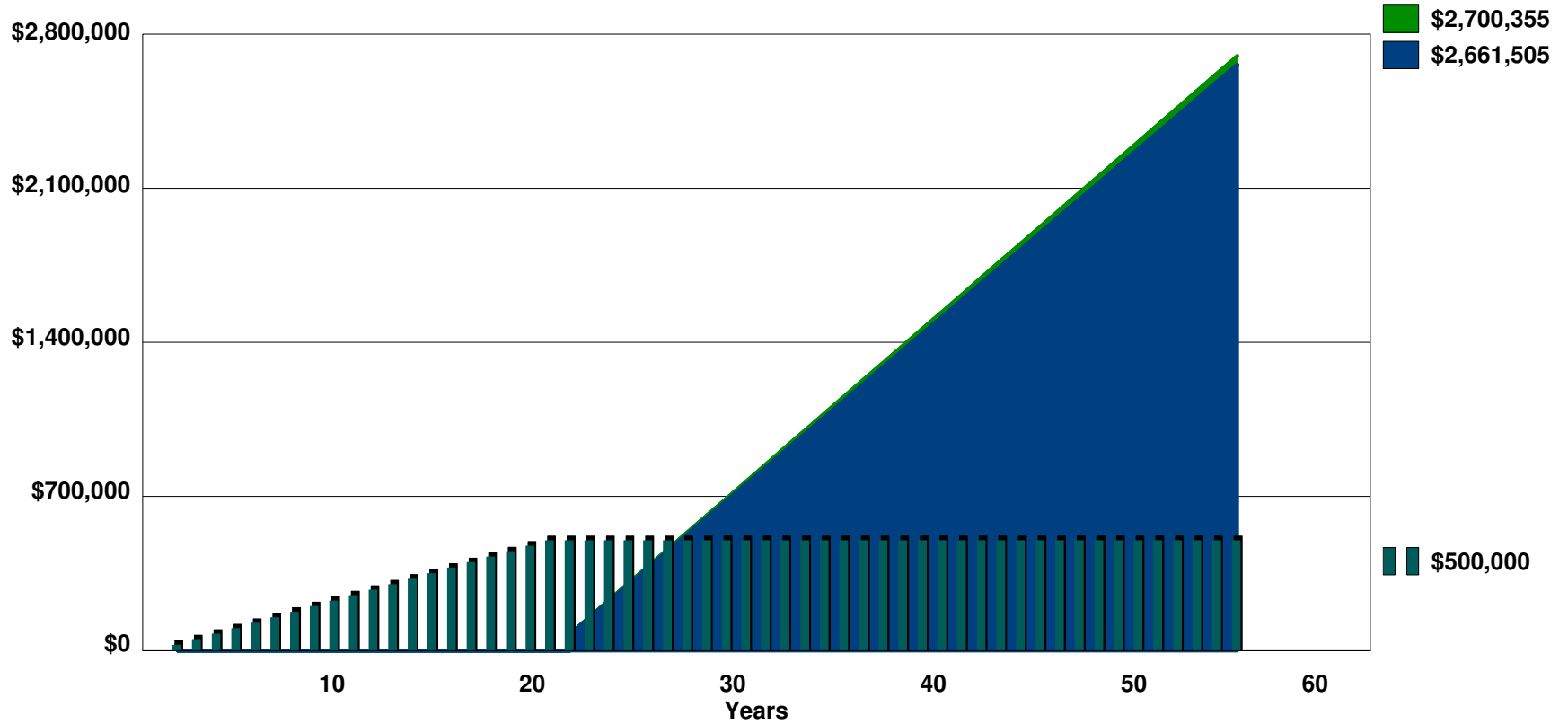
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# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



**At Year 55**

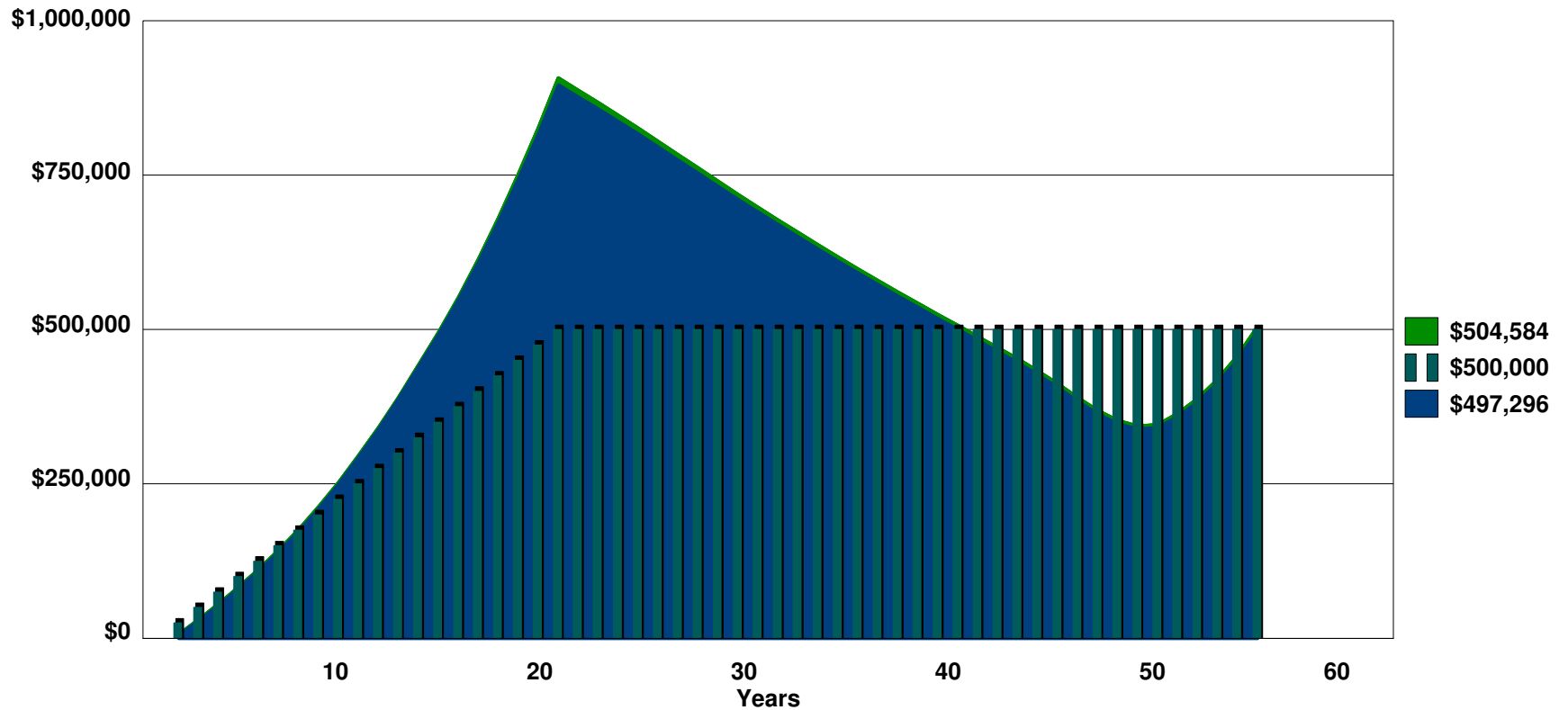
Cumulative Premium Payment	\$500,000
Old 7702 @ 6.00%	\$2,661,505
New 7702 @ 6.00%	\$2,700,355

# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Surrender Values



### At Year 55

Cumulative Premium Payment	■	\$500,000
Old 7702 @ 6.00%	■	\$497,296
New 7702 @ 6.00%	■	\$504,584

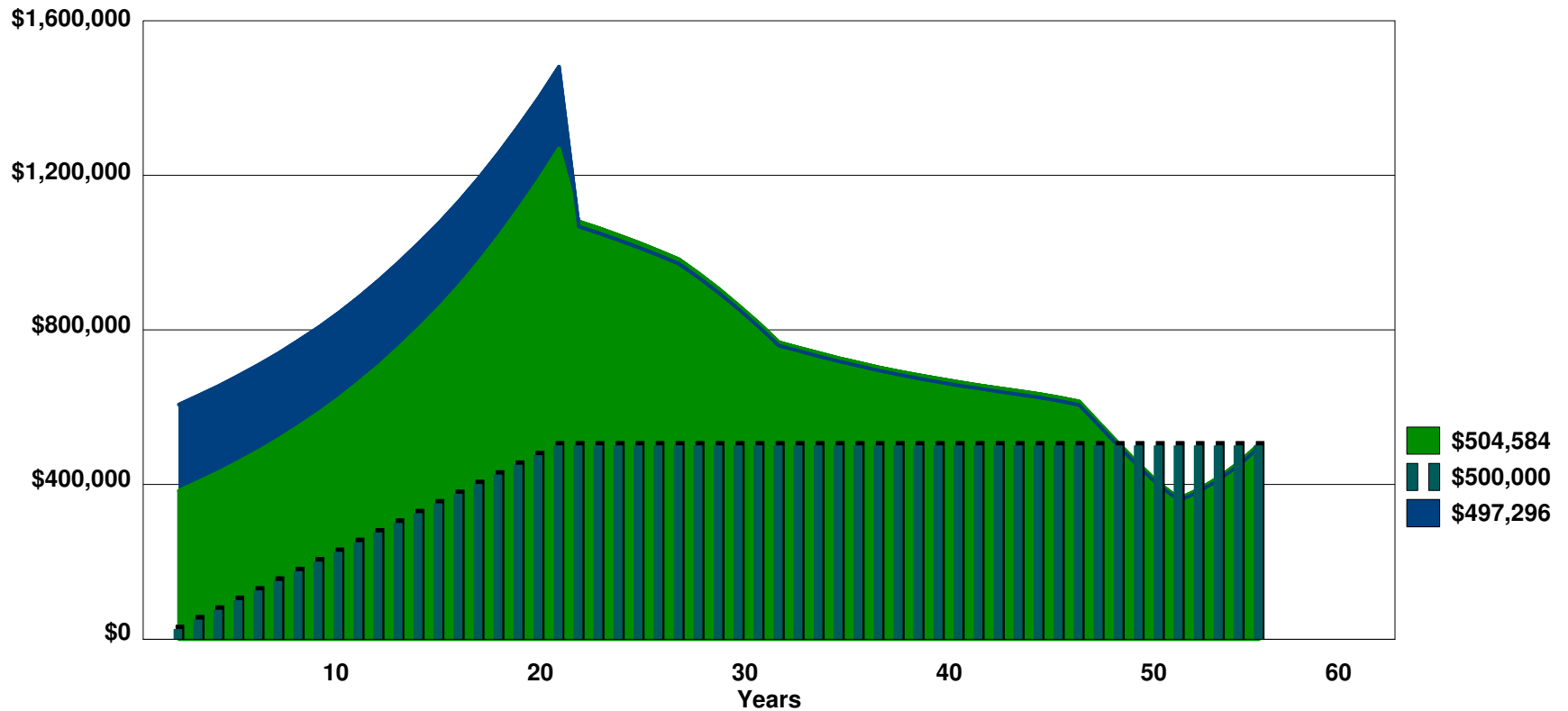


# Comparison of Insurance Policies

Presented By: LifePro Financial Services, Inc.

Insured: Valued Client

## 55 Year Summary Analysis of Death Benefits



**At Year 55**

Cumulative Premium Payment	\$500,000
Old 7702 @ 6.00%	\$497,296
New 7702 @ 6.00%	\$504,584

## 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.