

Life Insurance in a Nutshell

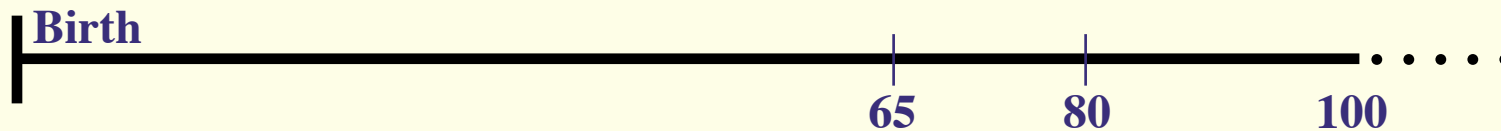
Part One

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- ❑ **Do you want your life insurance to be in force when you die?**
- ❑ **It's bad enough to die...don't do it for free.**





100% Die

50% Die After Age 80 (Life Expectancy)

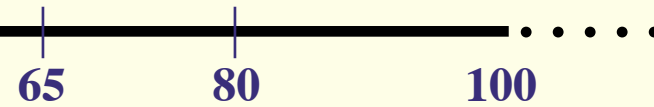
< 20% Die Before Age 65

> 80% Die After Age 65

- ❑ **Death is a permanent problem.
Term insurance is a temporary solution.**

- ❑ **With term insurance,
you have to get lucky and die early.**

Birth



Beneficiaries

- Spouse
- Children

Beneficiaries

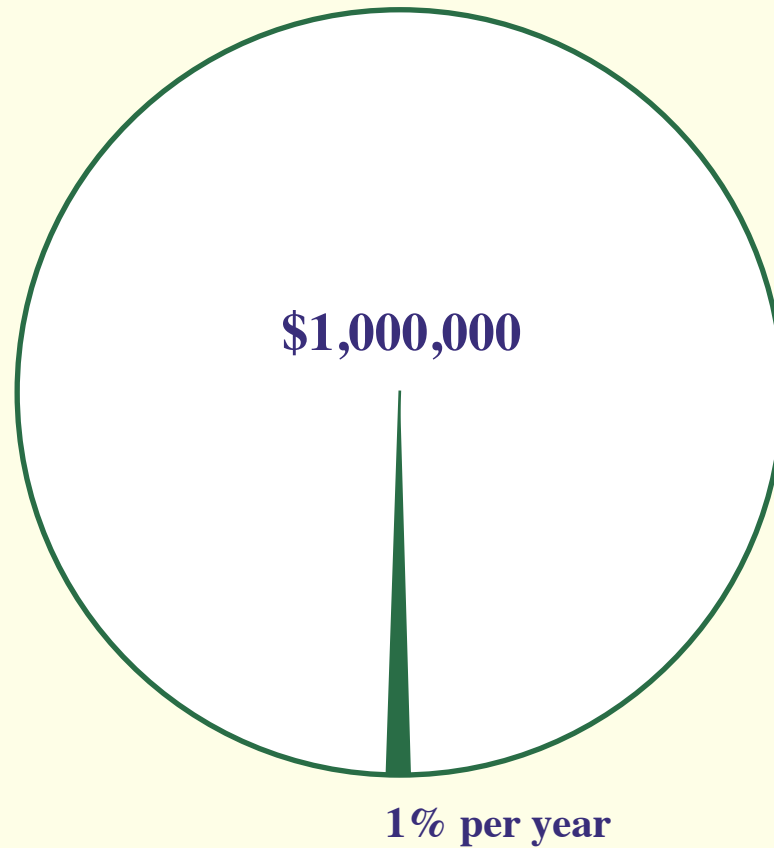
- Spouse
- Children
- Grandchildren
- Charities
- Community
- Second spouse & family*
- Business
- Estate taxes
- Income taxes
- You

** This would be in the case of death or divorce*

Total and Absolute Conviction

- No one has ever covered all the bases.**
- If you don't die before 65...you will die after 65.**
- You are going to die.**
- No one has a lease on life or on good health.**
- When you die, there will be a need for cash.**
- The best way to provide cash is to use life insurance because the event that creates the problem also creates the solution.**
- The premium is not the problem.
The premium is the solution to the problem.**

The 1% Solution



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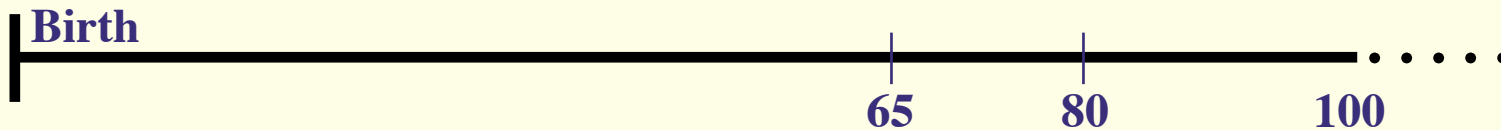
Total Value \$749

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Life insurance is a tax-favored way to accumulate a common-sense cash cushion for:

- Family income in the event of death
- Retirement income
- Education
- Travel
- Emergencies
- Investment opportunities
- Business opportunities
- Whatever

**Over the long haul, my personal expectation is that
a competitive cash value life insurance policy
will outperform bank accounts and bonds after taxes.**

**There will be no downward fluctuations
in the cash value.**

**Should you insure the potential need
or the potential loss?**

Hypothetical Summary Comparison of Options for Robert Sample

\$1,000,000 • Male, Age 35		OPTION A	OPTION B	OPTION C
ANNUAL PREMIUM				
Year	Age			
1	35	\$1,000	\$5,000	\$13,500
10	45	1,000	5,000	9,250
20	55	1,000	5,000	3,200
30	65	1,000	5,000	3,500 CR
31	66	10,000	5,000	4,750 CR
40	75	10,000	5,000	10,750 CR
50	85	10,000	5,000	13,000 CR
YEAR 20 SUMMARY				
Total Premiums		\$20,000	\$100,000	172,750
Total Cash Value		0	132,250	241,000
Estate Value		1,000,000	1,000,000	1,000,000
AGE 65 SUMMARY				
Total Premiums		\$30,000	\$150,000	169,500
Total Cash Value		0	277,000	414,000
Estate Value		1,000,000	1,000,000	1,000,000
AGE 75 SUMMARY				
Total Premiums		\$130,000	\$200,000	93,850
Total Cash Value		0	491,500	600,500
Estate Value		1,000,000	1,000,000	1,000,000
AGE 85 SUMMARY				
Total Premiums		\$230,000	\$250,000	36,000 CR
Total Cash Value		0	801,250	769,000
Estate Value		0	1,000,000	1,000,000

Option A is actually two term policies. The first has a level annual premium of \$1,000 for thirty years. The insured must then be medically examined to qualify for the second policy which has a level annual premium of \$10,000 for twenty years, at which time the policy terminates. The premiums increase dramatically if the insured cannot qualify for the second policy.

Option B is a blended combination of term and permanent insurance.

Option C is permanent insurance. Waiver of premium included on Options B and C.

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These figures are based on current assumptions and are not guaranteed.

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