

ELEVATE - ADVANCED WHOLE LIFE



The Five Things Whole Life Does

- First Dollar Contributed
- Tax-Advantaged Growth
- Access for emergencies / future investments prior to age 59.5
- Self-completing retirement plan
- Leave a legacy

Illustration Parameters

- Age 35, Super-Preferred, \$1,000,000 Term-20 with WPD = \$830 annually
- Age 56, Non-Tobacco, \$1,000,000 Term-20 no WPD = \$5,930 annually
- \$1,000,000 10 Pay, with WPD, Accumulate, = \$41,200 annually
- 37% Tax Bracket
- Report Set Up: Supplemental Graph, Age 70
- View > sales > cash value insurance vs term insurance and invest the difference > interest rates 4% > term plan > enter premiums > \$830 > year 21 enter \$5960

Values at year 10

- Contributions \$412,000
- After-tax investment value \$464,569
- Cash surrender value \$472,176

Values at Age 60

- After-tax investment value \$642,732
- Cash surrender value \$768,090

Values at Age 70

- After-tax investment value \$775,691
- Cash surrender value \$1,051,632

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Jackson - Perspective II Flex DB

HISTORICAL ILLUSTRATION

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ILLUSTRATIVE CONTRACT INFORMATION							ADD-ON LIVING BENEFIT INFORMATION				DEATH BENEFIT
Historical Periods Ending Month/Year	Age	Premium Payment	Amount Withdrawn	Contract Value	Withdrawal Value	Annual Return	Protected Balance (Guaranteed Withdrawal Balance)	Roll-up	Guaranteed Annual Withdrawal Amount Percentage (GAWA%)	Guaranteed Annual Withdrawal Amount (GAWA)^	Death Benefit
05/2024	90	\$0	\$111,479	\$250,398	\$250,398	22.92%	\$250,398	\$0	5.25%	\$111,479 For Life	\$768,000
Total		\$768,000	\$2,341,059								

Receive total withdrawals of \$2,341,059 over 21 years while still generating \$111,479 in guaranteed lifetime annual income

Immediate Annuity

Monthly payout amount:	\$6,694.03
Tax-free portion of payout:	\$4,652.35
Annual payout rate:	7.64%
First payment date:	July 20, 2024
Income payout option:	Single Life Annuity with Cash Refund
Initial premium:	\$1,051,632.00
Death benefit prior to first payment date:	\$1,051,632.00

	Selected option
End of policy year	Single Life Annuity with Cash Refund
1	\$73,634.33
2	\$153,962.69
3	\$234,291.05
4	\$314,619.41
5	\$394,947.77
6	\$475,276.13
7	\$555,604.49
8	\$635,932.85
9	\$716,261.21
10	\$796,589.57
20	\$1,599,873.17



Supplemental Life Insurance Illustration

10 Pay Life
Versus
Term Insurance Plus A Taxable Investment

Prepared for: new client
Assumed Marginal Tax Bracket: 37.00%
Premium Mode: Annual

Initial Death Benefit: \$1,000,000
Taxable Investment Interest Rate: 4.00%

		Term Insurance and Investment Alternative						Non-Guaranteed Values Cash Value Life Insurance		
End of Year	Age	After-Tax Outlay (-)Income	Term Premium	Investment Outlay	After-Tax Investment Value	Term Death Benefit	Total Death Benefit	Cash Surrender Value	After-Tax Surrender Value	Death Benefit
1	36	41,200	830	40,370	41,387	1,000,000	1,041,387	0	0	1,000,000
2	37	41,200	830	40,370	83,818	1,000,000	1,083,818	29,650	29,650	1,000,200
3	38	41,203	830	40,373	127,319	1,000,000	1,127,319	75,316	75,316	1,000,526
4	39	41,207	830	40,377	171,919	1,000,000	1,171,919	122,853	122,853	1,001,633
5	40	41,220	830	40,390	217,652	1,000,000	1,217,652	172,297	172,297	1,003,537
6	41	41,244	830	40,414	264,553	1,000,000	1,264,553	223,744	223,744	1,006,274
7	42	41,277	830	40,447	312,658	1,000,000	1,312,658	277,221	277,221	1,009,831
8	43	41,321	830	40,491	362,003	1,000,000	1,362,003	332,826	331,546	1,014,236
9	44	41,374	830	40,544	412,627	1,000,000	1,412,627	390,665	383,358	1,019,495
10	45	41,439	830	40,609	464,569	1,000,000	1,464,569	472,176	450,147	1,047,036
11	46	315	830	-515	475,632	1,000,000	1,475,632	487,665	460,220	1,053,374
12	47	387	830	-443	487,020	1,000,000	1,487,020	503,726	470,725	1,060,086
13	48	463	830	-367	498,746	1,000,000	1,498,746	520,406	481,696	1,067,186
14	49	544	830	-286	510,820	1,000,000	1,510,820	537,626	493,089	1,074,606
15	50	629	830	-201	523,254	1,000,000	1,523,254	555,426	504,931	1,082,375
16	51	718	830	-112	536,059	1,000,000	1,536,059	573,805	517,226	1,090,515
17	52	811	830	-19	549,248	1,000,000	1,549,248	592,776	529,988	1,099,065
18	53	909	830	79	562,834	1,000,000	1,562,834	612,372	543,242	1,108,041
19	54	1,012	830	182	576,830	1,000,000	1,576,830	632,605	557,000	1,117,465
20	55	1,120	830	290	591,249	1,000,000	1,591,249	653,490	571,278	1,127,370
21	56	1,234	5,930	-4,696	600,877	1,000,000	1,600,877	675,052	586,096	1,137,792
22	57	1,355	5,930	-4,575	610,828	1,000,000	1,610,828	697,299	601,466	1,148,728
23	58	1,482	5,930	-4,448	621,112	1,000,000	1,621,112	720,204	617,377	1,160,184
24	59	1,614	5,930	-4,316	631,742	1,000,000	1,631,742	743,796	633,854	1,172,185
25	60	1,754	5,930	-4,176	642,732	1,000,000	1,642,732	768,090	650,912	1,184,779
26	61	1,901	5,930	-4,029	654,095	1,000,000	1,654,095	793,074	668,553	1,197,974
27	62	2,054	5,930	-3,876	665,844	1,000,000	1,665,844	818,809	686,820	1,211,829
28	63	2,216	5,930	-3,714	677,996	1,000,000	1,677,996	845,275	705,709	1,226,355
29	64	2,386	5,930	-3,544	690,565	1,000,000	1,690,565	872,504	725,249	1,241,593
30	65	2,565	5,930	-3,365	703,569	1,000,000	1,703,569	900,476	745,436	1,257,546
31	66	2,753	5,930	-3,177	717,023	1,000,000	1,717,023	929,229	766,303	1,274,218
32	67	2,949	5,930	-2,981	730,945	1,000,000	1,730,945	958,733	787,839	1,291,593
33	68	3,154	5,930	-2,776	745,352	1,000,000	1,745,352	988,974	810,044	1,309,654
34	69	3,367	5,930	-2,563	760,261	1,000,000	1,760,261	1,019,944	832,921	1,328,393
35	70	3,588	5,930	-2,342	775,691	1,000,000	1,775,691	1,051,632	856,471	1,347,841