



THREEPOINTS
INSURANCE DESIGN
WE MAKE THE IMPROBABLE, PROBABLE®

STRATEGIC CASE DESIGN PARTNERSHIP

ADVANCED LIFE INSURANCE ARCHITECTURE FOR
HIGH-NET-WORTH FIRMS

THREEPOINTSINSURANCEDESIGN.COM

CORE BRAND PILLARS

- Deep technical expertise, ensuring the highest caliber of service & protection.
- Unwavering attention to detail, exceptional service, and commitment to customer care.
- Commitment to continuous improvement, constantly expanding our offerings to better serve our valued clients.



We empower life insurance firms with deep technical expertise and innovative design to solve their most complex architectural challenges, maximize client value, and drive superior conversion.

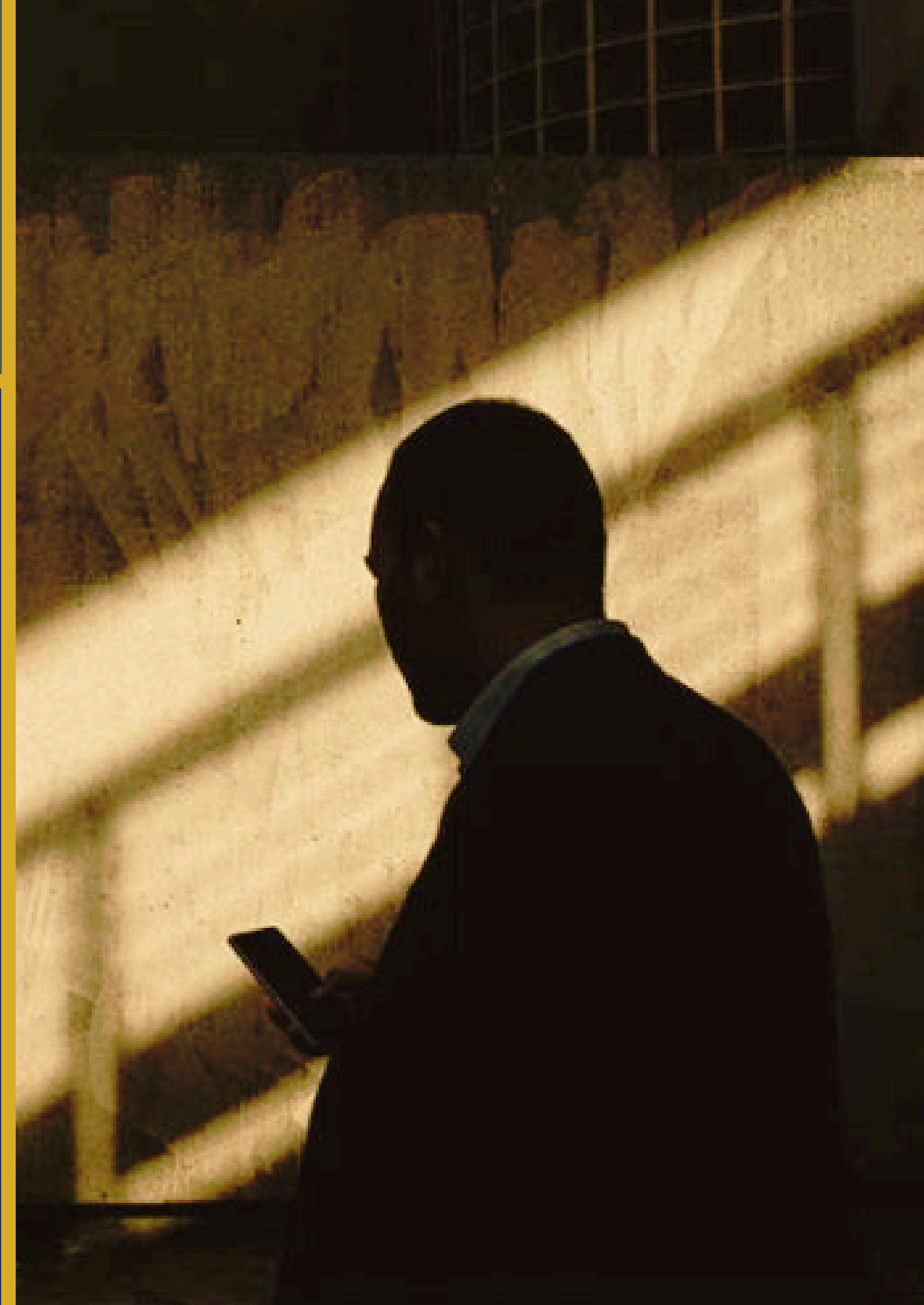
SCALE YOUR EXPERTISE, NOT YOUR OVERHEAD.

THE CHALLENGE

Life insurance firms often face a bottleneck where high-potential, complex cases require more technical hours than the internal staff can provide without sacrificing quality or speed.

THE SOLUTION

Three Points acts as a seamless extension of your firm, providing the sophisticated heavy lifting required for advanced markets.



HOW WE SUPPLEMENT YOUR FIRM

- **Technical Bench Strength:** Immediate access to advanced case design expertise without the cost of a full-time senior hire.
- **Carrier Neutrality & Breadth:** We analyze the entire landscape to ensure the most defensible solution for your client.
- **Sales Enablement:** We don't just provide numbers; we provide the narrative. We turn complex illustrations into clear, client-ready visualizations that justify the recommendation.



THE STRATEGIC VALUE

➤ Higher Conversion

Better design leads to more “yes” moments by addressing the client's specific tax and legacy hurdles.

➤ Complex Problem-Solving

We specialize in stress-testing and refining insurance structures, identifying inefficiencies and re-architecting them to improve sustainability, tax-efficiency, and overall performance.

➤ Focus on Relationships

We handle the technical architecture so your advisors can focus on client relationships and business development.

SPECIALIZED ARCHITECTURE FOR EVERY LIFECYCLE

We provide sophisticated solutions for high-net-worth
individuals and corporate entities.



ADVANCED ESTATE &
LEGACY PLANNING



EXECUTIVE BENEFIT &
CORPORATE DESIGN



ASSET OPTIMIZATION &
POLICY ANALYTICS



LINKED-BENEFIT &
LONG-TERM CARE

CASE STUDY

MAXIMIZING EXECUTIVE BENEFITS: A NON-PROFIT SUCCESS STORY



THE SCENARIO

A non-profit organization needed to fund a \$3M benefit for a their CEO (Age 56) as a reward for nearly four decades of service, while ensuring the organization remained whole on the backend.

THE NON-PROFIT'S OBJECTIVES

The organization aimed to recoup the entire loan benefit amount through the life insurance policy's death benefit, including a 4% loan interest based on the AFR rate.

BENEFIT STRUCTURE OPTIONS

The organization was interested in seeing two different payout options to reward their CEO. The first option was a single payout (one-time \$3M benefit payment) and the second option was \$300K annual payments for 10 years.

THE THREE POINTS TECHNICAL APPROACH

- **Variable vs. Indexed:** We analyzed the volatility risk of a Variable Universal Life (VUL) design versus the stability of an Indexed (IUL) design.
- **Loan Regime Mechanics:** Structured as a private loan with a market-based interest rate to comply with tax regulations while maximizing the executive's tax-free retirement distributions.
- **Recovery Modeling:** Created a "Death Benefit Split" schedule showing the organization's 100% recovery of all premiums paid plus a hurdle rate of interest.

POLICY PERFORMANCE

- **7% Gross Return:** The Nationwide VUL policy performed effectively at this rate.
- **4% Loan Interest:** Based on the AFR rate, ensuring cost-effectiveness for the non-profit.



MAXIMIZING EXECUTIVE BENEFITS: A NON-PROFIT SUCCESS STORY

Discover how we designed an innovative split-dollar life insurance arrangement to reward a long-serving CEO while meeting the non-profit's objectives and creating unexpected value.

THE CHALLENGE: REWARDING DEDICATION

40 Years of Service

The CEO had dedicated nearly four decades to the non-profit's mission.



\$3M Benefit Goal



The organization sought to provide a substantial reward for the CEO's commitment.





BENEFIT STRUCTURE OPTIONS



Single Payout

One-time \$3M
benefit payment
to the CEO.

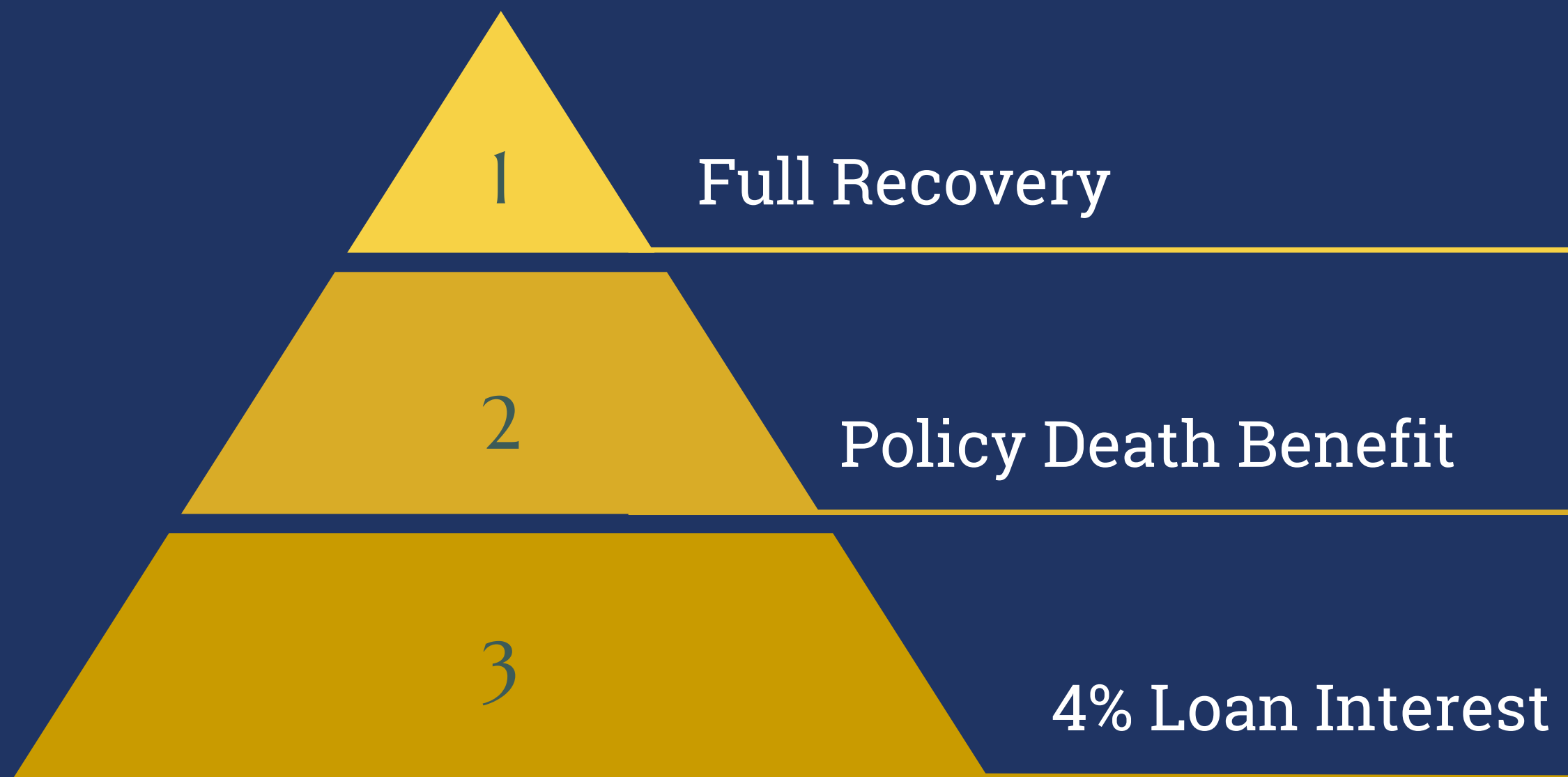


Annual Payout

\$300K annually
for 10 years,
totaling \$3M.

The organization was interested in seeing two different payout options to reward their CEO. The first option was a single payout and the second option was payments being made for 10 years.

THE NON-PROFIT'S OBJECTIVES



The organization aimed to recoup the entire loan benefit amount through the life insurance policy's death benefit, including a 4% loan interest based on the AFR rate.

SELECTING THE RIGHT POLICY

1

CEO PROFILE

Preferred non-smoker rating for the executive.

2

POLICY TYPE

Variable Universal Life (VUL) insurance chosen as the funding vehicle.

3

PROVIDER SELECTION

Nationwide VUL selected after thorough market research.

**Life
Insurance
Policy**



POLICY PERFORMANCE

7%

Gross Return

The Nationwide VUL
policy performed
effectively at this
rate.

4%

Loan Interest

Based on the AFR
rate, ensuring cost-
effectiveness for the
non-profit.

OUR STRATEGIC DESIGN



MET PRIMARY GOAL

Ensured full repayment of the benefit amount to the non-profit.



CREATED ADDITIONAL VALUE

Structured residual death benefit and cash value after loan repayment.



EXCEEDED EXPECTATIONS

Provided unexpected benefits for both the non-profit and CEO.



KEY SELLING POINTS

- OBJECTIVES MET
Non-profit's repayment goal achieved in full.
- ENHANCED BENEFIT
CEO received additional value beyond the initial \$3M benefit.
- WIN-WIN SOLUTION
Both the organization and executive benefited from the arrangement.





CONCLUSION: THE POWER OF INNOVATIVE DESIGN

1

CHALLENGE ACCEPTED

We tackled the complex task of structuring a significant executive benefit.

2

STRATEGIC SOLUTION

Our innovative approach maximized outcomes for all stakeholders.

3

EXCEPTIONAL RESULTS

The case was secured, delivering value beyond initial expectations.

Explore the full case analysis in the appendix



DATA-DRIVEN DESIGN. CARRIER-AGNOSTIC RESULTS.



PROPRIETARY BENCHMARKING

We don't just use carrier illustrations; we normalize the data to compare "apples to apples" across the industry's top players.



50-YEAR HORIZON STRESS TESTS

We model policies through age 120, highlighting lapse-risk years that standard illustrations often gloss over.



CUSTOMIZED DELIVERABLES

We provide your firm with white-labeled, high-impact visuals that simplify the complex for your clients.

THANK YOU



THREEPOINTS
INSURANCE DESIGN

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APPENDICES: SAMPLE TECHNICAL MATERIALS

- Appendix 1: Comprehensive Life Insurance Review - Prepared for Mrs. CEO (Featured Case Study)
- Appendix 2: Comprehensive Life Insurance Review - Prepared for Mr. & Mrs. I Want a Guarantee
- Appendix 3: Comprehensive Life Insurance Review - Prepared for Male High IRR Client & Female High IRR Client
- Appendix 4: Comprehensive Life Insurance Review - Prepared for Mr. Loan Rescue

Comprehensive Life Insurance Review

Prepared for Mrs CEO



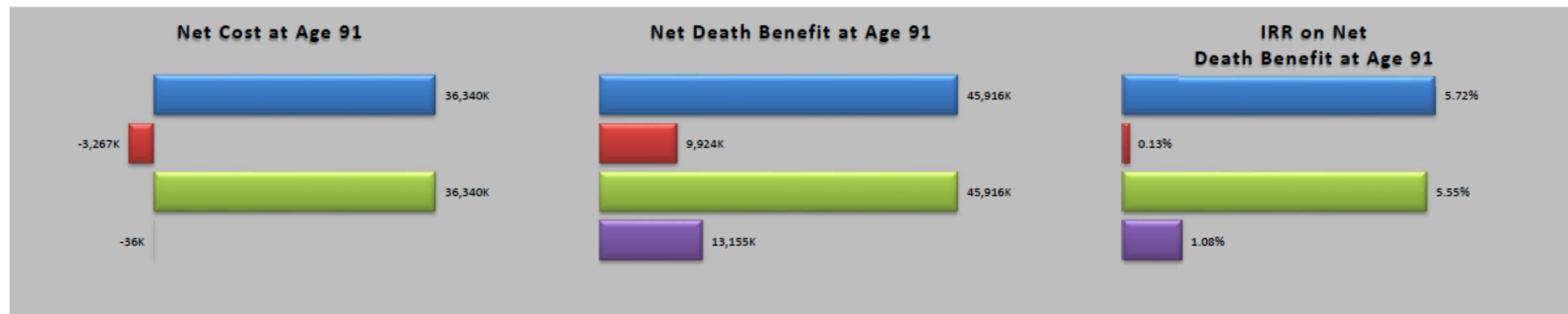
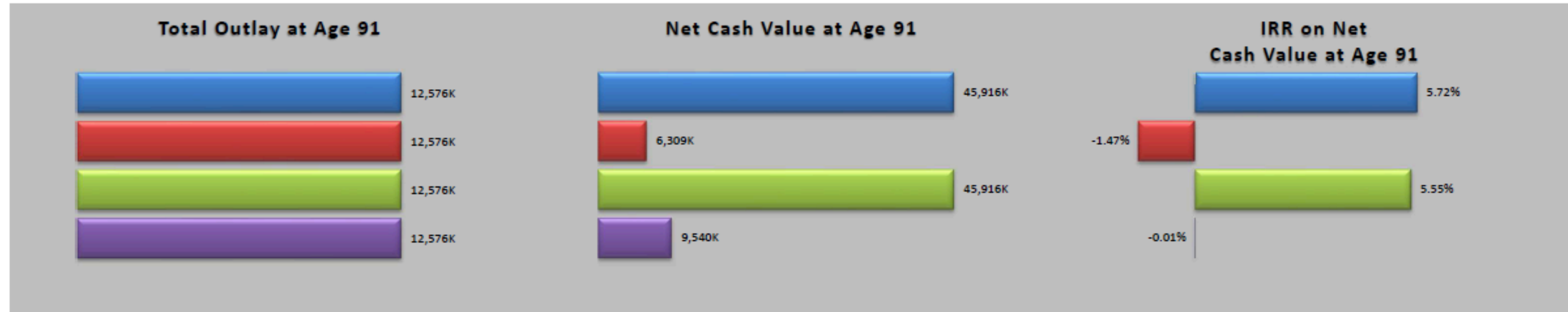
Life Insurance Overview Report

Prepared for: MRS CEO: Age 60 / Female / Preferred



Summary at Life Expectancy, Year 31 - Age 91

Plan #1: Nationwide - VUL Accumulator - Split Dollar	(Employer) / VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%
Plan #2: Nationwide - VUL Accumulator - Split Dollar	(Employee) / VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%
Plan #3: Nationwide - VUL Accumulator - Split Dollar	(Employer) / VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%
Plan #4: Nationwide - VUL Accumulator - Split Dollar	(Employee) / VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%



IRR Insights and Analysis

Prepared for: MRS CEO: Age 60 / Female / Preferred



Year & Age	Nationwide - VUL Accumulator - Split Dollar (Employer)					Nationwide - VUL Accumulator - Split Dollar (Employee)					Nationwide - VUL Accumulator - Split Dollar (Employer)					Nationwide - VUL Accumulator - Split Dollar (Employee)				
	VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%					VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%					VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%					VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 1-5																				
61	\$1,257,564	\$689,938	-45.14%	\$1,320,065	4.97%	\$1,257,564	\$0	N/A	\$14,875,822	1,082.91%	\$1,257,564	\$689,938	-45.14%	\$1,320,065	4.97%	\$1,257,564	\$0	N/A	\$14,875,822	1082.91%
62	\$1,257,564	\$1,959,890	-15.52%	\$2,705,737	4.97%	\$1,257,564	\$0	N/A	\$14,760,102	196.22%	\$1,257,564	\$1,959,890	-15.52%	\$2,705,737	4.97%	\$1,257,564	\$0	N/A	\$14,760,102	196.22%
63	\$1,257,564	\$3,309,058	-6.41%	\$4,160,277	4.97%	\$1,257,564	\$0	N/A	\$14,654,730	85.33%	\$1,257,564	\$3,309,058	-6.41%	\$4,160,277	4.97%	\$1,257,564	\$0	N/A	\$14,654,730	85.33%
64	\$1,257,564	\$4,801,899	-1.85%	\$5,687,108	4.97%	\$1,257,564	\$0	N/A	\$14,557,497	47.43%	\$1,257,564	\$4,801,899	-1.85%	\$5,687,108	4.97%	\$1,257,564	\$0	N/A	\$14,557,497	47.43%
65	\$1,257,564	\$6,383,141	0.50%	\$7,289,822	4.97%	\$1,257,564	\$0	N/A	\$14,472,781	29.21%	\$1,257,564	\$6,383,141	0.50%	\$7,289,822	4.97%	\$1,257,564	\$0	N/A	\$14,472,781	29.21%
Years 6-10																				
66	\$1,257,564	\$8,062,490	1.90%	\$8,972,191	4.97%	\$1,257,564	\$0	N/A	\$14,406,517	18.83%	\$1,257,564	\$8,062,490	1.90%	\$8,972,191	4.97%	\$1,257,564	\$0	N/A	\$14,406,517	18.83%
67	\$1,257,564	\$9,848,086	2.81%	\$10,738,174	4.97%	\$1,257,564	\$0	N/A	\$14,362,886	12.27%	\$1,257,564	\$9,848,086	2.81%	\$10,738,174	4.97%	\$1,257,564	\$0	N/A	\$14,362,886	12.27%
68	\$1,257,564	\$11,747,069	3.44%	\$12,591,926	4.97%	\$1,257,564	\$0	N/A	\$14,344,874	7.84%	\$1,257,564	\$11,747,069	3.44%	\$12,591,926	4.97%	\$1,257,564	\$0	N/A	\$14,344,874	7.84%
69	\$1,257,564	\$13,766,204	3.89%	\$14,537,810	4.97%	\$1,257,564	\$0	N/A	\$14,354,881	4.72%	\$1,257,564	\$13,766,204	3.89%	\$14,537,810	4.97%	\$1,257,564	\$0	N/A	\$14,354,881	4.72%
70	\$1,257,564	\$15,911,684	4.24%	\$16,580,404	4.97%	\$1,257,564	\$0	N/A	\$14,394,524	2.44%	\$1,257,564	\$15,911,684	4.24%	\$16,580,404	4.97%	\$1,257,564	\$0	N/A	\$14,394,524	2.44%
Total Cash Flow:	\$12,575,640					\$12,575,640					\$12,575,640					\$12,575,640				
Years 11-15																				
71	+\$3,000,000	\$13,842,057	4.59%	\$17,404,450	7.55%	+\$3,000,000	\$0	N/A	\$11,437,607	2.19%	+\$300,000	\$16,735,092	4.66%	\$17,404,450	5.24%	+\$300,000	\$0	N/A	\$14,330,642	2.33%
72	\$0	\$14,816,472	4.86%	\$18,269,451	7.27%	\$0	\$0	N/A	\$162,588	N/A	+\$300,000	\$17,594,895	4.95%	\$18,269,451	5.43%	+\$300,000	\$0	N/A	\$2,941,011	-17.72%
73	\$0	\$15,857,320	5.07%	\$19,177,443	7.04%	\$0	\$0	N/A	\$295,444	N/A	+\$300,000	\$18,512,937	5.17%	\$19,177,443	5.57%	+\$300,000	\$0	N/A	\$2,951,062	-14.68%
74	\$0	\$16,969,017	5.24%	\$20,130,562	6.86%	\$0	\$0	N/A	\$454,022	N/A	+\$300,000	\$19,493,048	5.35%	\$20,130,562	5.67%	+\$300,000	\$0	N/A	\$2,978,054	-12.37%
75	\$0	\$18,156,211	5.38%	\$21,131,051	6.70%	\$0	\$0	N/A	\$640,727	-18.62%	+\$300,000	\$20,539,248	5.49%	\$21,131,051	5.75%	+\$300,000	\$0	N/A	\$3,023,765	-10.53%
Years 16-20																				
76	\$0	\$19,424,045	5.50%	\$22,181,264	6.57%	\$0	\$0	N/A	\$858,349	-16.01%	+\$300,000	\$21,656,009	5.61%	\$22,181,264	5.81%	+\$300,000	\$0	N/A	\$3,090,312	-9.02%
77	\$0	\$20,777,950	5.61%	\$23,283,673	6.46%	\$0	\$0	N/A	\$1,109,844	-13.69%	+\$300,000	\$22,848,038	5.71%	\$23,283,673	5.85%	+\$300,000	\$0	N/A	\$3,179,933	-7.73%
78	\$0	\$22,223,864	5.69%	\$24,440,871	6.36%	\$0	\$0	N/A	\$1,398,560	-11.66%	+\$300,000	\$24,120,504	5.79%	\$24,440,871	5.88%	+\$300,000	\$0	-17.28%	\$3,295,200	-6.63%
79	\$0	\$23,766,652	5.77%	\$25,655,583	6.27%	\$0	\$0	N/A	\$1,726,636	-9.90%	+\$300,000	\$25,477,444	5.86%	\$25,655,583	5.91%	+\$300,000	\$0	-15.13%	\$3,437,428	-5.66%
80	\$0	\$25,411,977	5.84%	\$26,930,665	6.19%	\$0	\$0	N/A	\$2,096,879	-8.37%	+\$300,000	\$26,923,633	5.92%	\$26,930,665	5.92%	+\$300,000	\$0	-13.35%	\$3,608,535	-4.81%
Total Cash Flow:	\$9,575,640					\$9,575,640					\$9,575,640					\$9,575,640				
Years 21-25																				
81	\$0	\$27,166,739	5.90%	\$28,269,119	6.13%	\$0	\$0	N/A	\$2,513,187	-7.03%	\$0	\$28,269,119	5.87%	\$28,269,119	5.87%	\$0	\$517,351	-10.76%	\$4,132,918	-4.01%
82	\$0	\$29,035,642	5.95%	\$29,674,094	6.07%	\$0	\$0	N/A	\$2,977,114	-5.87%	\$0	\$29,674,094	5.83%	\$29,674,094	5.83%	\$0	\$1,097,080	-8.65%	\$4,712,647	-3.27%
83	\$0	\$31,028,626	5.99%	\$31,148,897	6.01%	\$0	\$0	N/A	\$3,495,296	-4.85%	\$0	\$31,148,897	5.78%	\$31,148,897	5.78%	\$0	\$1,739,343	-6.93%	\$5,354,910	-2.59%
84	\$0	\$32,696,997	5.96%	\$32,696,997	5.96%	\$0	\$455,102	-13.15%	\$4,070,669	-3.94%	\$0	\$32,696,997	5.75%	\$32,696,997	5.75%	\$0	\$2,447,668	-5.51%	\$6,063,235	-1.97%
85	\$0	\$34,322,038	5.92%	\$34,322,038	5.92%	\$0	\$1,090,654	-9.24%	\$4,706,221	-3.14%	\$0	\$34,322,038	5.71%	\$34,322,038	5.71%	\$0	\$3,225,679	-4.32%	\$6,841,246	-1.40%
Years 26-30																				
86	\$0	\$36,027,843	5.88%	\$36,027,843	5.88%	\$0	\$1,787,946	-6.94%	\$5,403,513	-2.43%	\$0	\$36,027,843	5.68%	\$36,027,843	5.68%	\$0	\$4,075,613	-3.31%	\$7,691,180	-0.88%
87	\$0	\$37,818,427	5.84%	\$37,818,427	5.84%	\$0	\$2,550,934	-5.30%	\$6,166,501	-1.80%	\$0	\$37,818,427	5.65%	\$37,818,427	5.65%	\$0	\$5,002,157	-2.46%	\$8,617,724	-0.41%
88	\$0	\$39,698,003	5.80%	\$39,698,003	5.80%	\$0	\$3,382,588	-4.03%	\$6,998,155	-1.23%	\$0	\$39,698,003	5.62%	\$39,698,003	5.62%	\$0	\$6,009,060	-1.71%	\$9,624,627	0.02%
89	\$0	\$41,670,993	5.77%	\$41,670,993	5.77%	\$0	\$4,282,361	-3.02%	\$7,897,928	-0.73%	\$0	\$41,670,993	5.60%	\$41,670,993	5.60%	\$0	\$7,096,611	-1.07%	\$10,712,178	0.41%
90	\$0	\$43,742,042	5.74%	\$43,742,042	5.74%	\$0	\$5,259,143	-2.18%	\$8,874,710	-0.28%	\$0	\$43,742,042	5.58%	\$43,742,042	5.58%	\$0	\$8,274,598	-0.51%	\$11,890,165	0.76%
Total Cash Flow:	\$9,575,640					\$9,575,640					\$9,575,640					\$9,575,640				

IRR Insights and Analysis

Prepared for: *MRS CEO: Age 60 / Female / Preferred*



Year & Age	Nationwide - VUL Accumulator - Split Dollar (Employer)					Nationwide - VUL Accumulator - Split Dollar (Employee)					Nationwide - VUL Accumulator - Split Dollar (Employer)					Nationwide - VUL Accumulator - Split Dollar (Employee)				
	VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%					VUL 15mm DB Max 10 Pay 3mm Bonus Yr 11 Gross Rate 7%					VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%					VUL 15mm DB Max 10 Pay 300k Bonus Yr 11-20 Gross Rate 7%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 31-35																				
91	\$0	\$45,916,021	5.72%	\$45,916,021	5.72%	\$0	\$6,308,789	-1.47%	\$9,924,356	0.13%	\$0	\$45,916,021	5.55%	\$45,916,021	5.55%	\$0	\$9,539,832	-0.01%	\$13,155,399	1.08%
92	\$0	\$48,198,047	5.69%	\$48,198,047	5.69%	\$0	\$7,443,183	-0.86%	\$11,058,750	0.49%	\$0	\$48,198,047	5.54%	\$48,198,047	5.54%	\$0	\$10,905,229	0.43%	\$14,520,796	1.38%
93	\$0	\$50,593,490	5.67%	\$50,593,490	5.67%	\$0	\$8,655,516	-0.33%	\$12,271,083	0.82%	\$0	\$50,593,490	5.52%	\$50,593,490	5.52%	\$0	\$12,365,079	0.81%	\$15,980,646	1.64%
94	\$0	\$53,107,987	5.64%	\$53,107,987	5.64%	\$0	\$9,959,589	0.13%	\$13,575,156	1.12%	\$0	\$53,107,987	5.50%	\$53,107,987	5.50%	\$0	\$13,934,366	1.16%	\$17,549,933	1.89%
95	\$0	\$55,747,454	5.62%	\$55,747,454	5.62%	\$0	\$11,347,263	0.53%	\$14,962,830	1.40%	\$0	\$55,747,454	5.48%	\$55,747,454	5.48%	\$0	\$15,606,215	1.47%	\$19,221,782	2.11%
Years 36-40																				
96	\$0	\$58,518,102	5.60%	\$58,518,102	5.60%	\$0	\$12,834,774	0.89%	\$16,450,341	1.64%	\$0	\$58,518,102	5.47%	\$58,518,102	5.47%	\$0	\$17,398,218	1.75%	\$21,013,785	2.32%
97	\$0	\$61,426,452	5.58%	\$61,426,452	5.58%	\$0	\$14,465,171	1.21%	\$18,080,738	1.88%	\$0	\$61,426,452	5.45%	\$61,426,452	5.45%	\$0	\$19,354,876	2.01%	\$22,970,443	2.51%
98	\$0	\$64,479,346	5.57%	\$64,479,346	5.57%	\$0	\$16,318,384	1.53%	\$19,933,951	2.10%	\$0	\$64,479,346	5.44%	\$64,479,346	5.44%	\$0	\$21,557,677	2.26%	\$25,173,244	2.70%
99	\$0	\$67,683,970	5.55%	\$67,683,970	5.55%	\$0	\$18,413,044	1.82%	\$22,028,611	2.33%	\$0	\$67,683,970	5.43%	\$67,683,970	5.43%	\$0	\$24,026,918	2.50%	\$27,642,485	2.89%
100	\$0	\$71,047,863	5.53%	\$71,047,863	5.53%	\$0	\$20,769,280	2.10%	\$24,384,847	2.54%	\$0	\$71,047,863	5.41%	\$71,047,863	5.41%	\$0	\$26,784,516	2.72%	\$30,400,083	3.07%
Total Cash Flow:	\$9,575,640					\$9,575,640					\$9,575,640					\$9,575,640				

Comprehensive Life Insurance Review

Prepared for Mr. I Want a Guarantee & Mrs. I Want a Guarantee



THREEPOINTS
INSURANCE DESIGN

WE MAKE THE IMPROBABLE, PROBABLE

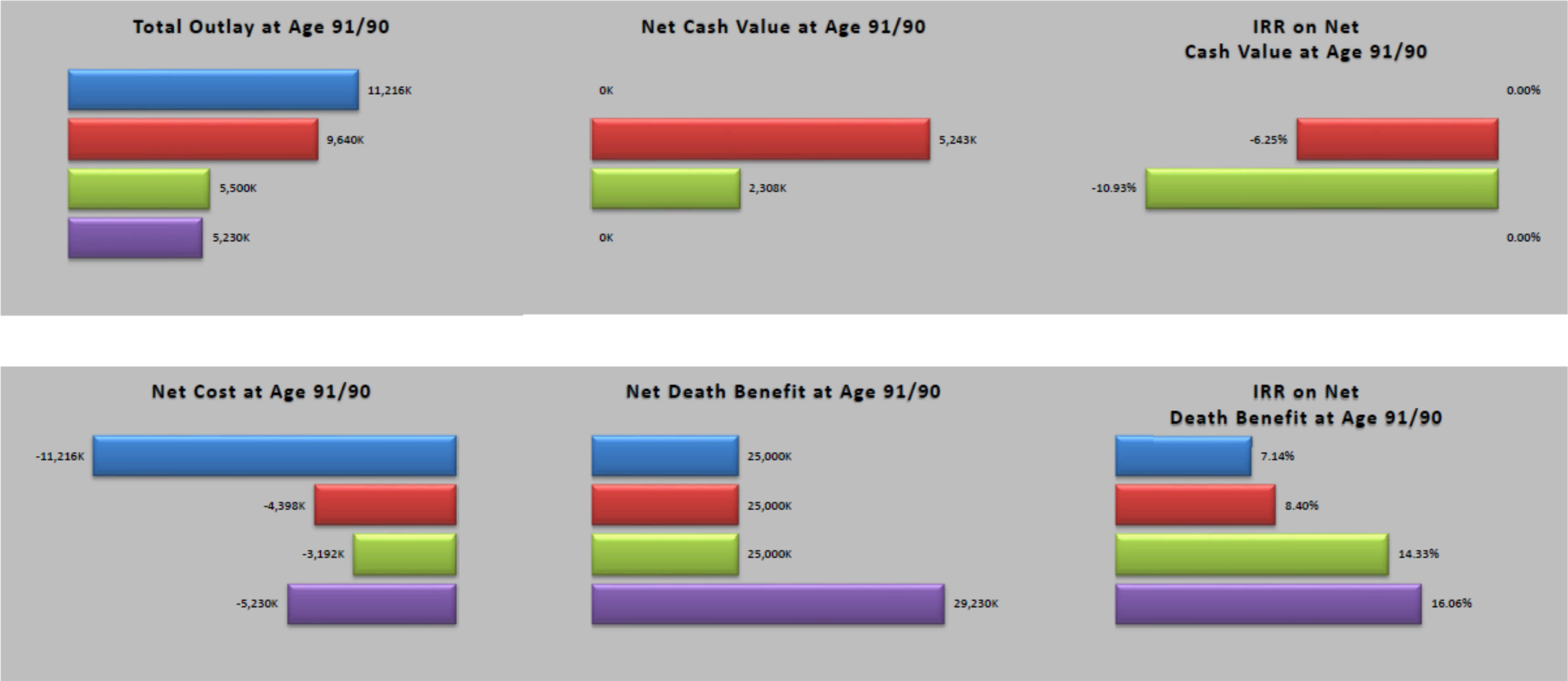
Life Insurance Overview Report

Prepared for: MR. I WANT A GUARANTEE: Age 71 / Male / Standard Non Smoker
MRS. I WANT A GUARANTEE: Age 70 / Female / Preferred Non Smoker



Summary at Life Expectancy, Year 20 - Ages 91 | 90

- Plan #1: Prudential - SUL Protector (BD 10/30/2024) / SULG 25mm DB Full Pay Guar A100 Guar Rate 1%
- Plan #2: John Hancock - Protection SUL (BD 11/15/2024) / SUL 25mm DB Full Pay Guar A91 Current Rate 4.15'
- Plan #3: Prudential - SIUL (BD 10/30/2024) / SIUL 25mm DB Step Pay Guar A87 Current Rate 4.1%
- Plan #4: Pacific Life - Horizon SIUL / SIUL 24mm DB Opt C 1mm Yr 1 Skip Yr 8 COI Prem FP Fixed Rate 2.25%



IRR Insights and Analysis

Prepared for:

MR. I WANT A GUARANTEE: Age 71 / Male / Standard Non Smoker
MRS. I WANT A GUARANTEE: Age 70 / Female / Preferred Non Smoker



Year & Age	Prudential - SUL Protector (BD 10/30/2024)					John Hancock - Protection SUL (BD 11/15/2024)					Prudential - SIUL (BD 10/30/2024)					Pacific Life - Horizon SIUL				
	SULG 25mm DB Full Pay Guar A100 Guar Rate 1%					SUL 25mm DB Full Pay Guar A91 Current Rate 4.15%					SIUL 25mm DB Step Pay Guar A87 Current Rate 4.1%					SIUL 24mm DB Opt C 1mm Yr 1 Skip Yr 8 COI Prem FP Fixed Rate 2.25%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 1-5																				
72/71	\$560,796	\$0	N/A	\$25,000,000	4,357.95%	\$482,009	\$0	N/A	\$25,000,000	5,086.63%	\$200,000	\$0	N/A	\$25,000,000	12,400.00%	\$1,000,000	\$481,987	-51.80%	\$25,000,000	2400.00%
73/72	\$560,796	\$0	N/A	\$25,000,000	519.55%	\$482,009	\$0	N/A	\$25,000,000	571.92%	\$200,000	\$0	N/A	\$25,000,000	969.15%	\$0	\$396,974	-36.99%	\$25,000,000	400.00%
74/73	\$560,796	\$0	N/A	\$25,000,000	215.68%	\$482,009	\$0	N/A	\$25,000,000	234.27%	\$200,000	\$0	N/A	\$25,000,000	362.57%	\$0	\$308,526	-32.43%	\$25,000,000	192.40%
75/74	\$560,796	\$0	N/A	\$25,000,000	125.37%	\$482,009	\$0	N/A	\$25,000,000	135.70%	\$200,000	\$0	N/A	\$25,000,000	203.47%	\$0	\$216,021	-31.83%	\$25,000,000	123.61%
76/75	\$560,796	\$73,320	N/A	\$25,000,000	84.59%	\$482,009	\$0	N/A	\$25,000,000	91.55%	\$200,000	\$0	N/A	\$25,000,000	135.87%	\$0	\$118,137	-34.77%	\$25,000,000	90.37%
Years 6-10																				
77/76	\$560,796	\$319,526	N/A	\$25,000,000	61.97%	\$482,009	\$398,883	N/A	\$25,000,000	67.20%	\$200,000	\$0	N/A	\$25,000,000	99.69%	\$0	\$13,114	-51.44%	\$25,000,000	71.00%
78/77	\$560,796	\$505,878	N/A	\$25,000,000	47.82%	\$482,009	\$819,741	-35.98%	\$25,000,000	52.00%	\$200,000	\$0	N/A	\$25,000,000	77.54%	\$0	\$0	N/A	\$25,000,000	58.38%
79/78	\$560,796	\$652,556	N/A	\$25,000,000	38.23%	\$482,009	\$1,230,007	N/A	\$25,000,000	41.71%	\$200,000	\$0	N/A	\$25,000,000	62.74%	\$162,217	\$0	N/A	\$25,162,217	49.47%
80/79	\$560,796	\$768,321	-42.01%	\$25,000,000	31.35%	\$482,009	\$1,628,769	-20.55%	\$25,000,000	34.35%	\$200,000	\$0	N/A	\$25,000,000	52.22%	\$183,445	\$0	N/A	\$25,345,663	42.84%
81/80	\$560,796	\$824,382	N/A	\$25,000,000	26.22%	\$482,009	\$2,014,943	-16.73%	\$25,000,000	28.85%	\$200,000	\$202,667	N/A	\$25,000,000	44.41%	\$201,138	\$1	N/A	\$25,546,801	37.69%
Total Cash Flow:	\$5,607,960					\$4,820,090					\$2,000,000					\$1,546,800				
Years 11-15																				
82/81	\$560,796	\$823,027	N/A	\$25,000,000	22.25%	\$482,009	\$2,361,672	-14.28%	\$25,000,000	24.60%	\$350,000	\$590,742	N/A	\$25,000,000	38.27%	\$65,452	\$1	N/A	\$25,612,253	33.60%
83/82	\$560,796	\$727,825	N/A	\$25,000,000	19.11%	\$482,009	\$2,706,220	-12.42%	\$25,000,000	21.24%	\$350,000	\$969,108	N/A	\$25,000,000	33.38%	\$78,382	\$1	N/A	\$25,690,635	30.27%
84/83	\$560,796	\$535,191	N/A	\$25,000,000	16.57%	\$482,009	\$3,057,043	-10.92%	\$25,000,000	18.52%	\$350,000	\$1,320,782	-15.05%	\$25,000,000	29.40%	\$101,773	\$1	N/A	\$25,792,408	27.51%
85/84	\$560,796	\$202,731	N/A	\$25,000,000	14.48%	\$482,009	\$3,410,898	-9.70%	\$25,000,000	16.28%	\$350,000	\$1,655,903	-12.07%	\$25,000,000	26.11%	\$140,288	\$1	N/A	\$25,932,695	25.17%
86/85	\$560,796	\$0	N/A	\$25,000,000	12.73%	\$482,009	\$3,762,715	-8.72%	\$25,000,000	14.41%	\$350,000	\$1,961,012	-10.19%	\$25,000,000	23.34%	\$203,065	\$1	N/A	\$26,135,760	23.16%
Years 16-20																				
87/86	\$560,796	\$0	N/A	\$25,000,000	11.26%	\$482,009	\$4,104,693	-7.93%	\$25,000,000	12.83%	\$350,000	\$2,142,318	-9.66%	\$25,000,000	20.99%	\$293,119	\$1	N/A	\$26,428,879	21.42%
88/87	\$560,796	\$0	N/A	\$25,000,000	10.00%	\$482,009	\$4,430,167	-7.31%	\$25,000,000	11.48%	\$350,000	\$2,281,528	-9.45%	\$25,000,000	18.96%	\$406,297	\$1	N/A	\$26,835,176	19.87%
89/88	\$560,796	\$0	N/A	\$25,000,000	8.91%	\$482,009	\$4,733,091	-6.83%	\$25,000,000	10.31%	\$350,000	\$2,370,791	-9.53%	\$25,000,000	17.21%	\$560,840	\$1	N/A	\$27,396,016	18.48%
90/89	\$560,796	\$0	N/A	\$25,000,000	7.96%	\$482,009	\$5,006,631	-6.48%	\$25,000,000	9.29%	\$350,000	\$2,386,702	-9.98%	\$25,000,000	15.68%	\$774,831	\$1	N/A	\$28,170,846	17.22%
91/90	\$560,796	\$0	N/A	\$25,000,000	7.14%	\$482,009	\$5,242,568	-6.25%	\$25,000,000	8.40%	\$350,000	\$2,307,753	-10.93%	\$25,000,000	14.33%	\$1,059,247	\$1	N/A	\$29,230,093	16.06%
Total Cash Flow:	\$11,215,920					\$9,640,180					\$5,500,000					\$5,230,094				
Years 21-25																				
92/91	\$560,796	\$0	N/A	\$25,000,000	6.41%	\$482,009	\$5,408,171	-6.17%	\$25,000,000	7.62%	\$1,253,482	\$2,978,565	-12.08%	\$25,000,000	12.79%	\$1,465,027	\$1	N/A	\$30,692,625	14.96%
93/92	\$560,796	\$0	N/A	\$25,000,000	5.76%	\$482,009	\$5,512,752	-6.19%	\$25,000,000	6.92%	\$1,253,482	\$3,527,280	-13.20%	\$25,000,000	11.37%	\$1,844,307	\$1	N/A	\$30,692,625	13.46%
94/93	\$560,796	\$0	N/A	\$25,000,000	5.18%	\$482,009	\$5,542,845	-6.34%	\$25,000,000	6.29%	\$1,253,482	\$3,935,586	N/A	\$25,000,000	10.06%	\$2,278,032	\$1	N/A	\$30,692,625	11.87%
95/94	\$560,796	\$0	N/A	\$25,000,000	4.66%	\$482,009	\$5,479,628	-6.63%	\$25,000,000	5.74%	\$1,253,482	\$4,170,789	N/A	\$25,000,000	8.83%	\$2,756,066	\$1	N/A	\$30,692,625	10.14%
96/95	\$560,796	\$0	N/A	\$25,000,000	4.20%	\$482,009	\$5,299,234	-7.11%	\$25,000,000	5.23%	\$1,253,482	\$4,206,260	N/A	\$25,000,000	7.69%	\$3,255,677	\$1	N/A	\$30,692,625	8.19%
Years 26-30																				
97/96	\$560,796	\$0	N/A	\$25,000,000	3.78%	\$482,009	\$4,967,162	-7.88%	\$25,000,000	4.78%	\$1,253,482	\$4,001,784	N/A	\$25,000,000	6.63%	\$3,790,056	\$1	N/A	\$30,692,625	5.94%
98/97	\$560,796	\$0	N/A	\$25,000,000	3.40%	\$482,009	\$4,417,711	-9.17%	\$25,000,000	4.36%	\$1,253,482	\$3,528,509	N/A	\$25,000,000	5.64%	\$4,434,254	\$1	N/A	\$30,692,625	3.31%
99/98	\$560,796	\$0	N/A	\$25,000,000	3.05%	\$482,009	\$3,555,641	-11.60%	\$25,000,000	3.99%	\$1,253,482	\$2,717,470	N/A	\$25,000,000	4.74%	\$5,133,426	\$1	N/A	\$30,692,625	0.29%
100/99	\$560,796	\$0	N/A	\$25,000,000	2.73%	\$482,009	\$2,179,259	N/A	\$25,000,000	3.64%	\$1,253,482	\$1,567,400	N/A	\$25,000,000	3.90%	\$5,924,965	\$1	N/A	\$30,692,625	-3.02%
101/100	\$560,796	\$0	N/A	\$25,000,000	2.44%	\$482,009	\$81	N/A	\$25,000,000	3.33%	\$1,253,482	\$18	N/A	\$25,000,000	3.14%	\$6,804,837	\$1	N/A	\$30,692,625	-6.44%
Total Cash Flow:	\$16,823,880					\$14,460,270					\$18,034,820					\$42,916,741				

IRR Insights and Analysis

Prepared for: MR. I WANT A GUARANTEE: Age 71 / Male / Standard Non Smoker
MRS. I WANT A GUARANTEE: Age 70 / Female / Preferred Non Smoker

Year & Age	Prudential - SUL Protector (BD 10/30/2024)					John Hancock - Protection SUL (BD 11/15/2024)					Prudential - SIUL (BD 10/30/2024)					Pacific Life - Horizon SIUL				
	SULG 25mm DB Full Pay Guar A100 Guar Rate 1%					SUL 25mm DB Full Pay Guar A91 Current Rate 4.15%					SIUL 25mm DB Step Pay Guar A87 Current Rate 4.1%					SIUL 24mm DB Opt C 1mm Yr 1 Skip Yr 8 COI Prem FP Fixed Rate 2.25%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
<u>Years 31-35</u>																				
102/101	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$7,716,852	\$1	N/A	\$30,692,625	-9.82%
103/102	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$8,477,030	\$1	N/A	\$30,692,625	N/A
104/103	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$9,231,916	\$1	N/A	\$30,692,625	N/A
105/104	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$9,971,195	\$1	N/A	\$30,692,625	N/A
106/105	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$10,685,396	\$1	N/A	\$30,692,625	N/A
<u>Years 36-40</u>																				
107/106	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$11,364,590	\$1	N/A	\$30,692,625	N/A
108/107	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$11,956,046	\$1	N/A	\$30,692,625	N/A
109/108	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$12,492,338	\$1	N/A	\$30,692,625	N/A
110/109	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$12,965,141	\$1	N/A	\$30,692,625	N/A
111/110	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,365,688	\$1	N/A	\$30,692,625	N/A
Total Cash Flow:	\$16,823,880					\$14,460,270					\$18,034,820					\$151,142,933				
<u>Years 41-45</u>																				
112/111	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,684,495	\$1	N/A	\$30,692,625	N/A
113/112	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,724,343	\$1	N/A	\$30,692,625	N/A
114/113	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,898,090	\$1	N/A	\$30,692,625	N/A
115/114	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,897,730	\$1	N/A	\$30,692,625	N/A
116/115	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,897,048	\$1	N/A	\$30,692,625	N/A
<u>Years 46-50</u>																				
117/116	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,896,170	\$1	N/A	\$30,692,625	N/A
118/117	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,895,438	\$1	N/A	\$30,692,625	N/A
119/118	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,894,233	\$1	N/A	\$30,692,625	N/A
120/119	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,893,080	\$1	N/A	\$30,692,625	N/A
121/120	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,883,727	\$1	N/A	\$30,692,625	N/A
Total Cash Flow:	\$16,823,880					\$14,460,270					\$18,034,820					\$289,707,287				
<u>Years 51-51</u>																				
122/121	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$13,885,400	\$1	N/A	\$30,692,625	N/A
Total Cash Flow:	\$16,823,880					\$14,460,270					\$18,034,820					\$303,592,687				

Comprehensive Life Insurance Review

Prepared for Male High IRR Client & Female High IRR Client



Life Insurance Overview Report

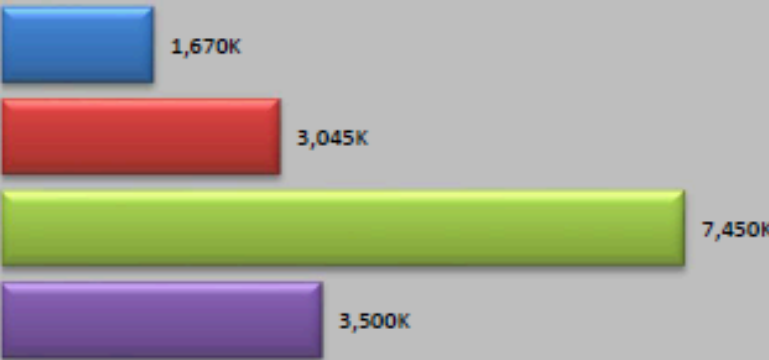
Prepared for: MALE HIGH IRR CLIENT: Age 60 / Male / Preferred
FEMALE HIGH IRR CLIENT: Age 61 / Female / Standard



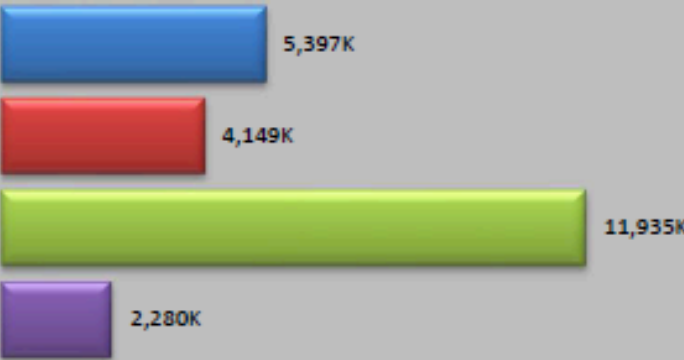
Summary at Life Expectancy, Year 29 - Ages 89 | 90

Plan #1: Prudential - SVUL Protector w Option C	(BD 7/25/2020) / SVULG 846k Yr 1 824k Skip Pay 33 Years Gross Rate 6% Guar a120
Plan #2: John Hancock - Protection SIUL	(Preferred & Standard NS) / SIUL 10mm DB 1.6mm Yr 1 Skip Yr 25 Solve a105 AG49 Rate 5.
Plan #3: Penn Mutual - Survivorship Plus Select IUL	(Standard & Standard NS) / SIUL 10mm DB 1.7mm Yr 1-3 Skip Yr 20 AG49 Rate 5.73% Guar a90
Plan #4: Pacific Life - Pacific Indexed Estate Preserver 3	(Preferred & Standard NS) / SIUL 10mm DB 214k 7 Pay Skip Yr 25 AG49 Rate 4% Guar a

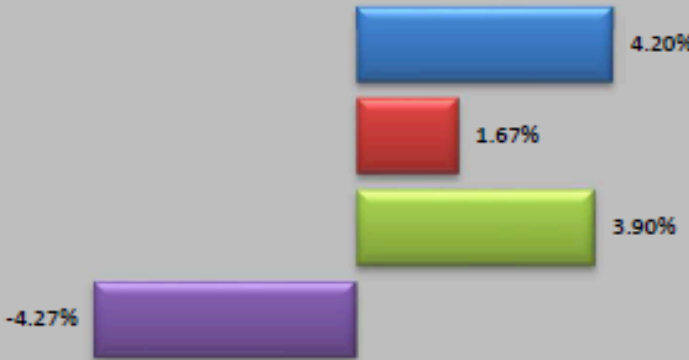
Total Outlay at Age 89/90



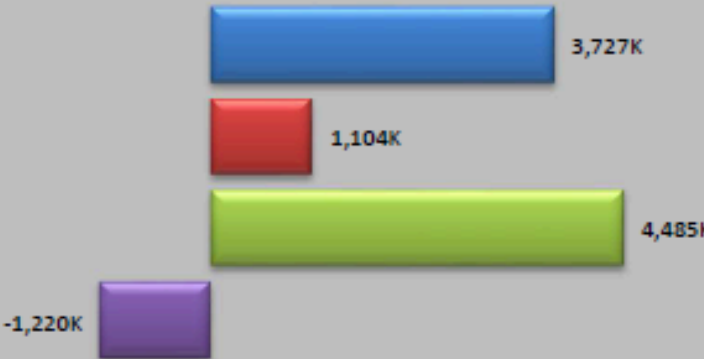
Net Cash Value at Age 89/90



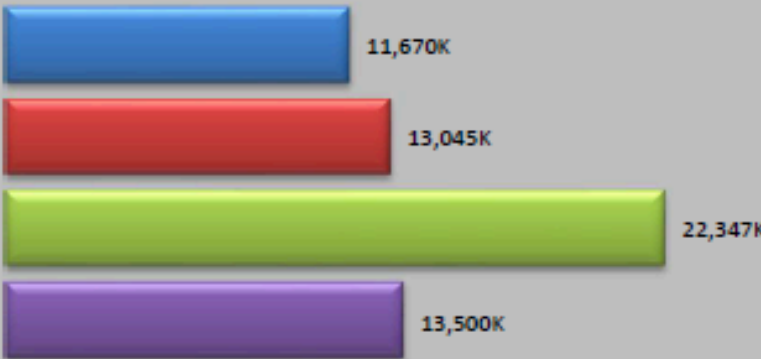
IRR on Net Cash Value at Age 89/90



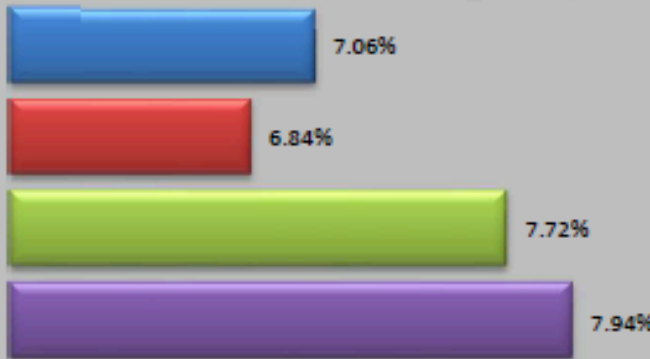
Net Cost at Age 89/90



Net Death Benefit at Age 89/90



IRR on Net Death Benefit at Age 89/90



IRR Insights and Analysis

Prepared for: MALE HIGH IRR CLIENT: Age 60 / Male / Preferred
FEMALE HIGH IRR CLIENT: Age 61 / Female / Standard



Year & Age	Prudential - SVUL Protector w Option C (BD 7/25/2020)					John Hancock - Protection SIUL (Preferred & Standard NS)					Penn Mutual - Survivorship Plus Select IUL (Standard & Standard NS)					Pacific Life - Pacific Indexed Estate Preserver 3 (Preferred & Standard NS)				
	SVULG 846k Yr 1 824k Skip Pay 33 Years Gross Rate 6% Guar a120					SIUL 10mm DB 1.6mm Yr 1 Skip Yr 25 Solve a105 AG49 Rate 5.14% Guar a92					SIUL 10mm DB 1.7mm Yr 1-3 Skip Yr 20 AG49 Rate 5.73% Guar a90					SIUL 10mm DB 214k 7 Pay Skip Yr 25 AG49 Rate 4% Guar a121				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 1-5																				
61/62	\$846,000	\$705,270	-16.63%	\$10,846,000	1,182.03%	\$1,670,000	\$948,027	-43.23%	\$11,670,000	598.80%	\$1,000,000	\$801,481	-19.85%	\$11,000,000	1,000.00%	\$214,286	\$33,166	-84.52%	\$10,214,286	4666.66%
62/63	\$824,000	\$1,522,055	-6.00%	\$11,670,000	225.89%	\$0	\$963,865	-24.03%	\$11,670,000	164.35%	\$500,000	\$1,323,377	-7.28%	\$11,500,000	215.04%	\$214,286	\$207,770	-39.56%	\$10,428,572	549.40%
63/64	\$0	\$1,570,134	-2.43%	\$11,670,000	111.37%	\$0	\$985,683	-16.12%	\$11,670,000	91.18%	\$200,000	\$1,580,300	-2.92%	\$11,700,000	108.80%	\$214,286	\$388,730	-23.12%	\$10,642,858	228.85%
64/65	\$0	\$1,620,621	-0.85%	\$11,670,000	72.30%	\$0	\$1,013,251	-11.74%	\$11,670,000	62.59%	\$0	\$1,654,391	-0.78%	\$11,700,000	71.26%	\$214,286	\$576,239	-15.27%	\$10,857,144	134.08%
65/66	\$0	\$1,673,626	0.05%	\$11,670,000	53.18%	\$0	\$1,046,331	-8.93%	\$11,670,000	47.53%	\$0	\$1,731,420	0.41%	\$11,700,000	52.61%	\$214,286	\$770,473	-10.80%	\$11,071,430	91.37%
Years 6-10																				
66/67	\$0	\$1,729,266	0.64%	\$11,670,000	41.95%	\$0	\$1,107,354	-6.62%	\$11,670,000	38.27%	\$0	\$1,832,402	1.38%	\$11,700,000	41.58%	\$214,286	\$971,600	-7.96%	\$11,285,716	67.73%
67/68	\$0	\$1,784,878	1.03%	\$11,670,000	34.60%	\$0	\$1,173,776	-4.91%	\$11,670,000	32.01%	\$0	\$1,937,926	2.04%	\$11,700,000	34.32%	\$214,286	\$1,179,754	-6.01%	\$11,500,002	52.95%
68/69	\$0	\$1,885,373	1.63%	\$11,670,000	29.42%	\$0	\$1,243,125	-3.62%	\$11,670,000	27.51%	\$0	\$2,048,328	2.52%	\$11,700,000	29.20%	\$0	\$1,187,393	-4.65%	\$11,500,002	43.12%
69/70	\$0	\$1,991,175	2.09%	\$11,670,000	25.58%	\$0	\$1,314,967	-2.62%	\$11,670,000	24.11%	\$0	\$2,163,511	2.88%	\$11,700,000	25.40%	\$0	\$1,194,068	-3.78%	\$11,500,002	36.19%
70/71	\$0	\$2,102,519	2.45%	\$11,670,000	22.63%	\$0	\$1,388,801	-1.83%	\$11,670,000	21.46%	\$0	\$2,286,462	3.18%	\$11,700,000	22.47%	\$0	\$1,199,483	-3.17%	\$11,500,002	31.08%
Total Cash Flow:	\$1,670,000					\$1,670,000					\$1,700,000					\$1,500,002				
Years 11-15																				
71/72	\$0	\$2,234,290	2.81%	\$11,670,000	20.28%	\$0	\$1,480,764	-1.09%	\$11,670,000	19.33%	\$0	\$2,426,943	3.46%	\$11,700,000	20.14%	\$0	\$1,243,798	-2.33%	\$11,500,002	27.19%
72/73	\$0	\$2,372,028	3.10%	\$11,670,000	18.37%	\$0	\$1,576,008	-0.48%	\$11,670,000	17.59%	\$0	\$2,574,931	3.68%	\$11,700,000	18.25%	\$0	\$1,291,408	-1.66%	\$11,500,002	24.13%
73/74	\$0	\$2,515,926	3.33%	\$11,670,000	16.79%	\$0	\$1,676,343	0.03%	\$11,670,000	16.13%	\$0	\$2,730,042	3.87%	\$11,700,000	16.68%	\$0	\$1,342,171	-1.11%	\$11,500,002	21.67%
74/75	\$0	\$2,666,256	3.52%	\$11,670,000	15.46%	\$0	\$1,781,745	0.46%	\$11,670,000	14.90%	\$0	\$2,891,904	4.02%	\$11,700,000	15.35%	\$0	\$1,395,587	-0.65%	\$11,500,002	19.65%
75/76	\$0	\$2,823,240	3.68%	\$11,670,000	14.32%	\$0	\$1,892,048	0.84%	\$11,670,000	13.84%	\$0	\$3,059,699	4.14%	\$11,700,000	14.23%	\$0	\$1,450,887	-0.28%	\$11,500,002	17.97%
Years 16-20																				
76/77	\$0	\$2,972,405	3.79%	\$11,670,000	13.34%	\$0	\$2,006,914	1.16%	\$11,670,000	12.92%	\$0	\$3,232,633	4.24%	\$11,700,000	13.25%	\$0	\$1,506,783	0.03%	\$11,500,002	16.55%
77/78	\$0	\$3,128,600	3.88%	\$11,670,000	12.49%	\$0	\$2,125,871	1.43%	\$11,670,000	12.12%	\$0	\$3,409,790	4.31%	\$11,700,000	12.40%	\$0	\$1,561,609	0.29%	\$11,500,002	15.33%
78/79	\$0	\$3,291,985	3.95%	\$11,670,000	11.74%	\$0	\$2,248,232	1.67%	\$11,670,000	11.41%	\$0	\$3,590,143	4.37%	\$11,700,000	11.66%	\$0	\$1,612,629	0.48%	\$11,500,002	14.27%
79/80	\$0	\$3,462,389	4.02%	\$11,670,000	11.07%	\$0	\$2,372,934	1.87%	\$11,670,000	10.77%	\$0	\$3,771,843	4.41%	\$11,700,000	10.99%	\$0	\$1,657,353	0.62%	\$11,500,002	13.35%
80/81	\$0	\$3,639,641	4.07%	\$11,670,000	10.47%	\$0	\$2,498,540	2.03%	\$11,670,000	10.21%	\$0	\$3,952,570	4.43%	\$11,700,000	10.40%	\$0	\$1,692,828	0.71%	\$11,500,002	12.54%
Total Cash Flow:	\$1,670,000					\$1,670,000					\$1,700,000					\$1,500,002				
Years 21-25																				
81/82	\$0	\$3,823,329	4.12%	\$11,670,000	9.94%	\$0	\$2,621,271	2.17%	\$11,670,000	9.70%	\$500,000	\$4,625,272	4.40%	\$12,200,000	9.85%	\$0	\$1,710,078	0.73%	\$11,500,002	11.83%
82/83	\$0	\$4,012,877	4.16%	\$11,670,000	9.46%	\$0	\$2,740,070	2.28%	\$11,670,000	9.24%	\$500,000	\$5,325,375	4.37%	\$12,700,000	9.33%	\$0	\$1,705,640	0.68%	\$11,500,002	11.19%
83/84	\$0	\$4,207,727	4.19%	\$11,670,000	9.02%	\$0	\$2,852,067	2.35%	\$11,670,000	8.82%	\$500,000	\$6,054,995	4.34%	\$13,200,000	8.84%	\$0	\$1,673,295	0.55%	\$11,500,002	10.61%
84/85	\$0	\$4,407,167	4.21%	\$11,670,000	8.62%	\$0	\$2,953,215	2.40%	\$11,670,000	8.44%	\$500,000	\$6,814,517	4.32%	\$13,700,000	8.38%	\$0	\$1,605,340	0.32%	\$11,500,002	10.09%
85/86	\$0	\$4,610,005	4.23%	\$11,670,000	8.25%	\$275,000	\$3,234,418	2.31%	\$11,945,000	8.08%	\$750,000	\$7,843,589	4.28%	\$15,195,360	8.21%	\$0	\$1,490,724	-0.03%	\$11,500,002	9.62%
Years 26-30																				
86/87	\$0	\$4,814,026	4.24%	\$11,670,000	7.92%	\$275,000	\$3,502,389	2.19%	\$12,220,000	7.74%	\$750,000	\$8,889,591	4.23%	\$17,071,024	8.15%	\$500,000	\$1,798,770	-0.61%	\$12,000,002	9.17%
87/88	\$0	\$5,015,634	4.24%	\$11,670,000	7.61%	\$275,000	\$3,751,143	2.05%	\$12,495,000	7.42%	\$750,000	\$9,933,360	4.15%	\$18,899,259	8.04%	\$500,000	\$2,049,755	-1.40%	\$12,500,002	8.74%
88/89	\$0	\$5,211,383	4.22%	\$11,670,000	7.32%	\$275,000	\$3,970,793	1.89%	\$12,770,000	7.12%	\$750,000	\$10,955,947	4.04%	\$20,663,871	7.90%	\$500,000	\$2,221,129	-2.51%	\$13,000,002	8.33%
89/90	\$0	\$5,397,458	4.20%	\$11,670,000	7.06%	\$275,000	\$4,148,649	1.67%	\$13,045,000	6.84%	\$750,000	\$11,935,308	3.90%	\$22,347,110	7.72%	\$500,000	\$2,280,390	-4.27%	\$13,500,002	7.94%
90/91	\$0	\$5,568,638	4.17%	\$11,670,000	6.81%	\$275,000	\$4,268,427	1.40%	\$13,320,000	6.56%	\$750,000	\$12,846,566	3.72%	\$23,928,029	7.51%	\$750,000	\$2,430,654	-7.30%	\$14,250,002	7.56%
Total Cash Flow:	\$1,670,000					\$3,320,000					\$8,200,000					\$4,250,002				

IRR Insights and Analysis

Prepared for: MALE HIGH IRR CLIENT: Age 60 / Male / Preferred
FEMALE HIGH IRR CLIENT: Age 61 / Female / Standard



Year & Age	Prudential - SVUL Protector w Option C (BD 7/25/2020)					John Hancock - Protection SIUL (Preferred & Standard NS)					Penn Mutual - Survivorship Plus Select IUL (Standard & Standard NS)					Pacific Life - Pacific Indexed Estate Preserver 3 (Preferred & Standard NS)				
	SVULG 846k Yr 1 824k Skip Pay 33 Years Gross Rate 6% Guar a120					SIUL 10mm DB 1.6mm Yr 1 Skip Yr 25 Solve a105 AG49 Rate 5.14% Guar a92					SIUL 10mm DB 1.7mm Yr 1-3 Skip Yr 20 AG49 Rate 5.73% Guar a90					SIUL 10mm DB 214k 7 Pay Skip Yr 25 AG49 Rate 4% Guar a121				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 31-35																				
91/92	\$0	\$5,718,978	4.12%	\$11,670,000	6.58%	\$750,000	\$4,615,844	0.82%	\$14,070,000	6.30%	\$750,000	\$14,246,675	3.79%	\$17,135,185	5.01%	\$750,000	\$2,383,340	-12.42%	\$15,000,000	7.19%
92/93	\$0	\$5,841,867	4.05%	\$11,670,000	6.36%	\$750,000	\$4,849,201	0.04%	\$14,820,000	6.04%	\$750,000	\$15,708,959	3.85%	\$18,586,673	4.94%	\$1,000,000	\$2,401,316	N/A	\$15,000,000	6.48%
93/94	\$0	\$5,929,870	3.97%	\$11,670,000	6.16%	\$750,000	\$4,921,392	-1.05%	\$15,570,000	5.78%	\$750,000	\$17,237,510	3.91%	\$20,086,081	4.88%	\$1,000,000	\$2,216,935	N/A	\$15,000,000	5.77%
94/95	\$352,560	\$6,318,179	3.87%	\$12,022,560	5.97%	\$750,000	\$4,767,157	-2.80%	\$16,320,000	5.53%	\$750,000	\$18,838,770	3.96%	\$21,636,455	4.82%	\$1,500,000	\$2,319,484	N/A	\$15,000,000	4.82%
95/96	\$352,560	\$6,666,666	3.74%	\$12,375,120	5.78%	\$750,000	\$4,294,772	-6.02%	\$17,070,000	5.28%	\$750,000	\$20,521,700	4.01%	\$23,237,284	4.76%	\$1,500,000	\$2,204,080	N/A	\$15,000,000	3.80%
Years 36-40																				
96/97	\$352,560	\$6,963,421	3.58%	\$12,727,680	5.60%	\$2,364,026	\$4,878,659	-12.03%	\$17,070,000	4.33%	\$750,000	\$22,294,664	4.06%	\$24,882,172	4.71%	\$1,500,000	\$1,813,179	N/A	\$15,000,000	2.71%
97/98	\$352,560	\$7,191,578	3.40%	\$13,080,240	5.42%	\$2,364,026	\$5,420,507	N/A	\$17,070,000	3.23%	\$750,000	\$24,169,483	4.10%	\$26,564,840	4.65%	\$1,500,000	\$1,008,295	N/A	\$15,000,000	1.56%
98/99	\$352,560	\$7,324,791	3.17%	\$13,432,800	5.25%	\$2,364,026	\$5,902,843	N/A	\$17,070,000	1.92%	\$750,000	\$26,169,852	4.15%	\$28,282,115	4.59%	\$1,500,000	\$0	N/A	\$15,000,000	0.39%
99/100	\$352,560	\$7,327,565	2.88%	\$13,785,360	5.08%	\$2,364,026	\$6,315,832	N/A	\$17,070,000	0.38%	\$750,000	\$28,335,316	4.21%	\$30,022,960	4.53%	\$2,000,000	\$0	N/A	\$15,000,000	-1.18%
100/101	\$352,560	\$7,149,060	2.50%	\$14,137,920	4.92%	\$2,364,026	\$6,647,189	N/A	\$17,070,000	-1.34%	\$750,000	\$30,732,572	4.29%	\$31,766,859	4.46%	\$2,000,000	\$0	N/A	\$15,000,000	-2.72%
Total Cash Flow:	\$4,137,920					\$18,890,130					\$15,700,000					\$18,500,002				
Years 41-45																				
101/102	\$352,560	\$6,715,986	1.94%	\$14,490,480	4.76%	\$2,364,026	\$6,556,878	N/A	\$17,070,000	-3.09%	\$750,000	\$33,246,509	4.35%	\$34,365,401	4.52%	\$8,507,304	\$1	N/A	\$15,000,000	N/A
102/103	\$352,560	\$5,938,142	1.06%	\$14,843,040	4.61%	\$2,364,026	\$6,150,057	N/A	\$17,070,000	-4.67%	\$750,000	\$35,877,917	4.41%	\$37,085,368	4.57%	\$4,409,382	\$1	N/A	\$15,000,000	N/A
103/104	\$352,560	\$4,676,763	-0.64%	\$15,195,600	4.46%	\$2,364,026	\$5,238,859	N/A	\$17,070,000	-6.01%	\$750,000	\$38,628,457	4.46%	\$39,928,475	4.62%	\$4,765,068	\$1	N/A	\$15,000,000	N/A
104/105	\$352,560	\$2,851,101	-5.95%	\$15,548,160	4.32%	\$2,364,026	\$3,484,691	N/A	\$17,070,000	-7.10%	\$750,000	\$41,499,890	4.50%	\$42,896,545	4.66%	\$5,114,507	\$1	N/A	\$15,000,000	N/A
105/106	\$352,560	\$276,728	N/A	\$15,900,720	4.18%	\$2,364,026	\$254,049	N/A	\$17,070,000	-7.98%	\$750,000	\$44,494,208	4.54%	\$45,991,636	4.69%	\$5,453,194	\$1	N/A	\$15,000,000	N/A
Years 46-50																				
106/107	\$352,560	\$0	N/A	\$16,253,280	4.04%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$47,613,793	4.57%	\$49,216,208	4.71%	\$5,776,502	\$1	N/A	\$15,000,000	N/A
107/108	\$352,560	\$0	N/A	\$16,605,840	3.91%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$50,861,567	4.59%	\$52,573,284	4.73%	\$6,048,564	\$1	N/A	\$15,000,000	N/A
108/109	\$352,560	\$0	N/A	\$16,958,400	3.78%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$54,241,214	4.61%	\$56,066,671	4.75%	\$6,293,384	\$1	N/A	\$15,000,000	N/A
109/110	\$352,560	\$0	N/A	\$17,310,960	3.66%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$57,757,408	4.63%	\$59,701,201	4.76%	\$6,506,596	\$1	N/A	\$15,000,000	N/A
110/111	\$352,560	\$0	N/A	\$17,663,520	3.54%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$61,416,111	4.64%	\$63,483,035	4.77%	\$6,683,760	\$1	N/A	\$15,000,000	N/A
Total Cash Flow:	\$7,663,520					\$30,710,260					\$23,200,000					\$78,058,263				
Years 51-55																				
111/112	\$352,560	\$0	N/A	\$18,016,080	3.42%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$65,224,884	4.65%	\$67,419,990	4.78%	\$6,786,269	\$1	N/A	\$15,000,000	N/A
112/113	\$352,560	\$0	N/A	\$18,368,640	3.31%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$69,193,298	4.66%	\$71,521,959	4.78%	\$6,838,673	\$1	N/A	\$15,000,000	N/A
113/114	\$352,560	\$0	N/A	\$18,721,200	3.20%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$73,333,509	4.67%	\$75,801,506	4.79%	\$6,861,723	\$1	N/A	\$15,000,000	N/A
114/115	\$352,560	\$0	N/A	\$19,073,760	3.10%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$77,654,786	4.67%	\$80,268,213	4.79%	\$6,861,844	\$1	N/A	\$15,000,000	N/A
115/116	\$352,560	\$0	N/A	\$19,426,320	3.00%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$82,163,265	4.67%	\$84,928,423	4.79%	\$6,861,748	\$1	N/A	\$15,000,000	N/A
Years 56-60																				
116/117	\$352,560	\$0	N/A	\$19,778,880	2.90%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$86,872,361	4.68%	\$89,796,000	4.79%	\$6,861,497	\$1	N/A	\$15,000,000	N/A
117/118	\$352,560	\$0	N/A	\$20,131,440	2.80%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$91,802,474	4.68%	\$94,892,034	4.79%	\$6,861,424	\$1	N/A	\$15,000,000	N/A
118/119	\$352,560	\$0	N/A	\$20,484,000	2.71%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$96,970,868	4.68%	\$100,234,000	4.79%	\$6,860,993	\$1	N/A	\$15,000,000	N/A
119/120	\$352,560	\$0	N/A	\$20,836,560	2.62%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$102,389,000	4.69%	\$105,835,000	4.79%	\$6,860,316	\$1	N/A	\$15,000,000	N/A
120/121	\$352,560	\$0	N/A	\$21,189,120	2.54%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$108,069,000	4.69%	\$111,706,000	4.79%	\$6,860,790	\$1	N/A	\$15,000,000	N/A
Total Cash Flow:	\$11,189,120					\$30,710,260					\$30,700,000					\$146,573,540				

IRR Insights and Analysis

Prepared for: MALE HIGH IRR CLIENT: Age 60 / Male / Preferred
FEMALE HIGH IRR CLIENT: Age 61 / Female / Standard

Year & Age	Prudential - SVUL Protector w Option C (BD 7/25/2020)					John Hancock - Protection SIUL (Preferred & Standard NS)					Penn Mutual - Survivorship Plus Select IUL (Standard & Standard NS)					Pacific Life - Pacific Indexed Estate Preserver 3 (Preferred & Standard NS)				
	SVULG 846k Yr 1 824k Skip Pay 33 Years Gross Rate 6% Guar a120					SIUL 10mm DB 1.6mm Yr 1 Skip Yr 25 Solve a105 AG49 Rate 5.14% Guar a92					SIUL 10mm DB 1.7mm Yr 1-3 Skip Yr 20 AG49 Rate 5.73% Guar a90					SIUL 10mm DB 214k 7 Pay Skip Yr 25 AG49 Rate 4% Guar a121				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
<u>Years 61-62</u>																				
121/122	\$352,560	\$0	N/A	\$21,541,680	2.45%	\$0	\$0	N/A	\$0	N/A	\$750,000	\$114,024,000	4.69%	\$117,861,000	4.79%	\$6,857,105	\$1	N/A	\$15,000,000	N/A
122/123	\$352,560	\$0	N/A	\$21,894,240	2.37%	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A	\$0	\$0	N/A	\$0	N/A
<u>Total Cash Flow:</u>			<u>\$11,894,240</u>					<u>\$30,710,260</u>					<u>\$31,450,000</u>					<u>\$153,430,645</u>		

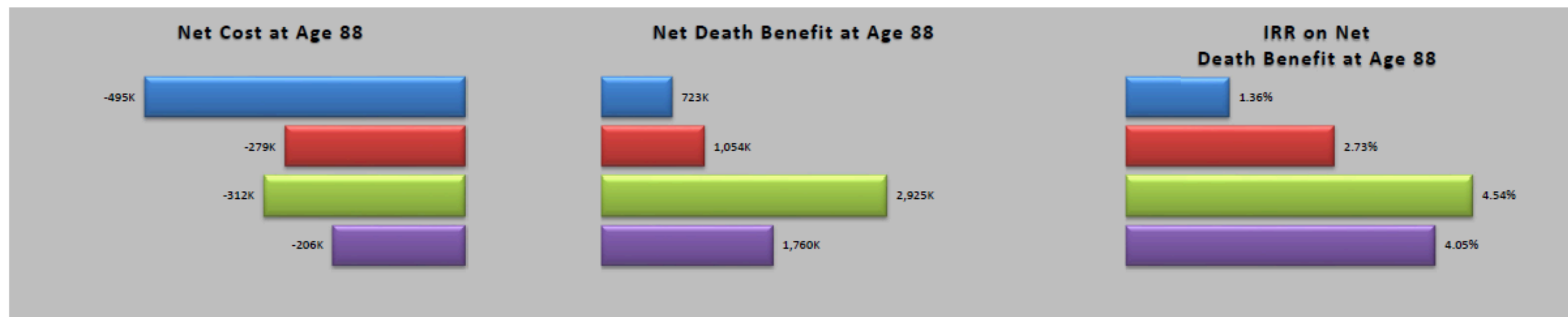
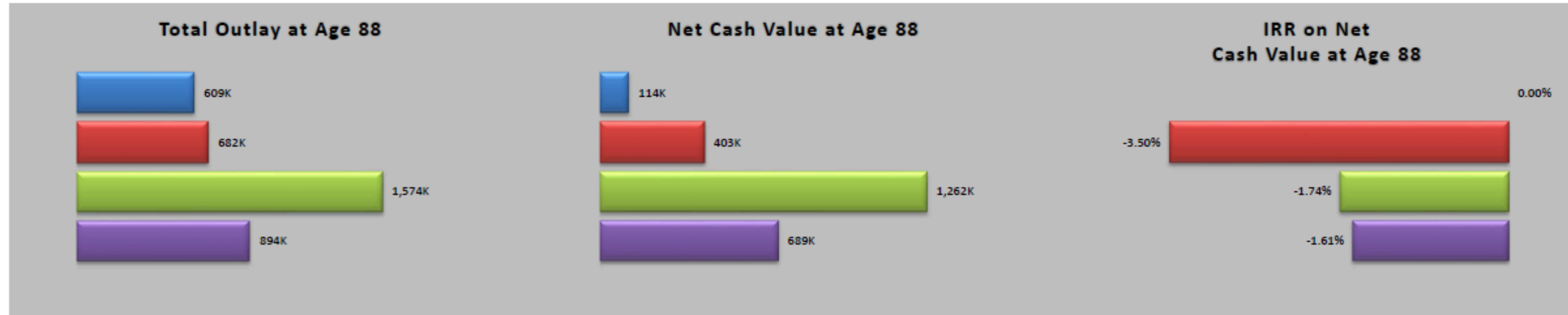
Comprehensive Life Insurance Review

Prepared for Mr. Loan Rescue



Summary at Life Expectancy, Year 21 - Age 88

- Plan #1: Northwestern Mutual - Paid Up Life / In Force Policy As Is w Loan
- Plan #2: Pacific Life - Horizon IUL 2 / IUL 3mm DB 1.7mm 1035x 1.3mm Loan 1'
- Plan #3: Pacific Life - Horizon IUL 2 / IUL 3mm DB 1.7mm 1035x 1.3mm Loan 6'
- Plan #4: Pacific Life - Horizon IUL 2 / IUL 3mm DB 1.7mm 1035x 1.3mm Loan 6'



IRR Insights and Analysis

Prepared for: MR. LOAN RESCUE: Age 67 / Male / Preferred Non Smoker



Year & Age	Northwestern Mutual - Paid Up Life					Pacific Life - Horizon IUL 2					Pacific Life - Horizon IUL 2					Pacific Life - Horizon IUL 2				
	In Force Policy As Is w Loan					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 17.5k Prem/Loan Pay AG49 Rate 6.3%					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 60k Prem/Loan Pay AG49 Rate 6.3%					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 60k/17.5k Prem/Loan Pay AG49 Rate 6.3%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 1-5																				
68	\$312,990	\$312,990	0.00%	\$1,276,040	307.69%	\$331,590	\$86,290	-73.98%	\$1,589,690	379.41%	\$374,090	\$47,740	-87.24%	\$3,200,620	755.57%	\$374,090	\$94,830	-74.65%	\$2,278,340	509.04%
69	\$0	\$314,550	0.25%	\$1,264,320	100.98%	\$17,500	\$53,610	-62.34%	\$1,568,180	114.85%	\$60,000	\$28,530	-79.26%	\$3,189,570	184.09%	\$60,000	\$94,350	-57.16%	\$2,267,290	138.30%
70	\$0	\$314,980	0.21%	\$1,250,460	58.68%	\$17,500	\$27,230	-62.08%	\$1,546,190	64.28%	\$60,000	\$20,340	-77.82%	\$3,178,270	96.29%	\$60,000	\$103,940	-47.09%	\$2,255,990	73.98%
71	\$0	\$314,100	0.09%	\$1,234,340	40.92%	\$17,500	\$0	N/A	\$1,523,700	43.62%	\$60,000	\$880	N/A	\$3,166,710	63.12%	\$60,000	\$105,850	-42.67%	\$2,244,430	48.63%
72	\$0	\$311,700	-0.08%	\$1,215,910	31.18%	\$17,500	\$0	N/A	\$1,500,710	32.46%	\$60,000	\$0	N/A	\$3,154,900	45.98%	\$60,000	\$111,170	-39.25%	\$2,232,620	35.24%
Years 6-10																				
73	\$0	\$307,590	-0.29%	\$1,195,280	25.02%	\$17,500	\$0	N/A	\$1,477,200	25.49%	\$60,000	\$44,900	N/A	\$3,142,820	35.58%	\$17,500	\$138,500	-28.95%	\$2,207,760	27.45%
74	\$0	\$301,560	-0.53%	\$1,172,570	20.77%	\$17,500	\$0	N/A	\$1,453,160	20.73%	\$60,000	\$112,790	N/A	\$3,130,470	28.63%	\$17,500	\$170,330	-22.11%	\$2,182,340	22.25%
75	\$0	\$293,290	-0.81%	\$1,147,680	17.63%	\$17,500	\$18,650	N/A	\$1,428,580	17.26%	\$60,000	\$179,970	-26.39%	\$3,117,830	23.66%	\$17,500	\$200,610	-17.58%	\$2,156,340	18.55%
76	\$0	\$282,510	-1.13%	\$1,120,400	15.22%	\$17,500	\$32,510	N/A	\$1,403,450	14.62%	\$60,000	\$238,020	-20.87%	\$3,104,920	19.93%	\$17,500	\$222,730	-14.77%	\$2,129,760	15.77%
77	\$0	\$268,880	-1.51%	\$1,090,240	13.29%	\$17,500	\$43,690	N/A	\$1,377,760	12.53%	\$60,000	\$292,780	-17.19%	\$3,091,710	17.05%	\$17,500	\$241,380	-12.79%	\$2,102,590	13.61%
Total Cash Flow:	\$312,990					\$489,090					\$914,090					\$701,590				
Years 11-15																				
78	\$0	\$252,080	-1.95%	\$1,056,660	11.70%	\$17,500	\$74,720	-22.67%	\$1,351,480	10.85%	\$60,000	\$379,510	-13.12%	\$3,078,210	14.74%	\$17,500	\$284,820	-10.20%	\$2,074,800	11.89%
79	\$0	\$231,650	-2.48%	\$1,018,820	10.34%	\$17,500	\$106,150	-17.43%	\$1,324,610	9.45%	\$60,000	\$467,290	-10.26%	\$3,064,410	12.86%	\$17,500	\$328,240	-8.23%	\$2,046,390	10.48%
80	\$0	\$206,990	-3.13%	\$975,840	9.14%	\$17,500	\$137,680	-13.91%	\$1,297,140	8.27%	\$60,000	\$555,480	-8.17%	\$3,050,290	11.30%	\$17,500	\$371,220	-6.72%	\$2,017,330	9.31%
81	\$0	\$177,490	-3.97%	\$927,070	8.06%	\$17,500	\$168,590	-11.41%	\$1,269,050	7.26%	\$60,000	\$642,460	-6.62%	\$3,035,860	9.99%	\$17,500	\$412,660	-5.55%	\$1,987,630	8.31%
82	\$0	\$142,450	-5.11%	\$871,960	7.07%	\$17,500	\$199,760	-9.50%	\$1,240,330	6.38%	\$60,000	\$729,900	-5.41%	\$3,021,100	8.87%	\$17,500	\$453,660	-4.61%	\$1,957,250	7.46%
Years 16-20																				
83	\$0	\$101,070	-6.82%	\$810,070	6.12%	\$17,500	\$231,980	-7.96%	\$1,210,960	5.61%	\$60,000	\$819,230	-4.43%	\$3,006,000	7.90%	\$17,500	\$495,160	-3.84%	\$1,926,200	6.71%
84	\$45,780	\$100,680	-9.33%	\$789,260	5.20%	\$17,500	\$265,320	-6.70%	\$1,180,940	4.91%	\$60,000	\$910,240	-3.64%	\$2,990,570	7.05%	\$17,500	\$537,020	-3.19%	\$1,894,440	6.05%
85	\$54,730	\$104,230	-13.56%	\$772,710	4.28%	\$17,500	\$299,290	-5.67%	\$1,150,230	4.29%	\$60,000	\$1,001,390	-2.99%	\$2,974,800	6.31%	\$17,500	\$578,200	-2.65%	\$1,861,970	5.47%
86	\$59,890	\$107,620	N/A	\$756,330	3.35%	\$17,500	\$333,440	-4.82%	\$1,118,840	3.73%	\$60,000	\$1,091,010	-2.47%	\$2,958,660	5.65%	\$17,500	\$617,580	-2.22%	\$1,828,770	4.95%
87	\$65,260	\$110,920	N/A	\$740,100	2.38%	\$17,500	\$367,950	-4.10%	\$1,086,740	3.21%	\$60,000	\$1,178,500	-2.06%	\$2,942,170	5.06%	\$17,500	\$654,710	-1.88%	\$1,794,820	4.48%
Total Cash Flow:	\$538,650					\$664,090					\$1,514,090					\$876,590				
Years 21-25																				
88	\$70,500	\$113,920	N/A	\$723,390	1.36%	\$17,500	\$402,770	-3.50%	\$1,053,910	2.73%	\$60,000	\$1,262,300	-1.74%	\$2,925,300	4.54%	\$17,500	\$688,560	-1.61%	\$1,760,110	4.05%
89	\$75,710	\$116,550	N/A	\$705,590	0.25%	\$17,500	\$438,370	-2.98%	\$1,020,350	2.28%	\$60,000	\$1,341,390	-1.49%	\$2,908,050	4.06%	\$17,500	\$718,480	-1.41%	\$1,724,610	3.65%
90	\$80,870	\$118,650	N/A	\$685,870	-0.99%	\$17,500	\$475,750	-2.51%	\$986,030	1.86%	\$60,000	\$1,415,120	-1.31%	\$2,890,420	3.63%	\$17,500	\$744,030	-1.26%	\$1,688,320	3.29%
91	\$85,920	\$120,210	N/A	\$663,290	-2.40%	\$17,500	\$516,340	-2.08%	\$950,940	1.46%	\$60,000	\$1,482,600	-1.18%	\$2,872,390	3.24%	\$17,500	\$764,620	-1.17%	\$1,651,210	2.95%
92	\$90,560	\$121,380	N/A	\$636,740	-4.05%	\$17,500	\$562,960	-1.64%	\$915,070	1.08%	\$60,000	\$1,544,280	-1.09%	\$2,853,950	2.88%	\$17,500	\$780,730	-1.12%	\$1,613,270	2.64%
Years 26-30																				
93	\$94,620	\$122,040	N/A	\$604,730	-6.01%	\$17,500	\$619,540	-1.18%	\$878,380	0.71%	\$60,000	\$1,601,730	-1.03%	\$2,835,100	2.55%	\$17,500	\$793,450	-1.09%	\$1,574,470	2.34%
94	\$97,530	\$122,380	N/A	\$565,300	-8.33%	\$17,500	\$690,860	-0.68%	\$840,870	0.35%	\$60,000	\$1,654,700	-0.99%	\$2,815,820	2.25%	\$17,500	\$802,710	-1.09%	\$1,534,800	2.06%
95	\$99,970	\$123,020	N/A	\$517,770	-11.05%	\$17,500	\$784,140	-0.13%	\$813,950	0.06%	\$60,000	\$1,705,590	-0.96%	\$2,796,110	1.96%	\$17,500	\$810,090	-1.09%	\$1,494,240	1.79%
96	\$101,540	\$124,540	N/A	\$461,610	N/A	\$17,500	\$893,550	0.41%	\$924,850	0.58%	\$60,000	\$1,756,460	-0.93%	\$2,775,960	1.70%	\$17,500	\$817,030	-1.10%	\$1,452,760	1.54%
97	\$102,980	\$127,440	N/A	\$397,480	N/A	\$17,500	\$1,009,450	0.87%	\$1,042,310	1.02%	\$60,000	\$1,802,840	-0.92%	\$2,755,350	1.46%	\$17,500	\$820,900	-1.13%	\$1,410,350	1.29%
Total Cash Flow:	\$1,438,850					\$839,090					\$2,114,090					\$1,051,590				

IRR Insights and Analysis

Prepared for: MR. LOAN RESCUE: Age 67 / Male / Preferred Non Smoker



Year & Age	Northwestern Mutual - Paid Up Life					Pacific Life - Horizon IUL 2					Pacific Life - Horizon IUL 2					Pacific Life - Horizon IUL 2				
	In Force Policy As Is w Loan					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 17.5k Prem/Loan Pay AG49 Rate 6.3%					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 60k Prem/Loan Pay AG49 Rate 6.3%					IUL 3mm DB 1.7mm 1035x 1.3mm Loan 60k/17.5k Prem/Loan Pay AG49 Rate 6.3%				
	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death	Cash Flow: Outlay + Income	Cash Surrender Value	IRR on Cash Surrender Value	Net Death Benefit	IRR at Death
Years 31-35																				
98	\$105,820	\$131,210	N/A	\$327,090	N/A	\$17,500	\$1,132,170	1.27%	\$1,166,670	1.40%	\$60,000	\$1,845,470	-0.92%	\$2,734,280	1.23%	\$17,500	\$822,480	-1.16%	\$1,366,990	1.05%
99	\$113,500	\$132,030	N/A	\$252,090	N/A	\$17,500	\$1,261,970	1.62%	\$1,298,190	1.74%	\$60,000	\$1,883,790	-0.93%	\$2,712,730	1.02%	\$17,500	\$821,960	-1.21%	\$1,322,650	0.82%
100	\$84,720	\$81,770	N/A	\$81,770	N/A	\$17,500	\$1,399,000	1.92%	\$1,437,010	2.03%	\$60,000	\$1,915,640	-0.96%	\$2,690,710	0.82%	\$17,500	\$818,880	-1.26%	\$1,277,320	0.60%
101	\$0	\$0	N/A	\$0	N/A	\$17,500	\$1,543,500	2.19%	\$1,583,400	2.29%	\$60,000	\$1,940,910	-1.00%	\$2,668,180	0.63%	\$17,500	\$814,570	-1.32%	\$1,230,960	0.37%
102	\$0	\$0	N/A	\$0	N/A	\$17,500	\$1,695,810	2.42%	\$1,737,680	2.52%	\$60,000	\$1,961,720	-1.05%	\$2,645,150	0.45%	\$17,500	\$812,320	-1.36%	\$1,183,560	0.15%
Years 36-40																				
103	\$0	\$0	N/A	\$0	N/A	\$17,500	\$1,856,200	2.63%	\$1,900,130	2.72%	\$60,000	\$1,977,910	-1.11%	\$2,621,600	0.28%	\$17,500	\$815,960	-1.38%	\$1,135,090	-0.07%
104	\$0	\$0	N/A	\$0	N/A	\$17,500	\$2,024,930	2.82%	\$2,071,020	2.90%	\$60,000	\$1,989,330	-1.18%	\$2,597,520	0.12%	\$17,500	\$832,460	-1.33%	\$1,085,540	-0.30%
105	\$0	\$0	N/A	\$0	N/A	\$17,500	\$2,202,180	2.98%	\$2,250,520	3.06%	\$60,000	\$1,995,710	-1.25%	\$2,572,900	-0.04%	\$17,500	\$874,570	-1.16%	\$1,034,870	-0.52%
106	\$0	\$0	N/A	\$0	N/A	\$17,500	\$2,388,520	3.13%	\$2,439,210	3.20%	\$60,000	\$1,996,600	-1.33%	\$2,547,720	-0.18%	\$17,500	\$966,150	-0.82%	\$1,002,760	-0.68%
107	\$0	\$0	N/A	\$0	N/A	\$17,500	\$2,584,480	3.27%	\$2,637,640	3.33%	\$60,000	\$1,994,870	-1.41%	\$2,521,980	-0.33%	\$17,500	\$1,090,610	-0.42%	\$1,129,000	-0.29%
Total Cash Flow:	\$1,742,890					\$1,014,090					\$2,714,090					\$1,226,590				
Years 41-45																				
108	\$0	\$0	N/A	\$0	N/A	\$17,500	\$2,790,610	3.39%	\$2,846,340	3.45%	\$60,000	\$1,991,900	-1.49%	\$2,495,660	-0.46%	\$17,500	\$1,221,410	-0.06%	\$1,261,650	0.05%
109	\$0	\$0	N/A	\$0	N/A	\$17,500	\$3,007,460	3.50%	\$3,065,880	3.56%	\$60,000	\$1,990,240	-1.56%	\$2,468,740	-0.59%	\$17,500	\$1,358,960	0.25%	\$1,401,130	0.35%
110	\$0	\$0	N/A	\$0	N/A	\$17,500	\$3,235,680	3.60%	\$3,296,920	3.65%	\$60,000	\$1,994,770	-1.62%	\$2,441,220	-0.72%	\$17,500	\$1,503,680	0.53%	\$1,547,860	0.62%
111	\$0	\$0	N/A	\$0	N/A	\$17,500	\$3,476,070	3.69%	\$3,540,260	3.74%	\$60,000	\$2,015,000	-1.63%	\$2,413,090	-0.84%	\$17,500	\$1,656,000	0.78%	\$1,702,290	0.86%
112	\$0	\$0	N/A	\$0	N/A	\$17,500	\$3,730,120	3.77%	\$3,797,400	3.82%	\$60,000	\$2,074,360	-1.56%	\$2,384,310	-0.96%	\$17,500	\$1,817,040	1.00%	\$1,865,530	1.08%
Years 46-50																				
113	\$0	\$0	N/A	\$0	N/A	\$17,500	\$3,998,480	3.85%	\$4,069,030	3.90%	\$60,000	\$2,206,130	-1.35%	\$2,354,890	-1.07%	\$17,500	\$1,987,080	1.21%	\$2,037,880	1.28%
114	\$0	\$0	N/A	\$0	N/A	\$17,500	\$4,282,120	3.92%	\$4,356,080	3.97%	\$60,000	\$2,454,590	-0.96%	\$2,501,890	-0.88%	\$17,500	\$2,166,860	1.40%	\$2,220,060	1.47%
115	\$0	\$0	N/A	\$0	N/A	\$17,500	\$4,581,940	3.99%	\$4,659,510	4.04%	\$60,000	\$2,725,610	-0.61%	\$2,775,930	-0.53%	\$17,500	\$2,356,880	1.57%	\$2,412,620	1.63%
116	\$0	\$0	N/A	\$0	N/A	\$17,500	\$4,898,940	4.05%	\$4,980,280	4.10%	\$60,000	\$3,012,310	-0.29%	\$3,065,810	-0.22%	\$17,500	\$2,557,750	1.73%	\$2,616,150	1.79%
117	\$0	\$0	N/A	\$0	N/A	\$17,500	\$5,234,010	4.11%	\$5,319,340	4.15%	\$60,000	\$3,315,610	0.00%	\$3,372,470	0.06%	\$17,500	\$2,769,950	1.88%	\$2,831,130	1.93%
Total Cash Flow:	\$1,742,890					\$1,189,090					\$3,314,090					\$1,401,590				
Years 51-54																				
118	\$0	\$0	N/A	\$0	N/A	\$17,500	\$5,588,200	4.17%	\$5,677,710	4.21%	\$60,000	\$3,636,480	0.26%	\$3,696,880	0.32%	\$17,500	\$2,994,280	2.01%	\$3,058,380	2.07%
119	\$0	\$0	N/A	\$0	N/A	\$17,500	\$5,962,680	4.22%	\$6,056,590	4.25%	\$60,000	\$3,976,140	0.50%	\$4,040,270	0.55%	\$17,500	\$3,231,540	2.14%	\$3,298,710	2.19%
120	\$0	\$0	N/A	\$0	N/A	\$17,500	\$6,360,150	4.27%	\$6,458,700	4.30%	\$60,000	\$4,337,840	0.72%	\$4,405,930	0.77%	\$17,500	\$3,484,270	2.26%	\$3,554,670	2.31%
121	\$0	\$0	N/A	\$0	N/A	\$17,500	\$6,723,590	4.29%	\$6,826,460	4.33%	\$60,000	\$4,633,540	0.86%	\$4,704,940	0.91%	\$17,500	\$3,681,900	2.32%	\$3,755,000	2.37%
Total Cash Flow:	\$1,742,890					\$1,259,090					\$3,554,090					\$1,471,590				