

Direct Recognition Loan Company								Non-Direct Recognition Loan Company							
							Total Amount Withdrawn for Income:								Total Amount Withdrawn for Income:
Loan Rate		5%		\$ 2,025,774.00				Loan Rate		5%		\$ 3,360,000.00			
Dividend Rate		5%						Dividend Rate		5%					
Age	Cash Value	Growth	Loan	Cumulative Loan	Cummulative Loan w/Interest	Interest	Cash Value Remaining	Cash Value	Growth	Loan	Cummulative loan	Interest	Cash Value Remaining	Difference	
65	1,900,000	89000.00	120,000	120,000	120,000	6,000.00	1,780,000	1,900,000	95,000.00	120,000	120,000	6,000.00	1,780,000	0	
66	1,989,000	87450.00	120,000	240,000	240,000	12,300.00	1,743,000	1,995,000	99,750.00	120,000	240,000	12,300.00	1,749,000	-6,000	
67	2,076,450	85822.50	120,000	360,000	360,000	18,915.00	1,698,150	2,094,750	104,737.50	120,000	360,000	18,915.00	1,716,450	-18,300	
68	2,162,273	84113.63	120,000	480,000	480,000	25,860.75	1,645,058	2,199,488	109,974.38	120,000	480,000	25,860.75	1,682,273	-37,215	
69	2,246,386	82319.31	120,000	600,000	600,000	33,153.79	1,583,310	2,309,462	115,473.09	120,000	600,000	33,153.79	1,646,386	-63,076	
70	2,328,705	80435.27	120,000	720,000	720,000	40,811.48	1,512,476	2,424,935	121,246.75	120,000	720,000	40,811.48	1,608,705	-96,230	
71	2,409,141	78457.04	120,000	840,000	840,000	48,852.05	1,432,100	2,546,182	127,309.09	120,000	840,000	48,852.05	1,569,141	-137,041	
72	2,487,598	76379.89	120,000	960,000	960,000	57,294.65	1,341,705	2,673,491	133,674.54	120,000	960,000	57,294.65	1,527,598	-185,893	
73	2,563,978	74198.88	120,000	1,080,000	1,080,000	66,159.39	1,240,790	2,807,165	140,358.27	120,000	1,080,000	66,159.39	1,483,978	-243,188	
74	2,638,177	71908.83	120,000	1,200,000	1,200,000	75,467.36	1,128,829	2,947,524	147,376.18	120,000	1,200,000	75,467.36	1,438,177	-309,347	
75	2,710,085	69504.27	120,000	1,320,000	1,320,000	85,240.72	1,005,271	3,094,900	154,744.99	120,000	1,320,000	85,240.72	1,390,085	-384,814	
76	2,779,590	66979.48	120,000	1,440,000	1,440,000	95,502.76	869,534	3,249,645	162,482.24	120,000	1,440,000	95,502.76	1,339,590	-470,055	
77	2,846,569	64328.45	120,000	1,560,000	1,560,000	106,277.90	721,011	3,412,127	170,606.35	120,000	1,560,000	106,277.90	1,286,569	-565,558	
78	2,910,898	61544.88	120,000	1,680,000	1,680,000	117,591.79	559,062	3,582,733	179,136.67	120,000	1,680,000	117,591.79	1,230,898	-671,836	
79	2,972,442	58622.12	120,000	1,800,000	1,800,000	129,471.38	383,015	3,761,870	188,093.50	120,000	1,800,000	129,471.38	1,172,442	-789,428	
80	3,031,065	55553.23	120,000	1,920,000	1,920,000	141,944.95	192,166	3,949,964	197,498.18	120,000	1,920,000	141,944.95	1,111,065	-918,899	
81	3,086,618	53042.19	105,774	2,025,774	3,086,618	154,330.90	0	4,147,462	207,373.09	120,000	2,025,774	154,330.90	1,046,618	-1,046,618	
82								4,354,835	217,741.74	120,000		168,794.31	978,949		
83							OUT OF CASH age 81	4,572,577	228,628.83	120,000		183,234.02	907,896		
84								4,801,205	240,060.27	120,000		198,395.72	833,291		
85								5,041,266	252,063.28	120,000		214,315.51	754,955		
86								5,293,329	264,666.45	120,000		231,031.29	672,703		
87								5,557,995	277,899.77	120,000		248,582.85	586,338		
88								5,835,895	291,794.76	120,000		267,011.99	495,655		
89								6,127,690	306,384.49	120,000		286,362.59	400,438		
90								6,434,074	321,703.72	120,000		306,680.72	300,460		
91								6,755,778	337,788.91	120,000		328,014.76	195,483		
92								7,093,567	354,678.35	120,000		350,415.50	85,257		
93								7,448,245	372,412.27	89,520		372,412.27	0		

Cash lasts till age 93 due to non direct loans!

\*All guarantees are based on the claims-paying ability of the insurer. Dividends are not guaranteed.

\*Excess policy loans can result in termination of a policy. A policy that lapses or is surrendered can potentially result in tax consequences. Your results will be different from any discussed here, as each policy is custom tailored.

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