

# The PremiumLife Comparison Report™

Mr. Valued Client, Age 30, Preferred Plus



		Taxable Account		PremiumLife™ IUL		PremiumLife™ Match		
		Earnings Rate: 7.00% 5 Year Investment		6.71% In Classic Allocations Initial Benefit: \$1,105,000		6.71% In Classic Allocations Initial Benefit: \$2,210,000		
End	Yr	Income to	Account	Payment	Death	Payment	Premium &	Benefit
Age	Age	Age 100	Value	& Income	Benefit	& Income	Loan Paid	Net Loans
1	31	-50,000	52,275	-50,000	1,151,189	-100,000	100,000	2,276,128
2	32	-50,000	106,929	-50,000	1,200,877	-50,000	100,000	2,307,297
3	33	-50,000	164,069	-50,000	1,254,323	-50,000	100,000	2,352,429
4	34	-50,000	223,809	-50,000	1,311,819	-50,000	100,000	2,412,024
5	35	-50,000	286,267	-50,000	1,373,692	0	100,000	2,433,149
6	36	0	299,292	0	1,105,000	0	100,000	2,442,629
7	37	0	312,910	0	1,105,000	0	100,000	2,454,541
8	38	0	327,148	0	828,750	0	100,000	2,469,071
9	39	0	342,033	0	867,084	0	100,000	2,486,493
10	40	0	357,595	0	925,947	0	100,000	2,511,283
11	41	0	373,866	0	989,237	0	0	2,458,176
12	42	0	390,877	0	1,027,736	0	0	2,538,962
13	43	0	408,662	0	1,067,317	0	0	2,619,188
14	44	0	427,256	0	1,107,907	0	0	2,698,401
15	45	0	446,696	0	1,149,421	0	0	2,775,939
16	46	0	467,021	0	1,196,872	0	1,380,567	2,840,894
17	47	0	488,270	0	1,250,894	0	0	2,923,747
18	48	0	510,486	0	1,306,182	0	0	3,005,175
19	49	0	533,713	0	1,362,628	0	0	3,084,597
20	50	0	557,997	0	1,420,091	0	0	3,161,291
21	51	0	583,386	0	1,478,398	0	0	3,234,490
22	52	0	609,930	0	1,528,874	0	0	3,274,414
23	53	0	637,682	0	1,578,645	0	0	3,305,689
24	54	0	666,697	0	1,627,365	0	0	3,327,062
25	55	0	697,031	0	1,674,615	0	0	3,337,061
26	56	0	728,746	0	1,719,892	0	0	3,333,614
27	57	0	761,904	0	1,799,502	0	0	3,436,253
28	58	0	796,571	0	1,881,387	0	0	3,537,679
29	59	0	832,815	0	1,965,465	0	0	3,637,260
30	60	0	870,708	0	2,051,635	0	0	3,734,270
31	61	45,581	862,670	135,000	1,995,792	240,000	0	3,572,013
32	62	45,581	854,266	135,000	1,967,470	240,000	0	3,500,565
35	65	45,581	826,690	135,000	1,861,710	240,000	0	3,233,521
40	70	45,581	771,705	135,000	1,717,886	240,000	0	2,932,828
45	75	45,581	703,019	135,000	1,390,308	240,000	0	2,133,720
50	80	45,581	617,219	135,000	1,298,150	240,000	0	2,135,055
55	85	45,581	510,041	135,000	1,377,873	240,000	0	2,751,991
60	90	45,581	376,157	135,000	1,545,429	240,000	0	3,765,373
65	95	45,581	208,914	135,000	1,338,983	240,000	0	3,855,734
70	100	45,581	0	135,000	2,040,225	240,000	0	6,898,871
		<b>\$1,823,251 After Tax Income</b> <b>\$0 Remaining Value Age 100</b> <b>IRR at Age 100 4.55%</b>		<b>\$5,400,000 Tax Free Income</b> <b>Tax Equivalent \$207,692 -35%</b> <b>Tax Equivalent DB IRR 11.62%</b>		<b>\$9,600,000 Tax Free Income</b> <b>Tax Equivalent \$369,231 -35%</b> <b>Tax Equivalent DB IRR 13.88%</b>		

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.

Signature & Date: \_\_\_\_\_

# Valuations and Stress Designs

## Mr. Valued Client, Age 30, 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	456,095	(100,000)	356,095	6.95%	381,187	28,430	2,395
2	0	(50,000)	331,187	6.95%	354,525	69,498	35,809
3	0	(50,000)	304,525	6.95%	325,983	115,658	73,634
4	0	(50,000)	275,983	6.95%	295,430	167,426	116,327
5	0	0	295,430	6.95%	316,248	171,849	110,872
6	100,000	0	416,248	5.74%	440,472	182,340	105,611
7	100,000	0	540,472	5.84%	572,474	195,280	101,597
8	100,000	0	672,474	5.92%	712,838	218,031	105,747
9	100,000	0	812,838	5.98%	862,120	243,658	111,384
10	100,000	0	962,120	6.04%	1,021,040	276,653	122,394
11	0	0	1,021,040	6.08%	1,083,981	316,473	150,703
12	0	0	1,083,981	6.11%	1,151,132	359,220	181,095
13	0	0	1,151,132	6.14%	1,222,793	405,165	213,779
14	0	0	1,222,793	6.16%	1,299,164	446,497	241,287
15	0	0	1,299,164	6.18%	1,380,567	491,733	271,648

5 Year Premium Deposit Fund at \$454,595					
Yr	Planned Premium	Account Balance	Earnings Rate	Interest Earned	Taxes Due at 35% Rate
1	100,000	354,595	5.00%	17,730	6,205
2	100,000	272,325	5.00%	13,616	4,766
3	100,000	185,941	5.00%	9,297	3,254
4	100,000	95,238	5.00%	4,762	1,667
5	100,000	0	5.00%	0	0
<i>Total Earnings &amp; Estimated Taxes:</i>				45,405	15,892

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	456,095	(100,000)	356,095	6.95%	381,187	28,430	2,395
2	0	(50,000)	331,187	6.95%	354,525	69,498	35,809
3	0	(50,000)	304,525	6.95%	325,983	115,658	73,634
4	0	(50,000)	275,983	6.95%	295,430	167,426	116,327
5	0	0	295,430	6.95%	316,248	171,849	110,872
6	100,000	0	416,248	7.74%	448,913	173,899	97,170
7	100,000	0	548,913	7.84%	592,545	175,209	81,526
8	100,000	0	692,545	7.92%	748,157	182,712	70,428
9	100,000	0	848,157	7.98%	916,780	188,998	56,724
10	100,000	0	1,016,780	8.04%	1,099,664	198,029	43,769
11	0	0	1,099,664	8.08%	1,189,751	210,703	44,933
12	0	0	1,189,751	8.11%	1,287,580	222,772	44,647
13	0	0	1,287,580	8.14%	1,393,845	234,113	42,727
14	0	0	1,393,845	8.16%	1,509,162	236,499	31,289
15	0	0	1,509,162	8.18%	1,634,326	237,974	17,889

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	31,315	354,595	384,345	381,187	3,157
2	119,827	254,595	368,431	354,525	13,906
3	209,042	154,595	353,185	325,983	27,202
4	298,990	54,595	338,636	295,430	43,205
5	389,710	0	370,224	316,248	53,976
6	481,223	0	457,162	440,472	16,690
7	573,564	0	544,886	572,474	(27,588)
8	673,907	0	640,212	712,838	(72,626)
9	775,041	0	736,289	862,120	(125,832)
10	881,014	0	836,963	1,021,040	(184,077)
11	891,610	0	847,030	1,083,981	(236,951)
12	902,221	0	857,110	1,151,132	(294,022)
13	912,823	0	867,182	1,222,793	(355,612)
14	915,214	0	869,453	1,299,164	(429,710)
15	917,594	0	871,714	1,380,567	(508,852)

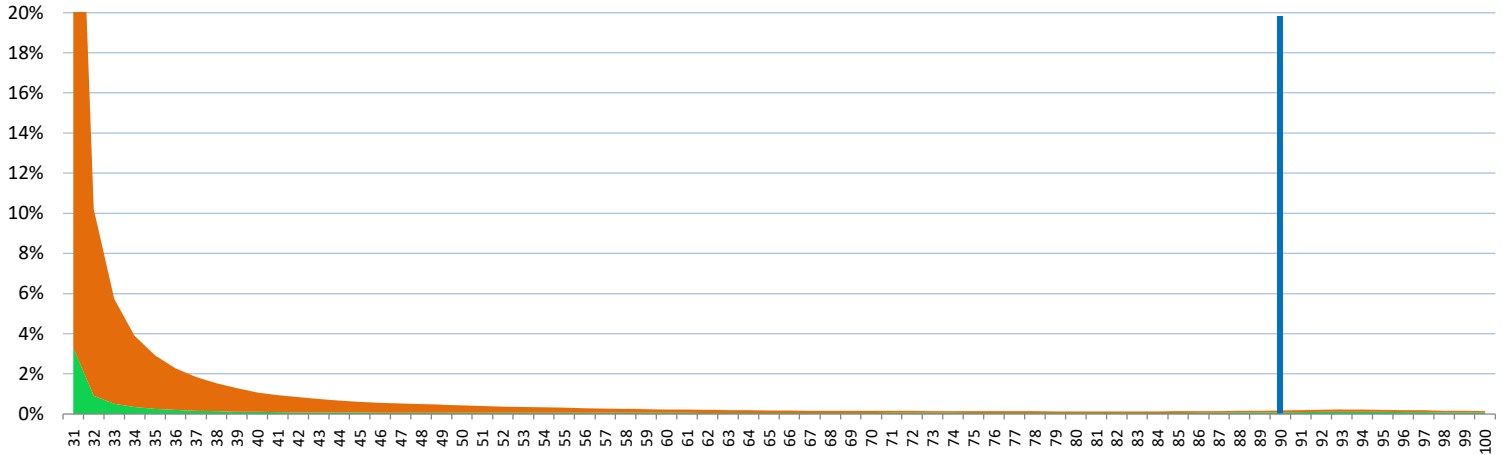
This PremiumLife™ Match design must be accompanied by a life insurance sales illustration. Rates and values are hypothetical projections, not guaranteed, and actual results will vary. Policy performance will affect collateral requirements along with actual loan rates and other loan covenants if your 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.

Signature & Date: \_\_\_\_\_

# Index Universal Life Policy Average Charges: Mr. Valued Client, Age 30, Preferred Plus

<b>Age 90 Asset Charges</b>	<b>0.00%</b>	+	<b>Age 90 Cost of Insurance</b>	<b>0.08%</b>	+	<b>Age 90 Policy Charges</b>	<b>0.09%</b>	=	<b>Total Projected Charges</b>	<b>0.17%</b>
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.			<b>Average Over 60 Years, Age 90</b> 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	31	0	0	0.00%	1,232	1,232	3.30%	12,827	12,827	34.40%	37,293	0	37.70%
2	32	0	0	0.00%	1,232	1,232	0.89%	12,885	12,856	9.31%	138,082	0	10.20%
3	33	0	0	0.00%	1,232	1,232	0.50%	12,956	12,890	5.23%	246,403	0	5.73%
4	34	0	0	0.00%	1,232	1,232	0.34%	13,019	12,922	3.56%	362,856	0	3.90%
5	35	0	0	0.00%	1,232	1,232	0.25%	13,051	12,948	2.65%	488,097	0	2.91%
6	36	0	0	0.00%	1,232	1,232	0.20%	13,051	12,965	2.08%	622,812	0	2.28%
7	37	0	0	0.00%	1,232	1,232	0.16%	13,059	12,978	1.69%	767,754	0	1.85%
8	38	0	0	0.00%	1,232	1,232	0.13%	13,075	12,990	1.40%	930,869	0	1.53%
9	39	0	0	0.00%	1,232	1,232	0.11%	13,100	13,003	1.18%	1,105,778	0	1.29%
10	40	0	0	0.00%	1,232	1,232	0.09%	9,137	12,616	0.97%	1,297,693	0	1.07%
11	41	0	0	0.00%	1,067	1,217	0.09%	5,180	11,940	0.85%	1,400,454	0	0.94%
12	42	0	0	0.00%	1,099	1,208	0.08%	5,215	11,380	0.75%	1,510,352	0	0.83%
13	43	0	0	0.00%	1,128	1,201	0.07%	5,247	10,908	0.67%	1,627,958	0	0.74%
14	44	0	0	0.00%	1,154	1,198	0.07%	5,277	10,506	0.60%	1,745,661	0	0.67%
15	45	0	0	0.00%	1,177	1,197	0.06%	5,311	10,159	0.54%	1,872,300	0	0.61%
16	46	0	0	0.00%	1,318	1,204	0.06%	847	9,577	0.50%	545,981	1,380,567	0.56%
17	47	0	0	0.00%	1,469	1,220	0.06%	896	9,067	0.46%	605,113	0	0.52%
18	48	0	0	0.00%	1,657	1,244	0.06%	970	8,617	0.42%	669,483	0	0.48%
19	49	0	0	0.00%	1,870	1,277	0.06%	1,043	8,218	0.39%	739,519	0	0.45%
20	50	0	0	0.00%	2,137	1,320	0.06%	1,120	7,863	0.36%	815,643	0	0.42%
21	51	0	0	0.00%	2,440	1,373	0.06%	1,205	7,546	0.33%	898,331	0	0.39%
22	52	0	0	0.00%	2,624	1,430	0.06%	1,249	7,260	0.31%	988,308	0	0.37%
23	53	0	0	0.00%	2,768	1,488	0.06%	1,279	7,000	0.28%	1,086,247	0	0.34%
24	54	0	0	0.00%	2,848	1,545	0.06%	1,291	6,762	0.26%	1,192,906	0	0.32%
25	55	0	0	0.00%	2,879	1,598	0.06%	1,298	6,544	0.24%	1,309,074	0	0.30%
30	60	0	0	0.00%	3,518	1,878	0.05%	2,093	5,745	0.17%	2,058,534	0	0.22%
35	65	0	0	0.00%	4,695	2,198	0.05%	3,191	5,313	0.12%	1,738,777	1,200,000	0.17%
40	70	0	0	0.00%	7,809	2,712	0.05%	5,036	5,177	0.10%	1,446,270	2,400,000	0.15%
45	75	0	0	0.00%	4,394	3,199	0.05%	7,602	5,323	0.09%	1,248,040	3,600,000	0.14%
50	80	0	0	0.00%	6,864	3,263	0.04%	12,082	5,799	0.08%	1,273,964	4,800,000	0.12%
55	85	0	0	0.00%	25,914	4,480	0.05%	24,054	6,943	0.08%	1,585,400	6,000,000	0.13%
60	90	0	0	0.00%	85,823	8,762	0.08%	49,501	9,516	0.09%	2,198,117	7,200,000	0.17%
65	95	0	0	0.00%	0	12,929	0.10%	73,248	14,446	0.11%	3,435,457	8,400,000	0.21%
70	100	0	0	0.00%	0	12,005	0.07%	113	13,422	0.08%	6,898,871	9,600,000	0.14%

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.