

ACCUMULATION LIFE INSURANCE

INDIVIDUAL PLANNING

IN CASE THE 401(k) AND SOCIAL SECURITY ISN'T ENOUGH

CASH VALUE LIFE INSURANCE AS AN ASSET CLASS

Age 40, good health

- Occupation: Chiropractor
- Annual W-2 Income: \$400,000
- Targeted Retirement Age: 67 (full Social Security Benefits)
- Targeted Annual Retirement Savings: - 10% of W-2 Income = \$40,000
- Current annual contributions to 401(k) \$19,500
- Additional annual amount targeted to contribute: \$22,000



Life Insurance Policy Assumptions:

- Minimum Death Benefit (initially \$600,000)
- Underwriting Class: Preferred Non Tobacco
- Option B increasing benefit during contribution phase
- Option A level death benefit during distribution phase
- Assumed average annual growth rate (gross): 6.06%
- Pay Premium to age 67
- Withdrawals and loans for 20 years beginning at age 68

Life Insurance Policy Non-Guaranteed Values

• Premiums: \$22,000 per year for 27 years =	\$594,000
• Illustrated Accumulated Value: At age 67 =	\$1,444,205
• Distributions: \$125,000 per year for 20 years =	\$2,500,000

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