

The PremiumLife Comparison Report™

Mr. Valued Client, Age 50, Preferred Plus



		Taxable Account		PremiumLife™ IUL		PremiumLife™ Match		
		Earnings Rate: 7.00% 5 Year Investment		6.71% In Classic Allocations Initial Benefit: \$1,255,000		6.71% In Classic Allocations Initial Benefit: \$2,510,000		
End	Age	Income to Age 100	Account Value	Payment & Income	Death Benefit	Payment & Income	Premium & Loan Paid	Benefit Net Loans
1	51	-100,000	104,550	-100,000	1,343,920	-200,000	200,000	2,636,356
2	52	-100,000	213,857	-100,000	1,439,414	-100,000	200,000	2,690,407
3	53	-100,000	328,138	-100,000	1,541,960	-100,000	200,000	2,771,408
4	54	-100,000	447,618	-100,000	1,652,060	-100,000	200,000	2,880,194
5	55	-100,000	572,534	-100,000	1,770,506	0	200,000	2,911,176
6	56	0	598,585	0	1,255,000	0	200,000	2,917,820
7	57	0	625,820	0	1,255,000	0	200,000	2,928,257
8	58	0	654,295	0	900,000	0	200,000	2,942,789
9	59	0	684,066	0	901,747	0	200,000	2,961,856
10	60	0	715,191	0	932,147	0	200,000	2,994,329
11	61	0	747,732	0	963,521	0	0	1,345,255
12	62	0	781,754	0	1,011,408	0	0	1,400,358
13	63	0	817,323	0	1,062,024	0	0	1,457,103
14	64	0	854,511	0	1,115,518	0	0	1,515,655
15	65	0	893,392	0	1,172,043	0	0	1,575,908
16	66	0	934,041	0	1,239,654	0	2,757,321	1,646,837
17	67	52,133	922,034	93,000	1,222,740	130,000	0	1,621,748
18	68	52,133	909,481	93,000	1,204,619	130,000	0	1,595,011
19	69	52,133	896,357	93,000	1,185,210	130,000	0	1,566,508
20	70	52,133	882,636	93,000	1,164,431	130,000	0	1,536,116
21	71	52,133	868,290	93,000	1,142,213	130,000	0	1,503,735
22	72	52,133	853,292	93,000	1,103,041	130,000	0	1,414,800
23	73	52,133	837,611	93,000	1,060,410	130,000	0	1,317,541
24	74	52,133	821,217	93,000	1,014,155	130,000	0	1,211,583
25	75	52,133	804,077	93,000	964,113	130,000	0	1,096,509
26	76	52,133	786,157	93,000	910,146	130,000	0	972,032
27	77	52,133	767,421	93,000	894,801	130,000	0	985,456
28	78	52,133	747,833	93,000	880,017	130,000	0	1,004,736
29	79	52,133	727,354	93,000	865,885	130,000	0	1,030,417
30	80	52,133	705,943	93,000	852,504	130,000	0	1,063,096
31	81	52,133	683,558	93,000	839,926	130,000	0	1,103,254
32	82	52,133	660,154	93,000	828,134	130,000	0	1,151,113
33	83	52,133	635,686	93,000	817,165	130,000	0	1,207,139
34	84	52,133	610,104	93,000	806,991	130,000	0	1,271,728
35	85	52,133	583,358	93,000	797,361	130,000	0	1,344,385
36	86	52,133	555,395	93,000	788,062	130,000	0	1,424,787
37	87	52,133	526,160	93,000	778,998	130,000	0	1,513,053
40	90	52,133	430,229	93,000	748,412	130,000	0	1,813,955
45	95	52,133	238,945	93,000	480,554	130,000	0	1,773,950
50	100	52,133	0	93,000	572,680	130,000	0	3,251,365
		\$1,772,539 After Tax Income \$0 Remaining Value Age 100 IRR at Age 100 4.55%		\$3,162,000 Tax Free Income Tax Equivalent \$143,077 -35% Tax Equivalent DB IRR 10.97%		\$4,420,000 Tax Free Income Tax Equivalent \$200,000 -35% Tax Equivalent DB IRR 13.36%		

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Signature & Date: _____

Valuations and Stress Designs

Mr. Valued Client, Age 50, Preferred Plus

Byline 5 Year Fixed (365 Days Interest)
Forward Rates 2023 Q2, Based on Prime -0.65%

Automatic Premium Payments & 1099-INT on Earnings

Projected Loan Calculations with 6.71% Earnings							
Yr	Bank Loan \$1,500 Fee	Client Payment	Year Start Balance	Q2 Rate Estimate	Year End Loan Balance	Cash Value Net of Loans	Collateral Projection
1	910,690	(200,000)	710,690	6.95%	760,769	50,102	(1,267)
2	0	(100,000)	660,769	6.95%	707,330	125,033	59,277
3	0	(100,000)	607,330	6.95%	650,126	209,204	127,815
4	0	(100,000)	550,126	6.95%	588,891	303,430	205,063
5	0	0	588,891	6.95%	630,387	302,076	185,236
6	200,000	0	830,387	5.74%	878,713	311,844	164,900
7	200,000	0	1,078,713	5.84%	1,142,585	325,405	146,085
8	200,000	0	1,342,585	5.92%	1,423,170	355,412	140,655
9	200,000	0	1,623,170	5.98%	1,721,584	389,954	137,133
10	200,000	0	1,921,584	6.04%	2,039,260	437,903	143,181
11	0	0	2,039,260	6.08%	2,164,969	504,253	188,208
12	0	0	2,164,969	6.11%	2,299,085	575,630	236,493
13	0	0	2,299,085	6.14%	2,442,210	652,483	288,555
14	0	0	2,442,210	6.16%	2,594,739	720,095	330,312
15	0	0	2,594,739	6.18%	2,757,321	794,506	376,892

5 Year Premium Deposit Fund at \$909,190					
Yr	Planned Premium	Account Balance	Earnings Rate	Interest Earned	Taxes Due at 35% Rate
1	200,000	709,190	5.00%	35,460	12,411
2	200,000	544,650	5.00%	27,232	9,531
3	200,000	371,882	5.00%	18,594	6,508
4	200,000	190,476	5.00%	9,524	3,333
5	200,000	0	5.00%	0	0
<i>Total Earnings & Estimated Taxes:</i>				90,810	31,783

The Impact of Substantially Higher Loan Rates

Consistent 0% Returns, 95% IUL Value, 100% PDF Value

+2.00% Loan Stress at 6.71% Earnings							
Yr	Bank Loan \$1,500 Fee	Client Payment	Year Start Balance	Loan Rate Estimate	Year End Loan Balance	Cash Value Net of Loans	Collateral Projection
1	910,690	(200,000)	710,690	6.95%	760,769	50,102	(1,267)
2	0	(100,000)	660,769	6.95%	707,330	125,033	59,277
3	0	(100,000)	607,330	6.95%	650,126	209,204	127,815
4	0	(100,000)	550,126	6.95%	588,891	303,430	205,063
5	0	0	588,891	6.95%	630,387	302,076	185,236
6	200,000	0	830,387	7.74%	895,552	295,005	148,061
7	200,000	0	1,095,552	7.84%	1,182,636	285,354	106,034
8	200,000	0	1,382,636	7.92%	1,493,662	284,920	70,164
9	200,000	0	1,693,662	7.98%	1,830,693	280,845	28,024
10	200,000	0	2,030,693	8.04%	2,196,228	280,935	(13,788)
11	0	0	2,196,228	8.08%	2,376,148	293,074	(22,972)
12	0	0	2,376,148	8.11%	2,571,530	303,185	(35,952)
13	0	0	2,571,530	8.14%	2,783,760	310,933	(52,996)
14	0	0	2,783,760	8.16%	3,014,070	300,764	(89,018)
15	0	0	3,014,070	8.18%	3,264,045	287,782	(129,832)

0% Earnings All Years Collateral Valuation					
Yr	0% Policy Cash Value	0% PDF Cash Value	95% & 100% Valuation	Total to Secure	Collateral at 0% Earnings
1	54,528	709,190	760,992	760,769	222
2	225,016	509,190	722,955	707,330	15,625
3	396,544	309,190	685,907	650,126	35,781
4	569,027	109,190	649,765	588,891	60,875
5	742,884	0	705,740	630,387	75,353
6	918,130	0	872,224	878,713	(6,490)
7	1,094,792	0	1,040,053	1,142,585	(102,533)
8	1,285,226	0	1,220,965	1,423,170	(202,205)
9	1,477,061	0	1,403,208	1,721,584	(318,376)
10	1,678,365	0	1,594,447	2,039,260	(444,813)
11	1,693,643	0	1,608,961	2,164,969	(556,008)
12	1,708,856	0	1,623,413	2,299,085	(675,672)
13	1,724,014	0	1,637,814	2,442,210	(804,396)
14	1,723,672	0	1,637,488	2,594,739	(957,251)
15	1,723,306	0	1,637,141	2,757,321	(1,120,181)

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Index Universal Life Policy Average Charges: Mr. Valued Client, Age 50, Preferred Plus

Age 90 Asset Charges	+	Age 90 Cost of Insurance	+	Age 90 Policy Charges	=	Total Projected Charges
0.00%		0.15%		0.16%		0.31%
Monthly charge to the current value allocated to the select index. Calculated as: Total Asset Charge / (NSV + Cumulative Income) / Years.		Charge to provide a death benefit. Calculated as: Total Cost of Insurance / (NSV + Cumulative Income) / Years.		Premium charge, rider charges, monthly policy charge and expense charge. Calculated as: Total Policy Charges / (NSV + Cumulative Income) / Years.		Average Over 40 Years, Age 90 Yearly Average Charges As % of Net Surrender Value + Cumulative Income

Yearly Average Charges as % of Net Surrender Value



Yr	Age	Annual Asset Charges	Average Asset Charges	Avg Charge Percent of NSV + Inc	Annual Cost Of Insurance	Average Cost Of Insurance	Avg Charge Percent of NSV + Inc	Annual Policy Charges	Average Policy Charges	Avg Charge Percent of NSV + Inc	Net Surrender Value	Loan Payoff Cumulative Income	Charges as Percent of NSV + Inc
1	51	0	0	0.00%	6,252	6,252	9.44%	29,074	29,074	43.90%	66,221	0	53.35%
2	52	0	0	0.00%	6,627	6,440	2.47%	29,125	29,100	11.17%	260,481	0	13.64%
3	53	0	0	0.00%	7,043	6,641	1.42%	29,178	29,126	6.21%	468,854	0	7.63%
4	54	0	0	0.00%	7,542	6,866	0.99%	29,220	29,149	4.21%	692,321	0	5.20%
5	55	0	0	0.00%	7,641	7,021	0.75%	29,252	29,170	3.13%	932,463	0	3.88%
6	56	0	0	0.00%	7,779	7,147	0.60%	29,268	29,186	2.45%	1,190,557	0	3.05%
7	57	0	0	0.00%	7,907	7,256	0.49%	29,279	29,199	1.99%	1,467,990	0	2.48%
8	58	0	0	0.00%	8,043	7,354	0.41%	29,290	29,211	1.64%	1,778,582	0	2.06%
9	59	0	0	0.00%	8,205	7,449	0.35%	29,308	29,222	1.38%	2,111,538	0	1.74%
10	60	0	0	0.00%	8,380	7,542	0.30%	21,328	28,432	1.15%	2,477,163	0	1.45%
11	61	0	0	0.00%	2,259	7,062	0.26%	13,352	27,061	1.01%	2,669,222	0	1.28%
12	62	0	0	0.00%	2,289	6,664	0.23%	13,379	25,921	0.90%	2,874,715	0	1.13%
13	63	0	0	0.00%	2,293	6,328	0.20%	13,408	24,959	0.81%	3,094,693	0	1.01%
14	64	0	0	0.00%	2,262	6,037	0.18%	13,429	24,135	0.73%	3,314,834	0	0.91%
15	65	0	0	0.00%	2,213	5,782	0.16%	13,448	23,423	0.66%	3,551,827	0	0.82%
16	66	0	0	0.00%	2,426	5,572	0.15%	635	21,998	0.60%	889,833	2,757,321	0.76%
17	67	0	0	0.00%	2,854	5,413	0.14%	719	20,747	0.55%	855,649	130,000	0.70%
18	68	0	0	0.00%	3,330	5,297	0.14%	816	19,639	0.51%	822,113	260,000	0.65%
19	69	0	0	0.00%	3,861	5,221	0.13%	926	18,654	0.47%	789,395	390,000	0.61%
20	70	0	0	0.00%	4,443	5,182	0.13%	1,049	17,774	0.44%	757,693	520,000	0.57%
21	71	0	0	0.00%	5,064	5,177	0.13%	1,181	16,984	0.41%	727,249	650,000	0.54%
22	72	0	0	0.00%	5,214	5,178	0.12%	1,316	16,272	0.38%	698,870	780,000	0.51%
23	73	0	0	0.00%	5,178	5,178	0.12%	1,465	15,628	0.36%	673,125	910,000	0.48%
24	74	0	0	0.00%	4,875	5,166	0.12%	1,624	15,045	0.34%	650,730	1,040,000	0.45%
25	75	0	0	0.00%	4,287	5,131	0.11%	1,800	14,515	0.32%	632,480	1,170,000	0.43%
26	76	0	0	0.00%	3,254	5,058	0.11%	1,980	14,033	0.30%	619,419	1,300,000	0.41%
27	77	0	0	0.00%	3,992	5,019	0.10%	2,158	13,593	0.28%	610,388	1,430,000	0.39%
28	78	0	0	0.00%	4,870	5,014	0.10%	2,342	13,191	0.27%	605,843	1,560,000	0.37%
29	79	0	0	0.00%	5,915	5,045	0.10%	2,542	12,824	0.25%	606,248	1,690,000	0.35%
30	80	0	0	0.00%	7,146	5,115	0.10%	2,746	12,488	0.24%	612,116	1,820,000	0.34%
35	85	0	0	0.00%	19,790	6,317	0.11%	5,446	11,296	0.19%	733,483	2,470,000	0.30%
40	90	0	0	0.00%	60,081	10,592	0.15%	11,299	10,959	0.16%	993,682	3,120,000	0.31%
45	95	0	0	0.00%	15,467	15,425	0.19%	23,421	11,755	0.15%	1,554,168	3,770,000	0.34%
50	100	0	0	0.00%	0	13,882	0.13%	100	10,590	0.10%	3,251,365	4,420,000	0.23%

See full details on the Policy Charges Ledger page of your product illustration. This PremiumLife™ Match design must be accompanied by a life insurance sales illustration. Rates and values are hypothetical projections, not guaranteed, and actual results will vary. Policy performance will affect collateral requirements along with actual loan rates and other loan covenants if your application is approved. We make no warranties, express or implied as to the validity or completeness of this data. You should conduct your own independent assessment of the merits of pursuing this transaction and consult with your own professional advisors. The borrower / insured assumes all risk including collateral, interest rate, and investment risk.