

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
TEST THREE

By

Agent One
Fortune Law Firm Authorized Affiliate
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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: **Test Three**

Years to be saved: **1.3**

Interest to be saved: **\$489**

Cash in plan after 2.0 years: **\$85,397**

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YOUR CURRENT DEBT TRAJECTORY

| | Without Mortgage | With Mortgage |
|--|-------------------|--------------------|
| Total Debt Balance: | \$5,000.00 | \$35,000.00 |
| Total Number of Years to Repay Debt: | 1.8 | 2.0 |
| When You Will Be Debt-Free: | Aug. 2023 | Oct. 2023 |
| Total Cost of the Debt (Interest): | \$231.59 | \$971.48 |
| Amount You Will Pay to Eliminate Debt: | \$5,231.59 | \$35,971.49 |

CURRENT DEBT-BY-DEBT REPAYMENT PLAN

On average,
2.70%
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 |
|--------------|--------------------|---------------|-----------------|----------------------------------|----------------------------|--------------------|
| D1 | \$5,000.00 | 5.00% | \$250.00 | \$231.59 | 1.8 | \$5,231.59 |
| M1 | \$30,000.00 | 2.35% | \$1,280.83 | \$739.89 | 2.0 | \$30,739.90 |
| Total | \$35,000.00 | | | \$971.48 | 2.0 | \$35,971.49 |



Debtor: **Test Three**

Years to be saved: **1.3**

Interest to be saved: **\$489**

Cash in plan after 2.0 years: **\$85,397**

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

| | Without Mortgage | With Mortgage |
|--|-------------------|--------------------|
| Total Debt Balance: | \$5,000.00 | \$35,000.00 |
| Total Number of Years to Repay Debt: | 0.2 | 0.8 |
| When You Will Be Debt-Free: | Nov. 2021 | Jun. 2022 |
| Total Cost of the Debt (Interest): | \$40.70 | \$482.91 |
| Amount You Will Pay to Eliminate Debt: | \$5,040.71 | \$35,482.92 |



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 |
|--------------|--------------------|---------------|-------------------|---------------|------------------|--------------------|---------------------|
| D1 | \$5,000.00 | 5.00% | \$250.00 | 2 | Nov. 2021 | \$4,540.71 | \$250.00 |
| M1 | \$30,000.00 | 2.35% | \$1,280.83 | 9 | Jun. 2022 | \$18,914.73 | \$1,530.83 |
| Total | \$35,000.00 | | \$1,530.83 | 9 | Jun. 2022 | \$23,455.44 | \$1,530.83 |



Debtor: **Test Three**

Years to be saved: **1.3**

Interest to be saved: **\$489**

Cash in plan after 2.0 years: **\$85,397**

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

(without mortgage)

| | Current | G.O.L.D.E.N. |
|--|------------|--------------|
| Total Debt Balance: | \$5,000.00 | \$5,000.00 |
| Total Number of Years to Repay Debt: | 1.8 | 0.2 |
| When You Will Be Debt Free: | Oct. 2023 | Nov. 2021 |
| Total Cost of the Debt (Interest): | \$231.59 | \$40.70 |
| Amount You Will Pay to Eliminate Debt: | \$5,231.59 | \$5,040.71 |

With G.O.L.D.E.N., you could save **1.6 years** and **\$190.88 in interest** to pay off your debt!

You could also accumulate

\$82,304

in tax-free savings

and

\$2,960,136

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: **Test Three**
Years to be saved: **1.3**
Interest to be saved: **\$489**
Cash in plan after 2.0 years: **\$85,397**

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

(with mortgage)



| | Current | G.O.L.D.E.N. |
|--|-------------|--------------|
| Total Debt Balance: | \$35,000.00 | \$35,000.00 |
| Total Number of Years to Repay Debt: | 2.0 | 0.8 |
| When You Will Be Debt Free: | Oct. 2023 | Jun. 2022 |
| Total Cost of the Debt (Interest): | \$971.48 | \$482.91 |
| Amount You Will Pay to Eliminate Debt: | \$35,971.49 | \$35,482.92 |

With G.O.L.D.E.N., you could save **1.3 years** and **\$488.57 in interest** to pay off your debt!

You could also accumulate

\$85,397

in tax-free savings

and

\$2,963,228

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: **Test Three**

Years to be saved: **1.3**

Interest to be saved: **\$489**

Cash in plan after 2.0 years: **\$85,397**

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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 | 54,000 | 36,511 | 2,748,986 | 0 | 4,541 | 1,703 | 30,192 | 7,974 | 0 | 38,166 |
| 2 | 2023 | 54,000 | 76,813 | 2,958,636 | 0 | 0 | 0 | 64,644 | 16,161 | 1,500 | 82,304 |
| 3 | 2024 | 54,000 | 124,711 | 3,166,092 | 0 | 0 | 0 | 103,747 | 25,937 | 4,500 | 134,183 |
| 4 | 2025 | 54,000 | 184,378 | 3,369,625 | 0 | 0 | 0 | 151,853 | 37,963 | 7,500 | 197,316 |
| 5 | 2026 | 54,000 | 249,636 | 3,569,485 | 0 | 0 | 0 | 204,120 | 51,030 | 10,500 | 265,651 |
| 6 | 2027 | 54,000 | 315,810 | 3,767,362 | 0 | 0 | 0 | 257,306 | 64,327 | 13,500 | 335,133 |
| 7 | 2028 | 54,000 | 385,687 | 3,963,459 | 0 | 0 | 0 | 313,472 | 78,368 | 16,500 | 408,340 |
| 8 | 2029 | 54,000 | 459,527 | 4,157,809 | 0 | 0 | 0 | 372,815 | 93,204 | 19,500 | 485,519 |
| 9 | 2030 | 54,000 | 537,428 | 4,350,615 | 0 | 0 | 0 | 435,428 | 108,857 | 22,500 | 566,784 |
| 10 | 2031 | 54,000 | 619,705 | 4,542,252 | 0 | 0 | 0 | 501,527 | 125,382 | 22,750 | 649,659 |
| 11 | 2032 | 54,000 | 706,157 | 4,733,158 | 0 | 0 | 0 | 571,020 | 142,755 | 22,750 | 736,525 |
| 12 | 2033 | 54,000 | 797,572 | 4,923,636 | 0 | 0 | 0 | 644,502 | 161,126 | 22,750 | 828,378 |
| 13 | 2034 | 54,000 | 894,243 | 5,113,667 | 0 | 0 | 0 | 722,198 | 180,550 | 22,750 | 925,498 |
| 14 | 2035 | 54,000 | 996,298 | 5,303,140 | 0 | 0 | 0 | 804,223 | 201,056 | 22,750 | 1,028,028 |
| 15 | 2036 | 54,000 | 1,104,063 | 5,492,100 | 0 | 0 | 0 | 890,719 | 222,680 | 22,750 | 1,136,149 |
| 16 | 2037 | 54,000 | 1,216,093 | 5,680,612 | 0 | 0 | 0 | 980,761 | 245,190 | 22,750 | 1,248,702 |
| 17 | 2038 | 54,000 | 1,334,395 | 5,868,913 | 0 | 0 | 0 | 1,075,842 | 268,961 | 22,750 | 1,367,553 |
| 18 | 2039 | 54,000 | 1,459,289 | 6,057,270 | 0 | 0 | 0 | 1,176,221 | 294,055 | 22,750 | 1,493,026 |
| 19 | 2040 | 54,000 | 1,591,135 | 6,246,090 | 0 | 0 | 0 | 1,282,169 | 320,542 | 22,750 | 1,625,462 |
| 20 | 2041 | 54,000 | 1,730,056 | 6,435,697 | 0 | 0 | 0 | 1,393,799 | 348,450 | 22,750 | 1,764,999 |
| 21 | 2042 | 54,000 | 1,876,373 | 6,626,173 | 0 | 0 | 0 | 1,511,346 | 377,836 | 22,750 | 1,911,932 |
| 22 | 2043 | 54,000 | 2,030,080 | 6,817,366 | 0 | 0 | 0 | 1,634,838 | 408,710 | 22,750 | 2,066,298 |
| 23 | 2044 | 54,000 | 2,191,697 | 7,008,904 | 0 | 0 | 0 | 1,764,699 | 441,175 | 22,750 | 2,228,624 |
| 24 | 2045 | 54,000 | 2,361,819 | 7,201,000 | 0 | 0 | 0 | 1,901,397 | 475,349 | 22,750 | 2,399,496 |
| 25 | 2046 | 54,000 | 2,540,943 | 7,393,723 | 0 | 0 | 0 | 2,045,355 | 511,339 | 22,750 | 2,579,443 |
| 26 | 2047 | 54,000 | 2,729,947 | 7,587,425 | 0 | 0 | 0 | 2,197,222 | 549,306 | 22,750 | 2,769,278 |
| 27 | 2048 | 54,000 | 2,928,915 | 7,782,206 | 0 | 0 | 0 | 2,357,090 | 589,273 | 22,750 | 2,969,113 |
| 28 | 2049 | 54,000 | 3,138,291 | 7,978,051 | 0 | 0 | 0 | 2,525,304 | 631,326 | 22,750 | 3,179,380 |
| 29 | 2050 | 54,000 | 3,358,354 | 8,175,463 | 0 | 0 | 0 | 2,702,087 | 675,522 | 22,750 | 3,400,359 |
| 30 | 2051 | 54,000 | 3,589,414 | 8,374,781 | 0 | 0 | 0 | 2,887,700 | 721,925 | 22,750 | 3,632,375 |
| 31 | 2052 | 54,000 | 3,831,949 | 8,576,285 | 0 | 0 | 0 | 3,082,502 | 770,626 | 22,750 | 3,875,878 |
| 32 | 2053 | 54,000 | 4,086,097 | 8,823,433 | 0 | 0 | 0 | 3,283,254 | 820,814 | 22,750 | 4,126,818 |

| 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 | 4,301,746 | 8,686,847 | 0 | 0 | 0 | 3,456,394 | 864,099 | 22,750 | 4,343,243 |
| 34 | 2055 | 0 | 4,526,704 | 8,870,907 | 0 | 0 | 0 | 3,637,046 | 909,262 | 22,750 | 4,569,058 |
| 35 | 2056 | 0 | 4,761,953 | 9,059,410 | 0 | 0 | 0 | 3,825,969 | 956,492 | 22,750 | 4,805,211 |
| 36 | 2057 | 0 | 5,008,052 | 9,252,525 | 0 | 0 | 0 | 4,023,587 | 1,005,897 | 22,750 | 5,052,233 |
| 37 | 2058 | 0 | 5,265,229 | 9,450,492 | 0 | 0 | 0 | 4,230,079 | 1,057,520 | 22,750 | 5,310,349 |
| 38 | 2059 | 0 | 5,533,663 | 9,653,501 | 0 | 0 | 0 | 4,445,586 | 1,111,397 | 22,750 | 5,579,733 |
| 39 | 2060 | 0 | 5,813,499 | 9,862,015 | 0 | 0 | 0 | 4,670,209 | 1,167,552 | 22,750 | 5,860,511 |
| 40 | 2061 | 0 | 6,104,641 | 10,076,501 | 0 | 0 | 0 | 4,903,877 | 1,225,969 | 22,750 | 6,152,596 |
| 41 | 2062 | 0 | 6,407,103 | 10,297,383 | 0 | 0 | 0 | 5,146,610 | 1,286,653 | 22,750 | 6,456,013 |
| 42 | 2063 | 0 | 6,721,021 | 10,525,111 | 0 | 0 | 0 | 5,398,907 | 1,349,727 | 22,750 | 6,771,384 |
| 43 | 2064 | 0 | 7,052,377 | 10,765,786 | 0 | 0 | 0 | 5,664,839 | 1,416,210 | 22,750 | 7,103,798 |
| 44 | 2065 | 0 | 7,396,431 | 11,017,462 | 0 | 0 | 0 | 5,940,955 | 1,485,239 | 22,750 | 7,448,944 |
| 45 | 2066 | 0 | 7,753,585 | 11,277,276 | 0 | 0 | 0 | 6,227,578 | 1,556,895 | 22,750 | 7,807,223 |
| 46 | 2067 | 0 | 8,124,235 | 11,545,432 | 0 | 0 | 0 | 6,524,996 | 1,631,249 | 22,750 | 8,178,995 |
| 47 | 2068 | 0 | 8,508,353 | 11,822,146 | 0 | 0 | 0 | 6,833,187 | 1,708,297 | 22,750 | 8,564,234 |
| 48 | 2069 | 0 | 8,905,922 | 12,107,902 | 0 | 0 | 0 | 7,152,115 | 1,788,029 | 22,750 | 8,962,894 |
| 49 | 2070 | 0 | 9,316,587 | 12,403,330 | 0 | 0 | 0 | 7,481,536 | 1,870,384 | 22,750 | 9,374,670 |
| 50 | 2071 | 0 | 9,740,579 | 12,708,871 | 0 | 0 | 0 | 7,821,608 | 1,955,402 | 22,750 | 9,799,760 |
| 51 | 2072 | 0 | 10,177,747 | 13,025,416 | 0 | 0 | 0 | 8,172,182 | 2,043,045 | 22,750 | 10,237,977 |
| 52 | 2073 | 0 | 10,627,511 | 13,353,715 | 0 | 0 | 0 | 8,532,925 | 2,133,231 | 22,750 | 10,688,907 |
| 53 | 2074 | 0 | 11,091,260 | 13,696,753 | 0 | 0 | 0 | 8,904,614 | 2,226,154 | 22,750 | 11,153,518 |
| 54 | 2075 | 0 | 11,565,352 | 14,053,295 | 0 | 0 | 0 | 9,284,475 | 2,321,119 | 22,750 | 11,628,344 |
| 55 | 2076 | 0 | 12,048,256 | 14,423,407 | 0 | 0 | 0 | 9,671,297 | 2,417,824 | 22,750 | 12,111,871 |
| 56 | 2077 | 0 | 12,538,636 | 14,808,049 | 0 | 0 | 0 | 10,064,049 | 2,516,012 | 22,750 | 12,602,811 |
| 57 | 2078 | 0 | 13,035,734 | 15,207,739 | 0 | 0 | 0 | 10,462,118 | 2,615,530 | 22,750 | 13,100,398 |
| 58 | 2079 | 0 | 13,538,700 | 15,622,623 | 0 | 0 | 0 | 10,864,923 | 2,716,231 | 22,750 | 13,603,904 |
| 59 | 2080 | 0 | 14,048,150 | 16,053,125 | 0 | 0 | 0 | 11,272,952 | 2,818,238 | 22,750 | 14,113,940 |
| 60 | 2081 | 0 | 14,564,626 | 16,498,758 | 0 | 0 | 0 | 11,686,684 | 2,921,671 | 22,750 | 14,631,105 |
| 61 | 2082 | 0 | 15,089,375 | 16,959,264 | 0 | 0 | 0 | 12,107,199 | 3,026,800 | 22,750 | 15,156,749 |
| 62 | 2083 | 0 | 15,624,866 | 17,433,168 | 0 | 0 | 0 | 12,536,630 | 3,134,157 | 22,750 | 15,693,537 |
| 63 | 2084 | 0 | 16,175,922 | 17,918,004 | 0 | 0 | 0 | 12,978,282 | 3,244,570 | 22,750 | 16,245,602 |
| 64 | 2085 | 0 | 16,739,082 | 18,415,977 | 0 | 0 | 0 | 13,429,599 | 3,357,400 | 22,750 | 16,809,749 |
| 65 | 2086 | 0 | 17,314,090 | 18,927,538 | 0 | 0 | 0 | 13,890,323 | 3,472,581 | 22,750 | 17,385,654 |
| 66 | 2087 | 0 | 17,899,860 | 19,453,603 | 0 | 0 | 0 | 14,359,567 | 3,589,892 | 22,750 | 17,972,209 |
| 67 | 2088 | 0 | 18,495,047 | 19,994,691 | 0 | 0 | 0 | 14,836,165 | 3,709,041 | 22,750 | 18,567,957 |
| 68 | 2089 | 0 | 19,096,964 | 20,550,128 | 0 | 0 | 0 | 15,318,265 | 3,829,566 | 22,750 | 19,170,582 |
| 69 | 2090 | 0 | 19,707,374 | 21,118,458 | 0 | 0 | 0 | 15,807,179 | 3,951,795 | 22,750 | 19,781,724 |
| 70 | 2091 | 0 | 20,326,570 | 21,700,001 | 0 | 0 | 0 | 16,303,183 | 4,075,796 | 22,750 | 20,401,728 |
| 71 | 2092 | 0 | 20,955,469 | 22,295,246 | 0 | 0 | 0 | 16,807,084 | 4,201,771 | 22,750 | 21,031,605 |
| 72 | 2093 | 0 | 21,596,104 | 22,904,681 | 0 | 0 | 0 | 17,320,671 | 4,330,168 | 22,750 | 21,673,589 |

| 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 | 22,252,921 | 23,528,755 | 0 | 0 | 0 | 17,847,851 | 4,461,963 | 22,750 | 22,332,564 |
| 74 | 2095 | 0 | 22,935,637 | 24,167,809 | 0 | 0 | 0 | 18,395,053 | 4,598,763 | 22,750 | 23,016,566 |
| 75 | 2096 | 0 | 23,633,785 | 24,821,917 | 0 | 0 | 0 | 18,954,624 | 4,738,656 | 22,750 | 23,716,030 |
| 76 | 2097 | 0 | 24,347,727 | 25,491,471 | 0 | 0 | 0 | 19,526,854 | 4,881,713 | 22,750 | 24,431,317 |
| 77 | 2098 | 0 | 25,077,807 | 26,176,868 | 0 | 0 | 0 | 20,112,020 | 5,028,005 | 22,750 | 25,162,775 |
| 78 | 2099 | 0 | 25,824,420 | 26,878,520 | 0 | 0 | 0 | 20,710,438 | 5,177,610 | 22,750 | 25,910,798 |
| 79 | 2100 | 0 | 26,587,952 | 27,596,847 | 0 | 0 | 0 | 21,322,418 | 5,330,604 | 22,750 | 26,675,772 |
| 80 | 2101 | 0 | 27,368,793 | 28,332,282 | 0 | 0 | 0 | 21,948,273 | 5,487,068 | 22,750 | 27,458,091 |
| 81 | 2102 | 0 | 28,167,374 | 29,085,269 | 0 | 0 | 0 | 22,588,350 | 5,647,087 | 22,750 | 28,258,187 |
| 82 | 2103 | 0 | 28,984,130 | 29,856,261 | 0 | 0 | 0 | 23,242,994 | 5,810,749 | 22,750 | 29,076,493 |
| 83 | 2104 | 0 | 29,819,482 | 30,645,727 | 0 | 0 | 0 | 23,912,548 | 5,978,137 | 22,750 | 29,913,434 |
| 84 | 2105 | 0 | 30,673,911 | 31,454,145 | 0 | 0 | 0 | 24,597,394 | 6,149,349 | 22,750 | 30,769,493 |
| 85 | 2106 | 0 | 31,547,896 | 32,282,006 | 0 | 0 | 0 | 25,297,917 | 6,324,479 | 22,750 | 31,645,147 |
| 86 | 2107 | 0 | 32,441,905 | 33,129,814 | 0 | 0 | 0 | 26,014,494 | 6,503,624 | 22,750 | 32,540,868 |
| 87 | 2108 | 0 | 33,356,459 | 33,998,085 | 0 | 0 | 0 | 26,787,226 | 6,696,807 | 22,750 | 33,506,783 |



Debtor: **Test Three**
Years to be saved: **1.3**
Interest to be saved: **\$489**
Cash in plan after 2.0 years: **\$85,397**

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 | 54,000 | 36,511 | 2,748,986 | 0 | 23,455 | 14,558 | 17,338 | 7,974 | 0 | 25,312 |
| 2 | 2023 | 54,000 | 76,813 | 2,958,636 | 0 | 0 | 0 | 64,644 | 16,161 | 4,592 | 85,397 |
| 3 | 2024 | 54,000 | 124,711 | 3,166,092 | 0 | 0 | 0 | 103,747 | 25,937 | 22,962 | 152,646 |
| 4 | 2025 | 54,000 | 184,378 | 3,369,625 | 0 | 0 | 0 | 151,853 | 37,963 | 41,332 | 231,149 |
| 5 | 2026 | 54,000 | 249,636 | 3,569,485 | 0 | 0 | 0 | 204,120 | 51,030 | 59,702 | 314,853 |
| 6 | 2027 | 54,000 | 315,810 | 3,767,362 | 0 | 0 | 0 | 257,306 | 64,327 | 78,072 | 399,705 |
| 7 | 2028 | 54,000 | 385,687 | 3,963,459 | 0 | 0 | 0 | 313,472 | 78,368 | 96,442 | 488,283 |
| 8 | 2029 | 54,000 | 459,527 | 4,157,809 | 0 | 0 | 0 | 372,815 | 93,204 | 114,812 | 580,831 |
| 9 | 2030 | 54,000 | 537,428 | 4,350,615 | 0 | 0 | 0 | 435,428 | 108,857 | 133,182 | 677,467 |
| 10 | 2031 | 54,000 | 619,705 | 4,542,252 | 0 | 0 | 0 | 501,527 | 125,382 | 134,713 | 761,622 |
| 11 | 2032 | 54,000 | 706,157 | 4,733,158 | 0 | 0 | 0 | 571,020 | 142,755 | 134,713 | 848,488 |
| 12 | 2033 | 54,000 | 797,572 | 4,923,636 | 0 | 0 | 0 | 644,502 | 161,126 | 134,713 | 940,341 |
| 13 | 2034 | 54,000 | 894,243 | 5,113,667 | 0 | 0 | 0 | 722,198 | 180,550 | 134,713 | 1,037,461 |
| 14 | 2035 | 54,000 | 996,298 | 5,303,140 | 0 | 0 | 0 | 804,223 | 201,056 | 134,713 | 1,139,991 |
| 15 | 2036 | 54,000 | 1,104,063 | 5,492,100 | 0 | 0 | 0 | 890,719 | 222,680 | 134,713 | 1,248,112 |
| 16 | 2037 | 54,000 | 1,216,093 | 5,680,612 | 0 | 0 | 0 | 980,761 | 245,190 | 134,713 | 1,360,665 |
| 17 | 2038 | 54,000 | 1,334,395 | 5,868,913 | 0 | 0 | 0 | 1,075,842 | 268,961 | 134,713 | 1,479,516 |
| 18 | 2039 | 54,000 | 1,459,289 | 6,057,270 | 0 | 0 | 0 | 1,176,221 | 294,055 | 134,713 | 1,604,989 |
| 19 | 2040 | 54,000 | 1,591,135 | 6,246,090 | 0 | 0 | 0 | 1,282,169 | 320,542 | 134,713 | 1,737,425 |
| 20 | 2041 | 54,000 | 1,730,056 | 6,435,697 | 0 | 0 | 0 | 1,393,799 | 348,450 | 134,713 | 1,876,962 |
| 21 | 2042 | 54,000 | 1,876,373 | 6,626,173 | 0 | 0 | 0 | 1,511,346 | 377,836 | 134,713 | 2,023,895 |
| 22 | 2043 | 54,000 | 2,030,080 | 6,817,366 | 0 | 0 | 0 | 1,634,838 | 408,710 | 134,713 | 2,178,261 |
| 23 | 2044 | 54,000 | 2,191,697 | 7,008,904 | 0 | 0 | 0 | 1,764,699 | 441,175 | 134,713 | 2,340,587 |
| 24 | 2045 | 54,000 | 2,361,819 | 7,201,000 | 0 | 0 | 0 | 1,901,397 | 475,349 | 134,713 | 2,511,459 |
| 25 | 2046 | 54,000 | 2,540,943 | 7,393,723 | 0 | 0 | 0 | 2,045,355 | 511,339 | 134,713 | 2,691,406 |
| 26 | 2047 | 54,000 | 2,729,947 | 7,587,425 | 0 | 0 | 0 | 2,197,222 | 549,306 | 134,713 | 2,881,241 |
| 27 | 2048 | 54,000 | 2,928,915 | 7,782,206 | 0 | 0 | 0 | 2,357,090 | 589,273 | 134,713 | 3,081,076 |
| 28 | 2049 | 54,000 | 3,138,291 | 7,978,051 | 0 | 0 | 0 | 2,525,304 | 631,326 | 134,713 | 3,291,343 |
| 29 | 2050 | 54,000 | 3,358,354 | 8,175,463 | 0 | 0 | 0 | 2,702,087 | 675,522 | 134,713 | 3,512,322 |
| 30 | 2051 | 54,000 | 3,589,414 | 8,374,781 | 0 | 0 | 0 | 2,887,700 | 721,925 | 134,713 | 3,744,338 |
| 31 | 2052 | 54,000 | 3,831,949 | 8,576,285 | 0 | 0 | 0 | 3,082,502 | 770,626 | 134,713 | 3,987,841 |
| 32 | 2053 | 54,000 | 4,086,097 | 8,823,433 | 0 | 0 | 0 | 3,283,254 | 820,814 | 134,713 | 4,238,781 |

| 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 | 4,301,746 | 8,686,847 | 0 | 0 | 0 | 3,456,394 | 864,099 | 134,713 | 4,455,206 |
| 34 | 2055 | 0 | 4,526,704 | 8,870,907 | 0 | 0 | 0 | 3,637,046 | 909,262 | 134,713 | 4,681,021 |
| 35 | 2056 | 0 | 4,761,953 | 9,059,410 | 0 | 0 | 0 | 3,825,969 | 956,492 | 134,713 | 4,917,174 |
| 36 | 2057 | 0 | 5,008,052 | 9,252,525 | 0 | 0 | 0 | 4,023,587 | 1,005,897 | 134,713 | 5,164,196 |
| 37 | 2058 | 0 | 5,265,229 | 9,450,492 | 0 | 0 | 0 | 4,230,079 | 1,057,520 | 134,713 | 5,422,312 |
| 38 | 2059 | 0 | 5,533,663 | 9,653,501 | 0 | 0 | 0 | 4,445,586 | 1,111,397 | 134,713 | 5,691,696 |
| 39 | 2060 | 0 | 5,813,499 | 9,862,015 | 0 | 0 | 0 | 4,670,209 | 1,167,552 | 134,713 | 5,972,474 |
| 40 | 2061 | 0 | 6,104,641 | 10,076,501 | 0 | 0 | 0 | 4,903,877 | 1,225,969 | 134,713 | 6,264,559 |
| 41 | 2062 | 0 | 6,407,103 | 10,297,383 | 0 | 0 | 0 | 5,146,610 | 1,286,653 | 134,713 | 6,567,976 |
| 42 | 2063 | 0 | 6,721,021 | 10,525,111 | 0 | 0 | 0 | 5,398,907 | 1,349,727 | 134,713 | 6,883,347 |
| 43 | 2064 | 0 | 7,052,377 | 10,765,786 | 0 | 0 | 0 | 5,664,839 | 1,416,210 | 134,713 | 7,215,761 |
| 44 | 2065 | 0 | 7,396,431 | 11,017,462 | 0 | 0 | 0 | 5,940,955 | 1,485,239 | 134,713 | 7,560,907 |
| 45 | 2066 | 0 | 7,753,585 | 11,277,276 | 0 | 0 | 0 | 6,227,578 | 1,556,895 | 134,713 | 7,919,186 |
| 46 | 2067 | 0 | 8,124,235 | 11,545,432 | 0 | 0 | 0 | 6,524,996 | 1,631,249 | 134,713 | 8,290,958 |
| 47 | 2068 | 0 | 8,508,353 | 11,822,146 | 0 | 0 | 0 | 6,833,187 | 1,708,297 | 134,713 | 8,676,197 |
| 48 | 2069 | 0 | 8,905,922 | 12,107,902 | 0 | 0 | 0 | 7,152,115 | 1,788,029 | 134,713 | 9,074,857 |
| 49 | 2070 | 0 | 9,316,587 | 12,403,330 | 0 | 0 | 0 | 7,481,536 | 1,870,384 | 134,713 | 9,486,633 |
| 50 | 2071 | 0 | 9,740,579 | 12,708,871 | 0 | 0 | 0 | 7,821,608 | 1,955,402 | 134,713 | 9,911,723 |
| 51 | 2072 | 0 | 10,177,747 | 13,025,416 | 0 | 0 | 0 | 8,172,182 | 2,043,045 | 134,713 | 10,349,940 |
| 52 | 2073 | 0 | 10,627,511 | 13,353,715 | 0 | 0 | 0 | 8,532,925 | 2,133,231 | 134,713 | 10,800,870 |
| 53 | 2074 | 0 | 11,091,260 | 13,696,753 | 0 | 0 | 0 | 8,904,614 | 2,226,154 | 134,713 | 11,265,481 |
| 54 | 2075 | 0 | 11,565,352 | 14,053,295 | 0 | 0 | 0 | 9,284,475 | 2,321,119 | 134,713 | 11,740,307 |
| 55 | 2076 | 0 | 12,048,256 | 14,423,407 | 0 | 0 | 0 | 9,671,297 | 2,417,824 | 134,713 | 12,223,834 |
| 56 | 2077 | 0 | 12,538,636 | 14,808,049 | 0 | 0 | 0 | 10,064,049 | 2,516,012 | 134,713 | 12,714,774 |
| 57 | 2078 | 0 | 13,035,734 | 15,207,739 | 0 | 0 | 0 | 10,462,118 | 2,615,530 | 134,713 | 13,212,361 |
| 58 | 2079 | 0 | 13,538,700 | 15,622,623 | 0 | 0 | 0 | 10,864,923 | 2,716,231 | 134,713 | 13,715,867 |
| 59 | 2080 | 0 | 14,048,150 | 16,053,125 | 0 | 0 | 0 | 11,272,952 | 2,818,238 | 134,713 | 14,225,903 |
| 60 | 2081 | 0 | 14,564,626 | 16,498,758 | 0 | 0 | 0 | 11,686,684 | 2,921,671 | 134,713 | 14,743,068 |
| 61 | 2082 | 0 | 15,089,375 | 16,959,264 | 0 | 0 | 0 | 12,107,199 | 3,026,800 | 134,713 | 15,268,712 |
| 62 | 2083 | 0 | 15,624,866 | 17,433,168 | 0 | 0 | 0 | 12,536,630 | 3,134,157 | 134,713 | 15,805,500 |
| 63 | 2084 | 0 | 16,175,922 | 17,918,004 | 0 | 0 | 0 | 12,978,282 | 3,244,570 | 134,713 | 16,357,565 |
| 64 | 2085 | 0 | 16,739,082 | 18,415,977 | 0 | 0 | 0 | 13,429,599 | 3,357,400 | 134,713 | 16,921,712 |
| 65 | 2086 | 0 | 17,314,090 | 18,927,538 | 0 | 0 | 0 | 13,890,323 | 3,472,581 | 134,713 | 17,497,617 |
| 66 | 2087 | 0 | 17,899,860 | 19,453,603 | 0 | 0 | 0 | 14,359,567 | 3,589,892 | 134,713 | 18,084,172 |
| 67 | 2088 | 0 | 18,495,047 | 19,994,691 | 0 | 0 | 0 | 14,836,165 | 3,709,041 | 134,713 | 18,679,920 |
| 68 | 2089 | 0 | 19,096,964 | 20,550,128 | 0 | 0 | 0 | 15,318,265 | 3,829,566 | 134,713 | 19,282,545 |
| 69 | 2090 | 0 | 19,707,374 | 21,118,458 | 0 | 0 | 0 | 15,807,179 | 3,951,795 | 134,713 | 19,893,687 |
| 70 | 2091 | 0 | 20,326,570 | 21,700,001 | 0 | 0 | 0 | 16,303,183 | 4,075,796 | 134,713 | 20,513,691 |
| 71 | 2092 | 0 | 20,955,469 | 22,295,246 | 0 | 0 | 0 | 16,807,084 | 4,201,771 | 134,713 | 21,143,568 |
| 72 | 2093 | 0 | 21,596,104 | 22,904,681 | 0 | 0 | 0 | 17,320,671 | 4,330,168 | 134,713 | 21,785,552 |

| 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 | 22,252,921 | 23,528,755 | 0 | 0 | 0 | 17,847,851 | 4,461,963 | 134,713 | 22,444,527 |
| 74 | 2095 | 0 | 22,935,637 | 24,167,809 | 0 | 0 | 0 | 18,395,053 | 4,598,763 | 134,713 | 23,128,529 |
| 75 | 2096 | 0 | 23,633,785 | 24,821,917 | 0 | 0 | 0 | 18,954,624 | 4,738,656 | 134,713 | 23,827,993 |
| 76 | 2097 | 0 | 24,347,727 | 25,491,471 | 0 | 0 | 0 | 19,526,854 | 4,881,713 | 134,713 | 24,543,280 |
| 77 | 2098 | 0 | 25,077,807 | 26,176,868 | 0 | 0 | 0 | 20,112,020 | 5,028,005 | 134,713 | 25,274,738 |
| 78 | 2099 | 0 | 25,824,420 | 26,878,520 | 0 | 0 | 0 | 20,710,438 | 5,177,610 | 134,713 | 26,022,761 |
| 79 | 2100 | 0 | 26,587,952 | 27,596,847 | 0 | 0 | 0 | 21,322,418 | 5,330,604 | 134,713 | 26,787,735 |
| 80 | 2101 | 0 | 27,368,793 | 28,332,282 | 0 | 0 | 0 | 21,948,273 | 5,487,068 | 134,713 | 27,570,054 |
| 81 | 2102 | 0 | 28,167,374 | 29,085,269 | 0 | 0 | 0 | 22,588,350 | 5,647,087 | 134,713 | 28,370,150 |
| 82 | 2103 | 0 | 28,984,130 | 29,856,261 | 0 | 0 | 0 | 23,242,994 | 5,810,749 | 134,713 | 29,188,456 |
| 83 | 2104 | 0 | 29,819,482 | 30,645,727 | 0 | 0 | 0 | 23,912,548 | 5,978,137 | 134,713 | 30,025,397 |
| 84 | 2105 | 0 | 30,673,911 | 31,454,145 | 0 | 0 | 0 | 24,597,394 | 6,149,349 | 134,713 | 30,881,456 |
| 85 | 2106 | 0 | 31,547,896 | 32,282,006 | 0 | 0 | 0 | 25,297,917 | 6,324,479 | 134,713 | 31,757,110 |
| 86 | 2107 | 0 | 32,441,905 | 33,129,814 | 0 | 0 | 0 | 26,014,494 | 6,503,624 | 134,713 | 32,652,831 |
| 87 | 2108 | 0 | 33,356,459 | 33,998,085 | 0 | 0 | 0 | 26,787,226 | 6,696,807 | 134,713 | 33,618,746 |