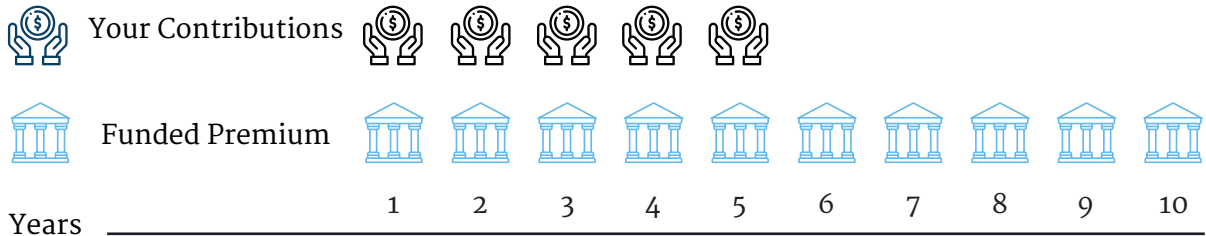



CASE STUDY #1


**44 YR. OLD MALE,
ELITE HEALTH,
\$1,000,000 IUL❖**

Death Benefit
Protection
w/Living Benefits
Retirement Planning



 Your Contributions
\$27,000 years 1-5
\$0 years 6-10

\$135,000 total contributions

 Funded Premium from Lender
\$50,000 years 1-10

\$500,000 total contributions

CASE DESIGN: 5 pay @ \$27,000 per year

POTENTIAL RETIREMENT INCOME: (age 65) \$50,205/yr. to age 100= \$1,757,175

- ❖ IUL is Indexed Universal Life
- ❖ Performance not guaranteed and interest rate not guaranteed
- ❖ 10 year interest payments optional

ANY POTENTIAL BENEFITS ARE DEPENDENT ON A PARTICIPANT'S PERSONAL CIRCUMSTANCES AND A NUMBER OF OTHER FINANCIAL AND ECONOMIC FACTORS. SOME FEATURES AND BENEFITS NOT AVAILABLE IN CERTAIN STATES. DISCUSSIONS REGARDING TAXATION, CORPORATE ASSET PROTECTION AND OTHER COMPLEX PLANNING ISSUES REQUIRE REVIEW BY APPROPRIATELY LICENSED AND RETAINED LEGAL AND TAX COUNSEL. AT NO TIME DOES NORTHSTAR FUNDING PARTNERS, THE INSURED RETIREMENT ADVANTAGE® (I.R.A.®), LIFE INSURANCE PREMIUM FINANCING OR THE USE OF LIFE INSURANCE GUARANTEE A CERTAIN RESULT. ACTUAL RESULTS CAN DIFFER SUBSTANTIALLY FROM THE TIME OF INITIAL DESIGN AND IMPLEMENTATION. THE I.R.A.® TRADEMARK AND PROPERTY RIGHTS ARE OWNED EXCLUSIVELY BY NORTHSTAR FUNDING PARTNERS. ALL INFORMATION IS SUBJECT TO CHANGE AT ANY TIME.