

Whole Life 99 Illustration
Prepared for:
Roger Rabbit

Home Office:
The Guardian Life Insurance Company of America
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GUARDIAN®



IMNB0000000300101

Guardian
 Life Insurance Illustration
 Planning Concept Based on the 2018 Dividend Scale

Roger Rabbit, Male Age 50, Preferred NT

<u>Benefit</u>		<u>Premium</u> **
\$418,000	Whole Life 99	\$10,587.62
	Paid Up Additions Rider (Scheduled)	\$13,412.38
	Total First Year Premium	\$24,000.00

Dividend Option: Paid Up Additions (D)

POL YR	AGE AT START OF YEAR	Guaranteed		Non-Guaranteed							
		BASE POLICY ANNUAL PREM #	BASE GUAR. CASH VALUE ##	NET PREM # *	ANNUAL LOAN #	CUM LOAN #	AFTER TAX LOAN INTEREST #	NET AFTER TAX OUTLAY # *	CUM NET A/T OUTLAY # *	NET CASH VALUE ## *	NET DEATH BENEFIT ## *
1	50	10,588	0	24,000	0	0	0	24,000	24,000	13,161	454,430
2	51	10,588	347	24,000	0	0	0	24,000	48,000	28,095	490,695
3	52	10,588	8,402	24,000	0	0	0	24,000	72,000	51,516	527,834
4	53	10,588	16,624	24,000	0	0	0	24,000	96,000	75,867	564,607
5	54	10,588	24,984	24,000	0	0	0	24,000	120,000	101,222	601,062
6	55	10,588	33,653	24,000	0	0	0	24,000	144,000	127,784	637,375
7	56	10,588	42,452	24,000	0	0	0	24,000	168,000	155,713	673,907
8	57	10,588	51,372	24,000	0	0	0	24,000	192,000	185,051	711,102
9	58	10,588	60,489	24,000	0	0	0	24,000	216,000	215,907	748,930
10	59	10,588	69,785	24,000	0	0	0	24,000	240,000	248,312	787,332
11	60	10,588	79,232	24,000	0	0	0	24,000	264,000	282,310	826,356
12	61	10,588	88,779	24,000	0	0	0	24,000	288,000	317,921	866,097
13	62	10,588	98,376	24,000	0	0	0	24,000	312,000	355,151	906,664
14	63	10,588	108,007	24,000	0	0	0	24,000	336,000	394,043	948,147
15	64	10,588	117,675	24,000	0	0	0	24,000	360,000	434,658	990,585
16	65	10,588	127,386	-30,177	0	0	0	-30,177	329,823	421,059	934,772
17	66	10,588	137,175	-30,177	0	0	0	-30,177	299,646	406,767	880,342
18	67	10,588	147,077	-30,177	0	0	0	-30,177	269,469	391,796	827,127
19	68	10,588	157,093	-30,177	0	0	0	-30,177	239,292	376,124	775,019
20	69	10,588	167,263	-30,177	0	0	0	-30,177	209,115	359,760	723,914
21	70	10,588	176,860	-30,177	0	0	0	-30,177	178,938	341,956	673,744
22	71	10,588	186,512	-30,177	0	0	0	-30,177	148,761	323,331	624,469
23	72	10,588	196,071	-30,177	0	0	0	-30,177	118,584	303,761	576,100
24	73	10,588	205,568	-30,177	0	0	0	-30,177	88,407	283,261	528,570
25	74	10,588	215,023	-30,177	0	0	0	-30,177	58,230	261,813	481,751
26	75	10,588	224,424	-30,177	0	0	0	-30,177	28,053	239,400	435,558
27	76	10,588	233,771	-4,383	26,825	26,825	1,032	-30,177	-2,124	215,711	399,940
28	77	10,588	243,008	1,827	34,357	61,183	2,353	-30,177	-32,301	190,587	365,579
29	78	10,588	252,067	1,831	35,736	96,918	3,728	-30,177	-62,478	163,922	329,856
30	79	10,588	260,878	1,819	37,152	134,071	5,157	-30,177	-92,655	135,602	292,724
31	80	10,588	269,439	1,798	38,617	172,687	6,642	-30,177	-122,832	105,546	254,107
32	81	10,588	277,686	1,798	8,777	181,464	6,979	0	-122,832	105,305	245,619
33	82	10,588	285,678	1,509	8,828	190,293	7,319	0	-122,832	104,724	237,046
34	83	10,588	293,419	1,254	8,916	199,209	7,662	0	-122,832	103,778	228,359
35	84	10,588	300,897	1,025	9,034	208,243	8,009	0	-122,832	102,410	219,513