



PARADIGMLIFE.  
GROWTH | INCOME | LEGACY

# Optimizing Equities & Allocating Assets

It's not about how much you have, it's about where you keep it



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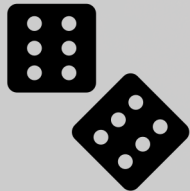






# Primary Opportunities

## Present Day



### Lack of Control

- *Market volatility*
  - Negative impact on equities and retirement income
- *Uncertainty*
  - Unclear about how to optimize retirement portfolio

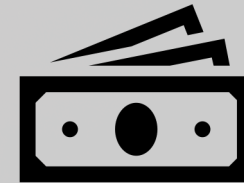
## Five to 20 Years



### Retirement

- *Guaranteed Income for Life*
  - Needs more certainty
  - Less exposure to market risk
  - Unsure about future taxes

## Legacy



### Passing on Wealth

- *Beneficiaries*
  - Will wealth be taxed and how?
  - Will there be anything left to give beneficiary?



# Primary Solutions



## Present Day



### Protect

- *Fund Guaranteed Choice® Whole Life*
  - Increase liquidity and control
  - Front-load policy with Paid-Up Additions Rider faster growth
  - Diversity portfolio for more protection

## Five to 20 Years



### Income for Life

- *Create a volatility buffer*
  - Hedge against market risk
  - Pause distributions from qualified plans in down markets
  - Allow other equities to rebound
  - Optimize wealth

## Legacy



### More to Leave to Beneficiaries

- *\$5 million guaranteed death benefit at age 75*
- *\$7.4 million non-guaranteed death benefit at age 75*

**Tax advantages during retirement and for beneficiaries**

**Dividends pay policy premiums**





# Custom Policy Riders for This Case

## *Flexible Protection Rider:*

Helps lower the cost of insurance by combining term and whole life for a larger death benefit.

## *Accelerated Death Benefit 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)

## *Overloan Protection Benefit Rider:*

This rider keeps your policy in force despite outstanding loans. (THIS RIDER IS FREE)

## *Accelerated Permanent Paid-Up Additions Rider:*

This rider allows you to increase your cash value, potential dividends, and death benefit by purchasing additional insurance. You are required to meet minimum annual payments and may not exceed the maximum payment. Allows you to front-load a policy for faster growth.





# Policy Breakdown

Illustrated Coverage	Face Amount	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
Whole Life (Base)	\$1,224,290	\$33,472.09	\$17,104.24	\$8,736.22	\$2,912.07
Flexible Protection Rider	\$2,448,580	\$41,527.92	\$21,220.77	\$10,838.79	\$3,612.93
Accelerated Death Benefit		N/A *	N/A *	N/A *	N/A *
Chronic Illness Rider		N/A *	N/A *	N/A *	N/A *
Overloan Protection Rider		N/A *	N/A *	N/A *	N/A *
<b>Total Modal Premium:</b>		<b>\$75,000.01</b>	<b>\$38,325.01</b>	<b>\$19,575.01</b>	<b>\$6,525.00</b>
<b>Total Annualized Amount:</b>		<b>\$75,000.01</b>	<b>\$76,650.02</b>	<b>\$78,300.04</b>	<b>\$78,300.00</b>

\* Not Applicable, please see your rider descriptions for more details.

## APPUA Premium

### APPUA Mode: Annual

Annual Payment Limit: \$165,800.00

Scheduled APPUA Rider Billed Amount (Annualized): \$165,800.00

APPUA Rider Payment

Requirement: \$82,900.00

Accelerated Permanent Paid-Up Additions (APPUA) Rider premiums may be paid on any monthly policy anniversary. APPUA premiums are illustrated on annual anniversaries of the policy date. APPUA premiums will appear on the premium notice (bill) based on the modal equivalent of the requested Annualized Billing Amount.

Illustrated Coverage	Lump Sum	Annual Premium	Semi-Annual Premium	Quarterly Premium	Monthly Premium
APPUA Rider		\$165,800.00			
<b>Total Annualized APPUA:</b>		<b>\$165,800.00</b>			





# Policy Breakdown

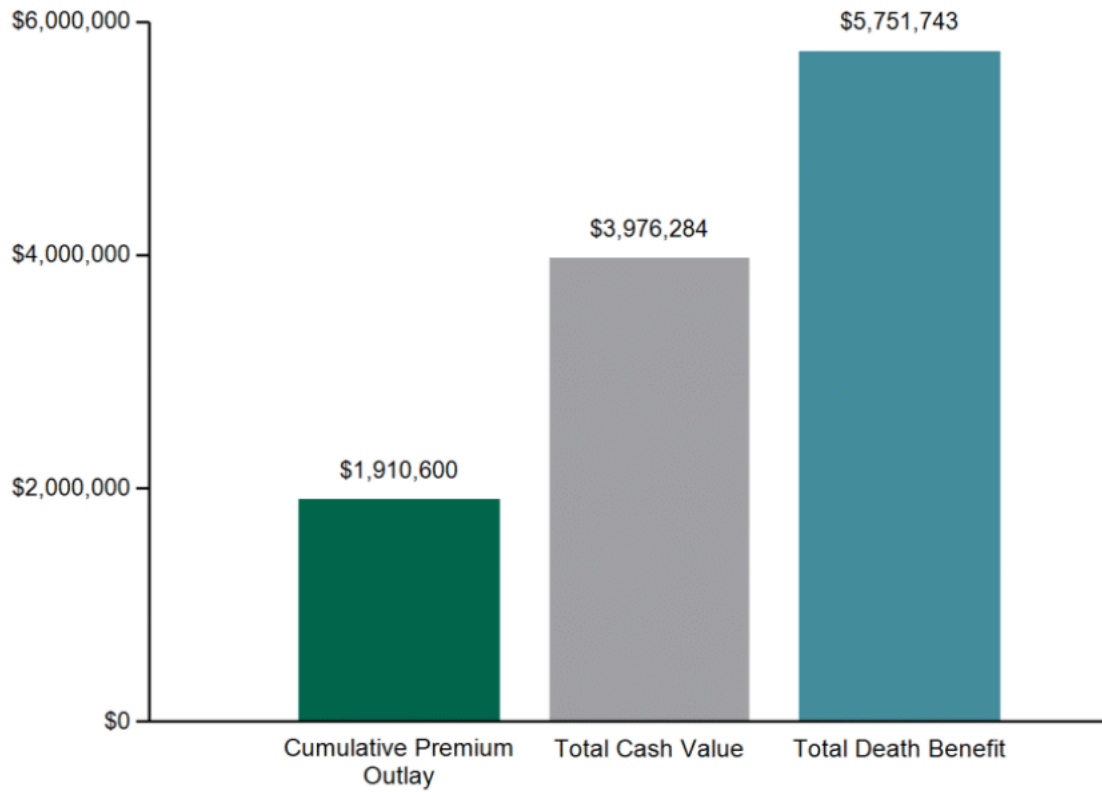
Year	Age	Premium Breakdown				Guaranteed Assumptions			Non-Guaranteed Assumptions				
		Base Contract Premium	FPR Contract Premium	APPUA Premium	Total Premium	Total Cash Value	Increase In Total Cash Value	Total Death Benefit	Dividend	Total Cash Value	Increase In Total Cash Value	Total Death Benefit w/out Div	Total Death Benefit
1	56	33,472	41,528	165,800	240,800	175,155	175,155	3,672,870	4,277	179,432	179,432	3,672,870	3,677,147
2	57	33,472	41,528	165,800	240,800	376,381	201,225	3,672,870	9,161	391,467	212,034	3,672,870	3,682,031
3	58	33,472	41,528	165,800	240,800	607,555	231,174	3,672,870	14,418	638,927	247,460	3,672,870	3,687,288
4	59	33,472	41,528	165,800	240,800	847,818	240,263	3,672,870	23,477	904,904	265,977	3,672,870	3,696,347
5	60	33,472	41,528	165,800	240,800	1,097,640	249,822	3,672,870	31,052	1,188,749	283,844	3,672,870	3,703,922
6 <sup>1</sup>	61	33,472	41,528	165,800	240,800	1,356,597	258,957	3,771,983	39,377	1,489,791	301,043	3,966,819	4,006,196
7	62	33,472	41,528	165,800	240,800	1,622,001	265,404	4,170,696	49,658	1,808,742	318,951	4,447,308	4,496,966
8	63	33,472	41,528	0	75,000	1,736,525	114,524	4,250,303	54,527	1,983,121	174,379	4,627,117	4,681,643
9	64	33,472	41,528	0	75,000	1,852,501	115,976	4,327,702	59,961	2,165,920	182,799	4,811,490	4,871,451
10	65	33,472	41,528	0	75,000	1,969,979	117,478	4,403,005	66,263	2,358,177	192,257	5,001,244	5,067,507
11	66	33,472	41,528	0	75,000	2,085,789	115,810	4,476,316	73,209	2,557,507	199,330	5,197,689	5,270,897
12	67	33,472	41,528	0	75,000	2,203,149	117,360	4,547,730	80,042	2,767,198	209,691	5,401,623	5,481,665
13	68	33,472	41,528	0	75,000	2,322,262	119,114	4,617,331	86,750	2,987,520	220,322	5,612,436	5,699,186
14	69	33,472	41,528	0	75,000	2,443,158	120,896	4,685,193	94,109	3,219,314	231,794	5,829,518	5,923,627
15	70	33,472	41,528	0	75,000	2,566,013	122,855	4,751,384	102,432	3,463,934	244,621	6,053,604	6,156,035
16	71	33,472	41,528	0	75,000	2,690,336	124,324	4,815,966	111,319	3,721,534	257,600	6,285,867	6,397,186
17	72	33,472	41,528	0	75,000	2,815,984	125,648	4,879,007	119,268	3,991,171	269,637	6,526,788	6,646,056
18	73	33,472	41,528	0	75,000	2,941,771	125,786	4,940,572	128,556	4,272,778	281,607	6,774,473	6,903,029
19	74	33,472	41,528	0	75,000	3,067,797	126,026	5,000,740	137,468	4,566,225	293,447	7,030,707	7,168,175
20 <sup>2</sup>	75	33,472	41,528	0	75,000	3,194,215	126,418	5,059,585	146,437	4,871,880	305,655	7,294,594	7,441,031



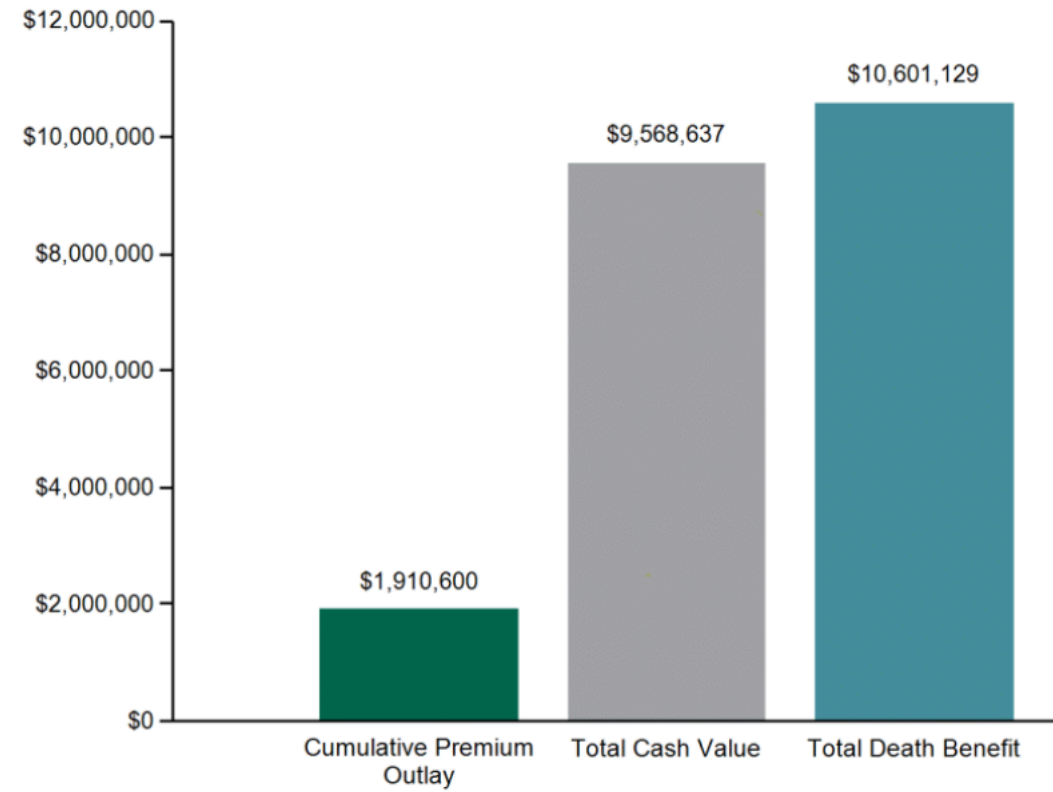


# Policy Breakdown

**Non-Guaranteed Values at Year 20 (Age 75)**



**Non-Guaranteed Values at Year 40 (Age 95)**







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