

# 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  
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By

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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%.<sup>1</sup>

- 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: **Eliza Yeafoli**

Years to be saved: **17.9**

Interest to be saved: **\$71,119**

Cash in plan after 29.8 years: **\$897,576**

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## YOUR CURRENT DEBT TRAJECTORY

	Without Mortgage	With Mortgage
Total Debt Balance:	<b>\$55,647.00</b>	<b>\$464,113.00</b>
Total Number of Years to Repay Debt:	<b>5.0</b>	<b>29.8</b>
When You Will Be Debt-Free:	<b>Jun. 2026</b>	<b>Apr. 2051</b>
Total Cost of the Debt (Interest):	<b>\$9,713.16</b>	<b>\$180,993.81</b>
Amount You Will Pay to Eliminate Debt:	<b>\$65,360.16</b>	<b>\$645,106.82</b>

## CURRENT DEBT-BY-DEBT REPAYMENT PLAN

On average,  
**28.06%**  
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
Chase	\$1,825.00	18.25%	\$100.00	\$329.10	1.8	\$2,154.10
Loan #1	\$1,906.00	12.00%	\$391.00	\$57.82	0.5	\$1,963.82
Capital One Credit Card	\$2,130.00	23.24%	\$61.25	\$1,444.15	4.9	\$3,574.15
Loan #2	\$5,079.00	11.95%	\$391.00	\$386.96	1.2	\$5,465.97
Ram Truck	\$12,084.00	7.99%	\$378.00	\$1,549.05	3.1	\$13,633.05
Arma	\$32,623.00	6.89%	\$652.00	\$5,946.04	5.0	\$38,569.05
Jinan	\$408,466.00	2.50%	\$1,621.21	\$171,280.65	29.8	\$579,746.65
<b>Total</b>	<b>\$464,113.00</b>			<b>\$180,993.81</b>	<b>29.8</b>	<b>\$645,106.82</b>





Debtor: **Eliza Yeafoli**

Years to be saved: **17.9**

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

	Without Mortgage	With Mortgage
Total Debt Balance:	<b>\$55,647.00</b>	<b>\$464,113.00</b>
Total Number of Years to Repay Debt:	<b>2.3</b>	<b>11.9</b>
When You Will Be Debt-Free:	<b>Sep. 2023</b>	<b>Apr. 2033</b>
Total Cost of the Debt (Interest):	<b>\$6,197.07</b>	<b>\$109,875.07</b>
Amount You Will Pay to Eliminate Debt:	<b>\$61,844.07</b>	<b>\$573,988.08</b>



## **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
Chase	\$1,825.00	18.25%	\$40.00	6	Nov. 2021	\$1,748.69	\$40.00
Loan #1	\$1,906.00	12.00%	\$391.00	7	Dec. 2021	\$0.00	\$431.00
Capital One Credit Card	\$2,130.00	23.24%	\$61.25	10	Mar. 2022	\$1,911.65	\$492.25
Loan #2	\$5,079.00	11.95%	\$388.00	11	Apr. 2022	\$1,176.92	\$880.25
Ram Truck	\$12,084.00	7.99%	\$378.00	17	Oct. 2022	\$6,747.20	\$1,258.25
Arma	\$32,623.00	6.89%	\$652.00	28	Sep. 2023	\$18,551.09	\$1,910.25
Jinan	\$408,466.00	2.50%	\$1,621.21	143	Apr. 2033	\$280,310.98	\$3,531.46
<b>Total</b>	<b>\$464,113.00</b>		<b>\$3,531.46</b>	<b>143</b>	<b>Apr. 2033</b>	<b>\$310,446.55</b>	<b>\$3,531.46</b>



Debtor: **Eliza Yeafoli**  
Years to be saved: **17.9**  
Interest to be saved: **\$71,119**  
Cash in plan after 29.8 years: **\$897,576**

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

(without mortgage)

	Current	G.O.L.D.E.N.
Total Debt Balance:	\$55,647.00	\$55,647.00
Total Number of Years to Repay Debt:	5.0	2.3
When You Will Be Debt Free:	Apr. 2051	Sep. 2023
Total Cost of the Debt (Interest):	\$9,713.16	\$6,197.07
Amount You Will Pay to Eliminate Debt:	\$65,360.16	\$61,844.07

With G.O.L.D.E.N., you could save **2.7 years** and **\$3,516.09 in interest** to pay off your debt!

You could also accumulate

**\$86,555**

**in tax-free savings**

and

**\$370,132**

**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: **Eliza Yeafoli**  
Years to be saved: **17.9**  
Interest to be saved: **\$71,119**  
Cash in plan after 29.8 years: **\$897,576**

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

(with mortgage)



	Current	G.O.L.D.E.N.
Total Debt Balance:	\$464,113.00	\$464,113.00
Total Number of Years to Repay Debt:	29.8	11.9
When You Will Be Debt Free:	Apr. 2051	Apr. 2033
Total Cost of the Debt (Interest):	\$180,993.81	\$109,875.07
Amount You Will Pay to Eliminate Debt:	\$645,106.82	\$573,988.08

With G.O.L.D.E.N., you could save **17.9 years** and **\$71,118.73 in interest** to pay off your debt!

You could also accumulate

**\$897,576**

**in tax-free savings**

and

**\$1,224,997**

**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: **Eliza Yeafoli**  
Years to be saved: **17.9**  
Interest to be saved: **\$71,119**  
Cash in plan after 29.8 years: **\$897,576**

## 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	6,000	4,560	226,995	0	3,089	432	3,553	996	0	4,550
2	2023	6,000	9,616	249,012	2,641	4,106	0	8,073	2,018	7,550	17,641
3	2024	6,000	15,326	270,722	10,066	8,485	0	12,690	3,172	11,462	27,324
4	2025	6,000	21,760	291,985	0	0	0	17,868	4,467	34,385	56,719
5	2026	6,000	28,653	312,824	0	0	0	23,398	5,850	57,308	86,555
6	2027	6,000	35,790	333,326	0	0	0	29,134	7,284	80,231	116,648
7	2028	6,000	43,320	353,532	0	0	0	35,186	8,796	103,154	147,135
8	2029	6,000	51,263	373,469	0	0	0	41,569	10,392	126,077	178,037
9	2030	6,000	59,638	393,158	0	0	0	48,298	12,074	149,000	209,372
10	2031	6,000	68,446	412,603	0	0	0	55,373	13,843	171,923	241,139
11	2032	6,000	77,691	431,819	0	0	0	62,802	15,700	194,846	273,348
12	2033	6,000	87,424	450,859	0	0	0	70,622	17,655	217,769	306,046
13	2034	6,000	97,664	469,760	0	0	0	78,849	19,712	240,692	339,253
14	2035	6,000	108,428	488,554	0	0	0	87,498	21,874	263,615	372,987
15	2036	6,000	119,759	507,295	0	0	0	96,596	24,149	286,538	407,282
16	2037	6,000	131,588	526,019	0	0	0	106,099	26,525	309,461	442,085
17	2038	6,000	144,024	544,716	0	0	0	116,090	29,022	332,384	477,496
18	2039	6,000	157,085	563,376	0	0	0	126,582	31,646	355,307	513,534
19	2040	6,000	170,795	581,979	0	0	0	137,598	34,399	378,230	550,227
20	2041	6,000	185,223	600,566	0	0	0	149,190	37,297	401,153	587,639
21	2042	6,000	200,390	619,179	0	0	0	161,373	40,343	424,076	625,791
22	2043	6,000	216,300	637,797	0	0	0	174,151	43,538	446,999	664,687
23	2044	6,000	232,965	656,397	0	0	0	187,536	46,884	469,922	704,342
24	2045	6,000	250,431	675,009	0	0	0	201,566	50,392	492,845	744,803
25	2046	6,000	268,755	693,692	0	0	0	215,934	53,983	515,768	785,685
26	2047	0	282,700	625,273	0	0	0	227,132	56,783	538,691	822,606
27	2048	0	297,285	637,116	0	0	0	238,846	59,711	548,242	846,799
28	2049	0	312,554	649,204	0	0	0	251,108	62,777	548,242	862,127
29	2050	0	328,527	661,532	0	0	0	263,934	65,984	548,242	878,160
30	2051	0	345,216	674,089	0	0	0	277,335	69,334	548,242	894,910
31	2052	0	362,648	686,885	0	0	0	291,330	72,833	548,242	912,405
32	2053	0	380,827	699,936	0	0	0	305,924	76,481	548,242	930,647

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	399,767	713,267	0	0	0	321,130	80,282	548,242	949,654
34	2055	0	419,512	726,938	0	0	0	336,981	84,245	548,242	969,468
35	2056	0	440,083	741,004	0	0	0	353,506	88,377	548,242	990,125
36	2057	0	461,683	755,692	0	0	0	370,840	92,710	548,242	1,011,792
37	2058	0	484,094	770,909	0	0	0	388,825	97,206	548,242	1,034,273
38	2059	0	507,338	786,537	0	0	0	407,475	101,869	548,242	1,057,586
39	2060	0	531,412	802,620	0	0	0	426,788	106,697	548,242	1,081,726
40	2061	0	556,284	819,191	0	0	0	446,734	111,684	548,242	1,106,659
41	2062	0	581,888	836,287	0	0	0	467,265	116,816	548,242	1,132,323
42	2063	0	608,207	853,956	0	0	0	488,377	122,094	548,242	1,158,713
43	2064	0	635,376	872,201	0	0	0	510,171	127,543	548,242	1,185,956
44	2065	0	663,435	891,018	0	0	0	532,674	133,168	548,242	1,214,084
45	2066	0	692,323	910,437	0	0	0	555,819	138,955	548,242	1,243,015
46	2067	0	721,725	930,767	0	0	0	579,386	144,846	548,242	1,272,474
47	2068	0	751,811	951,861	0	0	0	603,501	150,875	548,242	1,302,618
48	2069	0	782,592	973,678	0	0	0	628,164	157,041	548,242	1,333,447
49	2070	0	813,953	996,267	0	0	0	653,290	163,323	548,242	1,364,854
50	2071	0	845,867	1,019,659	0	0	0	678,857	169,714	548,242	1,396,813
51	2072	0	878,314	1,043,874	0	0	0	704,855	176,214	548,242	1,429,311
52	2073	0	911,375	1,068,953	0	0	0	731,345	182,836	548,242	1,462,424
53	2074	0	945,057	1,094,919	0	0	0	758,335	189,584	548,242	1,496,160
54	2075	0	979,395	1,121,804	0	0	0	785,860	196,465	548,242	1,530,567
55	2076	0	1,014,561	1,149,555	0	0	0	814,055	203,514	548,242	1,565,810
56	2077	0	1,050,650	1,178,170	0	0	0	842,958	210,739	548,242	1,601,939
57	2078	0	1,087,214	1,207,602	0	0	0	872,235	218,059	548,242	1,638,535
58	2079	0	1,124,168	1,237,871	0	0	0	901,816	225,454	548,242	1,675,512
59	2080	0	1,161,392	1,269,012	0	0	0	931,604	232,901	548,242	1,712,747
60	2081	0	1,198,746	1,301,078	0	0	0	961,468	240,367	548,242	1,750,077
61	2082	0	1,235,815	1,333,945	0	0	0	991,136	247,784	548,242	1,787,162
62	2083	0	1,273,077	1,367,470	0	0	0	1,020,961	255,240	548,242	1,824,443
63	2084	0	1,310,572	1,401,665	0	0	0	1,050,978	262,744	548,242	1,861,964
64	2085	0	1,348,373	1,436,560	0	0	0	1,081,248	270,312	548,242	1,899,802
65	2086	0	1,386,616	1,472,184	0	0	0	1,111,890	277,972	548,242	1,938,104
66	2087	0	1,425,569	1,508,561	0	0	0	1,143,138	285,784	548,242	1,977,164
67	2088	0	1,465,805	1,545,711	0	0	0	1,175,379	293,845	548,242	2,017,465
68	2089	0	1,506,826	1,583,639	0	0	0	1,208,249	302,062	548,242	2,058,553
69	2090	0	1,548,649	1,622,365	0	0	0	1,241,762	310,441	548,242	2,100,444
70	2091	0	1,591,293	1,661,907	0	0	0	1,275,933	318,983	548,242	2,143,158
71	2092	0	1,634,772	1,702,286	0	0	0	1,310,773	327,693	548,242	2,186,708
72	2093	0	1,679,107	1,743,520	0	0	0	1,346,299	336,575	548,242	2,231,116

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	1,724,315	1,785,632	0	0	0	1,382,525	345,631	548,242	2,276,399
74	2095	0	1,770,416	1,828,641	0	0	0	1,419,467	354,867	548,242	2,322,576
75	2096	0	1,817,431	1,872,570	0	0	0	1,457,141	364,285	548,242	2,369,668
76	2097	0	1,865,378	1,917,440	0	0	0	1,495,563	373,891	548,242	2,417,695
77	2098	0	1,914,281	1,963,275	0	0	0	1,534,750	383,688	548,242	2,466,679
78	2099	0	1,964,161	2,010,097	0	0	0	1,574,748	393,687	548,242	2,516,676
79	2100	0	2,015,443	2,058,332	0	0	0	1,615,881	403,970	548,242	2,568,093
80	2101	0	2,068,346	2,108,208	0	0	0	1,660,734	415,183	548,242	2,624,159





Debtor: **Eliza Yeafoli**  
Years to be saved: **17.9**  
Interest to be saved: **\$71,119**  
Cash in plan after 29.8 years: **\$897,576**

## 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	6,000	4,560	226,995	0	3,089	432	3,553	996	0	4,550
2	2023	6,000	9,616	249,012	2,641	4,106	0	8,073	2,018	7,550	17,641
3	2024	6,000	15,326	270,722	10,066	8,485	0	12,690	3,172	11,462	27,324
4	2025	6,000	21,760	291,985	0	0	0	17,868	4,467	34,385	56,719
5	2026	6,000	28,653	312,824	0	0	0	23,398	5,850	57,308	86,555
6	2027	6,000	35,790	333,326	0	0	0	29,134	7,284	80,231	116,648
7	2028	6,000	43,320	353,532	0	0	0	35,186	8,796	103,154	147,135
8	2029	6,000	51,263	373,469	0	0	0	41,569	10,392	126,077	178,037
9	2030	6,000	59,638	393,158	0	0	0	48,298	12,074	149,000	209,372
10	2031	6,000	68,446	412,603	0	0	0	55,373	13,843	171,923	241,139
11	2032	6,000	77,691	431,819	0	0	0	62,802	15,700	194,846	273,348
12	2033	6,000	87,424	450,859	212,038	68,273	58,492	12,130	17,655	0	29,786
13	2034	6,000	97,664	469,760	0	0	18,122	60,727	19,712	0	80,439
14	2035	6,000	108,428	488,554	0	0	0	87,498	21,874	24,720	134,092
15	2036	6,000	119,759	507,295	0	0	0	96,596	24,149	67,098	187,842
16	2037	6,000	131,588	526,019	0	0	0	106,099	26,525	109,475	242,100
17	2038	6,000	144,024	544,716	0	0	0	116,090	29,022	151,853	296,965
18	2039	6,000	157,085	563,376	0	0	0	126,582	31,646	194,230	352,458
19	2040	6,000	170,795	581,979	0	0	0	137,598	34,399	236,608	408,605
20	2041	6,000	185,223	600,566	0	0	0	149,190	37,297	278,985	465,472
21	2042	6,000	200,390	619,179	0	0	0	161,373	40,343	321,363	523,079
22	2043	6,000	216,300	637,797	0	0	0	174,151	43,538	363,740	581,429
23	2044	6,000	232,965	656,397	0	0	0	187,536	46,884	406,118	640,538
24	2045	6,000	250,431	675,009	0	0	0	201,566	50,392	448,495	700,453
25	2046	6,000	268,755	693,692	0	0	0	215,934	53,983	490,873	760,790
26	2047	0	282,700	625,273	0	0	0	227,132	56,783	533,250	817,166
27	2048	0	297,285	637,116	0	0	0	238,846	59,711	550,908	849,465
28	2049	0	312,554	649,204	0	0	0	251,108	62,777	550,908	864,793
29	2050	0	328,527	661,532	0	0	0	263,934	65,984	550,908	880,826
30	2051	0	345,216	674,089	0	0	0	277,335	69,334	550,908	897,576
31	2052	0	362,648	686,885	0	0	0	291,330	72,833	550,908	915,071
32	2053	0	380,827	699,936	0	0	0	305,924	76,481	550,908	933,313

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	399,767	713,267	0	0	0	321,130	80,282	550,908	952,320
34	2055	0	419,512	726,938	0	0	0	336,981	84,245	550,908	972,134
35	2056	0	440,083	741,004	0	0	0	353,506	88,377	550,908	992,791
36	2057	0	461,683	755,692	0	0	0	370,840	92,710	550,908	1,014,458
37	2058	0	484,094	770,909	0	0	0	388,825	97,206	550,908	1,036,939
38	2059	0	507,338	786,537	0	0	0	407,475	101,869	550,908	1,060,252
39	2060	0	531,412	802,620	0	0	0	426,788	106,697	550,908	1,084,392
40	2061	0	556,284	819,191	0	0	0	446,734	111,684	550,908	1,109,325
41	2062	0	581,888	836,287	0	0	0	467,265	116,816	550,908	1,134,989
42	2063	0	608,207	853,956	0	0	0	488,377	122,094	550,908	1,161,379
43	2064	0	635,376	872,201	0	0	0	510,171	127,543	550,908	1,188,622
44	2065	0	663,435	891,018	0	0	0	532,674	133,168	550,908	1,216,750
45	2066	0	692,323	910,437	0	0	0	555,819	138,955	550,908	1,245,681
46	2067	0	721,725	930,767	0	0	0	579,386	144,846	550,908	1,275,140
47	2068	0	751,811	951,861	0	0	0	603,501	150,875	550,908	1,305,284
48	2069	0	782,592	973,678	0	0	0	628,164	157,041	550,908	1,336,113
49	2070	0	813,953	996,267	0	0	0	653,290	163,323	550,908	1,367,520
50	2071	0	845,867	1,019,659	0	0	0	678,857	169,714	550,908	1,399,479
51	2072	0	878,314	1,043,874	0	0	0	704,855	176,214	550,908	1,431,977
52	2073	0	911,375	1,068,953	0	0	0	731,345	182,836	550,908	1,465,090
53	2074	0	945,057	1,094,919	0	0	0	758,335	189,584	550,908	1,498,826
54	2075	0	979,395	1,121,804	0	0	0	785,860	196,465	550,908	1,533,233
55	2076	0	1,014,561	1,149,555	0	0	0	814,055	203,514	550,908	1,568,476
56	2077	0	1,050,650	1,178,170	0	0	0	842,958	210,739	550,908	1,604,605
57	2078	0	1,087,214	1,207,602	0	0	0	872,235	218,059	550,908	1,641,201
58	2079	0	1,124,168	1,237,871	0	0	0	901,816	225,454	550,908	1,678,178
59	2080	0	1,161,392	1,269,012	0	0	0	931,604	232,901	550,908	1,715,413
60	2081	0	1,198,746	1,301,078	0	0	0	961,468	240,367	550,908	1,752,743
61	2082	0	1,235,815	1,333,945	0	0	0	991,136	247,784	550,908	1,789,828
62	2083	0	1,273,077	1,367,470	0	0	0	1,020,961	255,240	550,908	1,827,109
63	2084	0	1,310,572	1,401,665	0	0	0	1,050,978	262,744	550,908	1,864,630
64	2085	0	1,348,373	1,436,560	0	0	0	1,081,248	270,312	550,908	1,902,468
65	2086	0	1,386,616	1,472,184	0	0	0	1,111,890	277,972	550,908	1,940,770
66	2087	0	1,425,569	1,508,561	0	0	0	1,143,138	285,784	550,908	1,979,830
67	2088	0	1,465,805	1,545,711	0	0	0	1,175,379	293,845	550,908	2,020,131
68	2089	0	1,506,826	1,583,639	0	0	0	1,208,249	302,062	550,908	2,061,219
69	2090	0	1,548,649	1,622,365	0	0	0	1,241,762	310,441	550,908	2,103,110
70	2091	0	1,591,293	1,661,907	0	0	0	1,275,933	318,983	550,908	2,145,824
71	2092	0	1,634,772	1,702,286	0	0	0	1,310,773	327,693	550,908	2,189,374
72	2093	0	1,679,107	1,743,520	0	0	0	1,346,299	336,575	550,908	2,233,782

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	1,724,315	1,785,632	0	0	0	1,382,525	345,631	550,908	2,279,065
74	2095	0	1,770,416	1,828,641	0	0	0	1,419,467	354,867	550,908	2,325,242
75	2096	0	1,817,431	1,872,570	0	0	0	1,457,141	364,285	550,908	2,372,334
76	2097	0	1,865,378	1,917,440	0	0	0	1,495,563	373,891	550,908	2,420,361
77	2098	0	1,914,281	1,963,275	0	0	0	1,534,750	383,688	550,908	2,469,345
78	2099	0	1,964,161	2,010,097	0	0	0	1,574,748	393,687	550,908	2,519,342
79	2100	0	2,015,443	2,058,332	0	0	0	1,615,881	403,970	550,908	2,570,759
80	2101	0	2,068,346	2,108,208	0	0	0	1,660,734	415,183	550,908	2,626,825