

#### **Basic Illustration**

Buy Term, Invest the Difference

Pre	pai	red	For	1
	-			

Joe Sample 1234 Some Place Anywhere, CA 00000 Your Representative:

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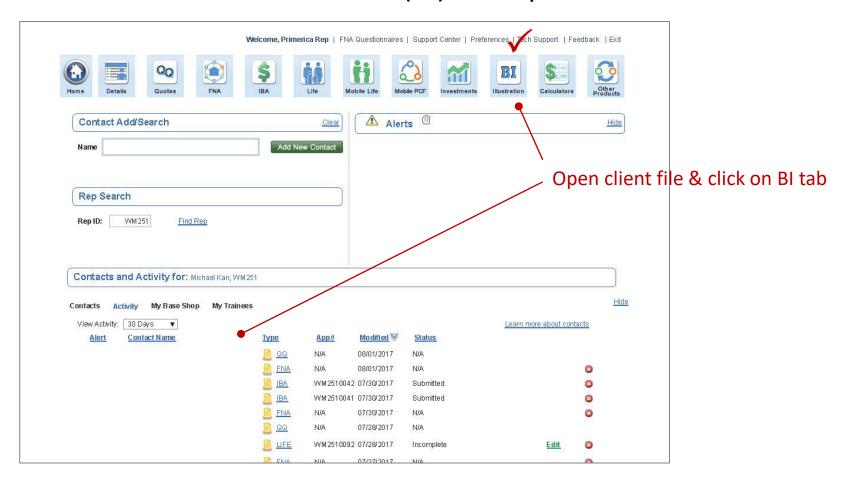
# Basic Illustration Set-up

A tool for comparison of Buy Term & Invest the Difference vs Cash Value especially if the client has a Cash Value policy.

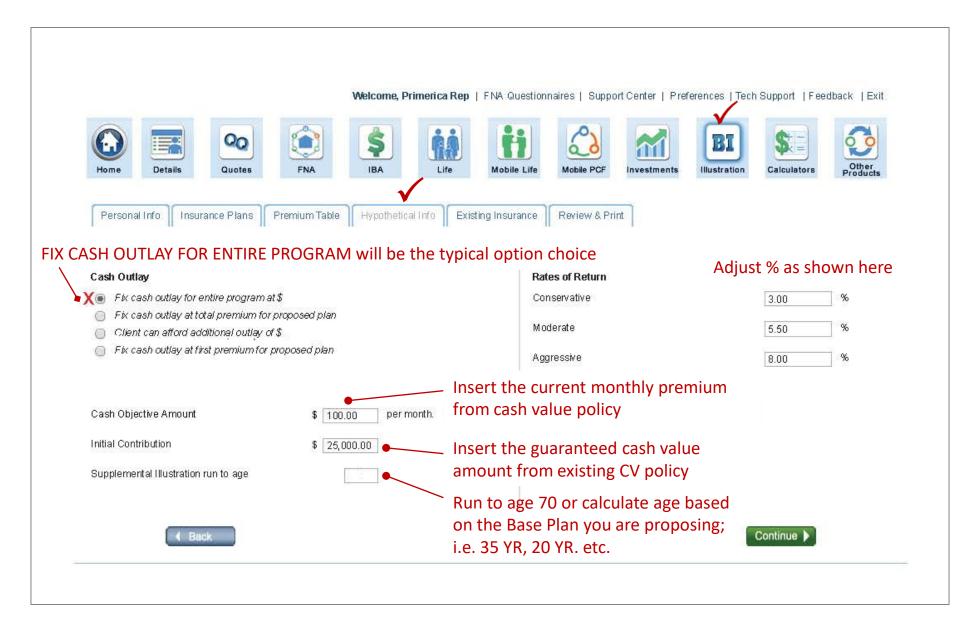
If the client has Whole Life, look for the Guaranteed Cash Value information inside the Whole Life policy.

If the client has Universal Life or Variable Life, look for the policy illustration pages, usually used to close that business. Be sure to compare the BI to the "Guaranteed" Cash Value or "Surrender Value" column

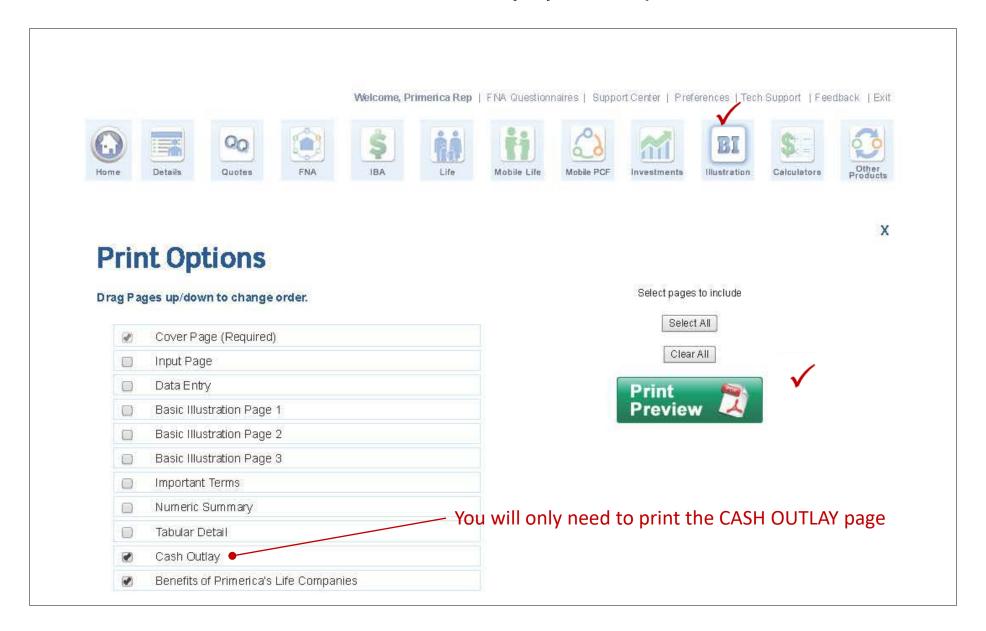
### Use the BASIC ILLUSTRATION (BI) to help "CLOSE"



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# BASIC ILLUSTRATION (BI) CASH OUTLAY PAGE

		Date: 8/	•	PRIMERICA LI	IENTAL ILLUS FE INSURANC JOE SAMPLE Tremiums are not	CE COMPANY			Page 7 of 7
Refer to Page 1 thru 5 of the Basic Illustration for guaranteed premiums and other important information.									
Calendar I Year	Policy Year	Client's Age	Client's Death Benefit	Outlay For Your Insurance &	Scheduled Monthly Premium	The Difference For Investing	3.00 %	What the Diffe Could Do	
								1000000000	
2017 2018	1	45 46	250,000	25,100.00 100.00	46.55 46.55	25,053 53	26,412	27,071	27,745
2019	3	47	250,000 250,000	100.00	46.55	53	27,868 29,367	29,259 31,571	30,718 33,938
2020	4	48	250,000	100.00	46.55	53	30,912	34,012	37,425
2020	5	49	250,000	100.00	46.55	53	32,504	36,592	41,201
2021	6	50	250,000	100.00	46.55	53	34,145	39,317	45,291
2022	7	51	250,000	100.00	46.55	53	35,835	42,196	45,291
2023	8	52	250,000	100.00	46.55	53	37,577	45,238	54,516
2025	9	53	250,000	100.00	46.55	53	39,377	48,450	59,711
2025	10	54	250,000	100.00	46.55	53	41,222	51,844	65,337
2026	11	55	250,000	100.00	46.55	53	43,128	55,429	71,430
2027	12	56	250,000	100.00	46.55	53	45,120	59,217	78,029
2029	13	57	250,000	100.00	46.55	53	47,116	63,218	85,175
2030	14	58	250,000	100.00	46.55	53	49,201	67,445	92,914
2031	15	59	250,000	100.00	46.55	53	51,350	71,911	101,296
2032	16	60	250,000	100.00	46.55	53	53,564	76,627	110,374
2032	17	61	250,000	100.00	46.55	53	55,845	81,610	120,205
2034	18	62	250,000	100.00	46.55	53	58,195	86,875	130,852
2035	19	63	250,000	100.00	46.55	53	60,617	92,436	142,383
2036	20	64	250,000	100.00	46.55	53	63.113	98.312	154.871
2037	21	65	250,000	259.12	259.12	0	65,032	103,857	167,725
2042	26	70	250,000	335.12	335.12	o	75,542	136,646	249,885
2047	31	75	250,000	570.95	570.95	o	87,750	179,786	372,290
2051	35	79	250.000	907.73	907.73	0	98.924	223.914	512,146
2056	40	84	250,000	1,594.58	1,594.58	0	114,913	294,604	763,018
<b>HISTORI</b> ( Average Annual	CAL P	ERFORI	MANCE (	OF INVESTMENT	INDICES *	and			
Return Over_Year	's	3 Month T-Bills	S&P 5	Average	d Income F Averag 22.56	10			
3		0.16 %	10.63		7.10				
5		0.12 %	14.01		10.82	_			
10		0.58 %	7.62	% 6.93 %	5.54	%			
15		1.21 %	7.35	% 6.64 %	6.37	%			
				for investment. Past invest					

Compare these hypo results at the end of the Primerica Life policy term period to <u>The Guaranteed</u> <u>Cash Value</u> of the existing CV policy (either in the Whole policy or from policy illustrations.

This should be more than their <u>Guaranteed Cash</u> Value

"These are the past performances of Investment Indices— so the % we used are realistic possibilities, wouldn't you agree?"

Annual Return OverYears	3 Month T-Bills	S&P 500	Growth Fund Average	Growth and Income Fund Average
1	0.35 %	24.98 %	25.00 %	22.56 %
3	0.16 %	10.63 %	8.00 %	7.10 %
5	0.12 %	14.01 %	12.96 %	10.82 %
10	0.58 %	7.62 %	6.93 %	5.54 %
15	1.21 %	7.35 %	6.64 %	6.37 %