

# Recently-Issued Benefits for Living Policy

Just want to reinforce the strength of the **Benefits for Living** concept with a recently-issued policy through one of our agents:

We promote the **Benefits for Living** concept as a perfect combination of premium competitiveness, cash value accumulation, no-lapse guarantee and significant living benefits—all in one product!

Let's look at this sale (illustration is on back):

- **Premium Competitiveness**-The National Life UL products are very flexible, here we are paying 15 years of premiums (\$20,000/annually)
- **Cash Value Accumulation**-The Ultra Select product provides significant cash surrender value growth. By year 20, the current cash value is two times (\$600,534) the cumulative premiums paid (\$300,000).
- **No-Lapse Guarantee**-Both Ultra Select and Assured Plus Protector provide No-Lapse Guarantees. For this insured, there are 22 years of No-Lapse Guarantee.
- **Tax-Free Income**-The first of our living benefits. This policy provides 30 years of tax-free income of \$50,000/year beginning at age 71 and continuing at age 100. The income illustrated is over five times the premiums paid.
- **Living Benefits-Benefits for Living**-The second of our living benefits allow for the acceleration of the insured's death benefit anytime after issue at no additional premium cost on a chronic illness trigger. The amount that can be accelerated each year is up to the IRS limit (\$109,500 in 2011) and is indexed annually.

*What has the client accomplished?*

- Limited pay, paid the premium for 15 years only, his foreseeable working years.
- \$1 million Death Benefit, paid to his beneficiaries upon his death
- 22 years No-Lapse Guarantee, in which the policy cannot lapse if cumulative premiums are met
- Wonderful cash value growth if needed for emergencies or college funding
- Supplemental Retirement Income, expected to provide 30 years of \$50,000 of tax-free income, plus a residual death benefit
- Acceleration of the death benefit on a chronic illness trigger, income tax-free benefit up to the annual IRS limit, paid annually until the death benefit expires. Any death benefit not accelerated is paid to the beneficiaries at the insured's death.

*Please see the back page for the illustration.*

## What a Great Concept!



**For more information, contact:**

Name	The Client	Payment Mode	Annual	Target Premium	\$ 14,080
Age / DOB	50	Modal Premium	\$ 20,000	DEFRA Level Premium	\$ 22,762
Sex	Male	Minimum Monthly Premium	\$ 644.80	Guideline Single Premium	\$ 259,701
Rate Class	Preferred Non-smoker	Minimum Annual Premium	\$ 7,737.60	MEC Premium Limit	\$ 55,179
Product	Ultra Select	Minimum Monthly EPPPR Premium	\$ 644.80	MEC Year	N.A
Face Amount	\$ 1,000,000	Minimum Annual EPPPR Premium	\$ 7,567.24		

Policy Year	Age	Annual Outlay	Guaranteed DeathBenefit	Current CashValue	Annual Income	Current DeathBenefit
1	50	20,000	1,000,000	430	0	1,000,000
2	51	20,000	1,000,000	17,322	0	1,000,000
3	52	20,000	1,000,000	35,395	0	1,000,000
4	53	20,000	1,000,000	54,627	0	1,000,000
5	54	20,000	1,000,000	75,946	0	1,000,000
6	55	20,000	1,000,000	100,276	0	1,000,000
7	56	20,000	1,000,000	126,094	0	1,000,000
8	57	20,000	1,000,000	153,430	0	1,000,000
9	58	20,000	1,000,000	182,404	0	1,000,000
10	59	20,000	1,000,000	213,185	0	1,000,000
		200,000			0	
11	60	20,000	1,000,000	251,161	0	1,000,000
12	61	20,000	1,000,000	289,336	0	1,000,000
13	62	20,000	1,000,000	330,261	0	1,000,000
14	63	20,000	1,000,000	374,238	0	1,000,000
15	64	20,000	1,000,000	421,526	0	1,000,000
16	65	0	1,000,000	452,022	0	1,000,000
17	66	0	1,000,000	484,900	0	1,000,000
18	67	0	1,000,000	520,416	0	1,000,000
19	68	0	1,000,000	558,854	0	1,000,000
20	69	0	1,000,000	600,534	0	1,000,000
		300,000			0	
21	70	0	1,000,000	645,756	0	1,000,000
22	71	0	950,000	640,756	50,000	950,000
23	72	0	0	635,484	50,000	900,000
24	73	0	0	629,934	50,000	850,000
25	74	0	0	624,202	50,000	800,000
26	75	0	0	617,926	50,000	750,000
27	76	0	0	611,791	50,000	699,656
28	77	0	0	606,045	50,000	646,392
29	78	0	0	600,562	50,000	636,385
30	79	0	0	594,460	50,000	632,645
		300,000			450,000	
31	80	0	0	587,614	50,000	628,592
32	81	0	0	579,920	50,000	623,832
33	82	0	0	571,272	50,000	618,262
34	83	0	0	561,528	50,000	611,744
35	84	0	0	550,508	50,000	604,102
36	85	0	0	537,988	50,000	595,113
37	86	0	0	523,690	50,000	584,498
38	87	0	0	507,355	50,000	571,999
39	88	0	0	488,670	50,000	557,303
40	89	0	0	467,340	50,000	540,115
		300,000			950,000	
41	90	0	0	443,016	50,000	520,086
42	91	0	0	417,251	50,000	482,540
43	92	0	0	390,400	50,000	442,263
44	93	0	0	362,775	50,000	399,408
45	94	0	0	335,388	50,000	354,812
46	95	0	0	305,154	50,000	325,737
47	96	0	0	271,817	50,000	293,612
48	97	0	0	235,201	50,000	258,265
49	98	0	0	195,112	50,000	219,505
50	99	0	0	151,199	50,000	176,984
		300,000			1,450,000	
51	100	0	0	103,361	50,000	130,605
52	101	0	0	105,358	0	134,141
53	102	0	0	107,155	0	137,565
54	103	0	0	108,717	0	140,844
55	104	0	0	110,004	0	143,944
56	105	0	0	110,969	0	146,824
57	106	0	0	111,564	0	149,440
58	107	0	0	111,732	0	151,742
59	108	0	0	111,413	0	153,675
60	109	0	0	110,538	0	155,178
		300,000			1,500,000	
61	110	0	0	109,033	0	156,182
62	111	0	0	106,815	0	156,614
63	112	0	0	103,793	0	156,388
64	113	0	0	99,867	0	155,414
65	114	0	0	94,929	0	153,589
66	115	0	0	88,855	0	150,803
67	116	0	0	81,516	0	146,931
68	117	0	0	72,765	0	141,840
69	118	0	0	62,446	0	135,381
70	119	0	0	50,387	0	127,396
		300,000			1,500,000	