

A Comparison of Insurance Plans

Guarantee Builder IUL2 2013 - Guideline Premium Test vs. Custom Guarantee (Gen 7)

Comparison Page: 1
Date: 07/23/2013

Presented By: Alar Hakk, CLU, ChFC

Insured (Custom Guarant): Valued Client
Insured (Guarantee Buil): Valued Client

Male
Age
50
Guarantee Buil
Interest Rate
8.30%

Income
Tax Rate
35.00%

Male
Age
50
Custom Guarant
Interest Rate
3.50/.00%

Year	Guarantee Buil Insured: Valued Client				Custom Guarant Insured: Valued Client			
	(1) Premium Payment	(2) Year End Accum Value*	(3) Year End Surrender Value*	(4) Death Benefit	(5) Premium Payment	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit
1	1,130	567	0	100,000	1,030	106	0	100,000
2	1,130	1,156	0	100,000	1,030	187	0	100,000
3	1,130	1,745	0	100,000	1,030	234	0	100,000
4	1,130	2,372	0	100,000	1,030	246	0	100,000
5	1,130	3,038	574	100,000	1,030	199	0	100,000
6	1,130	3,724	1,372	100,000	1,030	89	0	100,000
7	1,130	4,443	2,203	100,000	1,030	0	0	100,000
8	1,130	5,199	3,127	100,000	1,030	0	0	100,000
9	1,130	5,996	4,092	100,000	1,030	0	0	100,000
10	1,130	6,836	5,100	100,000	1,030	0	0	100,000
11	1,130	8,045	6,533	100,000	1,030	0	0	100,000
12	1,130	9,332	8,100	100,000	1,030	0	0	100,000
13	1,130	10,724	9,772	100,000	1,030	0	0	100,000
14	1,130	12,212	11,596	100,000	1,030	0	0	100,000
15	1,130	13,793	13,513	100,000	1,030	0	0	100,000
16	1,130	15,490	15,490	100,000	1,030	0	0	100,000
17	1,130	17,333	17,333	100,000	1,030	0	0	100,000
18	1,130	19,326	19,326	100,000	1,030	0	0	100,000
19	1,130	21,476	21,476	100,000	1,030	0	0	100,000
20	1,130	23,760	23,760	100,000	1,030	0	0	100,000
	22,600				20,600			

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vs.

Custom Guarantee (Gen 7)

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Male
Age
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Guarantee Buil
Interest Rate
8.30%

Income
Tax Rate
35.00%

Male
Age
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Custom Guarant
Interest Rate
3.50/.00%

Year	Guarantee Buil Insured: Valued Client				Custom Guarant Insured: Valued Client			
	(1) Premium Payment	(2) Year End Accum Value*	(3) Year End Surrender Value*	(4) Death Benefit	(5) Premium Payment	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit
21	1,130	26,239	26,239	100,000	1,030	0	0	100,000
22	1,130	28,863	28,863	100,000	1,030	0	0	100,000
23	1,130	31,644	31,644	100,000	1,030	0	0	100,000
24	1,130	34,606	34,606	100,000	1,030	0	0	100,000
25	1,130	37,768	37,768	100,000	1,030	0	0	100,000
26	1,130	41,175	41,175	100,000	1,030	0	0	100,000
27	1,130	44,825	44,825	100,000	1,030	0	0	100,000
28	1,130	48,745	48,745	100,000	1,030	0	0	100,000
29	1,130	52,969	52,969	100,000	1,030	0	0	100,000
30	1,130	57,539	57,539	100,000	1,030	0	0	100,000
31	1,130	62,497	62,497	100,000	1,030	0	0	100,000
32	1,130	67,900	67,900	100,000	1,030	0	0	100,000
33	1,130	73,837	73,837	100,000	1,030	0	0	100,000
34	1,130	80,407	80,407	100,000	1,030	0	0	100,000
35	1,130	87,736	87,736	100,000	1,030	0	0	100,000
36	1,130	95,983	95,983	100,782	1,030	0	0	100,000
37	1,130	105,258	105,258	110,521	1,030	0	0	100,000
38	1,130	115,289	115,289	121,053	1,030	0	0	100,000
39	1,130	126,130	126,130	132,436	1,030	0	0	100,000
40	1,130	137,832	137,832	144,723	1,030	0	0	100,000
	45,200				41,200			

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Guarantee Buil
Interest Rate
8.30%

Income
Tax Rate
35.00%

Male
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Custom Guarant
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Year	Guarantee Buil Insured: Valued Client				Custom Guarant Insured: Valued Client			
	(1) Premium Payment	(2) Year End Accum Value*	(3) Year End Surrender Value*	(4) Death Benefit	(5) Premium Payment	(6) Year End Accum Value**	(7) Year End Surrender Value**	(8) Death Benefit
41	1,130	150,461	150,461	157,984	1,030	0	0	100,000
42	1,130	164,220	164,220	170,789	1,030	0	0	100,000
43	1,130	179,245	179,245	184,622	1,030	0	0	100,000
44	1,130	195,701	195,701	199,615	1,030	0	0	100,000
45	1,130	213,793	213,793	215,931	1,030	0	0	100,000
46	1,130	233,775	233,775	233,775	1,030	0	0	100,000
47	1,130	255,528	255,528	255,528	1,030	0	0	100,000
48	1,130	279,207	279,207	279,207	1,030	0	0	100,000
49	1,130	304,984	304,984	304,984	1,030	0	0	100,000
50	1,130	333,045	333,045	333,045	1,030	0	0	100,000

56,500

51,500

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