



To Retirement and Beyond!



- **Chad Washburn** is 40, married with two children, and is beginning to think about retirement. He has not historically been interested in life insurance, but has agreed to let his insurance agent show him what he can do with an Indexed Universal Life policy.

- **Lifetime Builder Series II with the Wellness for Life® Rider v2 – Scenario 1**

**Male, age 40, preferred, non-tobacco, \$5,000 annual premium until age 65
\$150,000 initial face amount (increasing death benefit option to age 65)**

End of Year	Age	Annual Outlay	Loan Balance	Non-Guaranteed Cash Surrender Value	Non-Guaranteed Death Benefit
1	41	\$5,000	\$0	\$702	\$154,273
10	50	\$5,000	\$0	\$59,715	\$211,143
20	60	\$5,000	\$0	\$197,736	\$347,736
25	65	\$5,000	\$0	\$315,386	\$465,386
26	66	-\$26,731	\$28,590	\$310,829	\$436,796
35	75	-\$26,731	\$394,112	\$272,509	\$305,840
40	80	-\$26,731	\$712,774	\$257,125	\$305,770
45	85	-\$26,731	\$1,165,909	\$248,399	\$319,115
60	100	\$0	\$3,195,144	\$1,016,957	\$1,101,199

Cash values may be available for use as needs arise

At age 100, the policy is projected to have more than \$1 million of cash value and death benefit

At age 66, policy projects a maximum available variable loan of \$26,731 per year, which Chad could take to supplement his retirement income for 20 years

This chart shows projected non-guaranteed values. Not valid without full basic illustration.

■ Lifetime Builder Series II with the Wellness for Life® Rider v2 – Scenario 2

Male, age 40, preferred, non-tobacco, \$5,000 annual premium until age 65
\$150,000 initial face amount (increasing death benefit option to age 75)

End of Year	Age	Annual Outlay	Loan Balance	Non-Guaranteed Cash Surrender Value	Non-Guaranteed Death Benefit
1	41	\$5,000	\$0	\$702	\$154,273
10	50	\$5,000	\$0	\$59,715	\$211,143
20	60	\$5,000	\$0	\$197,736	\$347,736
25	65	\$5,000	\$0	\$315,386	\$465,386
30	70	\$0	\$0	\$455,370	\$605,370
35	75	\$0	\$0	\$657,226	\$807,226
36	76	-\$56,582	\$60,516	\$646,634	\$796,634
40	80	-\$56,582	\$347,676	\$599,349	\$749,349
45	85	-\$56,582	\$834,213	\$526,617	\$676,617
50	90	-\$56,582	\$1,515,074	\$434,768	\$584,768
55	95	-\$56,582	\$2,467,871	\$321,847	\$471,847
60	100	\$0	\$3,453,539	\$527,556	\$677,556

Wait until age 76 to begin receiving income. At age 76, the policy projects a maximum variable loan of \$56,582 each year for 20 years

Cash value available for use as needs arise

At age 100, the policy is projected to have more than \$500,000 of cash value

This chart shows projected non-guaranteed values. Not valid without full basic illustration.

- **Conclusion:** Current law allows withdrawals to basis and loans to be income tax free if the policy is not a Modified Endowment Contract. The death benefit would still go to Chad's beneficiaries income tax free as well, or could be used for final expenses. Plus, the flexibility that life insurance offers allows Chad to choose how he wishes to use it.

Note: Adding the Life Protector Rider to the policy may prevent it from lapsing if Chad borrows too much from the policy.