

AGENCY

ONE

Investment Growth Rate5.00%

Investment Effective Tax Rate30.00%

yr

Year	Age	Level Premium Indexed UL				"Buy Term & Invest the Difference"							
						20 Year Term		Investment				Total Transfer to Heirs at Death	
		Annual Premium	Cash Surrender Value	Death Benefit		Annual Premium	Death Benefit	BOY Account Value	Annual Contribution	Growth	EOY Account Value		
1	57	\$ (4,700)	\$ -	\$ 300,000		\$ (1,753)	\$ 300,000	\$ -	\$ 2,947	\$ 147	\$ 3,094	\$ 302,166	
2	58	\$ (4,700)	\$ -	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 3,094	\$ 2,947	\$ 302	\$ 6,343	\$ 304,440	
3	59	\$ (4,700)	\$ -	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 6,343	\$ 2,947	\$ 464	\$ 9,754	\$ 306,828	
4	60	\$ (4,700)	\$ -	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 9,754	\$ 2,947	\$ 635	\$ 13,336	\$ 309,335	
5	61	\$ (4,700)	\$ 2,007	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 13,336	\$ 2,947	\$ 814	\$ 17,097	\$ 311,968	
6	62	\$ (4,700)	\$ 5,661	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 17,097	\$ 2,947	\$ 1,002	\$ 21,046	\$ 314,732	
7	63	\$ (4,700)	\$ 9,439	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 21,046	\$ 2,947	\$ 1,200	\$ 25,192	\$ 317,634	
8	64	\$ (4,700)	\$ 13,327	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 25,192	\$ 2,947	\$ 1,407	\$ 29,546	\$ 320,682	
9	65	\$ (4,700)	\$ 17,348	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 29,546	\$ 2,947	\$ 1,625	\$ 34,117	\$ 323,882	
10	66	\$ (4,700)	\$ 21,523	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 34,117	\$ 2,947	\$ 1,853	\$ 38,917	\$ 327,242	
15	71	\$ (4,700)	\$ 46,091	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 60,639	\$ 2,947	\$ 3,179	\$ 66,766	\$ 346,736	
20	76	\$ (4,700)	\$ 82,704	\$ 300,000		\$ (1,753)	\$ 300,000	\$ 94,490	\$ 2,947	\$ 4,872	\$ 102,308	\$ 371,616	
25	81	\$ (4,700)	\$ 112,289	\$ 300,000		\$ -	\$ -	\$ 145,625	\$ 4,700	\$ 7,516	\$ 157,841	\$ 110,489	
30	86	\$ (4,700)	\$ 135,010	\$ 300,000		\$ -	\$ -	\$ 213,126	\$ 4,700	\$ 10,891	\$ 228,717	\$ 160,102	
35	91	\$ (4,700)	\$ 136,715	\$ 300,000		\$ -	\$ -	\$ 299,275	\$ 4,700	\$ 15,199	\$ 319,174	\$ 223,422	
40	96	\$ (4,700)	\$ 133,636	\$ 300,000		\$ -	\$ -	\$ 409,226	\$ 4,700	\$ 20,696	\$ 434,622	\$ 304,236	
44	100	\$ (4,700)	\$ 129,414	\$ 300,000		\$ -	\$ -	\$ 518,686	\$ 4,700	\$ 26,169	\$ 549,555	\$ 384,688	