

Client Name:	Male Client
Date of Birth:	Age 41
Assumed Underwriting Class:	Standard, Non-Tobacco
Premium Amount	\$125,000 paid 4 years
Design Goal:	Solve for maximum income tax free distributions



Carrier	Product Name	Initial Face Amount	Assumed Crediting Rate	Target Premium	Annualized Distributions Years 11-18	Values in Year 15		Values in Year 20		Values in Year 25	
						Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
Symetra	Accumulator Ascent IUL	\$ 1,781,470	5.97%	\$ 33,983	\$ 111,003	\$ 344,753	\$ 843,926	\$ 123,013	\$ 540,063	\$ 278,955	\$ 665,969
Nationwide	New Heights IUL Accum.	\$ 1,786,449	6.08%	\$ 28,539	\$ 102,576	\$ 319,573	\$ 770,376	\$ 65,685	\$ 418,072	\$ 112,900	\$ 418,544
Securian	Balanced Growth Accum.	\$ 1,771,223	5.18%	\$ 26,834	\$ 96,713	\$ 273,455	\$ 820,689	\$ 25,403	\$ 590,129	\$ 70,991	\$ 645,510
Allianz	Life Pro+ Advantage	\$ 1,755,801	5.74%	\$ 39,650	\$ 94,068	\$ 280,944	\$ 853,198	\$ 77,221	\$ 679,130	\$ 174,282	\$ 807,441
North American	Builder Plus IUL	\$ 1,760,224	6.32%	\$ 37,475	\$ 93,588	\$ 289,940	\$ 1,223,818	\$ 115,561	\$ 723,882	\$ 298,682	\$ 628,028
Lincoln	WealthAccumulate IUL	\$ 1,538,974	6.27%	\$ 28,794	\$ 89,992	\$ 270,708	\$ 650,249	\$ 60,566	\$ 356,760	\$ 109,131	\$ 367,516
Pacific Life	Indexed Accumulator 6	\$ 1,838,816	4.91%	\$ 34,118	\$ 84,375	\$ 364,345	\$ 632,343	\$ 50,472	\$ 329,623	\$ 84,465	\$ 319,646
John Hancock	Accumulation IUL	\$ 1,829,010	5.41%	\$ 32,753	\$ 72,479	\$ 237,877	\$ 1,088,742	\$ 42,498	\$ 716,437	\$ 111,180	\$ 499,952