

# The Excess Premium Option

## **Funding for Education** (Scenario 1)

By starting early and planning well, you can fund all of your child's educational needs with the accelerated **Excess Premium Option**.

Male age 35, NT, pay premium for 10 years for a college funding plan with a Death Benefit Option.		
Using Insurance Only		Using Excess Option
\$1,000,000	Face Amount	\$1,000,000
\$16,300*	Premium	\$25,000
\$273,727	Fund (20 years)	\$468,321
<i>Potential Additional College Fund</i>		<b>\$194,594</b>
<i>IRR on Excess Premium</i>		<b>7.31%</b>

\*Insurance coverage to age 100

## **Funding for Retirement** (Scenario 2)

Planning for retirement is very expensive. You may need 70% to 80% of your current income just to maintain your standard of living. It is important to choose an efficient financial vehicle that will help you build your savings quickly on a guaranteed basis. With our Excess Premium Option you will secure your future retirement needs.

Male age 45, NT, pay premium to age 65 with a 10-year withdrawal period.		
Using Insurance Only		Using Excess Option
\$1,000,000	Face Amount	\$1,000,000
\$16,670*	Premium	\$25,000
\$441,547	Fund (20 years)	\$749,702
\$42,000	Income Stream (10 years)	\$90,000
\$420,000	Total Retirement Withdrawal	\$900,000
<i>Additional Retirement Income</i>		<b>\$480,000</b>
<i>IRR on Excess Premium</i>		<b>7.71%</b>

\*Insurance coverage to age 100