

Armstrong

— Financial Services —

Guaranteed Survivorship UL Policy / Pricing Table

Non-Correlated Legacy Planning Using Fully Guaranteed Life Insurance

A Guaranteed Universal Life (GUL) policy is a simple, permanent joint-life insurance product with a guaranteed premium schedule and a guaranteed level lifetime face value. The product is fully guaranteed for life and has no variability.

The GUL we are presenting is a Survivorship UL underwritten by an A+ rated US Carrier. **The plan offers a guaranteed lifetime face and premium schedule.**

Annual premium schedules for \$1M of coverage + tax equivalent IRR*

	45M / 45F	55M / 55F	65M / 65F	70M / 70F
Full Pay	\$5,397 12.2%	\$8,765 14.1 %	\$15,110 17.8%	\$21,512 20.6%
25 Pay	\$6,415 12.1%	\$9,825 13.6%	\$16,447 16.4%	\$23,030 19.3%
20 pay	\$7,285 11.9%	\$11,061 13.4%	\$18,266 15.5%	\$25,221 17.4%
15 pay	\$9,107 11.6%	\$13,798 12.9%	\$22,581 14.5%	\$30,759 15.1%

Assumption: 50.17% corporate tax rate, 38.33% dividend tax rate, life expectancy at 88/88.

Product Features

- Safe estate hedge against forced asset liquidation and unwanted taxation of assets
- Creates instant tax-free liquidity to the estate, outside of probate
- Zero percent market correlation, free of any market performance or timing risks
- High level of face value from day one with high after-tax IRR to ages 100 & beyond
- Exempt Policy according to Act subsection 12.2(11) and Reg. 306 of the Regulations
- Actual pricing is subject to medical review & carrier underwriting