

HOW LONG WILL LIFE INSURANCE PROCEEDS LAST?

Date: June 6, 2025

INTRODUCTION

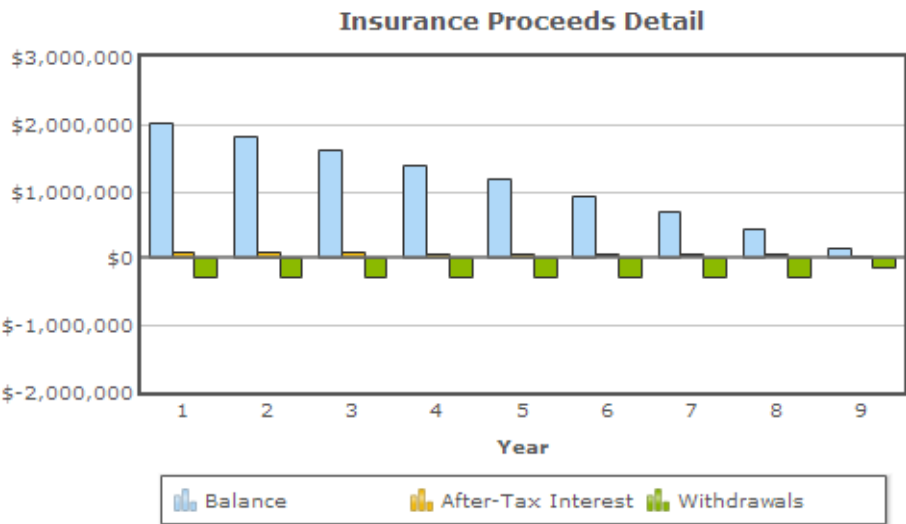
The following exhibit is designed to illustrate how long invested life insurance proceeds can provide a survivor income from both principal and interest, following an insured's death.

SUMMARY OF INPUT

Life Insurance Death Benefit	\$2,000,000
Monthly survivor income needs	\$24,000
Annual inflation adjustment (if any)	0.00%
Annual before-tax return on insurance proceeds	5.00%
Federal marginal tax bracket	0.00%
Desired amortization schedule	Yearly

ANALYSIS

Based on the summary input data used in this analysis, survivors could expect to receive an income for 8.7 years with systematic withdrawals totaling \$2,449,138.



Year	Beginning Balance	Withdrawals	Annual Interest @ 5.00%	Taxes @ 0.00%	Ending Balance
1	\$2,000,000	\$-288,000	\$94,403	\$0	\$1,806,403
2	1,806,403	-288,000	84,499	0	1,602,902
3	1,602,902	-288,000	74,087	0	1,388,989
4	1,388,989	-288,000	63,143	0	1,164,132
5	1,164,132	-288,000	51,639	0	927,771
6	927,771	-288,000	39,546	0	679,317
7	679,317	-288,000	26,835	0	418,152
8	418,152	-288,000	13,473	0	143,625

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

9	\$143,625	\$-145,138	\$1,514	\$0	\$0
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