



**Strategy Plan Analysis**

**Current Value as of**

**6/21/2020**

**Client Name:** Grace Barnard

**Agent Name:** Grace Barnard

**Estimated Values Net of Loan**

**Current Death Benefit** \$ 2,037,046  
**Current Cash Surrender Value** \$ 537,046

**Estimated Death Benefit** \$ 1,673,234  
**Estimated Net Surrender Value** \$ 173,234  
**Projected EOY Loan Balance** \$ 363,812

*Cash values and death benefit values will change monthly as cost of insurance is applied.*

Start of Year	Year Ending	Policy Growth Rate Earned	Bank Interest Rate	Client Premium Contribution Paid into Policy	Trust Fees	Total Client Contribution with Trust Fees	Bank Financing Amount Paid to Policy	Paid into Policy	Estimated End of Year Loan Balance
2013	2014	13.00%	2.75%	\$ 32,200	\$ 1,500	\$ 33,700	\$ 41,853	\$ 74,053	\$ 43,962
2014	2015	7.50%	2.75%	\$ 32,200	\$ 1,500	\$ 33,700	\$ 41,853	\$ 74,053	\$ 88,208
2015	2016	0.00%	2.75%	\$ 32,200	\$ 1,500	\$ 33,700	\$ 41,853	\$ 74,053	\$ 133,687
2016	2017	12.00%	3.15%	\$ 32,200	\$ 1,500	\$ 33,700	\$ 41,853	\$ 74,053	\$ 181,147
2017	2018	12.50%	3.57%	\$ 31,728	\$ 1,500	\$ 33,228	\$ -	\$ 31,728	\$ 187,703
2018	2019	7.30%	4.69%	\$ -	\$ -	\$ -	\$ 26,266	\$ 26,266	\$ 224,133
2019	2020	4.99%	4.09%	\$ -	\$ -	\$ -	\$ 59,034	\$ 59,034	\$ 294,909
2020	2021		2.75%	\$ -	\$ -	\$ -	\$ 59,034	\$ 59,034	\$ 363,812
2021	2022								
2022	2023								
2023	2024								
2024	2025								
2025	2026								
2026	2027								
2028	2029								
2029	2030								
2030	2031								
2031	2032								
<b>Performance/ Loan Rate:</b>		<b>8.18%</b>	<b>3.31%</b>						
<b>Total Paid To Date:</b>				<b>\$ 160,528</b>	<b>\$ 7,500</b>	<b>\$ 168,028</b>	<b>\$ 311,746</b>	<b>\$ 472,274</b>	
<b>End of Year Balances:</b>									<b>\$ 363,812</b>

1Client Contributions, Trust Fees and Loans are paid at the beginning of the year. 2The above are end-of-year values with an assumed growth rate. The actual values will credit at the end of year based on policy performance. Policy surrenders before crediting will be based on 0% growth minus insurance costs.

\*The ability of a life insurance contract to accumulate sufficient cash value to meet illustrated accumulation goals will be dependent upon the performance of the contract and is not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. The Kai-Zen plan is dependent on the client making contributions for the first 5 years therefore not defaulting on the loan, which could result in bank loan exit and/or policy surrender. The client will not have access to the policy, the cash values, the death benefits or the living benefits until the loan is repaid and the assignment is released. The lender has the right to discontinue funding new premiums, exit the market or demand loan repayment based on the terms and conditions signed by the Master Trust. See the Master Trust documents for additional information.

Policy loans reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to the basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. If remaining policy values and scheduled premiums are insufficient, additional out-of-pocket payments may be needed to keep the policy in force.