

Age	Year	Loan Rate Libor Plus Bank Margin	Total Premium Paid	Client Contribution Plus Trust Fees	Bank Loan Amount	Projected Loan Repayment Using Policy Loan	Projected Cumulative Bank Loan Including Interest	Estimated Net Cash Surrender Value After Bank Loan	Projected Net Illustrated Year End Death Benefit Minus Bank Loan	Cash Accumulation Potential for Supplemental Retirement Income
		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
40	1	3.50%	57,703	26,500	32,703		34,511	18,456	1,518,456	-
41	2	3.68%	57,703	26,500	32,703	-	69,721	39,872	1,539,872	-
42	3	4.07%	57,703	26,500	32,703	-	106,651	63,459	1,563,459	-
43	4	4.29%	57,703	26,500	32,703	-	145,443	89,303	1,589,303	-
44	5	4.45%	57,703	26,500	32,703	-	186,183	117,614	1,617,614	-
45	6	4.54%	57,703	-	57,703	-	255,112	122,477	1,622,477	-
46	7	4.66%	-	-	57,703	-	327,625	128,838	1,628,838	-
47	8	4.69%	-	-	57,703	-	403,650	137,146	1,637,146	-
48	9	4.73%	-	-	57,703	-	483,479	147,501	1,647,501	-
49	10	4.77%	57,703	-	57,703	-	567,385	160,053	1,660,053	-
50	11	4.79%	-	-	-	-	594,940	189,657	903,640	-
51	12	4.83%	-	-	-	-	624,075	222,164	941,468	-
52	13	4.85%	-	-	-	-	654,793	257,937	969,867	-
53	14	5.00%	-	-	-	-	687,988	296,455	995,410	-
54	15	5.00%	-	-	-	(688,000)	-	330,461	1,004,293	-
55	16		-	-	-	-	-	367,884	1,009,934	-
56	17		-	-	-	-	-	409,028	1,011,765	-
57	18		-	-	-	-	-	454,133	1,047,718	-
58	19		-	-	-	-	-	503,619	1,083,933	-
59	20		-	-	-	-	-	557,927	1,120,293	-
60	21		-	-	-	-	-	617,520	1,156,625	-
61	22		-	-	-	-	-	682,900	1,192,717	-
62	23		-	-	-	-	-	754,475	1,264,576	-
63	24		-	-	-	-	-	832,852	1,340,771	-
64	25		-	-	-	-	-	918,355	1,421,172	-
65	26		-	-	-	-	-	883,087	1,377,138	121,000
66	27		-	-	-	-	-	848,226	1,329,427	121,000
67	28		-	-	-	-	-	813,804	1,303,344	121,000
68	29		-	-	-	-	-	780,001	1,276,423	121,000
69	30		-	-	-	-	-	746,997	1,248,641	121,000
70	31		-	-	-	-	-	715,007	1,219,983	121,000
71	32		-	-	-	-	-	684,275	1,190,446	121,000
72	33		-	-	-	-	-	655,454	1,124,392	121,000
73	34		-	-	-	-	-	629,028	1,053,124	121,000
74	35		-	-	-	-	-	605,550	976,378	121,000
75	36		-	-	-	-	-	585,765	893,997	121,000
76	37		-	-	-	-	-	570,580	805,883	121,000
77	38		-	-	-	-	-	559,140	810,562	121,000
78	39		-	-	-	-	-	551,847	820,430	121,000
79	40		-	-	-	-	-	549,108	835,956	121,000
80	41		-	-	-	-	-	551,581	857,876	121,000
81	42		-	-	-	-	-	559,789	886,782	121,000
82	43		-	-	-	-	-	574,019	923,026	121,000
83	44		-	-	-	-	-	594,724	967,134	121,000
84	45		-	-	-	-	-	622,262	1,019,535	121,000
85	46		-	-	-	-	-	656,884	1,080,548	121,000
86	47		-	-	-	-	-	698,560	1,150,202	121,000
87	48		-	-	-	-	-	747,551	1,228,831	121,000
88	49		-	-	-	-	-	803,471	1,316,094	121,000
89	50		-	-	-	-	-	865,404	1,411,099	121,000
90	51		-	-	-	-	-	932,413	1,512,933	121,000
91	52		-	-	-	-	-	1,131,529	1,748,699	-
92	53		-	-	-	-	-	1,357,952	1,883,169	-
93	54		-	-	-	-	-	1,619,031	2,038,434	-
94	55		-	-	-	-	-	1,924,563	2,222,637	-
95	56		-	-	-	-	-	2,287,294	2,446,448	-
96	57		-	-	-	-	-	2,722,425	2,722,425	-
97	58		-	-	-	-	-	3,205,139	3,205,139	-
98	59		-	-	-	-	-	3,739,894	3,739,894	-
99	60		-	-	-	-	-	4,331,538	4,331,538	-
100	61		-	-	-	-	-	4,985,344	4,985,344	-

Note: The benefits and values shown in this proposal are not guaranteed. The information above is for illustration and comparative purposes only. The assumptions on which they are based are subject to change by the insurer and/or lender. Actual results may be more or less favorable. There is an administration fee that is built into client contributions to cover 15 years which does not go into the policy (see the Kai-Zen disclosure page). Financing life insurance premiums has certain inherent risks including interest rate fluctuations, financial market performance, credit availability, insurance company ratings and stability among others which can affect the loan. Policy loans and withdrawals will reduce the policy's cash value and death benefit and may result in a taxable event. Policy cash values are not guaranteed and surrendering the policy may result in less cash value than what is illustrated. Surrendering the policy to access the cash value could result in substantial tax consequences and loss of the death benefit protection. If you accelerate the death benefit, the amount accelerated is no longer available for the death benefit or for loans or withdrawals. This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the full illustration for guaranteed values and other important information. LOAN EXIT IS PROJECTED AND BASED ON PLAN PERFORMANCE. ALL TRUST FEES ARE NON-REFUNDABLE ONCE THE TRUST HAS BEEN SET UP.