

The PremiumLife Comparison Report™

Mr. Valued Client, Age 40, Preferred Plus



		Taxable Account		PremiumLife™ IUL		PremiumLife™ Match		
		Earnings Rate: 7.00% 5 Year Investment		6.71% In Classic Allocations Initial Benefit: \$1,097,500		6.71% In Classic Allocations Initial Benefit: \$2,195,000		
End	Yr Age	Income to Age 100	Account Value	Payment & Income	Death Benefit	Payment & Income	Premium & Loan Paid	Benefit Net Loans
	1 46	-75,000	78,413	-75,000	1,164,876	-150,000	150,000	2,291,056
	2 47	-75,000	160,393	-75,000	1,237,358	-75,000	150,000	2,333,676
	3 48	-75,000	246,103	-75,000	1,315,350	-75,000	150,000	2,396,978
	4 49	-75,000	335,713	-75,000	1,399,278	-75,000	150,000	2,481,691
	5 50	-75,000	429,401	-75,000	1,489,600	0	150,000	2,508,350
	6 51	0	448,939	0	1,097,500	0	150,000	2,517,122
	7 52	0	469,365	0	1,097,500	0	150,000	2,529,119
	8 53	0	490,721	0	803,836	0	150,000	2,544,601
	9 54	0	513,049	0	821,154	0	150,000	2,563,949
	10 55	0	536,393	0	837,972	0	150,000	2,593,858
	11 56	0	560,799	0	854,062	0	0	1,473,611
	12 57	0	586,315	0	887,300	0	0	1,504,686
	13 58	0	612,992	0	921,642	0	0	1,533,193
	14 59	0	640,884	0	957,063	0	0	1,558,702
	15 60	0	670,044	0	993,516	0	0	1,580,405
	16 61	0	700,531	0	1,036,573	0	2,068,944	1,601,289
	17 62	0	732,405	0	1,097,565	0	0	1,679,855
	18 63	0	765,729	0	1,161,804	0	0	1,761,712
	19 64	0	800,570	0	1,229,442	0	0	1,846,913
	20 65	0	836,996	0	1,300,637	0	0	1,935,557
	21 66	46,150	826,830	96,000	1,273,290	145,000	0	1,873,198
	22 67	46,150	816,201	96,000	1,255,435	145,000	0	1,846,763
	23 68	46,150	805,089	96,000	1,236,343	145,000	0	1,818,658
	24 69	46,150	793,472	96,000	1,215,935	145,000	0	1,788,764
	25 70	46,150	781,325	96,000	1,194,144	145,000	0	1,756,847
	26 71	46,150	768,626	96,000	1,170,919	145,000	0	1,722,772
	27 72	46,150	755,349	96,000	1,129,126	145,000	0	1,629,013
	28 73	46,150	741,468	96,000	1,083,646	145,000	0	1,526,570
	29 74	46,150	726,956	96,000	1,034,292	145,000	0	1,415,033
	30 75	46,150	711,783	96,000	980,880	145,000	0	1,294,025
	31 76	46,150	695,920	96,000	923,238	145,000	0	1,163,246
	32 77	46,150	679,335	96,000	908,258	145,000	0	1,178,609
	33 78	46,150	661,995	96,000	894,008	145,000	0	1,200,311
	34 79	46,150	643,867	96,000	880,588	145,000	0	1,228,930
	35 80	46,150	624,914	96,000	868,109	145,000	0	1,265,104
	36 81	46,150	605,098	96,000	856,648	145,000	0	1,309,350
	40 85	46,150	516,399	96,000	821,169	145,000	0	1,573,380
	45 90	46,150	380,846	96,000	785,915	145,000	0	2,086,151
	50 95	46,150	211,519	96,000	515,912	145,000	0	2,061,688
	55 100	46,150	0	96,000	649,999	145,000	0	3,653,538
		\$1,615,233 After Tax Income \$0 Remaining Value Age 100 IRR at Age 100 4.55%		\$3,360,000 Tax Free Income Tax Equivalent \$147,692 -35% Tax Equivalent DB IRR 11.26%		\$5,075,000 Tax Free Income Tax Equivalent \$223,077 -35% Tax Equivalent DB IRR 13.68%		

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Signature & Date: _____

Valuations and Stress Designs

Mr. Valued Client, Age 40, 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	683,393	(150,000)	533,393	6.95%	570,978	39,009	327
2	0	(75,000)	495,978	6.95%	530,927	96,984	47,289
3	0	(75,000)	455,927	6.95%	488,055	162,361	100,661
4	0	(75,000)	413,055	6.95%	442,161	235,885	161,106
5	0	0	442,161	6.95%	473,317	238,024	148,999
6	150,000	0	623,317	5.74%	659,593	248,890	136,854
7	150,000	0	809,593	5.84%	857,530	262,962	126,167
8	150,000	0	1,007,530	5.92%	1,068,004	290,316	126,390
9	150,000	0	1,218,004	5.98%	1,291,852	321,517	128,437
10	150,000	0	1,441,852	6.04%	1,530,150	363,279	138,107
11	0	0	1,530,150	6.08%	1,624,475	417,209	175,506
12	0	0	1,624,475	6.11%	1,725,109	475,226	215,691
13	0	0	1,725,109	6.14%	1,832,502	537,706	259,020
14	0	0	1,832,502	6.16%	1,946,951	593,377	294,712
15	0	0	1,946,951	6.18%	2,068,944	654,451	334,285

5 Year Premium Deposit Fund at \$681,893					
Yr	Planned Premium	Account Balance	Earnings Rate	Interest Earned	Taxes Due at 35% Rate
1	150,000	531,893	5.00%	26,595	9,308
2	150,000	408,487	5.00%	20,424	7,149
3	150,000	278,912	5.00%	13,946	4,881
4	150,000	142,857	5.00%	7,143	2,500
5	150,000	0	5.00%	0	0
<i>Total Earnings & Estimated Taxes:</i>				68,107	23,838

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	683,393	(150,000)	533,393	6.95%	570,978	39,009	327
2	0	(75,000)	495,978	6.95%	530,927	96,984	47,289
3	0	(75,000)	455,927	6.95%	488,055	162,361	100,661
4	0	(75,000)	413,055	6.95%	442,161	235,885	161,106
5	0	0	442,161	6.95%	473,317	238,024	148,999
6	150,000	0	623,317	7.74%	672,232	236,251	124,214
7	150,000	0	822,232	7.84%	887,591	232,901	96,106
8	150,000	0	1,037,591	7.92%	1,120,909	237,411	73,485
9	150,000	0	1,270,909	7.98%	1,373,736	239,633	46,553
10	150,000	0	1,523,736	8.04%	1,647,946	245,483	20,311
11	0	0	1,647,946	8.08%	1,782,950	258,734	17,031
12	0	0	1,782,950	8.11%	1,929,555	270,780	11,244
13	0	0	1,929,555	8.14%	2,088,802	281,406	2,719
14	0	0	2,088,802	8.16%	2,261,616	278,712	(19,952)
15	0	0	2,261,616	8.18%	2,449,186	274,209	(45,956)

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	42,671	531,893	572,430	570,997	1,413
2	172,158	381,893	545,443	530,947	14,475
3	302,744	231,893	519,500	488,076	31,403
4	434,465	81,893	494,634	442,183	52,430
5	567,299	0	538,934	473,340	65,570
6	701,314	0	666,248	659,617	6,607
7	836,483	0	794,659	857,555	(62,921)
8	982,635	0	933,503	1,068,030	(134,553)
9	1,129,954	0	1,073,456	1,291,879	(218,450)
10	1,284,522	0	1,220,296	1,530,178	(309,910)
11	1,297,884	0	1,232,990	1,624,504	(391,543)
12	1,311,207	0	1,245,646	1,725,139	(479,522)
13	1,324,505	0	1,258,280	1,832,533	(574,284)
14	1,325,931	0	1,259,635	1,946,983	(687,381)
15	1,327,242	0	1,260,880	2,068,977	(808,130)

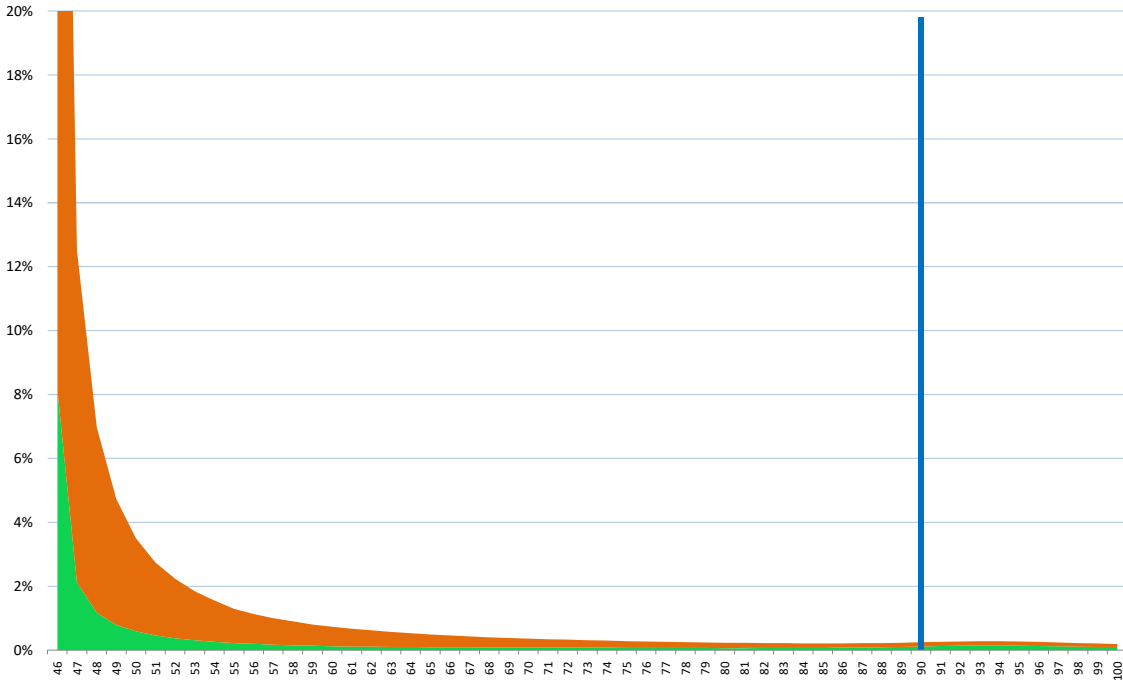
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Signature & Date: _____

Index Universal Life Policy Average Charges: Mr. Valued Client, Age 40, Preferred Plus

Age 90 Asset Charges	Age 90 Cost of Insurance	Age 90 Policy Charges	Total Projected Charges
0.00%	0.11%	0.13%	0.24%
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 45 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	46	0	0	0.00%	4,194	4,194	8.14%	20,677	20,677	40.15%	51,500	0	48.29%
2	47	0	0	0.00%	4,194	4,194	2.11%	20,718	20,697	10.40%	199,000	0	12.51%
3	48	0	0	0.00%	4,194	4,194	1.17%	20,771	20,722	5.80%	357,558	0	6.97%
4	49	0	0	0.00%	4,194	4,194	0.79%	20,817	20,746	3.93%	528,046	0	4.72%
5	50	0	0	0.00%	4,194	4,194	0.59%	20,855	20,768	2.92%	711,341	0	3.51%
6	51	0	0	0.00%	4,194	4,194	0.46%	20,876	20,786	2.29%	908,483	0	2.75%
7	52	0	0	0.00%	4,194	4,194	0.37%	20,894	20,801	1.86%	1,120,492	0	2.23%
8	53	0	0	0.00%	4,194	4,194	0.31%	20,913	20,815	1.53%	1,358,320	0	1.84%
9	54	0	0	0.00%	4,194	4,194	0.26%	20,939	20,829	1.29%	1,613,369	0	1.55%
10	55	0	0	0.00%	4,194	4,194	0.22%	14,968	20,243	1.07%	1,893,429	0	1.29%
11	56	0	0	0.00%	1,585	3,957	0.19%	9,000	19,221	0.94%	2,041,684	0	1.14%
12	57	0	0	0.00%	1,554	3,757	0.17%	9,036	18,372	0.83%	2,200,335	0	1.01%
13	58	0	0	0.00%	1,510	3,584	0.15%	9,077	17,657	0.74%	2,370,208	0	0.90%
14	59	0	0	0.00%	1,450	3,431	0.14%	9,112	17,047	0.67%	2,540,328	0	0.81%
15	60	0	0	0.00%	1,466	3,300	0.12%	9,146	16,520	0.61%	2,723,395	0	0.73%
16	61	0	0	0.00%	1,527	3,190	0.11%	764	15,535	0.55%	730,439	2,068,944	0.67%
17	62	0	0	0.00%	1,688	3,101	0.11%	830	14,670	0.51%	813,416	0	0.62%
18	63	0	0	0.00%	1,869	3,033	0.10%	896	13,905	0.47%	903,965	0	0.57%
19	64	0	0	0.00%	2,084	2,983	0.10%	960	13,224	0.43%	1,002,708	0	0.53%
20	65	0	0	0.00%	2,292	2,948	0.09%	1,022	12,614	0.40%	1,110,356	0	0.49%
21	66	0	0	0.00%	2,488	2,926	0.09%	1,149	12,068	0.37%	1,073,526	145,000	0.46%
22	67	0	0	0.00%	2,854	2,923	0.09%	1,287	11,578	0.34%	1,037,253	290,000	0.43%
23	68	0	0	0.00%	3,248	2,937	0.08%	1,439	11,137	0.32%	1,001,732	435,000	0.40%
24	69	0	0	0.00%	3,687	2,968	0.08%	1,613	10,740	0.30%	967,156	580,000	0.38%
25	70	0	0	0.00%	4,273	3,021	0.08%	1,800	10,382	0.28%	933,645	725,000	0.36%
26	71	0	0	0.00%	4,929	3,094	0.08%	1,989	10,060	0.26%	901,430	870,000	0.34%
27	72	0	0	0.00%	4,909	3,161	0.08%	2,185	9,768	0.25%	871,543	1,015,000	0.33%
28	73	0	0	0.00%	4,692	3,216	0.08%	2,402	9,505	0.23%	844,597	1,160,000	0.31%
30	75	0	0	0.00%	3,353	3,253	0.08%	2,879	9,055	0.21%	802,704	1,450,000	0.28%
35	80	0	0	0.00%	5,429	3,298	0.07%	4,557	8,307	0.17%	787,010	2,175,000	0.23%
40	85	0	0	0.00%	16,729	4,284	0.07%	9,212	8,142	0.14%	925,102	2,900,000	0.21%
45	90	0	0	0.00%	55,817	7,883	0.11%	19,694	8,887	0.13%	1,214,986	3,625,000	0.24%
50	95	0	0	0.00%	0	11,560	0.14%	40,743	11,159	0.14%	1,828,130	4,350,000	0.28%
55	100	0	0	0.00%	0	10,509	0.10%	104	10,154	0.09%	3,653,538	5,075,000	0.19%

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.