

Your Company Name

Internal Rate Of Return

(current date)

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"When you need to unbundle the Universal Life Policy"

The Internal Rate of Return illustration allows you to unbundle the policy and display the mortality and expense charges deducted from the Fund Value of the policy.

The "Mortality and Administration Expense" charges can be compared to a stripped down "Yearly Renewable Term" or "Level Term to 100" product.

The illustration also provides you with a separate table for the "Fund Value" and "Rate of Return on Deposit". This information is generated from the life company illustration system.

The last column displays the "Estate Benefit" and calculates the "Rate of Return on Deposit" of the Death Benefit compared to the Total Deposits made to the policy to that point.

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This illustration is designed to show the Internal Rate of Return for an investment in a Life Insurance policy. The INSURANCE PORTION - RATE OF RETURN ON DEPOSIT column shows the annual percentage return generated by the Estate Benefit since the issue date of the policy on the total premiums paid. Death Benefits are received by the beneficiary tax-free.

The SAVINGS PORTION - RATE OF RETURN ON DEPOSIT column shows the percentage return generated on the gross Fund Value since the issue date of the policy on the total premiums paid, with allowances for the deduction each year of the mortality and expense charges from the Fund Value.

This is an illustration only and NOT a Contract. Rates of return and values contained within are projections only and are not guarantees or forecasts of future performance. It must be read in conjunction with a policy illustration from the Life Company.

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CONCEPT ASSUMPTIONS

Insureds

Insured: Middle Age Executive,
Male Age 45 Non-Smoker

Prepared By:

Name: Agent / Broker

Product

Name: Universal Life
Policy Type: Single Life
Face Amount: \$100,000
Payment Method: Planned Deposits (15 Years)
Projected Annual Growth Rate: 6.000%

Other Details

Growth Rate: 6.000%

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Pol Yr	Age	Annual Deposit	Net Investment	Annual Mortality Charges & Expenses Deducted From Fund	Savings Portion		Insurance Portion	
					Fund Value	Rate of Return on Deposit	Estate Benefit	Rate of Return on Deposit
1	46	3,001	2,609	392	2,775	6.00%	102,775	3324.69%
2	47	3,001	2,590	411	5,696	6.00%	105,696	445.57%
3	48	3,001	2,571	430	8,774	6.00%	108,774	191.70%
4	49	3,001	2,547	454	12,011	6.00%	112,011	113.71%
5	50	3,001	2,526	475	15,498	6.00%	115,498	77.99%
6	51	3,001	2,505	496	19,191	6.00%	119,191	58.05%
7	52	3,001	2,479	522	23,098	6.00%	123,098	45.55%
8	53	3,001	2,445	556	27,224	6.00%	127,224	37.08%
9	54	3,001	2,399	602	31,573	6.00%	131,573	31.03%
10	55	3,001	2,366	635	36,351	6.00%	136,351	26.55%
11	56	3,001	2,337	664	41,437	6.00%	141,437	23.11%
12	57	3,001	2,295	706	46,837	6.00%	146,837	20.42%
13	58	3,001	2,248	753	52,570	6.00%	152,570	18.26%
14	59	3,001	2,209	792	58,667	6.00%	158,667	16.51%
15	60	3,001	2,158	843	65,141	6.00%	165,141	15.06%
16	61			820	68,885	6.00%	168,885	13.88%
17	62			906	72,804	6.00%	172,804	12.88%
18	63			1,001	76,900	6.00%	176,900	12.04%
19	64			1,107	81,175	6.00%	181,175	11.32%
20	65			1,134	85,724	6.00%	185,724	10.71%
25	70			1,897	111,346	6.00%	211,346	8.59%
30	75			3,195	141,086	6.00%	241,086	7.35%
55	100			12,120	153,197	6.00%	253,197	3.64%