

Any Taxable Investment vs. Max Accumulator+ II IUL (July 2021)

For: Male Age 50



Presented By:

AIG

Life and Retirement

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Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision involves the comparison of the life insurance policy to alternative investment possibilities.

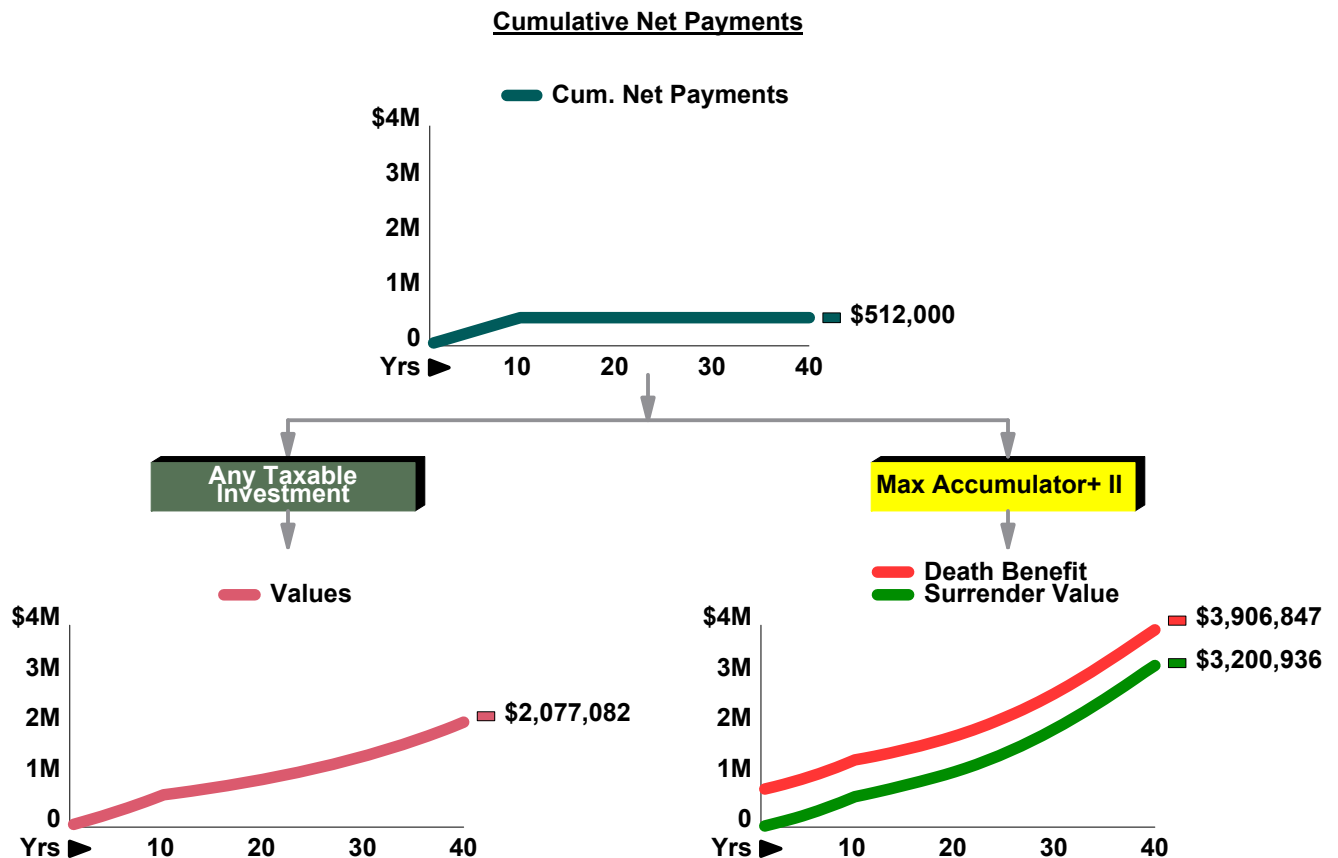
To help you make an informed decision about acquiring the policy, the accompanying presentation shows financial data regarding life insurance compared to Any Taxable Investment.

The study offers information from which you and your advisers can draw informed conclusions about the suitability of either plan.

Following are major features of the life insurance policy for you to consider as part of your overall assessment:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;
4. Tax free access to cash values via policy loans;
5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions;
8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



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Any Taxable Investment vs. Max Accumulator+ II IUL (July 2021)

Presented By: Illustration Support Services

Insured: Male Age 50

Comparison of Values

		Any Taxable Investment Yield 6.00%	Income Tax Rate 20.00%	Max Accumulator+ II Interest Rate Varies by Account	Initial Payment 51,200	Initial Death Benefit 705,911			
		Any Taxable Investment				Max Accumulator+ II IUL (July 2021)			
Year	EOY Male Age	(1) Annual Deposit to the Account	(2) Pre-Tax Investment Income	(3) After Tax Investment Income	(4) Year End Account Value	(5) Policy Premium	(6) Year End Accum Value*	(7) Year End Surrender Value*	(8) Death Benefit
1	51	51,200	3,072	2,458	53,251	51,200	46,201	20,789	752,112
2	52	51,200	6,267	5,014	108,634	51,200	95,058	70,351	800,969
3	53	51,200	9,590	7,672	166,235	51,200	146,794	122,793	852,705
4	54	51,200	13,046	10,437	226,143	51,200	201,634	177,633	907,545
5	55	51,200	16,641	13,312	288,451	51,200	259,765	236,470	965,676
6	56	51,200	20,379	16,303	353,254	51,200	323,368	300,779	1,029,279
7	57	51,200	24,267	19,414	420,652	51,200	391,200	369,317	1,097,111
8	58	51,200	28,311	22,649	490,750	51,200	463,544	442,367	1,169,455
9	59	51,200	32,517	26,014	563,655	51,200	540,699	520,228	1,246,610
10	60	51,200	36,891	29,513	639,480	51,200	622,986	602,514	1,328,897
11	61	0	38,369	30,695	665,091	0	659,408	643,172	1,365,318
12	62	0	39,905	31,924	691,728	0	698,028	686,028	1,403,939
13	63	0	41,504	33,203	719,432	0	738,937	730,466	1,444,848
14	64	0	43,166	34,533	748,245	0	782,184	777,949	1,488,095
15	65	0	44,895	35,916	778,212	0	827,830	827,830	1,533,741
16	66	0	46,693	37,354	809,380	0	876,013	876,013	1,581,923
17	67	0	48,563	38,850	841,796	0	926,810	926,810	1,632,721
18	68	0	50,508	40,406	875,509	0	980,249	980,249	1,686,160
19	69	0	52,531	42,024	910,574	0	1,036,293	1,036,293	1,742,204
20	70	0	54,634	43,708	947,042	0	1,094,829	1,094,829	1,800,740
21	71	0	56,823	45,458	984,971	0	1,159,551	1,159,551	1,865,462
22	72	0	59,098	47,279	1,024,419	0	1,228,578	1,228,578	1,934,489
23	73	0	61,465	49,172	1,065,447	0	1,302,196	1,302,196	2,008,107
24	74	0	63,927	51,141	1,108,118	0	1,380,690	1,380,690	2,086,600
25	75	0	66,487	53,190	1,152,498	0	1,463,344	1,463,344	2,169,254
26	76	0	69,150	55,320	1,198,656	0	1,550,304	1,550,304	2,256,215
27	77	0	71,919	57,535	1,246,662	0	1,641,713	1,641,713	2,347,624
28	78	0	74,800	59,840	1,296,591	0	1,737,703	1,737,703	2,443,614
29	79	0	77,795	62,236	1,348,520	0	1,838,394	1,838,394	2,544,305
30	80	0	80,911	64,729	1,402,528	0	1,943,891	1,943,891	2,649,802
		512,000				512,000			

30 Year Summary

	Any Taxable Investment	Max Accumulator+ II
After Tax Payments	512,000	512,000
Living Values	1,402,528	1,943,891
Death Benefit	1,402,528	2,649,802

Management fees reflected in column (4): 0.75%

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Insured: Male Age 50

Comparison of Values

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31	81	0	84,152	67,321	1,458,699	0	2,054,267	2,054,267	2,760,178
32	82	0	87,522	70,018	1,517,120	0	2,169,150	2,169,150	2,875,061
33	83	0	91,027	72,822	1,577,881	0	2,288,426	2,288,426	2,994,337
34	84	0	94,673	75,738	1,641,075	0	2,411,820	2,411,820	3,117,731
35	85	0	98,464	78,772	1,706,800	0	2,538,937	2,538,937	3,244,847
36	86	0	102,408	81,926	1,775,157	0	2,669,140	2,669,140	3,375,050
37	87	0	106,509	85,208	1,846,252	0	2,801,582	2,801,582	3,507,493
38	88	0	110,775	88,620	1,920,194	0	2,935,188	2,935,188	3,641,099
39	89	0	115,212	92,169	1,997,098	0	3,068,697	3,068,697	3,774,608
40	90	0	119,826	95,861	2,077,082	0	3,200,936	3,200,936	3,906,847

512,000

512,000

40 Year Summary

	Any Taxable Investment	Max Accumulator+ II
After Tax Payments	512,000	512,000
Living Values	2,077,082	3,200,936
Death Benefit	2,077,082	3,906,847

Management fees reflected in column (4): 0.75%

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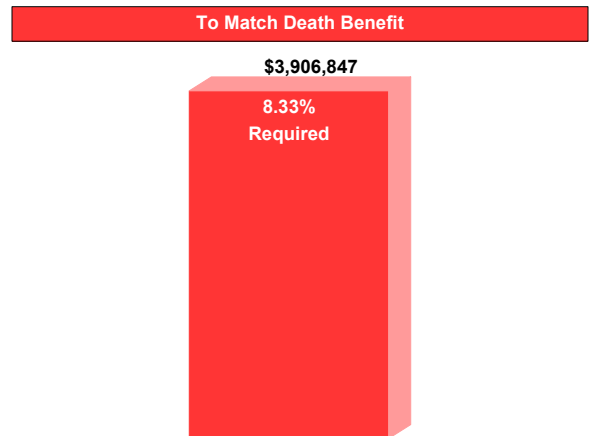
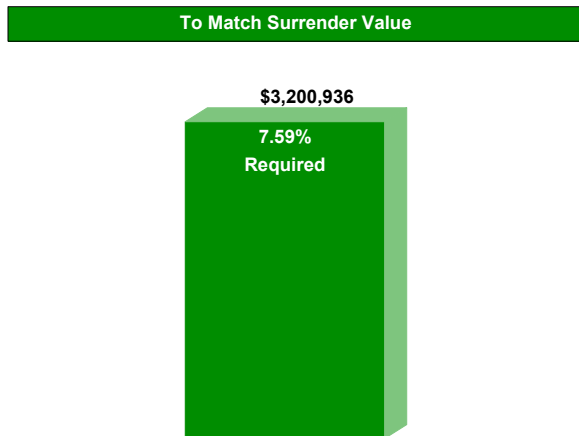
Insured: Male Age 50

Matching Values at Age 90 (Year 40)

Male Age 50	Any Taxable Investment Yield 6.00%	Income Tax Rate 20.00%	Max Accumulator+ II Interest Rate Varies by Account	Initial Payment 51,200	Initial Death Benefit 705,911
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Gross Interest Rate Required on Any Taxable Investment to Match Max Accumulator+ II IUL (July 2021) Policy Values over 40 Years.

	Gross Interest Rate Required
To match Surrender Value of: \$3,200,936	7.59%
To match Death Benefit of: \$3,906,847	8.33%



Income Tax Considerations

1. Any Taxable Investment: Interest is taxed as earned.
2. Max Accumulator+ II IUL (July 2021):
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702(A)) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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