

Taxable Investment Strategy vs. Joint Life Plan

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Insured: Mr. Client/Mrs. Client

Comparison of Values

		Taxable Investment Growth 6.50%	Income Tax Rate 40.00%	Capital Gains Tax Rate 28.75%	Portfolio Turnover 10.00%	Life Plan Interest Rate 6.50%	
		Taxable Investment Strategy*		Joint Life Plan			
Year	M/F Ages	(1) Annual Deposit to the Account	(2) Year End Account Value	(3) Policy Premium	(4) Accum Value**	(5) Year End Accum Value**	(6) Death Benefit
1	70/70	120,000	126,938	120,000	92,804	92,804	3,686,205
2	71/71	120,000	261,032	120,000	98,302	191,106	3,806,205
3	72/72	120,000	402,521	120,000	104,106	295,212	3,926,205
4	73/73	120,000	551,665	120,000	110,228	405,440	4,046,205
5	74/74	120,000	708,743	120,000	116,673	522,113	4,166,205
6	75/75	120,000	874,056	120,000	123,455	645,568	4,286,205
7	76/76	120,000	1,047,926	120,000	130,560	776,128	4,406,205
8	77/77	120,000	1,230,696	120,000	164,003	940,131	4,526,205
9	78/78	120,000	1,422,731	120,000	173,208	1,113,339	4,646,205
10	79/79	120,000	1,624,418	120,000	182,725	1,296,064	4,766,205
11	80/80	120,000	1,836,168	120,000	192,529	1,488,593	4,886,205
12	81/81	120,000	2,058,415	120,000	202,649	1,691,242	5,006,205
13	82/82	120,000	2,291,619	120,000	212,934	1,904,176	5,126,205
14	83/83	120,000	2,536,264	120,000	223,199	2,127,375	5,246,205
15	84/84	120,000	2,792,860	120,000	233,294	2,360,669	5,366,205
16	85/85	120,000	3,061,946	120,000	242,673	2,603,342	5,486,205
17	86/86	120,000	3,344,086	120,000	251,350	2,854,692	5,606,205
18	87/87	120,000	3,639,878	120,000	259,395	3,114,087	5,726,205
19	88/88	120,000	3,949,946	120,000	266,732	3,380,819	5,846,205
20	89/89	120,000	4,274,947	120,000	273,222	3,654,041	5,966,205
21	90/90	120,000	4,615,573	120,000	278,750	3,932,791	6,086,205
22	91/91	120,000	4,972,548	120,000	283,904	4,216,695	6,206,205
23	92/92	120,000	5,346,634	120,000	289,236	4,505,931	6,326,205
24	93/93	120,000	5,738,628	120,000	295,684	4,801,615	6,446,205
25	94/94	120,000	6,149,369	120,000	304,467	5,106,082	6,566,205
26	95/95	120,000	6,579,734	120,000	316,615	5,422,697	6,686,205
27	96/96	120,000	7,030,645	120,000	333,280	5,755,977	6,806,205
28	97/97	120,000	7,503,069	120,000	357,364	6,113,341	6,926,205
29	98/98	120,000	7,998,017	120,000	396,027	6,509,368	7,046,205
30	99/99	120,000	8,516,552	120,000	448,012	6,957,380	7,305,249
		3,600,000		3,600,000			

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (2): 0.50%

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Acme Life.

30 Year Summary

	Taxable Investment	Life Plan
After Tax Payments	3,600,000	3,600,000
Living Values	8,516,552	6,957,380
Death Benefit	8,516,552	7,305,249