

Monthly Contribution Program (no lump sum), Starting Ages & Approx. Monthly Cash Flow in Retirement
 Conservative returns guestimate with increasing monthly cash flow throughout retirement (combats inflation).

IUL Scenarios	Begin at Age 30		Begin at Age 40		Begin at Age 50	
\$250/Month	Total Investment (Age 30 to 60)	\$93,000	Total Investment (Age 40 to 60)	\$63,000	Total Investment (Age 50 to 67)	\$54,000
	Income (Age 66 thru 90)	\$25,000/year	Income (Age 70 thru 90)	\$15,500/year	Income (Age 75 thru 90)	\$11,000/year
	Total Income	\$625,000 TAX FREE	Total Income	\$325,000 TAX FREE	Total Income	\$176,000 TAX FREE
	Death Benefit	\$100K to \$200K	Death Benefit	\$100K to \$200K	Death Benefit	\$100K to \$130K
\$500/Month	Total Investment (Age 30 to 55)	\$156,000	Total Investment (Age 40 to 57)	\$108,000	Total Investment (Age 50 to 65)	\$96,000
	Income (Age 66 thru 90)	\$49,000/year	Income (Age 70 thru 90)	\$30,000/year	Income (Age 73 thru 90)	\$19,500/year
	Total Income	\$1,225,000 TAX FREE	Total Income	\$630,000 TAX FREE	Total Income	\$351,000 TAX FREE
	Death Benefit	\$175K to \$750K	Death Benefit	\$135K to \$410K	Death Benefit	\$100K to \$240K
\$1K/Month	Total Investment (Age 30 to 60)	\$252,000	Total Investment (Age 40 to 52)	\$156,000	Total Investment (Age 50 to 62)	\$156,000
	Income (Age 66 thru 90)	\$90,000/yar	Income (Age 70 thru 90)	\$49,000/year	Income (Age 73 thru 90)	\$34,000/year
	Total Income	\$2,250,00 TAX FREE	Total Income	\$1,029,000 TAX FREE	Total Income	\$612,000 TAX FREE
	Death Benefit	\$300K to \$1.7M	Death Benefit	\$300K to \$1.5M	Death Benefit	\$200K to \$415K

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