

ELIMINATE ALL YOUR BAD DEBT WITHOUT SPENDING AN EXTRA DIME

Let interest
work
FOR YOU!

If You're a Slave to Your Debt
Get **G.O.L.D.E.N.**

Growth Over Life-in-Debt. Earn Now.

Prepared for
MARINA STROUD

By

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Disclosure of Assumptions and Disclaimer

This conceptual representation is meant to demonstrate the raw power of interest—whether it is working for you or against you. Care has been taken to ensure the accuracy of the information presented, but even so, because there are several moving parts, certain assumptions had to be made and relied upon in making these calculations. Although the figures in this presentation may be helpful in making decisions, they should not be relied upon in place of your own due diligence.

Among the assumptions made are the following:

- That you will qualify for life insurance under the presented parameters: that your health and history are such that you are insurable; that you have enough insurable interest (based on, among other things, your age and income) to qualify for the amount of death benefit in the plan; and that you have enough income and liquid assets to qualify for the amount of premium going into the plan.
- That the insurance company providing coverage will continue to pay dividends at their projected rate (the rate projected in the illustration, which is based on the current dividend scale).
- That the debt information you provided us is accurate, and the interest rates presented will not change. That the principal balance will not increase and will decrease as you continue to make your debt payments.
- That you will follow the plan as presented. Although the plan is flexible, and you have the freedom to make changes as time passes (and you should as circumstances arise), any changes you make to your plan will have an effect on the overall outcome.

If some or all of these assumptions prove, over time, not to be true, it could have anywhere from slight to significant changes to your plan. Although we believe this is among the safest places to put your money and certainly the best option we are aware of to pay off debt without sacrificing retirement and other financial plans, no decision, including decisions related to place your money, is without some risk.

All rates of return are projected and are by no means guaranteed. Like all financial plans, we can make recommendations based on patterns in the past and signs about what will happen in the future, but we cannot see the future.

This report should not be considered legal, financial, or accounting advice. This material has been prepared for informational purposes only and is not solicitation or an offer to buy a security or instrument or to participate in any trading/investment strategy.

The conclusions depicted in the illustrations are based on the specific information you provided, and to the extent anything you provided is imprecise or inaccurate, it will have a profound impact on the numbers presented and could materially impact the value of the illustration for comparative purposes.

Not everyone will qualify for an IGIC. Some will be uninsurable. Others will qualify, but not for the full amount desired. Individual circumstances and qualifications always vary.

How Does the G.O.L.D.E.N. Program Work ?

One of Einstein's proudest accomplishments was the Rule of 72. With it, Einstein created a formula to determine how long it will take for interest to cause your principal investment, or debt, to double.

The calculation is simple: divide your interest rate into 72, and the resulting number is the number of years it will take for your investment (or debt) to double.

If you invest \$100 dollars in a vehicle where you get a 4% annual rate of return (which return is compounded), then the Rule of 72 tells us that you will have \$200 (double your investment) in 18 years (72 divided by 4).

If you have a \$100 debt incurring an interest rate of 18%, then the Rule of 72 tells us that (barring any payments in the meantime), you will owe \$200 on that debt in four years (72 divided by 18). Of course, this calculation assumes you aren't making regular payments toward the debt (and you will be). Nevertheless, it is a helpful tool for illustrating just how powerful interest is.

Traditionally, we think about money as linear. One-dimensional. We earn it, we hold it for a time (during which time we may invest), then we spend it. Before we spend it, we have to choose how that dollar will provide us the most benefit. Do we meet the urgent needs and buy groceries or fix the roof? Do we think ahead to the future and buy term insurance? Or do we reward ourselves with a vacation? A single dollar can only be used towards one of these things, so we must choose carefully. After all, once we spend it, it has exhausted its usefulness, and we must replenish our store of money through additional earnings. But that's not how we should be thinking about money.

Instead, we should consider a dollar not as part of a timeline, with an effective start and an end, but rather as a mountain spring that produces constantly and forever.

The GOLDEN program is based on two fundamental principles: (1) any dollar you earn can be a dollar that works for you forever, and (2) if interest works for you instead of against you, you will not just be debt free, but wealthy.

Other debt programs have the chief (and only) goal of eliminating your debt. You scrimp and save, make limited purchases, and put all your money towards your debt. And if your goal is merely to get out of debt, many of these programs work very well for that. But they do so at the expense of your long-term goals. Indeed, after spending all of your extra money on debt, when you finally free yourself from your creditors, you find yourself proclaiming "Financial Freedom!" and then you realize that although you're debt free, you're also broke. And you have now lost your best earning years.

You don't have to choose between paying off debt and investing for your future. You can earn money now. Even while you eliminate your debt. And doing it this way, you can get rid of your debt faster, even Here's how it works:

First, we set up a special tax-advantaged vehicle called an Investment Grade Insurance Contract, or IGIC™. An IGIC is an investment vehicle with the following attributes:

- It is a liquid fund, much like a savings account, except that instead of growing at 0.1% in interest, it grows via guaranteed interest and non-guaranteed dividends at a rate that usually approaches or exceeds 5%.¹

- If used correctly (we will teach you how), all the growth in the account is tax-free and therefore creates a tax-free retirement fund. It's a lot like a Roth account, but without the contribution limits, restrictive investment parameters, and lack of guarantees.
- When used through the GOLDEN program, it becomes a powerful tool for eliminating debt by converting interest accruing against you to interest earning in your favor.
- It can also be used to finance tax-free investments outside the fund (without any prohibited transactions).
- The IGIC is also a whole-life, permanent life insurance policy, which means it comes with a death benefit and living benefits (much like long-term care).

Thus, the IGIC is a savings account and emergency fund (but better because it is growing), a retirement account (but better because your principal is guaranteed against loss, and all funds used for retirement are not taxed), a debt-elimination program (but better because it gets rid of debt faster without having to sacrifice retirement contributions and growth), and a life insurance contract (but better than term because it is guaranteed and doesn't expire).

To set up the IGIC, we have to determine how much you can contribute. We do this by gathering information about your finances and figuring out how much you (1) have in liquid accounts accumulated that can be used to jump start your program and (2) are sending out the door to inefficient and inferior expenditures that we can redirect to a program where money will work for you forever:

- Do you have a savings account/emergency fund? If so, let's use it. Ours is a savings account and emergency fund, but better.
- Do you have a qualified account, like a 401(k), IRA, or SEP? If so, let's use it. Ours is a retirement account, but better.
- Are you regularly contributing to a savings account or retirement account? If so, let's redirect that money into this superior account.
- Are you paying for term insurance? If so, let's redirect those premium payments. Ours is life insurance, but better.
- Are you overpaying on any of your debts? If so, let's redirect the overpayments because ours is a debt elimination program, but better. Plus, we want that money working for you, not paying debt directly, where it will never work for you again.

Armed with that information, we create an IGIC illustration. The advantage we have when we draw up an illustration for an IGIC is that, unlike qualified plans and other investments, the IGIC actually gives you a 30+ year projection of how your money will perform. We can combine those figures with information about your debt to show you how to optimize your money.

With information about your debt, we can project using standard amortization tables, exactly how long it will take you to repay based on your current payment plan, and exactly how much interest you will end up paying. We provide that to you here for sake of comparison.

Now we have two sets of information: We know how much each debt is shrinking every month as you make payments towards the debts, and we know how much your cash value is growing every month as you make premium payments. Then we let our program get to work.

We optimize your debts for repayment (and usually it's going to be the smallest debt first). Once the balance remaining on your debt reaches 80% of your growing cash value, you take out a loan from the insurance carrier for the exact balance of your debt, and you pay it off.

Your cash value hasn't changed. And the insurance company is still paying you interest and dividends on the entire cash value of your policy. But interest is only growing against you on part of it. So since your growth exceeds the interest against you, we have neutralized the debt interest, and you are actually getting paid to pay off your debt.

Now, the monthly payment you were making towards that first debt goes into your program. And now those sums are working for you, forever. Instead of against you during your best earning years.

We do the same thing for each successive debt. Once the shrinking balance of the debt matches 80% of the growing balance of your cash value, you take out a loan, pay off the debt completely, and then redirect the monthly payment you were making towards debt so you are now paying yourself.

The result? Well, we'll let your numbers speak for themselves (that's what is on the next several pages), but you'll get rid of your debts faster than you would otherwise, and you will have wealth growing for you. You'll be GOLDEN!



Debtor: **Marina Stroud**
Years to be saved: **17.7**
Interest to be saved: **\$48,238**
Cash in plan after 29.0 years: **\$604,004**

YOUR CURRENT DEBT TRAJECTORY

	Without Mortgage	With Mortgage
Total Debt Balance:	\$69,960.45	\$366,602.91
Total Number of Years to Repay Debt:	6.3	29.0
When You Will Be Debt-Free:	Sep. 2027	Sep. 2050
Total Cost of the Debt (Interest):	\$13,430.83	\$120,928.95
Amount You Will Pay to Eliminate Debt:	\$83,391.29	\$487,531.86

CURRENT DEBT-BY-DEBT REPAYMENT PLAN

On average,
24.80%
of each of your debt
payment goes to interest!

Name	Balance	Interest Rate	Monthly Payment	Total Interest Over Life of Debt	Total Life of Debt (years)	Total Debt Payoff
Walmart Credit Card	\$1,494.30	19.90%	\$100.00	\$237.20	1.5	\$1,731.50
Home Depot Credit Card	\$3,742.99	25.99%	\$121.00	\$2,517.47	4.3	\$6,260.46
Suncoast Credit Union Credit Card	\$5,353.90	11.90%	\$108.00	\$2,050.12	5.8	\$7,404.02
Lowes Credit Card	\$11,166.23	5.00%	\$199.41	\$1,575.43	5.3	\$12,741.66
Visa Credit Card	\$11,496.00	9.24%	\$230.00	\$3,074.34	5.3	\$14,570.34
Car Payment	\$14,707.04	3.00%	\$407.87	\$724.94	3.2	\$15,431.99
Car Payment #2	\$22,000.00	4.49%	\$338.77	\$3,251.30	6.3	\$25,251.30
Planet Home Lending	\$296,642.45	2.25%	\$1,161.33	\$107,498.11	29.0	\$404,140.56
Total	\$366,602.91			\$120,928.95	29.0	\$487,531.86



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IF YOU USE THE **G.O.L.D.E.N.** DEBT-ELIMINATION PLAN

	Without Mortgage	With Mortgage
Total Debt Balance:	\$69,960.45	\$366,602.91
Total Number of Years to Repay Debt:	3.4	11.3
When You Will Be Debt-Free:	Jan. 2025	Dec. 2032
Total Cost of the Debt (Interest):	\$8,392.28	\$72,690.86
Amount You Will Pay to Eliminate Debt:	\$78,352.74	\$439,293.77



G.O.L.D.E.N. DEBT-BY-DEBT REPAYMENT PLAN

Name	Balance Today	Interest Rate	Monthly Payment	# of payments	Debt Payoff Date	Payoff Balance	Redirected Payments
Walmart Credit Card	\$1,494.30	19.90%	\$40.00	4	Dec. 2021	\$1,431.88	\$40.00
Home Depot Credit Card	\$3,742.99	25.99%	\$121.00	11	Jul. 2022	\$3,252.92	\$161.00
Suncoast Credit Union Credit Card	\$5,353.90	11.90%	\$108.00	18	Feb. 2023	\$4,277.67	\$269.00
Lowes Credit Card	\$11,166.23	5.00%	\$199.41	27	Nov. 2023	\$6,806.80	\$468.40
Visa Credit Card	\$11,496.00	9.24%	\$230.00	33	May. 2024	\$6,203.38	\$698.41
Car Payment	\$14,707.04	3.00%	\$407.87	34	Jun. 2024	\$1,554.92	\$1,106.28
Car Payment #2	\$22,000.00	4.49%	\$338.77	41	Jan. 2025	\$10,658.92	\$1,445.05
Planet Home Lending	\$296,642.45	2.25%	\$1,161.33	136	Dec. 2032	\$203,000.14	\$2,606.38
Total	\$366,602.91		\$2,606.38	136	Dec. 2032	\$237,186.67	\$2,606.38



Debtor: **Marina Stroud**
Years to be saved: **17.7**
Interest to be saved: **\$48,238**
Cash in plan after 29.0 years: **\$604,004**

TWO PLAN COMPARISON CURRENT v. **G.O.L.D.E.N.**

(without mortgage)

	Current	G.O.L.D.E.N.
Total Debt Balance:	\$69,960.45	\$69,960.45
Total Number of Years to Repay Debt:	6.3	3.4
When You Will Be Debt Free:	Sep. 2050	Jan. 2025
Total Cost of the Debt (Interest):	\$13,430.83	\$8,392.28
Amount You Will Pay to Eliminate Debt:	\$83,391.29	\$78,352.74

With G.O.L.D.E.N., you could save **2.8 years** and **\$5,038.54 in interest** to pay off your debt!

You could also accumulate

\$112,761

in tax-free savings

and

\$547,374

to pass on to your heirs

all in the **same amount of time**

it would have taken you

to get **debt free** in your current plan

and **without** spending **any more** money!



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TWO PLAN COMPARISON CURRENT v. **G.O.L.D.E.N.**

(with mortgage)



	Current	G.O.L.D.E.N.
Total Debt Balance:	\$366,602.91	\$366,602.91
Total Number of Years to Repay Debt:	29.0	11.3
When You Will Be Debt Free:	Sep. 2050	Dec. 2032
Total Cost of the Debt (Interest):	\$120,928.95	\$72,690.86
Amount You Will Pay to Eliminate Debt:	\$487,531.86	\$439,293.77

With G.O.L.D.E.N., you could save **17.7 years** and **\$48,238.09 in interest** to pay off your debt!

You could also accumulate

\$604,004

in tax-free savings

and

\$886,773

to pass on to your heirs

all in the **same amount of time**

it would have taken you

to get **debt free** in your current plan

and **without** spending **any more** money!



Debtor: **Marina Stroud**
Years to be saved: **17.7**
Interest to be saved: **\$48,238**
Cash in plan after 29.0 years: **\$604,004**

Projected Insurance Illustration With Loans and Savings Balances (without paying off mortgages)

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
1	2022	9,067	6,733	319,508	0	4,685	4,014	1,870	1,471	0	3,342
2	2023	9,067	14,207	351,240	0	4,278	5,788	6,168	2,989	0	9,157
3	2024	9,067	23,068	382,638	0	14,565	12,781	6,345	4,781	0	11,126
4	2025	9,067	33,130	413,388	0	10,659	7,816	19,411	6,807	0	26,217
5	2026	9,067	43,967	443,537	0	0	0	35,918	8,979	10,115	55,013
6	2027	9,067	55,129	473,247	0	0	0	44,890	11,222	27,456	83,568
7	2028	9,067	66,927	502,577	0	0	0	54,372	13,593	44,797	112,761
8	2029	9,067	79,380	531,564	0	0	0	64,380	16,095	62,137	142,612
9	2030	9,067	92,519	560,246	0	0	0	74,493	18,623	79,478	172,594
10	2031	2,400	99,687	565,111	0	0	0	80,250	20,062	96,818	197,130
11	2032	2,400	107,188	570,147	0	0	0	86,278	21,569	114,159	222,006
12	2033	2,400	115,098	575,394	0	0	0	92,634	23,158	131,500	247,291
13	2034	2,400	123,425	580,861	0	0	0	99,324	24,831	148,840	272,995
14	2035	2,400	132,186	586,537	0	0	0	106,364	26,591	166,181	299,136
15	2036	2,400	141,420	592,421	0	0	0	113,773	28,443	183,521	325,738
16	2037	2,400	150,976	598,504	0	0	0	121,451	30,363	200,862	352,676
17	2038	2,400	161,034	604,764	0	0	0	129,533	32,383	218,203	380,119
18	2039	2,400	171,622	611,197	0	0	0	138,040	34,510	235,543	408,093
19	2040	2,400	182,754	617,799	0	0	0	146,983	36,746	252,884	436,612
20	2041	2,400	194,444	624,563	0	0	0	156,374	39,093	270,224	465,692
21	2042	2,400	206,723	631,504	0	0	0	166,238	41,559	287,565	495,362
22	2043	2,400	219,611	638,631	0	0	0	176,591	44,148	304,906	525,645
23	2044	2,400	233,150	645,953	0	0	0	187,358	46,839	322,246	556,443
24	2045	0	245,714	542,906	0	0	0	197,450	49,363	325,136	571,949
25	2046	0	258,901	554,270	0	0	0	208,045	52,011	325,136	585,192
26	2047	0	272,764	565,947	0	0	0	219,181	54,795	325,136	599,112
27	2048	0	287,304	577,916	0	0	0	230,859	57,715	325,136	613,711
28	2049	0	302,548	590,155	0	0	0	243,103	60,776	325,136	629,015
29	2050	0	318,516	602,678	0	0	0	255,927	63,982	325,136	645,045
30	2051	0	335,232	615,508	0	0	0	269,350	67,338	325,136	661,824
31	2052	0	352,700	628,665	0	0	0	283,378	70,845	325,136	679,359
32	2053	0	370,970	642,200	0	0	0	298,048	74,512	325,136	697,697

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
33	2054	0	390,055	656,156	0	0	0	313,385	78,346	325,136	716,868
34	2055	0	410,172	670,759	0	0	0	329,535	82,384	325,136	737,055
35	2056	0	431,138	685,953	0	0	0	346,366	86,592	325,136	758,094
36	2057	0	452,974	701,631	0	0	0	363,893	90,973	325,136	780,002
37	2058	0	475,677	717,824	0	0	0	382,112	95,528	325,136	802,776
38	2059	0	499,236	734,570	0	0	0	401,014	100,254	325,136	826,404
39	2060	0	523,620	751,930	0	0	0	420,576	105,144	325,136	850,857
40	2061	0	548,826	769,966	0	0	0	440,802	110,201	325,136	876,139
41	2062	0	574,947	788,650	0	0	0	461,762	115,441	325,136	902,339
42	2063	0	602,020	807,958	0	0	0	483,482	120,871	325,136	929,489
43	2064	0	630,014	827,937	0	0	0	505,921	126,480	325,136	957,538
44	2065	0	658,668	848,897	0	0	0	528,899	132,225	325,136	986,260
45	2066	0	688,141	870,712	0	0	0	552,532	138,133	325,136	1,015,801
46	2067	0	718,424	893,327	0	0	0	576,807	144,202	325,136	1,046,145
47	2068	0	749,441	916,806	0	0	0	601,668	150,417	325,136	1,077,221
48	2069	0	781,165	941,182	0	0	0	627,094	156,773	325,136	1,109,003
49	2070	0	813,588	966,484	0	0	0	653,081	163,270	325,136	1,141,487
50	2071	0	846,746	992,711	0	0	0	679,656	169,914	325,136	1,174,707
51	2072	0	880,641	1,019,875	0	0	0	706,822	176,706	325,136	1,208,664
52	2073	0	915,279	1,047,981	0	0	0	734,590	183,648	325,136	1,243,374
53	2074	0	950,782	1,076,939	0	0	0	763,053	190,763	325,136	1,278,953
54	2075	0	987,196	1,106,700	0	0	0	792,229	198,057	325,136	1,315,423
55	2076	0	1,024,282	1,137,399	0	0	0	821,938	205,485	325,136	1,352,559
56	2077	0	1,061,971	1,169,092	0	0	0	852,123	213,031	325,136	1,390,291
57	2078	0	1,100,171	1,201,837	0	0	0	882,709	220,677	325,136	1,428,523
58	2079	0	1,138,760	1,235,698	0	0	0	913,583	228,396	325,136	1,467,116
59	2080	0	1,177,392	1,270,612	0	0	0	944,515	236,129	325,136	1,505,779
60	2081	0	1,216,407	1,306,337	0	0	0	975,755	243,939	325,136	1,544,830
61	2082	0	1,255,845	1,342,883	0	0	0	1,007,338	251,835	325,136	1,584,309
62	2083	0	1,295,781	1,380,286	0	0	0	1,039,329	259,832	325,136	1,624,298
63	2084	0	1,336,348	1,418,578	0	0	0	1,071,843	267,961	325,136	1,664,939
64	2085	0	1,377,811	1,457,794	0	0	0	1,105,110	276,277	325,136	1,706,524
65	2086	0	1,420,728	1,497,957	0	0	0	1,139,509	284,877	325,136	1,749,523
66	2087	0	1,464,628	1,539,079	0	0	0	1,174,696	293,674	325,136	1,793,506
67	2088	0	1,509,533	1,581,185	0	0	0	1,210,689	302,672	325,136	1,838,497
68	2089	0	1,555,469	1,624,301	0	0	0	1,247,508	311,877	325,136	1,884,521
69	2090	0	1,602,458	1,668,452	0	0	0	1,285,171	321,293	325,136	1,931,600
70	2091	0	1,650,526	1,713,667	0	0	0	1,323,699	330,925	325,136	1,979,760
71	2092	0	1,699,700	1,759,972	0	0	0	1,363,114	340,778	325,136	2,029,028
72	2093	0	1,750,005	1,807,398	0	0	0	1,403,435	350,859	325,136	2,079,430

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
73	2094	0	1,801,470	1,855,973	0	0	0	1,444,686	361,172	325,136	2,130,994
74	2095	0	1,854,122	1,905,727	0	0	0	1,486,889	371,722	325,136	2,183,748
75	2096	0	1,907,994	1,956,692	0	0	0	1,530,070	382,517	325,136	2,237,724
76	2097	0	1,963,114	2,008,899	0	0	0	1,574,251	393,563	325,136	2,292,950
77	2098	0	2,019,515	2,062,381	0	0	0	1,619,460	404,865	325,136	2,349,461
78	2099	0	2,077,229	2,117,172	0	0	0	1,668,188	417,047	325,136	2,410,372



Debtor: **Marina Stroud**
Years to be saved: **17.7**
Interest to be saved: **\$48,238**
Cash in plan after 29.0 years: **\$604,004**

Projected Insurance Illustration With Loans and Savings Balances (with mortgage payoff)

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
1	2022	9,067	6,733	319,508	0	4,685	4,014	1,870	1,471	0	3,342
2	2023	9,067	14,207	351,240	0	4,278	5,788	6,168	2,989	0	9,157
3	2024	9,067	23,068	382,638	0	14,565	12,781	6,345	4,781	0	11,126
4	2025	9,067	33,130	413,388	0	10,659	7,816	19,411	6,807	0	26,217
5	2026	9,067	43,967	443,537	0	0	0	35,918	8,979	10,115	55,013
6	2027	9,067	55,129	473,247	0	0	0	44,890	11,222	27,456	83,568
7	2028	9,067	66,927	502,577	0	0	0	54,372	13,593	44,797	112,761
8	2029	9,067	79,380	531,564	0	0	0	64,380	16,095	62,137	142,612
9	2030	9,067	92,519	560,246	0	0	0	74,493	18,623	79,478	172,594
10	2031	2,400	99,687	565,111	0	0	0	80,250	20,062	96,818	197,130
11	2032	2,400	107,188	570,147	0	0	0	86,278	21,569	114,159	222,006
12	2033	2,400	115,098	575,394	117,049	85,951	63,042	29,591	23,158	0	52,750
13	2034	2,400	123,425	580,861	0	0	34,264	65,060	24,831	0	89,891
14	2035	2,400	132,186	586,537	0	0	4,014	102,350	26,591	0	128,942
15	2036	2,400	141,420	592,421	0	0	0	113,773	28,443	28,670	170,887
16	2037	2,400	150,976	598,504	0	0	0	121,451	30,363	59,947	211,761
17	2038	2,400	161,034	604,764	0	0	0	129,533	32,383	91,223	253,140
18	2039	2,400	171,622	611,197	0	0	0	138,040	34,510	122,500	295,050
19	2040	2,400	182,754	617,799	0	0	0	146,983	36,746	153,776	337,505
20	2041	2,400	194,444	624,563	0	0	0	156,374	39,093	185,053	380,520
21	2042	2,400	206,723	631,504	0	0	0	166,238	41,559	216,330	424,127
22	2043	2,400	219,611	638,631	0	0	0	176,591	44,148	247,606	468,345
23	2044	2,400	233,150	645,953	0	0	0	187,358	46,839	278,883	513,080
24	2045	0	245,714	542,906	0	0	0	197,450	49,363	284,095	530,908
25	2046	0	258,901	554,270	0	0	0	208,045	52,011	284,095	544,152
26	2047	0	272,764	565,947	0	0	0	219,181	54,795	284,095	558,071
27	2048	0	287,304	577,916	0	0	0	230,859	57,715	284,095	572,670
28	2049	0	302,548	590,155	0	0	0	243,103	60,776	284,095	587,974
29	2050	0	318,516	602,678	0	0	0	255,927	63,982	284,095	604,004
30	2051	0	335,232	615,508	0	0	0	269,350	67,338	284,095	620,783
31	2052	0	352,700	628,665	0	0	0	283,378	70,845	284,095	638,318
32	2053	0	370,970	642,200	0	0	0	298,048	74,512	284,095	656,656

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
33	2054	0	390,055	656,156	0	0	0	313,385	78,346	284,095	675,827
34	2055	0	410,172	670,759	0	0	0	329,535	82,384	284,095	696,015
35	2056	0	431,138	685,953	0	0	0	346,366	86,592	284,095	717,053
36	2057	0	452,974	701,631	0	0	0	363,893	90,973	284,095	738,961
37	2058	0	475,677	717,824	0	0	0	382,112	95,528	284,095	761,736
38	2059	0	499,236	734,570	0	0	0	401,014	100,254	284,095	785,363
39	2060	0	523,620	751,930	0	0	0	420,576	105,144	284,095	809,816
40	2061	0	548,826	769,966	0	0	0	440,802	110,201	284,095	835,098
41	2062	0	574,947	788,650	0	0	0	461,762	115,441	284,095	861,299
42	2063	0	602,020	807,958	0	0	0	483,482	120,871	284,095	888,448
43	2064	0	630,014	827,937	0	0	0	505,921	126,480	284,095	916,497
44	2065	0	658,668	848,897	0	0	0	528,899	132,225	284,095	945,220
45	2066	0	688,141	870,712	0	0	0	552,532	138,133	284,095	974,760
46	2067	0	718,424	893,327	0	0	0	576,807	144,202	284,095	1,005,104
47	2068	0	749,441	916,806	0	0	0	601,668	150,417	284,095	1,036,180
48	2069	0	781,165	941,182	0	0	0	627,094	156,773	284,095	1,067,962
49	2070	0	813,588	966,484	0	0	0	653,081	163,270	284,095	1,100,447
50	2071	0	846,746	992,711	0	0	0	679,656	169,914	284,095	1,133,666
51	2072	0	880,641	1,019,875	0	0	0	706,822	176,706	284,095	1,167,623
52	2073	0	915,279	1,047,981	0	0	0	734,590	183,648	284,095	1,202,333
53	2074	0	950,782	1,076,939	0	0	0	763,053	190,763	284,095	1,237,912
54	2075	0	987,196	1,106,700	0	0	0	792,229	198,057	284,095	1,274,382
55	2076	0	1,024,282	1,137,399	0	0	0	821,938	205,485	284,095	1,311,518
56	2077	0	1,061,971	1,169,092	0	0	0	852,123	213,031	284,095	1,349,250
57	2078	0	1,100,171	1,201,837	0	0	0	882,709	220,677	284,095	1,387,482
58	2079	0	1,138,760	1,235,698	0	0	0	913,583	228,396	284,095	1,426,075
59	2080	0	1,177,392	1,270,612	0	0	0	944,515	236,129	284,095	1,464,739
60	2081	0	1,216,407	1,306,337	0	0	0	975,755	243,939	284,095	1,503,789
61	2082	0	1,255,845	1,342,883	0	0	0	1,007,338	251,835	284,095	1,543,268
62	2083	0	1,295,781	1,380,286	0	0	0	1,039,329	259,832	284,095	1,583,257
63	2084	0	1,336,348	1,418,578	0	0	0	1,071,843	267,961	284,095	1,623,899
64	2085	0	1,377,811	1,457,794	0	0	0	1,105,110	276,277	284,095	1,665,483
65	2086	0	1,420,728	1,497,957	0	0	0	1,139,509	284,877	284,095	1,708,482
66	2087	0	1,464,628	1,539,079	0	0	0	1,174,696	293,674	284,095	1,752,466
67	2088	0	1,509,533	1,581,185	0	0	0	1,210,689	302,672	284,095	1,797,456
68	2089	0	1,555,469	1,624,301	0	0	0	1,247,508	311,877	284,095	1,843,480
69	2090	0	1,602,458	1,668,452	0	0	0	1,285,171	321,293	284,095	1,890,559
70	2091	0	1,650,526	1,713,667	0	0	0	1,323,699	330,925	284,095	1,938,719
71	2092	0	1,699,700	1,759,972	0	0	0	1,363,114	340,778	284,095	1,987,988
72	2093	0	1,750,005	1,807,398	0	0	0	1,403,435	350,859	284,095	2,038,389

Year	Calendar Year	Premium	Cash Value	Death Benefit	Used from Savings	Cash Value Loan	Loan Balance at EOY	Available CV for Debt	20% CV	Savings outside IGIC	Total Liquidity
73	2094	0	1,801,470	1,855,973	0	0	0	1,444,686	361,172	284,095	2,089,953
74	2095	0	1,854,122	1,905,727	0	0	0	1,486,889	371,722	284,095	2,142,707
75	2096	0	1,907,994	1,956,692	0	0	0	1,530,070	382,517	284,095	2,196,683
76	2097	0	1,963,114	2,008,899	0	0	0	1,574,251	393,563	284,095	2,251,910
77	2098	0	2,019,515	2,062,381	0	0	0	1,619,460	404,865	284,095	2,308,420
78	2099	0	2,077,229	2,117,172	0	0	0	1,668,188	417,047	284,095	2,369,331