



Basic Illustration

Buy Term, Invest the Difference

Prepared For:

Joe Sample
1234 Some Place
Anywhere, CA 00000

Your Representative:

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

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Type	App#	Modified	Status	
QQ	N/A	08/01/2017	N/A	
FNA	N/A	08/01/2017	N/A	✖
IBA	WM2510042	07/30/2017	Submitted	✖
IBA	WM2510041	07/30/2017	Submitted	✖
FNA	N/A	07/30/2017	N/A	✖
QQ	N/A	07/28/2017	N/A	
LIFE	WM2510092	07/28/2017	Incomplete	Edit ✖
FNA	N/A	07/27/2017	N/A	✖

Open client file & click on BI tab

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Personal Info Insurance Plans Premium Table Hypothetical Info Existing Insurance Review & Print

FIX CASH OUTLAY FOR ENTIRE PROGRAM will be the typical option choice

Cash Outlay

- Fix cash outlay for entire program at \$
- Fix cash outlay at total premium for proposed plan
- Client can afford additional outlay of \$
- Fix cash outlay at first premium for proposed plan

Rates of Return

Adjust % as shown here

Conservative	3.00	%
Moderate	5.50	%
Aggressive	8.00	%

Cash Objective Amount \$ 100.00 per month. **Insert the current monthly premium from cash value policy**

Initial Contribution \$ 25,000.00 **Insert the guaranteed cash value amount from existing CV policy**

Supplemental Illustration run to age **Run to age 70 or calculate age based on the Base Plan you are proposing; i.e. 35 YR, 20 YR. etc.**

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<input checked="" type="checkbox"/>	Cover Page (Required)
<input type="checkbox"/>	Input Page
<input type="checkbox"/>	Data Entry
<input type="checkbox"/>	Basic Illustration Page 1
<input type="checkbox"/>	Basic Illustration Page 2
<input type="checkbox"/>	Basic Illustration Page 3
<input type="checkbox"/>	Important Terms
<input type="checkbox"/>	Numeric Summary
<input type="checkbox"/>	Tabular Detail
<input checked="" type="checkbox"/>	Cash Outlay
<input checked="" type="checkbox"/>	Benefits of Primerica's Life Companies

Select pages to include

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Print Preview 

You will only need to print the CASH OUTLAY page

X

BASIC ILLUSTRATION (BI) CASH OUTLAY PAGE

Prepared Date: 8/3/17 SUPPLEMENTAL ILLUSTRATION Page 7 of 7
 PRIMERICA LIFE INSURANCE COMPANY
 JOE SAMPLE
 Scheduled premiums are not guaranteed
 Refer to Page 1 thru 5 of the Basic Illustration for guaranteed premiums and other important information.

Calendar Year	Policy Year	Client's Age	Client's Death Benefit	Outlay For Your Insurance & Investing Goals	Scheduled Monthly Premium	The Difference For Investing	What the Difference Could Do At		
							3.00 %	5.50 %	8.00 %
2017	1	45	250,000	25,100.00	46.55	25,053	26,412	27,071	27,745
2018	2	46	250,000	100.00	46.55	53	27,888	29,259	30,718
2019	3	47	250,000	100.00	46.55	53	29,367	31,571	33,938
2020	4	48	250,000	100.00	46.55	53	30,912	34,012	37,425
2021	5	49	250,000	100.00	46.55	53	32,504	36,592	41,201
2022	6	50	250,000	100.00	46.55	53	34,145	39,317	45,291
2023	7	51	250,000	100.00	46.55	53	35,835	42,196	49,720
2024	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	39,372	48,450	59,711
2026	10	54	250,000	100.00	46.55	53	41,222	51,844	65,337
2027	11	55	250,000	100.00	46.55	53	43,128	55,429	71,430
2028	12	56	250,000	100.00	46.55	53	45,092	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
2033	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	92,438	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	0	75,542	136,646	249,885
2047	31	75	250,000	570.95	570.95	0	87,750	179,788	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

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

This should be more than their Guaranteed Cash Value

“These are the past performances of Investment Indices– so the % we used are realistic possibilities, wouldn’t you agree?”

HISTORICAL PERFORMANCE OF INVESTMENT INDICES *

Average Annual Return Over __ Years	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 %

* The above indices cannot be purchased for investment. Past investment returns are not a guarantee of future performance.
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