



YOUR PERSONAL  
**WEALTH  
REPORT**

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Prepared for: Sample 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 Advisor

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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.*

# TABLE OF CONTENTS

<b>Your Personal Wealth Report Summary</b>	4
<b>Potential Risks to Consider During Retirement</b>	6
<b>Benefits of an Indexed Universal Life Policy</b>	7
<b>Indexed Universal Life vs. Various Alternatives</b>	
Account Values and Cash Flows	8
Yearly Breakdown	10
Summary of Charges	12
Yearly Breakdown	14
<b>Theoretical Historical Performance of an IUL Policy</b>	
Assumptions and Historical Results	16
Historical Graph of IUL Policy	18
Cash Accumulation Potential	19
Disclaimer	20



# YOUR PERSONAL WEALTH REPORT SUMMARY

## KEY ASSUMPTIONS

**Age:** 45

**Income Distribution Age:** 66

**Annual Contribution:** \$25,000\*

**Lifetime Investment:** \$500,000

**Working/Retirement Tax Rate:** 28%/ 28%

**IUL Interest Rate:** 6.5%

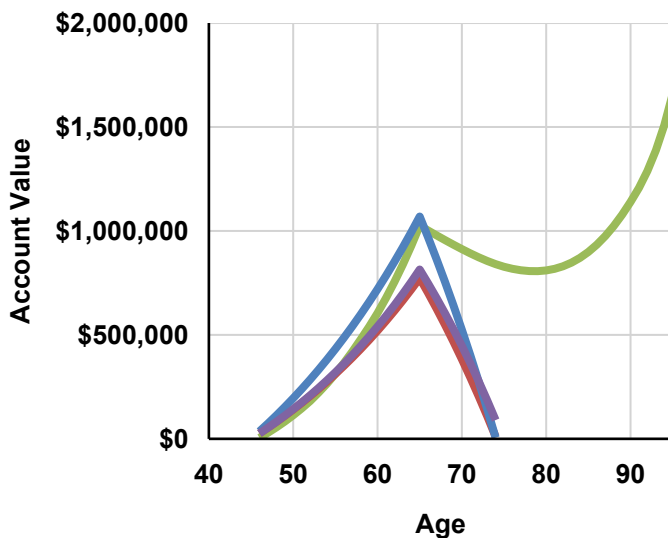
		Interest Rate	Expense Percent
	<b>Indexed Universal Life (IUL)</b>	6.5%	Included in report
	<b>Taxable</b>	7%	1%
	<b>Tax Deferred</b>	5%	1%
	<b>Tax-Exempt</b>	5.5%	1%

A hypothetical historical report showed that in a typical scenario an IUL has an average return of 7.52 % annually or greater. With IUL having a floor of 0%, you don't participate in the negative losses of that index.

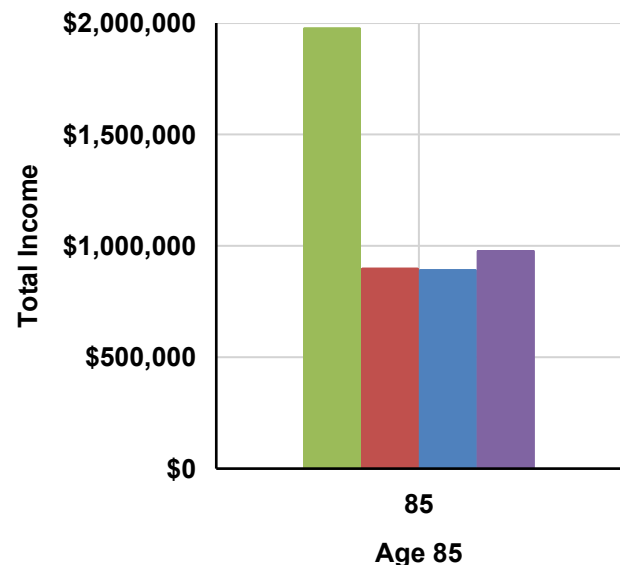
## KEY TAKEAWAYS - \$99,000 ANNUAL RETIREMENT INCOME

Values at Age 85								
		Total Income	Death Benefit	Total Benefit	Total Fees	Total Taxes	Cumulative Fees	Age You Run Out of Money
	<b>IUL</b>	\$1,980,000	\$1,115,824	\$3,095,824	\$678,526	\$0	\$678,526	Never
	<b>Taxable</b>	\$901,651	\$	\$901,651	\$105,748	\$197,322	\$303,070	75
	<b>Tax Deferred</b>	\$895,160	\$	\$895,160	\$145,892	\$348,118	\$494,010	75
	<b>Tax-Exempt</b>	\$981,196	\$	\$981,196	\$114,210	\$0	\$114,210	75

**Account Value by Age**



**Cumulative Income at Age 85**



\*The tax deferred contributions are grossed up to account for the pre-taxed contributions. The equivalent annual contribution in this report is \$34,722.

# 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.

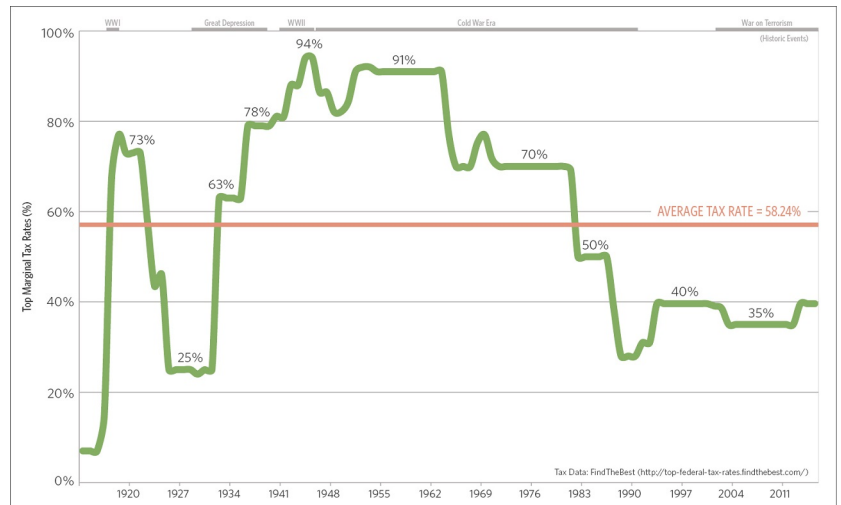


# POTENTIAL RISKS TO CONSIDER DURING RETIREMENT



## 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.



## 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.



## 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 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 6.5% 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 5% 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 5.5% 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

**\$1,980,000**

TOTAL INCOME AGE 85

**\$899,013**

ACCOUNT VALUE AGE 85

**\$1,115,824**

DEATH BENEFIT 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.



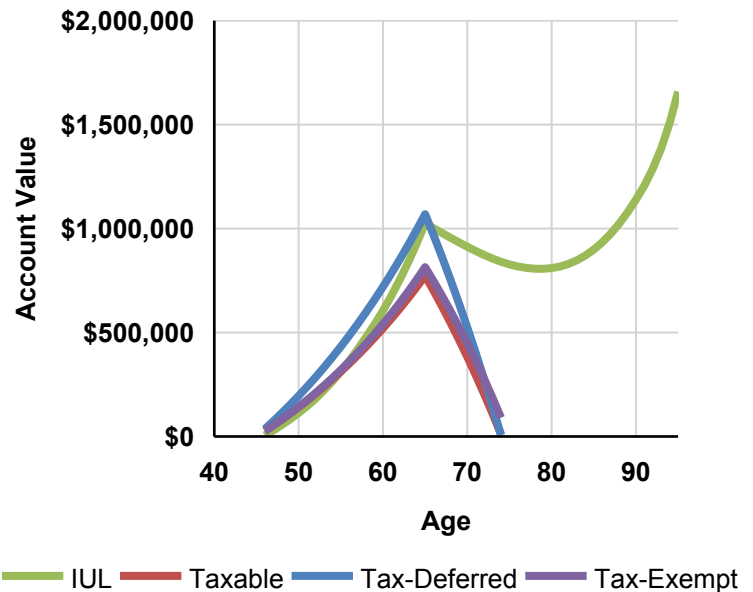
	Account or Surrender Value			Total Income	Notes
	Age 65	Age 85	Age 95	Age 95	
IUL	\$1,025,385	\$899,013	\$1,659,218	\$2,970,000	Death Benefit @ 95 Is \$1,744,874
Taxable	\$773,318	\$	\$	\$901,651	Account Went to \$0 at Age 75
Tax Deferred Pre Tax	\$1,069,244	\$	\$	\$1,243,278	Account Went to \$0 at Age 75
Tax Deferred After Tax	\$769,855	\$	\$	\$895,160	
Tax-Exempt (2)	\$814,444	\$	\$	\$981,196	Account Went to \$0 at Age 75

## ACCOUNT OR SURRENDER VALUE BY AGE

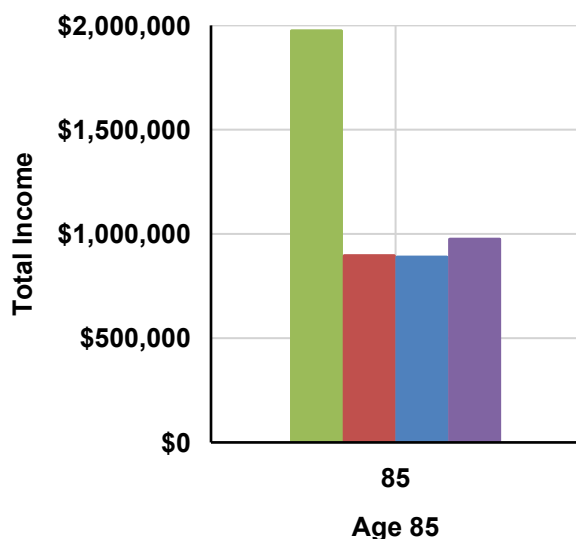
The illustration to the right shows you the projections of each account or surrender value by age. Surrender value is if you needed to liquidate the money for any circumstance.

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 66 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 \$1,980,000 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 \$1,115,824 which none of the other alternative accounts can offer you.

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# IUL VERSUS VARIOUS ALTERNATIVES

## YEARLY BREAKDOWN

Age	Prem	Indexed Universal Life Illustrated Policy Values				Taxable Acct. w/ 7% Growth & 1% Expense		Tax Deferred Acct. w/ 5% Growth & 1% Expense - After Tax Income \$99,000			Tax-Exempt Acct. w/ 5.5% Growth & 1% Expense	
		After Tax Policy Loan	Accum Value	Surrend. 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	25,000	0	22,098	5,069	607,889	0	25,997	0	36,094	25,988	0	26,111
47	25,000	0	45,939	29,151	631,730	0	53,032	0	73,613	53,002	0	53,383
48	25,000	0	71,664	55,127	657,455	0	81,145	0	112,615	81,083	0	81,867
49	25,000	0	99,440	83,166	685,231	0	110,380	0	153,157	110,273	0	111,618
50	25,000	0	129,453	113,449	715,244	0	140,781	0	195,300	140,616	0	142,690
51	25,000	0	161,873	146,145	747,664	0	172,395	0	239,108	172,158	0	175,144
52	25,000	0	196,877	181,429	782,668	0	205,270	0	284,647	204,946	0	209,040
53	25,000	0	234,664	221,795	820,455	0	239,457	0	331,984	239,029	0	244,444
54	25,000	0	275,445	265,146	861,236	0	275,008	0	381,191	274,458	0	281,420
55	25,000	0	320,526	312,805	906,317	0	311,977	0	432,342	311,286	0	320,041
Tot.	250,000	0	320,526	312,805	906,317	0	311,977	0	432,342	311,286	0	320,041
56	25,000	0	369,157	364,008	954,948	0	350,421	0	485,513	349,570	0	360,378
57	25,000	0	421,606	419,034	1,007,397	0	390,399	0	540,785	389,365	0	402,508
58	25,000	0	478,157	478,157	1,063,948	0	431,972	0	598,240	430,732	0	446,510
59	25,000	0	539,129	539,129	1,124,920	0	475,203	0	657,964	473,734	0	492,469
60	25,000	0	604,870	604,870	1,190,661	0	520,159	0	720,047	518,434	0	540,471
61	25,000	0	676,960	676,960	1,262,751	0	566,909	0	784,583	564,900	0	590,606
62	25,000	0	754,611	754,611	1,340,402	0	615,524	0	851,667	613,201	0	642,969
63	25,000	0	838,249	838,249	1,424,040	0	666,078	0	921,402	663,409	0	697,661
64	25,000	0	928,341	928,341	1,514,132	0	718,649	0	993,891	715,602	0	754,783
65	25,000	0	1,025,385	1,025,385	1,611,176	0	773,318	0	1,069,244	769,855	0	814,444
Tot.	500,000	0	1,025,385	1,025,385	1,611,176	0	773,318	0	1,069,244	769,855	0	814,444
66	0	99,000	1,105,799	1,001,849	1,223,008	99,000	701,220	137,500	968,547	697,354	99,000	747,246
67	0	99,000	1,191,769	978,672	1,205,108	99,000	626,247	137,500	863,874	621,989	99,000	677,060
68	0	99,000	1,283,695	955,993	1,187,058	99,000	548,282	137,500	755,066	543,647	99,000	603,755
69	0	99,000	1,381,968	933,930	1,168,865	99,000	467,206	137,500	641,959	462,211	99,000	527,191
70	0	99,000	1,486,983	912,594	1,150,511	99,000	382,896	137,500	524,386	377,558	99,000	447,225
71	0	99,000	1,599,211	892,152	1,132,034	99,000	295,222	137,500	402,168	289,561	99,000	363,703
72	0	99,000	1,719,431	873,070	1,096,596	99,000	204,051	137,500	275,122	198,088	99,000	276,469
73	0	99,000	1,848,300	855,670	1,058,983	99,000	109,242	137,500	143,058	103,002	99,000	185,358
74	0	99,000	1,986,549	840,338	1,019,128	99,000	10,651	137,500	5,778	4,160	99,000	90,196
75	0	99,000	2,135,001	827,529	976,979	10,651	0	5,778	0	0	90,196	0
Tot.	500,000	990,000	2,135,001	827,529	976,979	901,651	0	1,243,278	0	0	981,196	0
76	0	99,000	2,294,574	817,778	932,507	0	0	0	0	0	0	0
77	0	99,000	2,465,371	810,786	934,054	0	0	0	0	0	0	0
78	0	99,000	2,648,165	806,900	939,309	0	0	0	0	0	0	0
79	0	99,000	2,843,771	806,493	948,681	0	0	0	0	0	0	0
80	0	99,000	3,053,059	809,967	962,620	0	0	0	0	0	0	0
81	0	99,000	3,276,912	817,716	981,561	0	0	0	0	0	0	0

Age	Prem	After Tax Policy Loan	Accum Value	Surrend. 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	99,000	3,516,187	830,081	1,005,890	0	0	0	0	0	0	0
83	0	99,000	3,771,844	847,483	1,036,075	0	0	0	0	0	0	0
84	0	99,000	4,044,869	870,339	1,072,582	0	0	0	0	0	0	0
85	0	99,000	4,336,219	899,013	1,115,824	0	0	0	0	0	0	0
Tot.	500,000	1,980,000	4,336,219	899,013	1,115,824	901,651	0	1,243,278	0	0	981,196	0
86	0	99,000	4,646,817	933,801	1,166,142	0	0	0	0	0	0	0
87	0	99,000	4,977,697	975,080	1,223,965	0	0	0	0	0	0	0
88	0	99,000	5,329,790	1,023,092	1,289,581	0	0	0	0	0	0	0
89	0	99,000	5,703,873	1,077,891	1,363,084	0	0	0	0	0	0	0
90	0	99,000	6,100,746	1,139,514	1,444,552	0	0	0	0	0	0	0
91	0	99,000	6,520,310	1,207,067	1,533,082	0	0	0	0	0	0	0
92	0	99,000	6,971,086	1,288,230	1,567,074	0	0	0	0	0	0	0
93	0	99,000	7,457,787	1,386,838	1,610,572	0	0	0	0	0	0	0
94	0	99,000	7,986,642	1,508,197	1,667,929	0	0	0	0	0	0	0
95	0	99,000	8,565,537	1,659,218	1,744,874	0	0	0	0	0	0	0
Tot.	500,000	2,970,000	8,565,537	1,659,218	1,744,874	901,651	0	1,243,278	0	0	981,196	0



### 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 6.5% 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 5% 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 5.5% 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**

**\$678,526**

**TOTAL EXPENSES AGE 85**

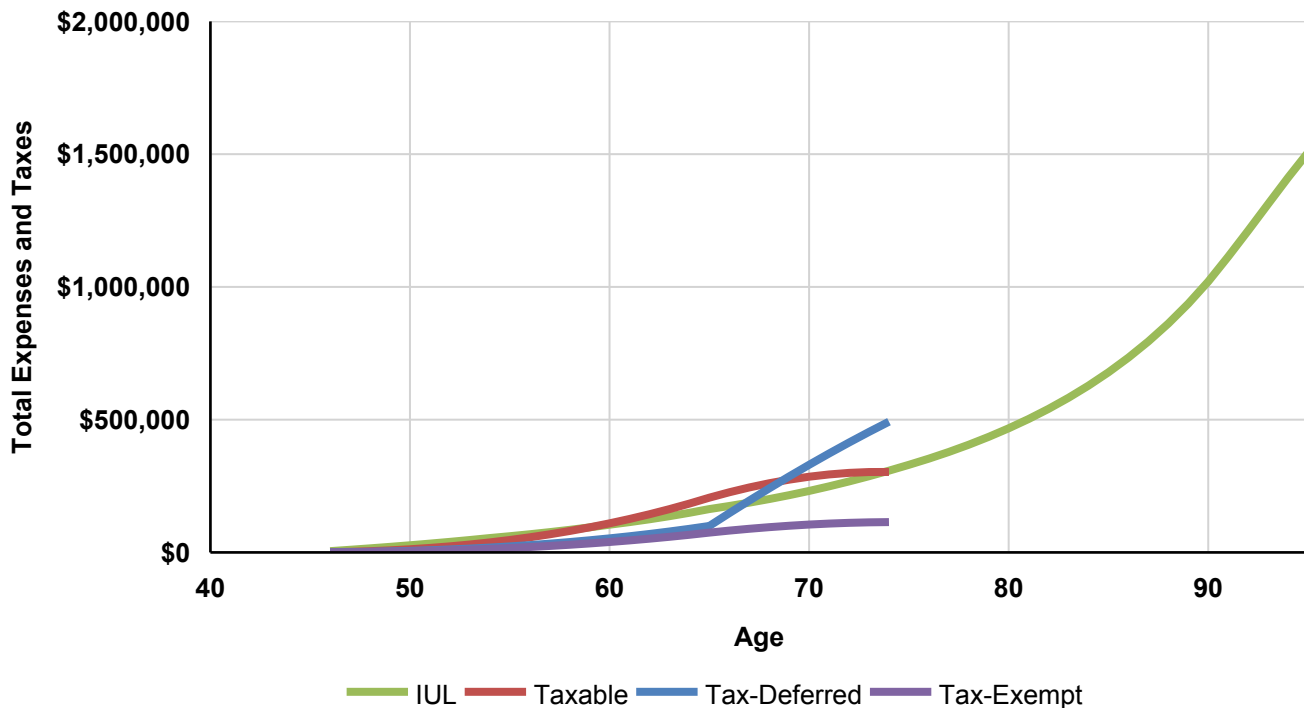
**\$678,526**

**TOTAL CHARGES PAID AGE 85**

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Total Expenses and Taxes Paid @ Age 85							Notes
		Total Premium	Expenses	Taxes	Total Expense	Expenses/Premium	
IUL		\$500,000	\$678,526	\$0	\$678,526	135.7%	Death Benefit @ 95 Is \$1,744,874
Taxable		\$500,000	\$105,748	\$197,322	\$303,070	60.6%	Account Went to \$0 at Age 75
Tax Deferred		\$694,444	\$145,892	\$348,118	\$494,010	71.1%	Account Went to \$0 at Age 75
Tax-Exempt		\$500,000	\$114,210	\$0	\$114,210	22.8%	Account Went to \$0 at Age 75

## 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 \$500,000 through age 85. The total charges will be \$678,526 at Age 85. That is 135.7% of your total premium. Taking a look at the other accounts Taxable ends up being 60.6%, Tax-Deferred is 71.1%, and the Tax-Exempt is 22.8%.

IUL also becomes the superior account because of its additional benefit of a death benefit protection which is \$1,744,874 at Age 95. That benefit is also tax-free for your heirs.

# TOTAL EXPENSES AND TAXES PAID YEARLY BREAKDOWN

		Indexed Universal Life Illustrated Policy Values			Taxable Acct. w/ 7% Growth & 1% Expense			Tax Deferred Acct. w/ 5% Growth & 1% Expense			Tax-Exempt Acct. w/ 5.5% Growth & 1% Expense
Age	Premium	Policy Admin Charges	Cost of Ins.	Total Charges	Mgt Expense	Taxes	Total Expense	Mgt Expense	Taxes	Total Expense	Mgt Expense
46	25,000	3,543	1,311	4,854	263	490	753	365	0	365	264
47	25,000	3,763	1,347	5,110	536	1,000	1,535	744	0	744	539
48	25,000	4,000	1,383	5,383	820	1,529	2,349	1,138	0	1,138	827
49	25,000	4,256	1,402	5,658	1,115	2,080	3,195	1,547	0	1,547	1,127
50	25,000	4,532	1,402	5,934	1,422	2,653	4,075	1,973	0	1,973	1,441
51	25,000	4,831	1,413	6,244	1,741	3,249	4,991	2,415	0	2,415	1,769
52	25,000	5,154	1,440	6,594	2,073	3,869	5,942	2,875	0	2,875	2,112
53	25,000	5,502	1,474	6,976	2,419	4,513	6,932	3,353	0	3,353	2,469
54	25,000	5,878	1,523	7,401	2,778	5,183	7,961	3,850	0	3,850	2,843
55	25,000	5,293	1,585	6,878	3,151	5,880	9,031	4,367	0	4,367	3,233
Tot.	250,000	46,752	14,280	61,032	16,318	30,448	46,766	22,627	0	22,627	16,624
56	25,000	5,742	1,663	7,405	3,540	6,605	10,144	4,904	0	4,904	3,640
57	25,000	6,226	1,758	7,984	3,943	7,358	11,302	5,462	0	5,462	4,066
58	25,000	6,747	1,876	8,623	4,363	8,142	12,505	6,043	0	6,043	4,510
59	25,000	7,309	2,005	9,314	4,800	8,957	13,757	6,646	0	6,646	4,974
60	25,000	7,916	2,141	10,057	5,254	9,804	15,058	7,273	0	7,273	5,459
61	25,000	7,339	2,368	9,707	5,726	10,685	16,411	7,925	0	7,925	5,966
62	25,000	8,055	2,605	10,660	6,217	11,601	17,819	8,603	0	8,603	6,495
63	25,000	8,827	2,861	11,688	6,728	12,554	19,282	9,307	0	9,307	7,047
64	25,000	9,658	3,132	12,790	7,259	13,545	20,804	10,039	0	10,039	7,624
65	25,000	10,554	3,425	13,979	7,811	14,576	22,387	10,800	0	10,800	8,227
Tot.	500,000	125,125	38,114	163,239	71,960	134,275	206,235	99,630	0	99,630	74,632
66	0	10,291	1,306	11,597	7,083	13,217	20,300	9,783	38,500	48,283	7,548
67	0	11,090	1,456	12,546	6,326	11,804	18,129	8,726	38,500	47,226	6,839
68	0	11,945	1,616	13,561	5,538	10,334	15,872	7,627	38,500	46,127	6,099
69	0	12,860	1,823	14,683	4,719	8,806	13,525	6,484	38,500	44,984	5,325
70	0	13,836	2,099	15,935	3,868	7,217	11,084	5,297	38,500	43,797	4,517
71	0	14,880	2,405	17,285	2,982	5,564	8,546	4,062	38,500	42,562	3,674
72	0	15,997	2,474	18,471	2,061	3,846	5,907	2,779	38,500	41,279	2,793
73	0	17,194	2,486	19,680	1,103	2,059	3,162	1,445	38,500	39,945	1,872
74	0	18,477	2,414	20,891	108	201	308	58	38,500	38,558	911
75	0	19,854	2,228	22,082	0	0	0	0	1,618	1,618	0
Tot.	500,000	271,549	58,421	329,970	105,748	197,322	303,070	145,892	348,118	494,010	114,210
76	0	21,333	1,894	23,227	0	0	0	0	0	0	0
77	0	22,920	2,263	25,183	0	0	0	0	0	0	0
78	0	24,618	2,699	27,317	0	0	0	0	0	0	0
79	0	26,435	3,217	29,652	0	0	0	0	0	0	0
80	0	28,380	3,824	32,204	0	0	0	0	0	0	0
81	0	30,460	4,571	35,031	0	0	0	0	0	0	0
82	0	32,684	5,550	38,234	0	0	0	0	0	0	0



Age	Premium	Policy Admin Charges	Cost of Ins.	Total Charges	Mgt Expense	Taxes	Total Expense	Mgt Expense	Taxes	Total Expense	Mgt Expense
83	0	35,060	6,722	41,782	0	0	0	0	0	0	0
84	0	37,598	8,135	45,733	0	0	0	0	0	0	0
85	0	40,308	9,885	50,193	0	0	0	0	0	0	0
<b>Tot.</b>	<b>500,000</b>	<b>571,345</b>	<b>107,181</b>	<b>678,526</b>	<b>105,748</b>	<b>197,322</b>	<b>303,070</b>	<b>145,892</b>	<b>348,118</b>	<b>494,010</b>	<b>114,210</b>
86	0	43,198	12,078	55,276	0	0	0	0	0	0	0
87	0	46,278	14,673	60,951	0	0	0	0	0	0	0
88	0	49,557	17,845	67,402	0	0	0	0	0	0	0
89	0	53,044	21,804	74,848	0	0	0	0	0	0	0
90	0	56,746	26,588	83,334	0	0	0	0	0	0	0
91	0	60,666	33,111	93,777	0	0	0	0	0	0	0
92	0	64,843	33,110	97,953	0	0	0	0	0	0	0
93	0	69,340	30,880	100,220	0	0	0	0	0	0	0
94	0	74,211	25,327	99,538	0	0	0	0	0	0	0
95	0	79,521	15,341	94,862	0	0	0	0	0	0	0
<b>Tot.</b>	<b>500,000</b>	<b>1,168,749</b>	<b>337,938</b>	<b>1,506,687</b>	<b>105,748</b>	<b>197,322</b>	<b>303,070</b>	<b>145,892</b>	<b>348,118</b>	<b>494,010</b>	<b>114,210</b>



## 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

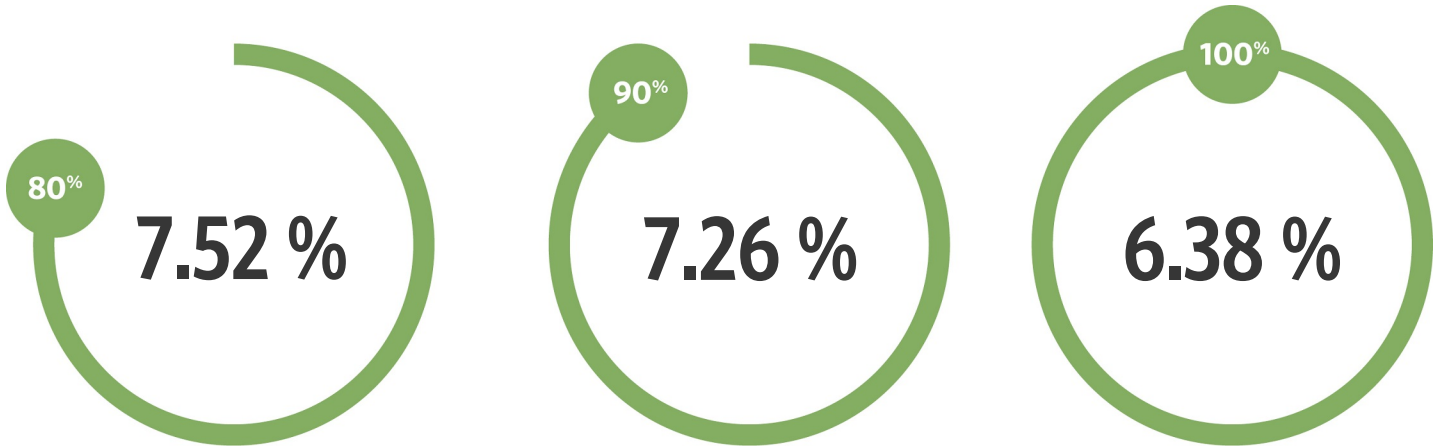


This report is intended to help you understand indexing strategies, making it easy for you to view hypothetical historical interest credits of an indexed product given certain index criteria. It can help you decide which hypothetical rates to use when illustrating a product and view how certain products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

## CALCULATOR ASSUMPTIONS

<b>Index Strategy:</b>	Bloomberg US Dynamic Balanced Index II ER
<b>Index Crediting Period:</b>	One Year Point to Point
<b>Participation Rate:</b>	160%
<b>Index Cap:</b>	None
<b>Index Floor:</b>	0%
<b>Index Fee:</b>	0%
<b>Index Crediting Period Start Date:</b>	6/1/2004
<b>Index Crediting Period Last Period Start Date:</b>	8/31/2007
<b>Number of Years:</b>	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 %

**11.38 %**

MAXIMUM RETURN

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

**8.64 %**

AVERAGE RETURN

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

## COMPARISON AGAINST S&P 500

**83.91 %**

Within a 12-year period starting on 6/1/2004, your hypothetical IUL would have outperformed the S&P 500 83.91 % of the time

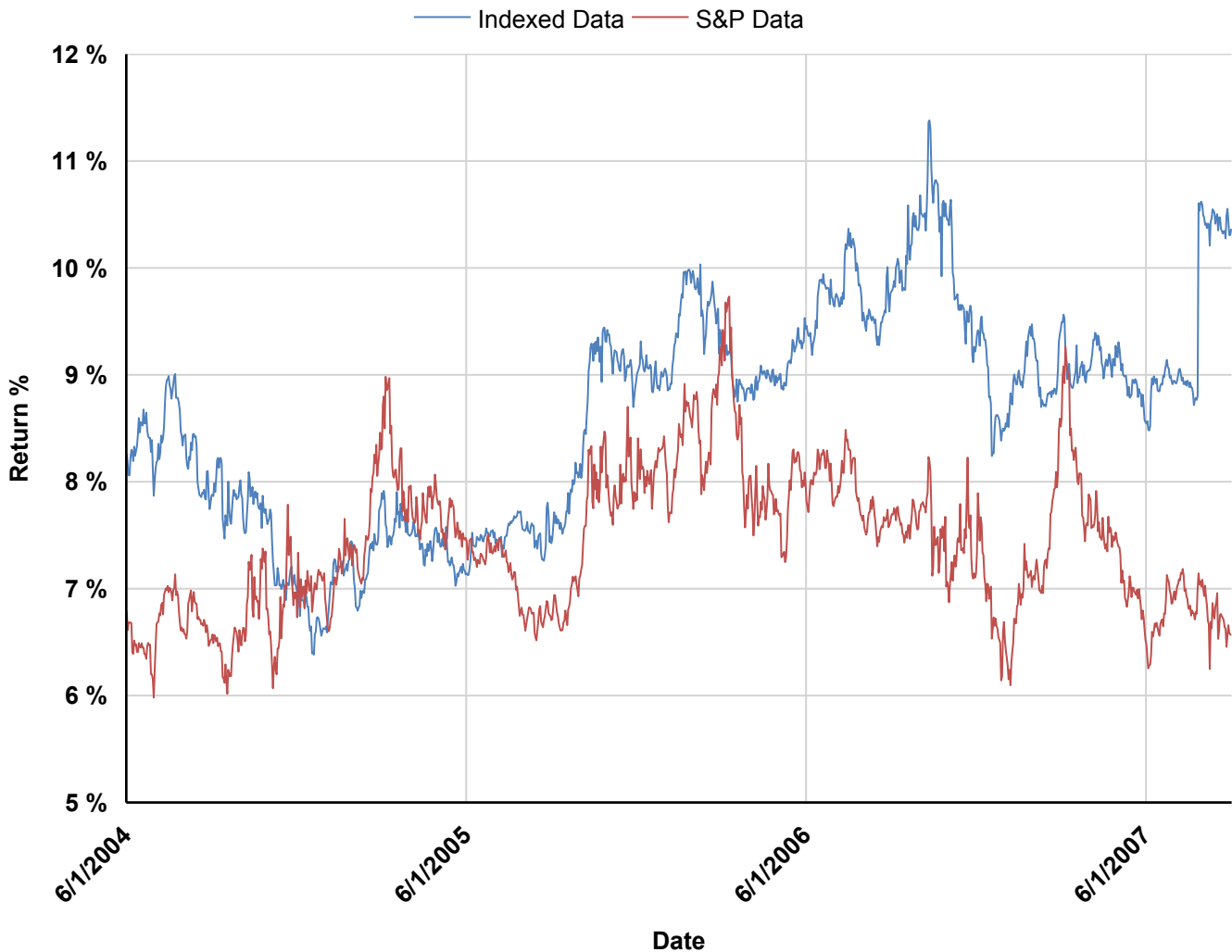




# AVERAGE HYPOTHETICAL INDEXED RETURN

The graph below shows the hypothetical indexed return as well as the S&P 500 return for each of the 1187 data points in our model. From the graph you can view the historical trends of our proposed indexed product and of the S&P 500.

**S&P Versus Bloomberg US Dynamic Balanced Index II ER Indexed Returns For a 100% Cap and a 0% Floor For a 12 Year Period, Starting From 6/1/2004**

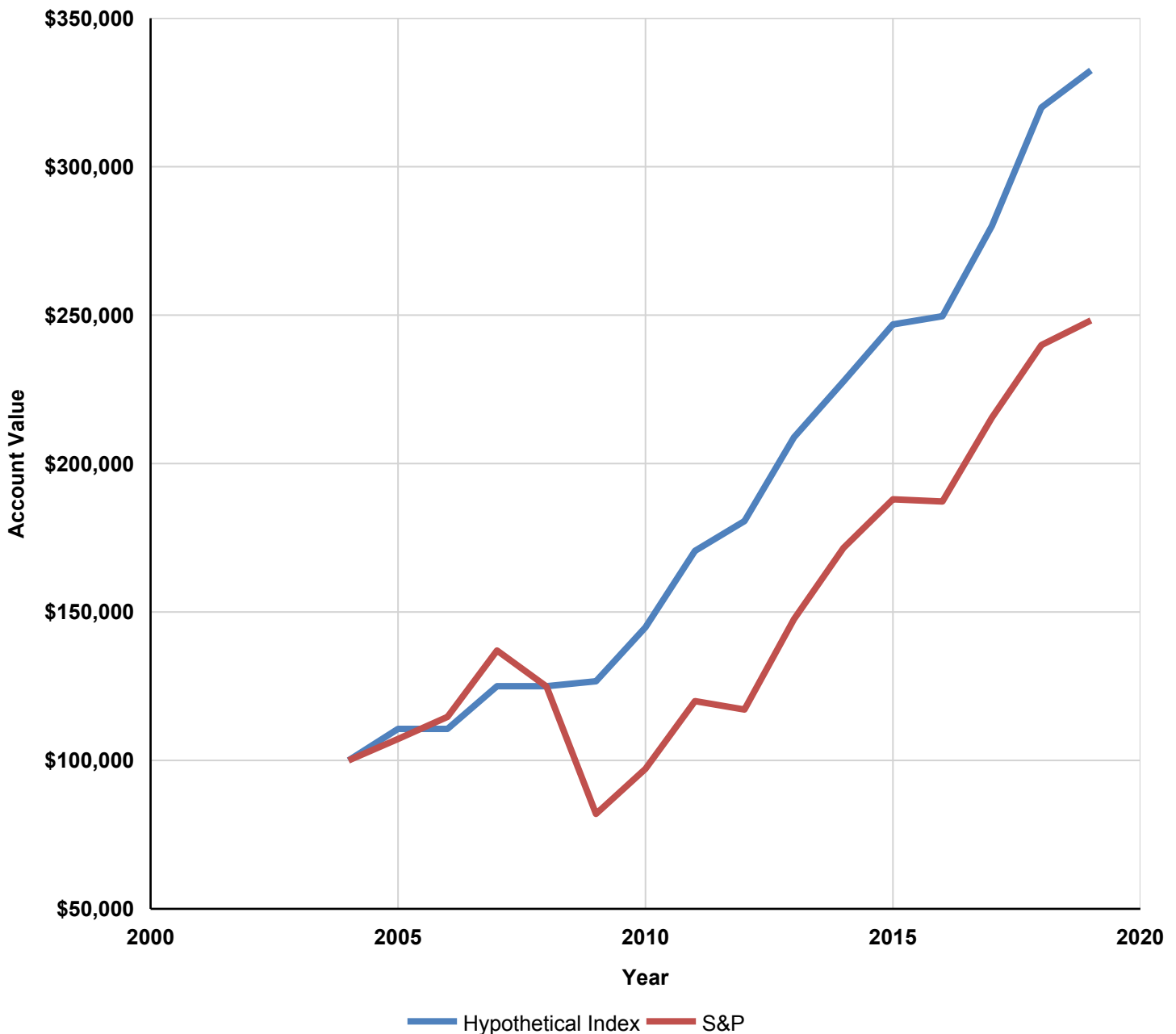


The index values do not reflect dividends payable on the underlying stocks, any underlying fees or charges in any particular investment. Due to the overlapping of data, the percentile rates given should not provide a direct level of confidence of future index performance. The actual consequences of a particular planning alternative will depend on many variables, some of which may not be fully accounted for in this presentation. This material does not constitute tax, legal or accounting advice. It is important to remember that these numbers are solely historical and do not and should not be used to predict future indexed performance. This calculator does not include a specific product's fees and charges that may occur. You should view a personalized illustration from a specific insurance company before deciding to purchase any indexed product from that company.

# HISTORICAL EFFECTS OF CASH ACCUMULATION

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**



# 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. The content of this report is not intended to provide legal, tax or accounting advice. Please consult your tax advisor for specific tax advice.

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