

Retail vs. Wholesale (Hypothetical)



BOY Year Age		Inforce Policy (12th Year)			Replace and Maintain Current DB			
		Retail Whole Life Contract			M Financial Wholesale Product			
		Cash			Cash			
		Annual Premium	Surrender Value	Death Benefit	Annual Premium*	Surrender Value	Death Benefit	
1	66	12	(\$114,233)	\$3,106,091	\$15,000,000	(\$114,233)	\$2,667,215	\$15,000,000
2	67	13	(114,233)	3,370,274	15,000,000	-	2,774,952	15,000,000
3	68	14	(114,233)	3,646,198	15,000,000	-	2,990,204	15,000,000
4	69	15	(114,233)	3,934,206	15,000,000	-	3,010,835	15,000,000
5	70	16	(114,233)	4,234,763	15,000,000	-	3,139,820	15,000,000
6	71	17	(114,233)	4,557,319	15,000,000	-	3,316,385	15,000,000
7	72	18	(114,233)	4,900,134	15,000,000	-	3,500,949	15,000,000
8	73	19	(114,233)	5,263,787	15,000,000	-	3,693,709	15,000,000
9	74	20	(114,233)	5,648,793	15,000,000	-	3,894,827	15,000,000
10	75	21	(114,233)	6,058,339	15,000,000	-	4,104,382	15,000,000
11	76	22	(114,233)	6,485,369	15,000,000	-	4,357,115	15,000,000
12	77	23	(114,233)	6,929,233	15,000,000	-	4,622,131	15,000,000
13	78	24	(114,233)	7,389,102	15,000,000	-	4,896,943	15,000,000
14	79	25	-	7,743,348	15,000,000	-	5,186,031	15,000,000
15	80	26	-	8,104,437	15,000,000	-	5,481,966	15,000,000
20	85	31	-	9,959,352	15,000,000	-	7,064,653	15,000,000
25	90	36	-	11,717,114	15,000,000	-	8,757,858	15,000,000
30	95	41	-	13,630,357	15,000,000	-	10,339,962	15,000,000
TOTAL			(\$1,485,029)			(\$114,233)		

**Total Out-of-Pocket Premium Savings with M Financial Wholesale Product for the Same Death Benefit...
\$1.37 Million**

*First year "Annual Premium" only includes new premium. Therefore, it does NOT include the estimated 1035 Exchange amount of \$2,853,077 illustrated to be received by the carrier in month 1.

Experiences of clients with life insurance products will depend on their unique facts and circumstances, and we cannot guarantee the same results for all clients.