

Armstrong

— Financial Services —

Re: Guaranteed Survivorship UL Policy

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 11.9%	\$8,765 13.2 %	\$15,110 15.9%	\$21,512 17.9%
25 Pay	\$6,415 12.1%	\$9,825 13.2%	\$16,447 14.7%	\$23,030 16.6%
20 pay	\$7,285 12.0%	\$11,061 13.1%	\$18,266 14.4%	\$25,221 14.8%
15 pay	\$9,107 11.7%	\$13,798 12.6%	\$22,581 13.6%	\$30,759 13.6%
10 Pay	\$13,865 10.9%	\$20,989 11.6%	\$34,227 12.0%	\$46,306 11.5%

* Assumes clients in good health, a 53.31% income tax rate and life expectancy to age 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