

## The Five Things That Could Happen While Owning Life Insurance

**Name:** Mr. John Sample      **Issue Age:** 40      **Sex:** Male

The following proposal assumes 10% in Fixed account and 90% in Indexed Account. Assumed Rate: 7.5%

### 1.) You Could Live a Long Time and Accumulate Cash Value In This Contract

In 10 Years	\$34,128	
In 20 Years	\$102,029	
At Age 65*	\$146,019	*At age 65 you can begin to take out disbursements which may qualify as tax free income.
At Age 100	\$1,244,196	

### 2.) You Could Leave This World Prematurely

**This Policy Has Initial Death Benefit of:** \$350,000 **plus Cash Value First 20 Years**

In 10 Years	\$384,128
In 20 Years	\$452,029
At Age 65	\$498,225
At Age 100	\$1,244,196

### 3.) You Could Become Disabled

This Policy has Waiver of Specified Premium that Continues the Planned Premium till Age 65 and is Self Completing

### 4.) You Could Require Long Term Care

This Policy Has an Accelerated Death Benefit Rider That Can Advance Some of The Death Benefit Upon The Inability To Do 2 Of 6 Activities Of Daily Living or be Cognitively Impaired

### 5.) You Could Cancel Your Policy

You could cancel your policy and receive the cash value.

### Your Contract Breakdown

**The Cost Of This Contract is:** \$300 **per Month.**

	Premium Spent	Cash Value	Death Benefit
10 Years	\$36,000	\$34,128	\$384,128
20 Years	\$72,000	\$102,029	\$452,029
Age 65	\$90,000	\$146,019	\$498,225
Age 100	\$90,000	\$1,244,196	\$1,244,196

**This Policy Has a Base Contract of:** \$175,000

**This Contract Has The Following Riders:**

Accelerated Death Benefit  
 Waiver Of Specified Premium  
 20 Year Term Rider With Face Amount Of: \$175,000

**Agent Name & Contact Info Can Be Placed here**