

The Five Things That Could Happen While Owning Life Insurance

Name: Happy Client **Issue Age:** 60 **Sex:** M

This is assumed Standard Non Smoker

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

In 10 Years	\$114,500
In 20 Years	\$221,629
At Age 100	\$336,601

2.) You Could Leave This World Prematurely

This Policy Has Initial Death Benefit of: \$750,000

In 10 Years	<u>\$750,000</u>
In 20 Years	<u>\$750,000</u>
At Age 100	<u>\$750,000</u>

3.) You Need Care

This Policy is Self Completing as part of the death benefit can be used for CC or LTC

4.) You Could Become ill with Chronic condition

This Policy Has an accelerated benefit that helps pay for care

5.) You Could Cancel Your Policy

This Policy has RETURN OF PREMIUM BUILT IN. 50% year 20 , 100% year 25

Your Contract Breakdown

The Cost Of This Contract is: \$13,625 per Year. **Fist year \$20,000**

	Premium Spent	Accum Value	Death Benefit
10 Years	\$114,500	98,325	\$750,000
20 Years	\$219,500	\$221,629	\$750,000
Age 100	\$428,500	\$336,601	\$750,000

This Policy Has a Base Contract of: \$750,000

This Contract Has The Following Riders:

- Accelerated Death Benefit for Chronic Illness (Lapse Guard)
- Accelerated Death Benefit for Terminal Illness
- Guaranteed Refund Option
- Optional Paid-Up Life Insurance Rider
- Lapse Guard