

## Possible Income Variations - Indexed Universal Life

(Male 50 Standard Health; Minimum Death Benefit; \$35,000 Annual Premium for 15 Years)

<b>Annual Tax Free Retirement Income</b>		
<b>Annual Earnings Assumption</b>	<b>Variable Loan 6.5%</b>	<b>Wash Loan</b>
8.75%	\$110,779	\$87,201
7.65%	\$78,083	\$72,267
6.95%	\$62,204	\$63,723
6.35%	\$49,454	\$56,920
5.84%	\$40,061	\$56,709
5.19%	\$30,197	\$44,332
4.75%	\$24,885	\$38,158

\*\* Economic performance factors other than interest rates, including mortality experience and administrative expenses, can dramatically effect the amount of policy cash available for distribution. However, interest rate performance plays a major role and is considered an accurate predictor of expected policy values.