

Client: John Doe
 Age: 45
 Rating: PFD-NT
 Carrier: National Life Group
 Policy: Summit Life



Advisor: Sample aGENT
 Initial Loan Rate: 5.0%
 Loan Type: 5 yr fixed
 Policy Crediting Rate: 5.50%
 Initial Insurance Benefit: \$6,855,521

Premium Financing

Projected Benefits for John Doe

Policy Year	Age	Annual Funded Premium	Beginning Loan Balance	Loan Rate	Annual Interest	Client Contribution	Loan Fees	Legal Fees	Total EOY Loan	Cash Surrender Value	Outside Collateral Required	Gross Death Benefit	Death Benefit Net of Loan	Annual Net Income	IRR- Income Stream (%)	IRR- At Death (%)
1	45	519,168	519,168	5.00%	25,958	(50,000)	-	-	495,126	375,842	(119,284)	6,855,521	6,360,395	-	-	12621%
2	46	519,168	1,014,294	5.00%	50,715	(50,000)	-	-	1,015,009	903,116	(111,893)	6,855,521	5,840,512	-	-	932%
3	47	519,168	1,534,177	5.00%	76,709	(50,000)	-	-	1,560,886	1,462,856	(98,030)	6,855,521	5,294,685	-	-	335%
4	48	519,168	2,080,054	5.00%	104,003	(50,000)	-	-	2,134,057	2,057,416	(76,641)	6,855,521	4,721,464	-	-	180%
5	49	251,289	2,385,346	5.00%	119,267	(50,000)	-	-	2,454,613	2,421,236	(33,377)	6,855,521	4,400,908	-	-	117%
6	50	-	2,454,613	5.00%	122,731	(50,000)	-	-	2,527,344	2,554,889	-	6,855,521	4,328,177	-	-	86%
7	51	-	2,527,344	5.00%	126,367	(50,000)	-	-	2,603,711	2,696,027	-	6,855,521	4,251,810	-	-	66%
8	52	-	2,603,711	5.00%	130,186	(50,000)	-	-	2,683,896	2,845,020	-	6,855,521	4,171,625	-	-	53%
9	53	-	2,683,896	5.00%	134,195	(50,000)	-	-	2,768,091	3,002,252	-	6,855,521	4,087,430	-	-	43%
10	54	-	2,768,091	5.00%	138,405	(50,000)	-	-	2,856,496	3,168,140	-	6,855,521	3,999,025	-	-	36%
11	55	-	2,856,496	5.00%	142,825	(50,000)	-	-	2,949,320	3,364,210	-	6,855,521	3,906,201	-	-	36%
12	56	-	2,949,320	5.00%	147,466	(50,000)	-	-	3,046,787	3,563,882	-	6,855,521	3,808,734	-	-	36%
13	57	-	3,046,787	5.00%	152,339	(50,000)	-	-	3,149,126	3,777,033	-	6,855,521	3,706,395	-	-	35%
14	58	-	3,149,126	5.00%	157,456	(50,000)	-	-	3,256,582	4,004,795	-	6,855,521	3,598,939	-	-	35%
15	59	(3,256,582)	-	-	-	-	-	-	-	824,488	-	3,462,163	3,462,163	-	-	34%
16	60	-	-	-	-	-	-	-	-	756,861	-	3,143,597	3,143,597	168,949	-10.22%	32%
17	61	-	-	-	-	-	-	-	-	690,877	-	2,811,651	2,811,651	168,949	-3.55%	30%
18	62	-	-	-	-	-	-	-	-	627,127	-	2,465,764	2,465,764	168,949	0.12%	28%
19	63	-	-	-	-	-	-	-	-	566,257	-	2,105,349	2,105,349	168,949	2.52%	25%
20	64	-	-	-	-	-	-	-	-	508,985	-	1,748,621	1,748,621	168,949	4.24%	22%
21	65	-	-	-	-	-	-	-	-	455,715	-	1,650,268	1,650,268	168,949	5.52%	21%
22	66	-	-	-	-	-	-	-	-	405,345	-	1,608,075	1,608,075	168,949	6.52%	21%
23	67	-	-	-	-	-	-	-	-	358,066	-	1,565,463	1,565,463	168,949	7.30%	20%
24	68	-	-	-	-	-	-	-	-	314,197	-	1,522,323	1,522,323	168,949	7.94%	20%
25	69	-	-	-	-	-	-	-	-	274,107	-	1,478,565	1,478,565	168,949	8.46%	19%
26	70	-	-	-	-	-	-	-	-	238,158	-	1,434,050	1,434,050	168,949	8.88%	19%
27	71	-	-	-	-	-	-	-	-	208,667	-	1,306,389	1,306,389	168,949	9.24%	17%
28	72	-	-	-	-	-	-	-	-	186,808	-	1,170,657	1,170,657	168,949	9.54%	15%
29	73	-	-	-	-	-	-	-	-	173,969	-	1,026,728	1,026,728	168,949	9.79%	13%
30	74	-	-	-	-	-	-	-	-	171,783	-	874,555	874,555	168,949	10.01%	10%
31	75	-	-	-	-	-	-	-	-	182,183	-	714,208	714,208	168,949	10.19%	6%
32	76	-	-	-	-	-	-	-	-	202,916	-	766,742	766,742	168,949	10.35%	8%
33	77	-	-	-	-	-	-	-	-	234,955	-	832,440	832,440	168,949	10.49%	9%
34	78	-	-	-	-	-	-	-	-	279,340	-	912,448	912,448	168,949	10.61%	11%
35	79	-	-	-	-	-	-	-	-	337,181	-	1,007,986	1,007,986	168,949	10.71%	12%
36	80	-	-	-	-	-	-	-	-	409,651	-	1,120,348	1,120,348	168,949	10.80%	14%
37	81	-	-	-	-	-	-	-	-	497,903	-	1,250,804	1,250,804	168,949	10.88%	16%
38	82	-	-	-	-	-	-	-	-	603,232	-	1,400,778	1,400,778	168,949	10.95%	18%
39	83	-	-	-	-	-	-	-	-	727,016	-	1,571,784	1,571,784	168,949	11.01%	20%
40	84	-	-	-	-	-	-	-	-	870,709	-	1,765,417	1,765,417	168,949	11.06%	22%
41	85	-	-	-	-	-	-	-	-	1,035,437	-	1,982,933	1,982,933	168,949	11.11%	24%
42	86	-	-	-	-	-	-	-	-	1,221,778	-	2,225,013	2,225,013	168,949	11.15%	26%
43	87	-	-	-	-	-	-	-	-	1,430,810	-	2,492,869	2,492,869	168,949	11.18%	28%
44	88	-	-	-	-	-	-	-	-	1,663,384	-	2,787,476	2,787,476	168,949	11.22%	30%
45	89	-	-	-	-	-	-	-	-	1,920,271	-	3,109,729	3,109,729	168,949	11.24%	32%
46	90	-	-	-	-	-	-	-	-	2,202,523	-	3,460,820	3,460,820	168,949	11.27%	34%
47	91	-	-	-	-	-	-	-	-	2,530,921	-	3,596,314	3,596,314	168,949	11.29%	35%
48	92	-	-	-	-	-	-	-	-	2,914,543	-	3,760,750	3,760,750	168,949	11.31%	35%
49	93	-	-	-	-	-	-	-	-	3,364,199	-	3,962,096	3,962,096	168,949	11.33%	36%
50	94	-	-	-	-	-	-	-	-	3,892,858	-	4,209,997	4,209,997	168,949	11.34%	37%