

Pretend 401K Plan vs. Indexed Universal Life

Presented By: Christopher D. Wright, CLU

Insured: David Wolfe

Comparison

		401K Yield 6.21%	Income Tax Rate 37.00%	IUL Interest Rate 6.21%	Initial Payment 31,500	Initial Death Benefit 677,611										
							Pretend 401K Plan					Indexed Universal Life				
Yr	Age	(1) Annual Deposit to the Account	(2) After Tax Cash Flow from the Account	(3) Gross Yield 6.21%	(4) Ending Balance	(5) Year End Account Value	(6) Policy Premium	(7) After Tax Policy Loan Proceeds	(8) Year End Accum Value*	(9) Year End Surrender Value*	(10) Death Benefit					
1	45	50,000	0	3,105	52,308	51,223	31,500	0	15,289	0	677,611					
2	46	50,000	0	6,353	107,031	103,726	31,500	0	33,742	0	696,064					
3	47	50,000	0	9,752	164,281	157,569	31,500	0	56,919	0	719,241					
4	48	50,000	0	13,307	224,174	212,812	31,500	0	83,789	0	746,111					
5	49	50,000	0	17,026	286,832	269,521	31,500	0	114,646	0	776,968					
6	50	0	0	17,812	300,074	276,539	0	0	117,048	0	779,370					
7	51	0	0	18,635	313,928	283,882	0	0	120,730	0	783,052					
8	52	0	0	19,495	328,422	291,564	0	0	125,817	0	788,139					
9	53	0	0	20,395	343,585	299,600	0	0	132,402	0	794,724					
10	54	0	0	21,337	359,448	308,007	0	0	139,558	0	801,880					
11	55	0	0	22,322	376,043	316,803	0	0	153,580	153,580	815,902					
12	56	0	0	23,352	393,404	326,004	0	0	168,638	168,638	830,960					
13	57	0	0	24,430	411,566	335,630	0	0	184,775	184,775	847,097					
14	58	0	0	25,558	430,567	345,701	0	0	202,083	202,083	864,405					
15	59	0	0	26,738	450,445	356,236	0	0	220,595	220,595	882,917					
16	60	0	0	27,973	471,242	389,382	0	0	240,263	240,263	902,585					
17	61	0	0	29,264	492,998	403,089	0	0	261,302	261,302	923,624					
18	62	0	0	30,615	515,759	417,428	0	0	283,839	283,839	946,161					
19	63	0	0	32,029	539,571	432,430	0	0	307,948	307,948	970,270					
20	64	0	0	33,507	564,482	448,124	0	0	333,713	333,713	970,270					
21	65	0	34,657	31,638	532,992	428,285	0	34,657	325,682	325,682	934,635					
22	66	0	34,657	29,683	500,049	407,531	0	34,657	317,791	317,791	897,144					
23	67	0	34,657	27,637	465,585	385,819	0	34,657	310,169	310,169	857,699					
24	68	0	34,657	25,497	429,530	363,104	0	34,657	302,927	302,927	816,199					
25	69	0	34,657	23,258	391,810	339,340	0	34,657	296,138	296,138	772,536					
26	70	0	34,657	20,915	352,348	314,479	0	34,657	290,041	290,041	726,599					
27	71	0	34,657	18,465	311,065	288,471	0	34,657	283,388	283,388	678,269					
28	72	0	34,657	15,901	267,876	261,262	0	34,657	277,811	277,811	627,421					
29	73	0	34,657	14,072	237,067	233,196	0	34,657	273,628	273,628	573,923					
30	74	0	34,657	12,329	207,705	204,314	0	34,657	271,108	271,108	517,639					
		250,000	346,570				157,500	346,570								

Management fees reflected in column (5): 1.50%

30 Year Summary

	401K	IUL
After Tax Payments	250,000	157,500
After Tax Cash Flow	346,570	346,570
Living Values	207,705	271,108
Death Benefit	207,705	517,639
Income Tax	3,391	0
Net Death Proceeds	204,314	517,639

Note: Pretend 401K Plan values do not reflect surrender charges or market rate adjustments, if any.

Pretend 401K Plan is assessed:

Tax on withdrawals. Entries in Column (2) are after tax.

*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 Pacific Life.

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31	75	0	34,657	10,536	177,490	174,592	0	34,657	270,698	270,698	458,421					
32	76	0	34,657	8,690	146,396	144,005	0	34,657	269,718	269,718	396,119					
33	77	0	34,657	6,791	114,397	112,529	0	34,657	268,120	268,120	330,571					
34	78	0	34,657	4,836	81,467	80,137	0	34,657	265,764	265,764	314,486					
35	79	0	34,657	2,824	47,579	46,802	0	34,657	261,535	261,535	313,673					
36	80	0	34,657	754	12,706	12,499	0	34,657	254,676	254,676	310,288					
37	81	0	12,499	0	0	0	0	34,657	248,095	248,095	307,393					
38	82	0	0	0	0	0	0	34,657	241,536	241,536	304,731					
39	83	0	0	0	0	0	0	34,657	235,353	235,353	302,684					
40	84	0	0	0	0	0	0	34,657	229,268	229,268	300,971					
41	85	0	0	0	0	0	0	34,657	223,437	223,437	299,769					
42	86	0	0	0	0	0	0	34,657	217,786	217,786	299,012					
43	87	0	0	0	0	0	0	34,657	212,213	212,213	298,607					
44	88	0	0	0	0	0	0	34,657	206,899	206,899	298,757					
45	89	0	0	0	0	0	0	34,657	201,413	201,413	299,026					
46	90	0	0	0	0	0	0	34,657	195,768	195,768	299,441					
47	91	0	0	0	0	0	0	34,657	191,544	191,544	279,652					
48	92	0	0	0	0	0	0	34,657	188,870	188,870	259,083					
49	93	0	0	0	0	0	0	34,657	188,395	188,395	238,149					
50	94	0	0	0	0	0	0	34,657	191,464	191,464	217,926					
51	95	0	0	0	0	0	0	34,657	196,006	196,006	224,149					
52	96	0	0	0	0	0	0	34,657	201,526	201,526	231,444					
53	97	0	0	0	0	0	0	34,657	208,515	208,515	240,313					
54	98	0	0	0	0	0	0	34,657	217,492	217,492	251,284					
55	99	0	0	0	0	0	0	34,657	227,882	227,882	263,782					
		250,000	567,011				157,500	1,212,995								

Note: Pretend 401K Plan values do not reflect surrender charges or market rate adjustments, if any.

Management fees reflected in column (5): 1.50%

Pretend 401K Plan is assessed:

Tax on withdrawals. Entries in Column (2) are after tax.

55 Year Summary

	401K	IUL
After Tax Payments	250,000	157,500
After Tax Cash Flow	567,011	1,212,995
Living Values	0	227,882
Death Benefit	0	263,782

*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 Pacific Life.

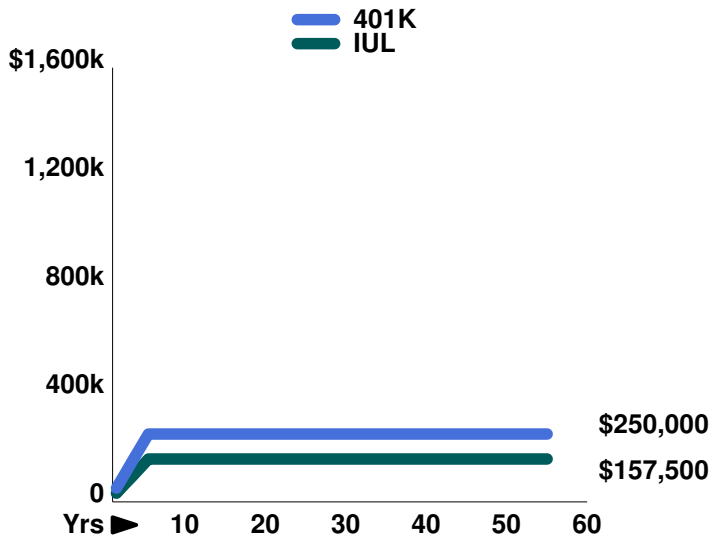
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55 Year Analysis

Cumulative Payments



Cumulative After Tax Cash Flow

