

30-Year Impact of Fees & Commissions

Saving \$10,000/year - growing at 8% for 30 years

- No Fees
- IUL - 35 y/o Male, Preferred N/S
- 1% Fees
- 2% Fees
- 3% Fees

\$1,223,459
\$1,184,425

\$995,554

\$813,558

\$667,998

3% in fees means account will have \$667,998 in 30 years

IUL will have \$1,184,425 in 30 years - net of all costs

In 30 years, IUL has **\$516,427, or 77% more money**

Total 30-year IUL policy expenses = \$47,986

11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30