

# IULs *the* Swiss Army knife of Financial Products

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**COLLEGE**

**HOME**

**RETIREMENT**

**BUSINESS**

**ESTATE PLANNING**

- 25 Male
- Healthy
- Married
- \$500/month
- Newborn child

**LONG TERM CARE**



- Asset DOES NOT count against calculations for Federal scholarship
- Death benefit protects accumulation phase

Policy Year	EOY Age	Key	Gross Premium Outlay	Total Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2% (1)			Cash Value	Death Benefit
						Account Value	Net Cash Value	Net Death Benefit		
11	36	M	6,000	0	6,000	58,318	57,032	342,795	76,910	362,672
12	37	M	6,000	0	6,000	64,634	63,606	349,111	89,260	374,766
13	38	M	6,000	0	6,000	71,127	70,356	355,604	102,668	387,917
14	39	M	6,000	0	6,000	77,792	77,278	362,269	117,225	402,217
15	40	M	6,000	0	6,000	84,636	84,379	369,113	133,030	417,764
16	41	M	6,000	0	6,000	91,662	91,662	376,139	150,190	434,667
17	42	M	6,000	0	6,000	98,867	98,867	383,344	168,532	453,009
18	43	M	6,000	0	6,000	106,249	106,249	390,726	188,438	472,915
19	44	ML	6,000	25,000	-19,000	113,808	87,164	371,641	210,037	467,870
20	45	ML	6,000	25,000	-19,000	121,541	66,501	350,978	233,473	462,910
			120,000	50,000	70,000					
21	46	ML	6,000	25,000	-19,000	129,444	44,141	328,618	258,897	458,071

- Death benefit protects accumulation phase



- Better leverage than borrowing against 401k
- Death benefit protects mortgage payments

Policy Year	EOY Age	Key	Gross Premium Outlay	Total Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Account Value	Net Cash Value	Net Death Benefit
						Account Value	Net Cash Value	Net Death Benefit			
11	36	ML	6,000	50,000	44,000	0	0	0	78,195	23,622	309,384
12	37	M	6,000	0	6,000	0	0	0	90,289	32,468	317,974
13	38	M	6,000	0	6,000	0	0	0	103,440	42,142	327,390
14	39	M	6,000	0	6,000	0	0	0	117,740	52,719	337,710
15	40	M	6,000	0	6,000	0	0	0	133,287	64,282	349,016
16	41	M	6,000	0	6,000	0	0	0	150,190	76,921	361,398
17	42	M	6,000	0	6,000	0	0	0	168,532	90,446	374,923
18	43	M	6,000	0	6,000	0	0	0	188,438	105,216	389,693
19	44	M	6,000	0	6,000	0	0	0	210,037	121,343	405,820
20	45	M	6,000	0	6,000	0	0	0	233,473	138,946	423,423

- Death benefit protects mortgage payments



41	66	M	6,000	0	6,000	319,360	319,360	603,837	1,590,054	1,590,054	1,892,164
42	67	AL	0	165,857	-165,857	323,427	146,663	431,140	1,724,543	1,547,779	1,858,197
43	68	AL	0	165,857	-165,857	0	0	0	1,870,329	1,505,178	1,823,134
44	69	AL	0	165,857	-165,857	0	0	0	2,028,361	1,462,436	1,786,973
45	70	AL	0	165,857	-165,857	0	0	0	2,199,685	1,419,782	1,749,734
46	71	AL	0	165,857	-165,857	0	0	0	2,385,390	1,377,439	1,687,540
47	72	AL	0	165,857	-165,857	0	0	0	2,586,966	1,335,972	1,620,538
48	73	AL	0	165,857	-165,857	0	0	0	2,805,798	1,295,778	1,580,255
49	74	AL	0	165,857	-165,857	0	0	0	3,043,146	1,257,068	1,541,545
50	75	AL	0	165,857	-165,857	0	0	0	3,300,435	1,220,146	1,504,623
			246,000	1,492,716	-1,246,716						
51	76	AL	0	165,857	-165,857	0	0	0	3,579,330	1,185,482	1,469,959
52	77	AL	0	165,857	-165,857	0	0	0	3,881,634	1,153,610	1,438,087
53	78	AL	0	165,857	-165,857	0	0	0	4,209,264	1,125,089	1,409,566
54	79	AL	0	165,857	-165,857	0	0	0	4,564,280	1,100,535	1,385,012
55	80	AL	0	165,857	-165,857	0	0	0	4,948,908	1,080,633	1,365,110
56	81	AL	0	165,857	-165,857	0	0	0	5,365,600	1,066,194	1,350,671
57	82	AL	0	165,857	-165,857	0	0	0	5,816,966	1,058,079	1,348,928
58	83	AL	0	165,857	-165,857	0	0	0	6,305,410	1,056,828	1,372,099
59	84	AL	0	165,857	-165,857	0	0	0	6,833,324	1,062,847	1,404,513
60	85	AL	0	165,857	-165,857	0	0	0	7,403,568	1,076,877	1,447,056
			246,000	3,151,289	-2,905,289						



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						Account Value	Net Cash Value	Net Death Benefit	Account Value	Net Cash Value	Net Death Benefit
61	86	AL	0	165,857	-165,857	0	0	0	8,019,118	1,099,638	1,500,594
62	87	AL	0	165,857	-165,857	0	0	0	8,683,082	1,131,832	1,565,986
63	88	AL	0	165,857	-165,857	0	0	0	9,398,719	1,174,156	1,644,092
64	89	AL	0	165,857	-165,857	0	0	0	10,169,461	1,227,311	1,735,784
65	90	AL	0	165,857	-165,857	0	0	0	10,998,930	1,292,005	1,841,951
66	91	AL	0	165,857	-165,857	0	0	0	11,890,930	1,368,941	1,844,578
67	92	AL	0	165,857	-165,857	0	0	0	12,859,202	1,468,552	1,854,328
68	93	AL	0	165,857	-165,857	0	0	0	13,914,317	1,597,886	1,882,363
69	94	AL	0	165,857	-165,857	0	0	0	15,069,152	1,766,063	2,067,446
70	95	AL	0	165,857	-165,857	0	0	0	16,313,404	1,958,777	2,285,045
			246,000	4,809,862	-4,563,862						



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						Account Value	Net Cash Value	Net Death Benefit	Account Value	Net Cash Value	Net Death Benefit
11	36	M	6,000	0	6,000	58,318	57,032	342,795	78,195	76,910	362,672
12	37	M	6,000	0	6,000	64,634	63,606	349,111	90,289	89,260	374,766
13	38	M	6,000	0	6,000	71,127	70,356	355,604	103,440	102,668	387,917
14	39	M	6,000	0	6,000	77,792	77,278	362,269	117,740	117,225	402,217
15	40	M	6,000	0	6,000	84,636	84,379	369,113	133,287	133,030	417,764
16	41	M	6,000	0	6,000	91,662	91,662	376,139	150,190	150,190	434,667
17	42	M	6,000	0	6,000	98,867	98,867	383,344	168,532	168,532	453,009
18	43	M	6,000	0	6,000	106,249	106,249	390,726	188,438	188,438	472,915
19	44	M	6,000	0	6,000	113,808	113,808	398,285	210,037	210,037	494,514
20	45	M	6,000	0	6,000	121,541	121,541	406,018	233,473	233,473	517,950
			120,000	0	120,000						
21	46	ML	6,000	50,000	-44,000	129,444	76,156	360,633	258,897	205,609	490,086
22	47	ML	6,000	50,000	-44,000	137,524	27,444	311,921	286,473	176,394	471,461
23	48	ML	6,000	50,000	-44,000	0	0	0	316,384	145,778	452,671
24	49	M	6,000	0	6,000	0	0	0	348,831	167,007	484,443
25	50	M	6,000	0	6,000	0	0	0	384,037	190,256	516,687



61	86	A	0	0	204,400	204,400	488,877	8,019,118	8,019,118	8,420,074
62	87	A	0	0	172,503	172,503	456,980	8,683,082	8,683,082	9,117,236
63	88	A	0	0	135,353	135,353	419,830	9,398,719	9,398,719	9,868,654
64	89	A	0	0	92,401	92,401	376,878	10,169,461	10,169,461	10,677,934
65	90	A	0	0	43,117	43,117	327,594	10,998,930	10,998,930	11,548,876
66	91	A	0	0	0	0	0	11,890,930	11,890,930	12,366,568
67	92	A	0	0	0	0	0	12,859,202	12,859,202	13,244,978
68	93	A	0	0	0	0	0	13,914,317	13,914,317	14,198,794
69	94	A	0	0	0	0	0	15,069,152	15,069,152	15,370,535
70	95	A	0	0	0	0	0	16,313,404	16,313,404	16,639,672
			246,000	246,000						







Critical  
Illness



Chronic  
Illness

Would your clients like to make plans today for an unexpected tomorrow?

Global Atlantic's new Accelerated Access Rider can offer the flexibility to access a portion of their life insurance death benefits during a life-altering event like a chronic or critical illness.





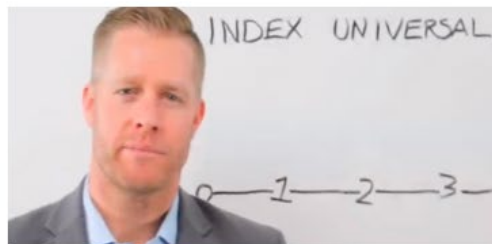
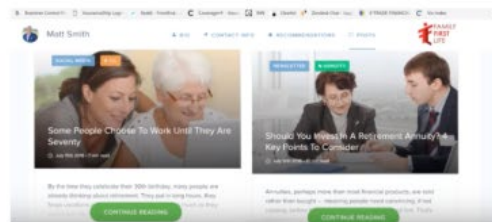
IUL



## How To Sell IULs VS 401K



IUL



IUL 101



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