



Hypothetical Input	76,872	Hypothetical Costs	(810,987)	Hypothetical Output	3,389,128
Growing to	76,872	Recovery of Costs		Deferred Debt & Taxes	(597,594)
Old Money	426,000			Life Insurance Death Ben.	0

John Sample
 Age: 45 Plan Duration: 20
 Marg. Tax Brkts: 33.1%-->33.1%

Net C.O.M. Rate : 5.0%
 C.G. Rate: 18.0%

Illustration Is NOT Valid Without Disclosure!

Present Position

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Scenario #1

Presented By: Stan Kacala

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