

Legacy Multiplier Summary

For: Mrs. Smith

Female Age 60, Non-Smoker

Life Insurance Product: Whole Life Par
 Initial Death Benefit: \$250,000
 First Year Deposit: \$18,950

Life Expectancy Age: 85
 Personal Marginal Tax Rate: 37.50%
 Before Tax Alternative Investment Rate: 5.00%

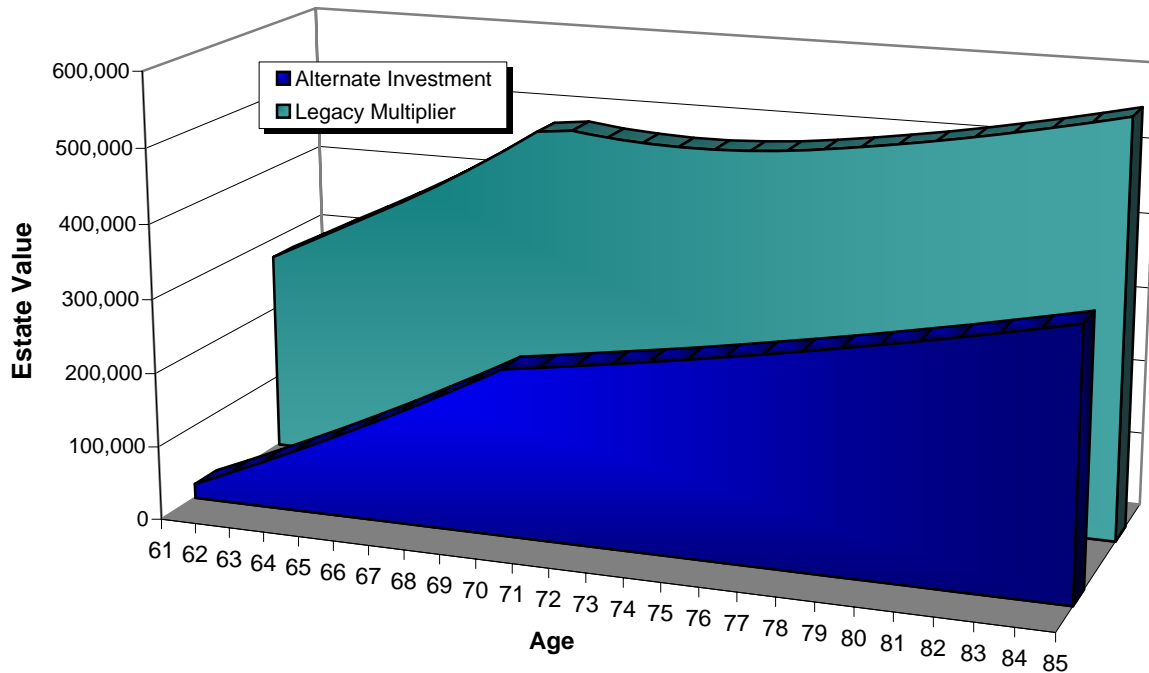
by: Bill Planner

Legacy Multiplier

Alternate Investment

Total Deposits at Life Expectancy	\$189,500	\$189,500
Estate Value at Life Expectancy	\$559,586	\$357,491
Internal Rate of Return at Life Expectancy	5.37%	3.12%

Legacy Multiplier to Life Expectancy



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Internal Rate of Return at Life Expectancy: 5.37%

Alternate Investment

Internal Rate of Return at Life Expectancy: 3.12%

Year	Age	Annual Deposit	Before tax Cash Value	Net Estate Value	Annual Deposit	Annual Interest	Tax Payable	Net Estate Value
1	61	18,950	7,712	274,121	18,950	948	355	19,542
2	62	18,950	16,021	297,980	18,950	1,925	722	39,695
3	63	18,950	25,005	321,753	18,950	2,932	1,100	60,478
4	64	18,950	34,666	345,392	18,950	3,971	1,489	81,910
5	65	18,950	52,462	369,431	18,950	5,043	1,891	104,012
6	66	18,950	76,077	394,899	18,950	6,148	2,306	126,804
7	67	18,950	101,462	422,143	18,950	7,288	2,733	150,309
8	68	18,950	128,452	451,177	18,950	8,463	3,174	174,548
9	69	18,950	157,391	482,018	18,950	9,675	3,628	199,545
10	70	18,950	175,817	487,087	18,950	10,925	4,097	225,323
11	71	-	189,589	481,277	-	11,266	4,225	232,365
12	72	-	198,058	477,723	-	11,618	4,357	239,626
13	73	-	207,388	476,036	-	11,981	4,493	247,114
14	74	-	217,684	476,223	-	12,356	4,633	254,837
15	75	-	228,826	478,278	-	12,742	4,778	262,800
16	76	-	240,871	482,192	-	13,140	4,928	271,013
17	77	-	254,361	487,994	-	13,551	5,081	279,482
18	78	-	268,003	494,624	-	13,974	5,240	288,216
19	79	-	282,461	501,972	-	14,411	5,404	297,222
20	80	-	297,036	510,017	-	14,861	5,573	306,511
21	81	-	311,994	518,715	-	15,326	5,747	316,089
22	82	-	327,371	528,036	-	15,804	5,927	325,967
23	83	-	343,436	537,965	-	16,298	6,112	336,153
24	84	-	359,964	548,489	-	16,808	6,303	346,658
25	85	-	376,948	559,586	-	17,333	6,500	357,491
26	86	-	394,380	571,236	-	17,875	6,703	368,663
27	87	-	412,729	583,442	-	18,433	6,912	380,184
28	88	-	431,233	596,199	-	19,009	7,128	392,064
29	89	-	450,648	609,503	-	19,603	7,351	404,316
30	90	-	470,942	623,368	-	20,216	7,581	416,951
31	91	-	492,225	637,796	-	20,848	7,818	429,981
32	92	-	514,695	652,787	-	21,499	8,062	443,418
33	93	-	538,893	668,348	-	22,171	8,314	457,275
34	94	-	564,937	684,493	-	22,864	8,574	471,564
35	95	-	592,975	701,234	-	23,578	8,842	486,301
36	96	-	623,950	718,584	-	24,315	9,118	501,498
37	97	-	657,490	736,582	-	25,075	9,403	517,170
38	98	-	692,203	755,296	-	25,858	9,697	533,331

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Internal Rate of Return at Life Expectancy: 5.37%

Year	Age	Annual Deposit	Before tax Cash Value	Net Estate Value
39	99	-	737,175	788,133

Alternate Investment

Internal Rate of Return at Life Expectancy: 3.12%

Year	Age	Annual Deposit	Annual Interest	Tax Payable	Net Estate Value
39	99	-	26,667	10,000	549,998