

accmplish

INSURANCE SOLUTIONS

IBC Business Strategy



Goals

1. Redirect the existing business cash flow to **recapture the lost opportunity cost** on the money you are already spending!
2. Use The Power Of Participating Whole Life Insurance to **grow wealth** for the business owner..

accomplish



INSURANCE SOLUTIONS

3. Provide A Source Of **Tax Free Retirement Income...Without Market Risk!**
4. Provide A **Legacy Of Financial Security** For Loved Ones!
5. Provide The Business Owner With Alternative Options For **Financing Business And Personal Expenditures.**



Case Study Assumptions:

Business Owner: Male, Age 45, Non Smoker

Business Monthly Cash Flow: \$33,000

Business' Average Monthly Expenses: \$30,000

Business Loan Interest Rate: 10%

MTL Interest Rate: 6.0 %

Initial
Set Up

accomplish

INSURANCE SOLUTIONS

Prior To
Month 1



- Owner Sets Up 2 New Personal Accounts
- Business Sets Up 1 New Corporate Account

Covenant II

Level Premium Whole Life Insurance Paid Up at Age 90

Basic Illustration

Initial Specified Amount = \$675,617.38
 Total Initial Annual Premium = \$30,000.00
 Premium Mode = Annual
 Dividend Option = Maximum Accumulation

Funding For Business Growth

Policy values are based on the policy, riders and benefits shown on Page 2. All premiums are assumed to be paid out-of-pocket. No loans or partial surrenders are taken from policy.

End Of Year	Age	Guaranteed Values			Total Values Including Non-Guaranteed Assumptions*		
		Annualized Contract Premium	Cash Surrender Value	Death Benefit	Annual Dividend	Cash Surrender Value	Death Benefit
1	46	30,000	18,859	675,617	313	19,172	676,636
2	47	30,000	41,677	735,063	974	73,152	739,152
3	48	30,000	73,073	792,590	1,627	801,643	801,643
4	49	30,000	105,523	848,272	2,431	864,448	864,448
5	50	30,000	139,059	902,173	3,043	933,837	933,837
6	51	30,000	171,483	954,349	3,740	1,012,353	1,012,353
7	52	30,000	204,886	1,004,863	4,499	1,083,901	1,083,901
8	53	30,000	239,221	1,053,776	5,378	1,155,330	1,155,330
9	54	30,000	274,476	1,101,156	6,302	1,226,573	1,226,573
10	55	30,000	310,600	1,147,064	7,345	1,297,834	1,297,834
11	56	30,000	347,528	1,191,568	8,317	1,368,974	1,368,974
12	57	30,000	385,276	1,234,733	9,479	1,440,364	1,440,364
13	58	30,000	423,837	1,276,621	10,688	1,512,062	1,512,062
14	59	30,000	463,363	1,317,289	11,791	1,583,641	1,583,641
15	60	30,000	503,837	1,356,784	12,994	1,655,319	1,655,319
16	61	30,000	545,185	1,395,151	14,092	1,726,775	1,726,775
17	62	30,000	587,270	1,432,436	15,604	1,798,741	1,798,741
18	63	30,000	629,967	1,468,691	17,331	1,871,523	1,871,523
19	64	30,000	673,184	1,503,965	19,210	1,945,406	1,945,406
20	65	30,000	716,936	1,538,311	21,147	2,020,386	2,020,386

76,039
 111,019
 147,758

184,131
 222,230
 262,444

Covenant II

Level Premium Whole Life Insurance Paid Up at Age 90

Basic Illustration

Initial Specified Amount = \$675,617.38
 Total Initial Annual Premium = \$30,000.00
 Premium Mode = Annual
 Dividend Option = Maximum Accumulation

Policy values are based on the policy, riders and benefits shown on Page 2. All premiums are assumed to be paid out-of-pocket. No loans or partial surrenders are taken from policy.

End Of Year	Age	Guaranteed Values			Total Values Including Non-Guaranteed Assumptions*		
		Annualized Contract Premium	Cash Surrender Value	Death Benefit	Annual Dividend	Cash Surrender Value	Death Benefit
1	46	30,000	18,859	675,617	313	19,172	676,636
2	47	30,000	41,677	735,063	974	42,974	739,152
3	48	30,000	73,073	792,590	1,627	76,039	801,643
4	49	30,000	105,523	848,272	2,431	111,019	864,448
5	50	30,000	139,059	902,173	3,043	147,758	933,837
6	51	30,000	171,483	954,349	3,740	184,131	1,012,353
7	52	30,000	204,886	1,004,863	4,499	222,330	1,083,901
8	53	30,000	239,309			262,444	1,155,330
9	54	30,000	274,742			304,526	1,226,573
10	55	30,000	310,185			348,660	1,297,834
11	56	30,000	347,638			394,720	1,368,974
12	57	30,000	385,101			442,933	1,440,364
13	58	30,000	423,564			493,355	1,512,062
14	59	30,000	463,027			546,086	1,583,641
15	60	30,000	503,837	1,356,784	12,994	601,220	1,655,319
16	61	30,000	545,185	1,395,151	14,092	658,583	1,726,775
17	62	30,000	587,270	1,432,436	15,604	718,437	1,798,741
18	63	30,000	629,967	1,468,691	17,331	780,855	1,871,523
19	64	30,000	673,184	1,503,965	19,210	846,887	1,945,124
20	65	30,000	716,936	1,538,311	21,147	913,622	2,020,386

Retirement:
Age 65

Retirement



Age 65

Retirement Account Statement

Yr 2 Balance Fwd	\$ 21,120
Deposits Rec'd. (18 yrs x \$36,000)	\$648,000
Loan Payoffs	-\$572,400
Reserve Account Balance Age 65*	\$ 96,720
CV In Policy	\$913,622
Total Retirement Funds Available	\$1,010,342

* Tax Liability has not been included