



PARADIGMLIFE.
GROWTH | INCOME | LEGACY

Guaranteed Returns With Less Risk

Ditching typical financial advice for the road less traveled

Guide Summary

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Primary Opportunities

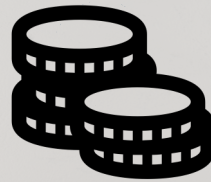
Present Day



Uncertainty

- *Market volatility*
 - Negative impact on investments/savings
- *No guidance*
 - Unclear about which path to take for growing and protecting wealth

Five to 20 Years



Cash Flow

- *Financial Control*
 - Having liquidity when needed—no penalty
 - Using cash value for alternative investments
 - Tax advantages
 - Guaranteed rate of return
 - Maximized potential

Retirement



Security

- *Retirement Income*
 - Needs to build on retirement savings
- *Disability*
 - What if something happens to Wyatt or his wife?



Primary Solutions

Present Day



Grow

- *Fund Whole Life Policy*
 - Maximize Paid-Up Additions Rider for rapid growth
 - Benefit from additional tax advantages
 - Protect funds from market volatility

Five to 20 Years



Policy Loans for Investments

- *Policy loan finance opportunities*
 - Real Estate
 - Business
 - Collateral for Bank Loan
 - No Lost Opportunity Cost
 - Continues to Earn Interest on Full Cash Value

Retirement



Guaranteed Retirement Income

- *\$3 million guaranteed cash value at age 64*
- *\$4.1 million non-guaranteed cash value at age 64*

Disability Waiver

- *Premiums waived after 6 months of disability, but cash value still grows*



Custom Policy Riders for This Case

Waiver of Premium for Disability Rider:

Premiums are waived after 6 months of disability, but your cash value will continue to grow inside your policy as though your full premium were paid.

Terminal Illness Rider:

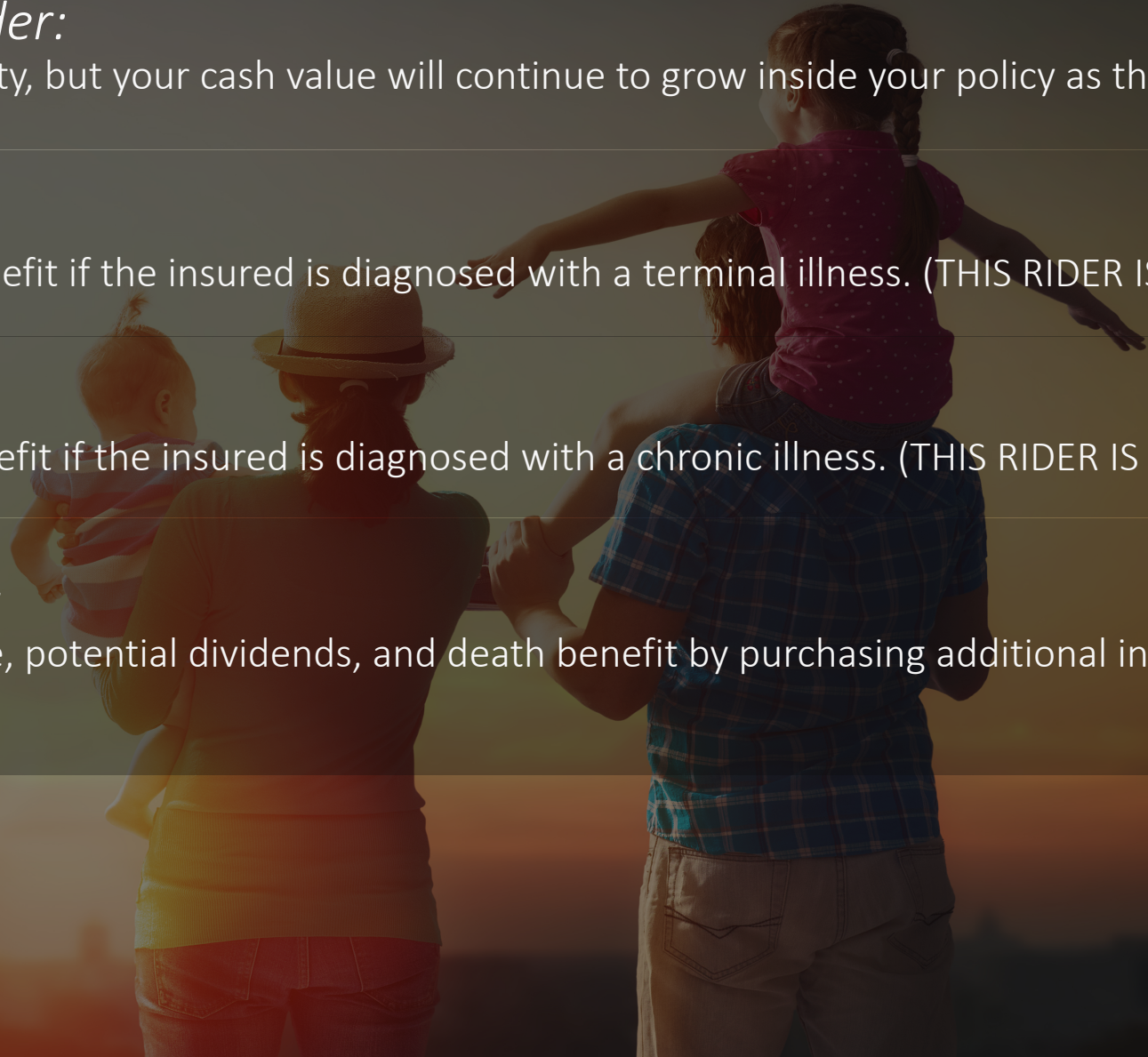
Allows you to access a portion of the death benefit if the insured is diagnosed with a terminal illness. (THIS RIDER IS FREE)

Chronic Illness Rider:

Allows you to access a portion of the death benefit if the insured is diagnosed with a chronic illness. (THIS RIDER IS FREE)

Accelerator Paid-Up Additions Rider:

This rider allows you to increase your cash value, potential dividends, and death benefit by purchasing additional insurance during a specified time period.



Policy Breakdown Wyatt



| Policy Year | Age | Contract Premium*# | Guaranteed | | Non-Guaranteed - Alternate | | |
|----------------|-----|-----------------------|---------------|------------------|----------------------------|----------------------------|-------------------------------|
| | | | End of Year | | Total Annual Outlay# | End of Year | |
| | | | Cash Value | Death Benefit | | Total Net Cash Value | Total Net Death Benefit |
| 1 | 35 | 97,840.20 | 72,937 | 2,301,302 | 97,840.20 | 73,022 | 2,301,302 |
| 2 | 36 | 82,840.20 | 134,110 | 2,577,865 | 82,840.20 | 134,539 | 2,578,281 |
| 3 | 37 | 82,840.20 | 209,730 | 2,844,901 | 82,840.20 | 212,343 | 2,846,929 |
| 4 | 38 | 82,840.20 | 294,709 | 3,102,742 | 82,840.20 | 302,681 | 3,114,654 |
| 5 | 39 | 82,840.20 | 382,596 | 3,351,719 | 82,840.20 | 397,254 | 3,386,816 |
| 6 | 40 | 82,840.20 | 473,573 | 3,592,157 | 82,840.20 | 496,281 | 3,654,473 |
| 7 | 41 | 82,840.20 | 567,671 | 3,824,365 | 82,840.20 | 599,899 | 3,917,595 |
| 8 | 42 | 82,840.20 | 664,929 | 4,048,649 | 82,840.20 | 708,339 | 4,176,441 |
| 9 | 43 | 82,840.20 | 765,378 | 4,265,318 | 82,840.20 | 821,829 | 4,431,589 |
| 10 | 44 | 82,840.20 | 868,998 | 4,474,676 | 82,840.20 | 940,559 | 4,683,578 |
| 11 | 45 | 82,840.20 | 978,455 | 4,677,020 | 82,840.20 | 1,067,378 | 4,932,935 |
| 12 | 46 | 82,840.20 | 1,091,212 | 4,872,640 | 82,840.20 | 1,200,016 | 5,180,038 |
| 13 | 47 | 82,840.20 | 1,207,446 | 5,061,813 | 82,840.20 | 1,338,761 | 5,425,497 |
| 14 | 48 | 82,840.20 | 1,327,176 | 5,244,798 | 82,840.20 | 1,483,965 | 5,669,319 |
| 15 | 49 | 82,840.20 | 1,450,980 | 5,421,819 | 82,840.20 | 1,635,937 | 5,912,174 |
| 16 | 50 | 82,840.20 | 1,578,935 | 5,593,074 | 82,840.20 | 1,794,937 | 6,152,676 |
| 17 | 51 | 82,840.20 | 1,710,937 | 5,758,762 | 82,840.20 | 1,961,200 | 6,391,013 |
| 18 | 52 | 82,840.20 | 1,846,986 | 5,919,090 | 82,840.20 | 2,134,955 | 6,627,866 |
| 19 | 53 | 82,840.20 | 1,986,866 | 6,074,267 | 82,840.20 | 2,316,510 | 6,863,516 |
| 20 | 54 | 82,840.20 | 2,130,631 | 6,224,504 | 82,840.20 | 2,506,061 | 7,099,091 |
| 21 | 55 | 20,710.05 | 2,214,819 | 6,224,504 | 20,710.05 | 2,640,802 | 7,189,021 |
| 22 | 56 | 20,710.05 | 2,300,236 | 6,224,504 | 20,710.05 | 2,781,316 | 7,284,691 |
| 23 | 57 | 20,710.05 | 2,387,004 | 6,224,504 | 20,710.05 | 2,927,670 | 7,385,011 |
| 24 | 58 | 20,710.05 | 2,475,089 | 6,224,504 | 20,710.05 | 3,080,445 | 7,489,257 |
| 25 | 59 | 20,710.05 | 2,565,088 | 6,224,504 | 20,710.05 | 3,239,827 | 7,598,343 |
| 26 | 60 | 20,710.05 | 2,656,855 | 6,224,504 | 20,710.05 | 3,405,847 | 7,710,525 |
| 27 | 61 | 20,710.05 | 2,750,085 | 6,224,504 | 20,710.05 | 3,578,548 | 7,825,777 |
| 28 | 62 | 20,710.05 | 2,844,378 | 6,224,504 | 20,710.05 | 3,757,795 | 7,944,533 |
| 29 | 63 | 20,710.05 | 2,939,211 | 6,224,504 | 20,710.05 | 3,943,615 | 8,067,099 |
| 30 | 64 | 20,710.05 | 3,034,334 | 6,224,504 | 20,710.05 | 4,136,047 | 8,194,421 |

Policy Breakdown Wyatt's Wife



| Policy Year | Age | Contract Premium*# | Guaranteed | | Non-Guaranteed - Alternate | | |
|-------------|-----|--------------------|-------------|---------------|----------------------------|----------------------|-------------------------|
| | | | End of Year | | Total Annual Outlay# | End of Year | |
| | | | Cash Value | Death Benefit | | Total Net Cash Value | Total Net Death Benefit |
| 1 | 31 | 38,659.40 | 30,960 | 916,521 | 38,659.40 | 30,994 | 916,521 |
| 2 | 32 | 23,659.40 | 48,665 | 1,018,074 | 23,659.40 | 48,795 | 1,018,290 |
| 3 | 33 | 23,659.40 | 68,585 | 1,116,072 | 23,659.40 | 69,323 | 1,116,870 |
| 4 | 34 | 23,659.40 | 92,890 | 1,210,643 | 23,659.40 | 95,122 | 1,215,006 |
| 5 | 35 | 23,659.40 | 118,044 | 1,301,915 | 23,659.40 | 122,119 | 1,314,649 |
| 6 | 36 | 23,659.40 | 144,055 | 1,390,015 | 23,659.40 | 150,380 | 1,412,450 |
| 7 | 37 | 23,659.40 | 170,981 | 1,475,063 | 23,659.40 | 179,962 | 1,508,676 |
| 8 | 38 | 23,659.40 | 198,818 | 1,557,174 | 23,659.40 | 210,905 | 1,603,254 |
| 9 | 39 | 23,659.40 | 227,662 | 1,636,456 | 23,659.40 | 243,291 | 1,696,332 |
| 10 | 40 | 23,659.40 | 257,512 | 1,713,006 | 23,659.40 | 277,152 | 1,787,763 |
| 11 | 41 | 23,659.40 | 289,299 | 1,786,923 | 23,659.40 | 313,452 | 1,877,627 |
| 12 | 42 | 23,659.40 | 322,201 | 1,858,302 | 23,659.40 | 351,418 | 1,966,022 |
| 13 | 43 | 23,659.40 | 356,241 | 1,927,233 | 23,659.40 | 391,105 | 2,053,066 |
| 14 | 44 | 23,659.40 | 391,433 | 1,993,806 | 23,659.40 | 432,602 | 2,138,813 |
| 15 | 45 | 23,659.40 | 427,795 | 2,058,111 | 23,659.40 | 476,008 | 2,223,496 |
| 16 | 46 | 23,659.40 | 465,333 | 2,120,235 | 23,659.40 | 521,408 | 2,307,330 |
| 17 | 47 | 23,659.40 | 504,056 | 2,180,264 | 23,659.40 | 568,874 | 2,390,513 |
| 18 | 48 | 23,659.40 | 543,953 | 2,238,282 | 23,659.40 | 618,511 | 2,473,143 |
| 19 | 49 | 23,659.40 | 585,026 | 2,294,374 | 23,659.40 | 670,370 | 2,555,517 |
| 20 | 50 | 23,659.40 | 627,284 | 2,348,619 | 23,659.40 | 724,551 | 2,637,659 |
| 21 | 51 | 6,076.85 | 652,637 | 2,348,619 | 6,076.85 | 763,386 | 2,667,246 |
| 22 | 52 | 6,076.85 | 678,542 | 2,348,619 | 6,076.85 | 803,947 | 2,699,645 |
| 23 | 53 | 6,076.85 | 704,973 | 2,348,619 | 6,076.85 | 846,296 | 2,733,351 |
| 24 | 54 | 6,076.85 | 731,916 | 2,348,619 | 6,076.85 | 890,498 | 2,768,446 |
| 25 | 55 | 6,076.85 | 759,395 | 2,348,619 | 6,076.85 | 936,625 | 2,804,970 |
| 26 | 56 | 6,076.85 | 787,398 | 2,348,619 | 6,076.85 | 984,788 | 2,842,863 |
| 27 | 57 | 6,076.85 | 815,864 | 2,348,619 | 6,076.85 | 1,035,002 | 2,882,263 |
| 28 | 58 | 6,076.85 | 844,805 | 2,348,619 | 6,076.85 | 1,087,378 | 2,923,214 |
| 29 | 59 | 6,076.85 | 874,221 | 2,348,619 | 6,076.85 | 1,141,930 | 2,965,758 |
| 30 | 60 | 6,076.85 | 904,172 | 2,348,619 | 6,076.85 | 1,198,700 | 3,009,737 |



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