

Interest Adjusted Cost Analysis

Prepared for: Sample Client

Prepared by: You Name Goes Here

Face Amount: (1) 636,000.00 (2) 500,000.00

Product 1: Aviva Life and Annuity Company
 Advantage Builder - Single Pay (P+/175k)
 Present CSV 0.00

Product 2: Banner Life Insurance Company
 Life Choice UL - pay to age 121 (Plus)

Interest Rate: 8.99% Tax Rate: 40.00% After Tax Rate: 5.39%

Year	Age	Premium 1	Premium 2	1 minus 2	Premiums Saved
1	60	136,000.00	6,960.00	129,040.00	136,000.42
2	61	0.00	6,960.00	-6,960.00	136,000.86
3	62	0.00	6,960.00	-6,960.00	136,001.32
4	63	0.00	6,960.00	-6,960.00	136,001.81
5	64	0.00	6,960.00	-6,960.00	136,002.33
6	65	0.00	6,960.00	-6,960.00	136,002.87
7	66	0.00	6,960.00	-6,960.00	136,003.44
8	67	0.00	6,960.00	-6,960.00	136,004.04
9	68	0.00	6,960.00	-6,960.00	136,004.68
10	69	0.00	6,960.00	-6,960.00	136,005.35
11	70	0.00	6,960.00	-6,960.00	136,006.06
12	71	0.00	6,960.00	-6,960.00	136,006.80
13	72	0.00	6,960.00	-6,960.00	136,007.59
14	73	0.00	6,960.00	-6,960.00	136,008.41
15	74	0.00	6,960.00	-6,960.00	136,009.28
16	75	0.00	6,960.00	-6,960.00	136,010.20
17	76	0.00	6,960.00	-6,960.00	136,011.17
18	77	0.00	6,960.00	-6,960.00	136,012.19
19	78	0.00	6,960.00	-6,960.00	136,013.26
20	79	0.00	6,960.00	-6,960.00	136,014.40
21	80	0.00	6,960.00	-6,960.00	136,015.59
22	81	0.00	6,960.00	-6,960.00	136,016.85
23	82	0.00	6,960.00	-6,960.00	136,018.18
24	83	0.00	6,960.00	-6,960.00	136,019.57
25	84	0.00	6,960.00	-6,960.00	136,021.05
26	85	0.00	6,960.00	-6,960.00	136,022.60
27	86	0.00	6,960.00	-6,960.00	136,024.24
28	87	0.00	6,960.00	-6,960.00	136,025.96
29	88	0.00	6,960.00	-6,960.00	136,027.78
30	89	0.00	6,960.00	-6,960.00	136,029.70
31	90	0.00	6,960.00	-6,960.00	136,031.72
32	91	0.00	6,960.00	-6,960.00	136,033.85
33	92	0.00	6,960.00	-6,960.00	136,036.09
34	93	0.00	6,960.00	-6,960.00	136,038.45

YearAge	Premium 1	Premium 2	1 minus 2	Premiums Saved
35 94	0.00	6,960.00	-6,960.00	136,040.94
36 95	0.00	6,960.00	-6,960.00	136,043.57
37 96	0.00	6,960.00	-6,960.00	136,046.34
38 97	0.00	6,960.00	-6,960.00	136,049.26
39 98	0.00	6,960.00	-6,960.00	136,052.33
40 99	0.00	6,960.00	-6,960.00	136,055.57

NOTE: Every effort has been made to ensure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.