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INDEXED UNIVERSAL LIFE PLANNING

IUL Gift Tax Strategy

PREPARED FOR

Valued Client

AGENT

Neal Brown

Legacy Income Design

GIFT FUNDING
CASH FLOW
PROTECTION

Symetra Accumulator Ascent IUL 3.0 - GPT

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Strategy Snapshot

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
6.69% LEDGER SCENARIO

TOTAL PREMIUMS	ANNUAL DISTRIBUTIONS	TOTAL DISTRIBUTIONS	AGE 90 NET DEATH BENEFIT
$380,000	**$486,528**	**$9,730,560**	**$3,957,896**
$38,000 for 10 years	Ages 66–85	20 annual distributions	Ledger value at age 90

IUL Gift Tax Strategy positions annual gifts as a funding source for policy premiums, then illustrates future distributions and legacy value under the current non-guaranteed 6.69% ledger assumptions.

MEASURE	LEDGER VALUE	PLANNING USE
Premium Funding	$380,000	Gift-funded contribution design
Distributions	$9,730,560	Projected income window
Net Gain	$9,350,560	Distributions above premiums
Age 90 Net Value	$2,682,427	Remaining policy value

Source: Symetra illustration pages 25–26 of 29, current non-guaranteed 6.69% column. Values are not guaranteed.

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Gift-Funded IUL Framework

VALUED CLIENT | NEAL BROWN

STAGE 01

Annual Gifts Fund Premiums

$38,000 is illustrated for 10 annual premium payments, creating a total premium design of **$380,000**.

STAGE 02

Policy Builds Tax-Advantaged Access

The 6.69% current non-guaranteed ledger illustrates policy growth before the projected distribution window begins.

STAGE 03

Distributions Support Future Cash Flow

The ledger illustrates **$486,528** of annual distributions from ages **66 through 85**.

$380,000
TOTAL PREMIUMS

$486,528
ANNUAL DISTRIBUTIONS

$9,730,560
TOTAL DISTRIBUTIONS

Age 90
LEDGER STOPS HERE

Source: Symetra illustration pages 25–26 of 29, current non-guaranteed 6.69% column.

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Projected Annual Distributions

VALUED CLIENT
NEAL BROWN
CURRENT 6.69% LEDGER

DISTRIBUTION WINDOW

$486,528 annually from ages 66 through 85

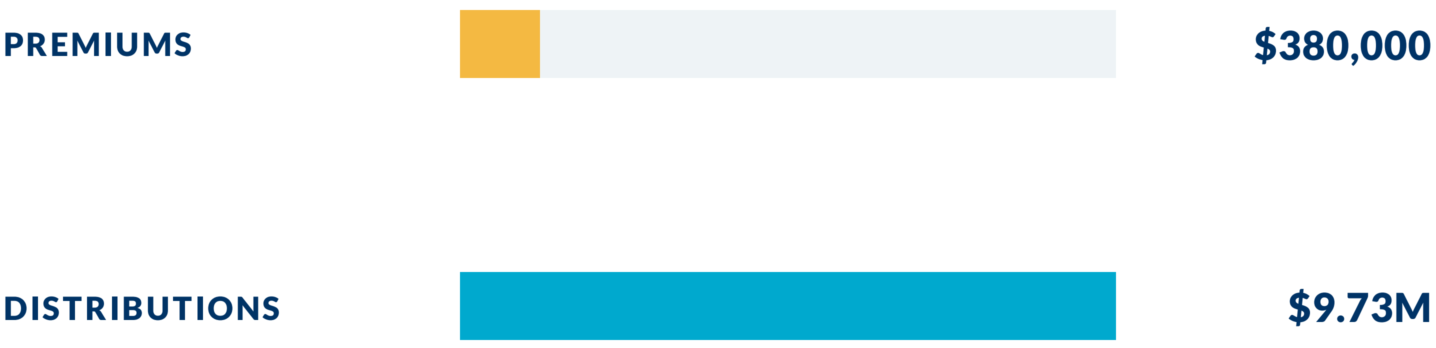
The ledger illustrates **20 annual distributions** after the 10-pay premium period. These distributions total **$9,730,560**, compared with total illustrated premiums of **$380,000**.

The illustrated values are based on Symetra illustration pages 25–26 of 29, current non-guaranteed 6.69% column. Values are not guaranteed and depend on the assumptions shown in the carrier illustration.

$486,528
ANNUAL DISTRIBUTIONS

20 Years
AGES 66–85

$9,730,560
TOTAL DISTRIBUTIONS



Projected distributions exceed premiums by $9,350,560 under the illustrated scenario.

Client-facing terminology: Annual Distributions. No client name is shown in this presentation.

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Age 90 Policy Values

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
CURRENT NON-GUARANTEED 6.69%

At age 90, the 6.69% ledger shows policy value remaining after the illustrated distribution period, with the detailed ledger presentation stopping at age 90.

NET VALUE AT AGE 90

$2,682,427

Projected value shown in the age-90 ledger row

NET DEATH BENEFIT AT AGE 90

$3,957,896

Projected net death benefit at the same age

Age 90 Ledger Row

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
67	90	$0	$0	$25,509,369	$2,682,427	$3,957,896

Source: Symetra illustration page 26 of 29, current non-guaranteed 6.69% column. Values are not guaranteed.

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Premiums vs. Distributions

PREPARED FOR VALUED CLIENT
CURRENT NON-GUARANTEED 6.69% LEDGER

PROJECTED CASH FLOW COMPARISON

A $380,000 premium design supports $9.73M of projected distributions.

The ledger illustrates **$486,528** of Annual Distributions from ages **66 through 85**, creating total projected distributions of **$9,730,560**.

TOTAL PREMIUMS	**$380,000**
TOTAL DISTRIBUTIONS	**$9,730,560**
NET GAIN OVER PREMIUMS	**$9,350,560**

Illustrated Premium Leverage

VALUES SHOWN IN DOLLARS
DISTRIBUTIONS PROJECTED AGES 66–85

25.6x
TOTAL DISTRIBUTIONS / PREMIUMS

20 Years
ANNUAL DISTRIBUTIONS

Age 90
LEDGER STOPS AT AGE 90

Source: Symetra illustration pages 25–26 of 29, current non-guaranteed 6.69% column. Illustrated values are not guaranteed.

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Ledger Detail: Years 1–15

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
6.69% CURRENT NON-GUARANTEED COLUMN

Illustration page 24 shows the initial premium-funded accumulation years, beginning with policy year 1 and continuing through policy year 15.

ALL VALUES CENTERED | YEARS 1–15

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
1	24	$38,000	$0	$32,799	$6,082	$1,048,291
2	25	$38,000	$0	$69,766	$43,384	$1,085,258
3	26	$38,000	$0	$109,507	$83,470	$1,124,999
4	27	$38,000	$0	$152,217	$126,525	$1,167,709
5	28	$38,000	$0	$198,105	$172,768	$1,213,597
6	29	$38,000	$0	$250,872	$230,603	$1,266,364
7	30	$38,000	$0	$307,566	$292,364	$1,323,058
8	31	$38,000	$0	$368,459	$358,324	$1,383,951
9	32	$38,000	$0	$433,874	$428,806	$1,449,366
10	33	$38,000	$0	$504,127	$504,127	$1,519,619
11	34	$0	$0	$541,111	$541,111	$1,352,778
12	35	$0	$0	$580,813	$580,813	$1,452,032
13	36	$0	$0	$623,423	$623,423	$1,558,556
14	37	$0	$0	$669,143	$669,143	$1,672,858
15	38	$0	$0	$718,209	$718,209	$1,795,523

Source: Symetra Accumulator Ascent IUL 3.0 - GPT illustration, 6.69% current non-guaranteed scenario. Values are illustrated and not guaranteed.

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Ledger Detail: Years 16–30

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
6.69% CURRENT NON-GUARANTEED COLUMN

Illustration page 24 continues the accumulation ledger through policy year 30, immediately before the existing age 54 and later ledger pages.

ALL VALUES CENTERED | YEARS 16–30

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
16	39	$0	$0	$770,864	$770,864	$1,927,159
17	40	$0	$0	$827,335	$827,335	$2,068,338
18	41	$0	$0	$887,910	$887,910	$2,157,622
19	42	$0	$0	$952,914	$952,914	$2,248,877
20	43	$0	$0	$1,022,709	$1,022,709	$2,342,005
21	44	$0	$0	$1,097,655	$1,097,655	$2,436,794
22	45	$0	$0	$1,178,238	$1,178,238	$2,533,213
23	46	$0	$0	$1,264,761	$1,264,761	$2,643,350
24	47	$0	$0	$1,357,625	$1,357,625	$2,755,979
25	48	$0	$0	$1,457,297	$1,457,297	$2,870,876
26	49	$0	$0	$1,564,288	$1,564,288	$2,987,789
27	50	$0	$0	$1,679,196	$1,679,196	$3,106,513
28	51	$0	$0	$1,802,596	$1,802,596	$3,208,622
29	52	$0	$0	$1,935,116	$1,935,116	$3,309,048
30	53	$0	$0	$2,077,443	$2,077,443	$3,407,007

Source: Symetra Accumulator Ascent IUL 3.0 - GPT illustration, 6.69% current non-guaranteed scenario. Values are illustrated and not guaranteed.

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Ledger Detail: Ages 54–68

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
6.69% CURRENT NON-GUARANTEED COLUMN

Illustration page 25 shows the transition from pre-distribution accumulation to the first projected annual distributions beginning at age 66.

ALL VALUES CENTERED | AGES 54–68

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
31	54	$0	$0	$2,230,315	$2,230,315	$3,501,594
32	55	$0	$0	$2,394,555	$2,394,555	$3,591,832
33	56	$0	$0	$2,570,952	$2,570,952	$3,753,591
34	57	$0	$0	$2,760,428	$2,760,428	$3,919,808
35	58	$0	$0	$2,963,952	$2,963,952	$4,090,254
36	59	$0	$0	$3,182,587	$3,182,587	$4,264,666
37	60	$0	$0	$3,417,461	$3,417,461	$4,442,699
38	61	$0	$0	$3,669,650	$3,669,650	$4,697,153
39	62	$0	$0	$3,940,420	$3,940,420	$4,964,929
40	63	$0	$0	$4,231,150	$4,231,150	$5,246,626
41	64	$0	$0	$4,543,333	$4,543,333	$5,542,867
42	65	$0	$0	$4,878,580	$4,878,580	$5,854,296
43	**66**	**$0**	**$486,528**	**$5,235,018**	**$4,734,114**	**$5,728,768**
44	**67**	**$0**	**$486,528**	**$5,614,018**	**$4,584,660**	**$5,595,184**
45	**68**	**$0**	**$486,528**	**$6,017,036**	**$4,430,160**	**$5,453,056**

Source: Symetra Accumulator Ascent IUL 3.0 - GPT illustration, page 25 of 29, current non-guaranteed interest scenario of 6.69%. Values are illustrated and not guaranteed.

Age 66
DISTRIBUTIONS BEGIN

$486,528
ANNUAL DISTRIBUTIONS

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Ledger Detail: Ages 69–83

COVERED AGES	ANNUAL DISTRIBUTIONS	PREMIUM OUTLAY	SCENARIO
69–83	$486,528	$0	6.69%

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
POLICY	CLIENT	6.69% LEDGER	DISTRIBUTION WINDOW	NON-GUARANTEED	NON-GUARANTEED	NON-GUARANTEED
46	69	$0	$486,528	$6,445,627	$4,270,568	$5,301,869
47	70	$0	$486,528	$6,901,418	$4,105,828	$5,141,041
48	71	$0	$486,528	$7,386,488	$3,936,236	$4,896,480
49	72	$0	$486,528	$7,902,843	$3,761,923	$4,631,236
50	73	$0	$486,528	$8,452,702	$3,583,128	$4,343,871
51	74	$0	$486,528	$9,038,488	$3,400,183	$4,032,877
52	75	$0	$486,528	$9,662,866	$3,213,550	$3,696,694
53	76	$0	$486,528	$10,327,176	$3,022,244	$3,538,603
54	77	$0	$486,528	$11,033,961	$2,826,355	$3,378,053
55	78	$0	$486,528	$11,785,869	$2,625,940	$3,215,234
56	79	$0	$486,528	$12,585,712	$2,421,083	$3,050,369
57	80	$0	$486,528	$13,436,441	$2,211,854	$2,883,676
58	81	$0	$486,528	$14,341,135	$1,998,291	$2,715,348
59	82	$0	$486,528	$15,303,069	$1,780,465	$2,545,618
60	83	$0	$486,528	$16,325,591	$1,558,340	$2,374,619

ALL VALUES SHOWN FROM THE CURRENT NON-GUARANTEED 6.69% LEDGER; DISTRIBUTIONS ARE HIGHLIGHTED AND CENTERED.

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Ledger Detail: Ages 84–90

Ages 84–90
FINAL DETAILED LEDGER RANGE

$486,528
ANNUAL DISTRIBUTIONS AT AGES 84–85

$2,682,427
NET VALUE AT AGE 90

$3,957,896
NET DEATH BENEFIT AT AGE 90

YEAR	AGE	ANNUAL PREMIUM OUTLAY	ANNUAL DISTRIBUTIONS	POLICY VALUE	NET VALUE	NET DEATH BENEFIT
61	84	$0	$486,528	$17,412,180	$1,331,826	$2,202,435
62	85	$0	$486,528	$18,567,324	$1,101,647	$2,030,013
63	86	$0	$0	$19,794,295	$1,368,005	$2,357,720
64	87	$0	$0	$21,098,599	$1,658,864	$2,713,794
65	88	$0	$0	$22,483,671	$1,974,750	$3,098,934
66	89	$0	$0	$23,952,881	$2,315,969	$3,513,614
67	90	$0	$0	$25,509,369	$2,682,427	$3,957,896

Source: Symetra Accumulator Ascent IUL 3.0 - GPT illustration, page 26 of 29, current non-guaranteed 6.69% column. This detailed ledger slide intentionally includes age 90 and stops at age 90; no age 91 or later values are shown.

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Planning Partner

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
IUL GIFT TAX STRATEGY

The planning process combines agent guidance, LIBRA case support, and carrier illustration data so the strategy can be reviewed for fit, funding, and long-term expectations.

COORDINATED REVIEW BEFORE IMPLEMENTATION

AGENT

Neal Brown

Guides the strategy discussion, reviews funding goals, and helps coordinate next steps for Valued Client.

PLANNING SUPPORT

LIBRA

Provides planning support, presentation structure, and case design context for the IUL Gift Tax Strategy.

ILLUSTRATED CARRIER

Symetra

The values shown are based on the Symetra Accumulator Ascent IUL 3.0 - GPT illustration and its non-guaranteed assumptions.

Implementation Review Areas

REVIEW AREA	PURPOSE	PRIMARY RESOURCE	CLIENT ACTION
Illustration Assumptions	Confirm premium, distribution, and age-90 values	Neal Brown / Carrier Illustration	Review the complete illustration
Gift Strategy	Coordinate annual funding and ownership structure	Tax / Legal Advisors	Confirm gifting approach
Policy Suitability	Evaluate risk tolerance, objectives, and liquidity	Agent / Planning Team	Confirm strategy fit

Illustrated values are not guaranteed. The strategy should be reviewed with qualified tax, legal, and financial professionals before implementation.

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Next Steps & Disclosures

PREPARED FOR VALUED CLIENT
AGENT: NEAL BROWN
IUL GIFT TAX STRATEGY

IMPLEMENTATION REVIEW

Recommended Planning Sequence

01 **Review the illustration assumptions**, including the 6.69% current non-guaranteed scenario and the age-90 stopping point.

02 **Confirm funding capacity** for the $38,000 annual premium design and the intended gifting structure.

03 **Coordinate with tax and legal advisors** before implementing any gift, trust, estate, or ownership strategy.

04 **Complete underwriting and policy review** before relying on any projected Annual Distributions or legacy values.

IMPORTANT DISCLOSURES

Illustrated Values Are Not Guarantees

- **This presentation is based on carrier illustration data** from the current non-guaranteed 6.69% ledger scenario. Actual policy performance may be higher or lower.
- **Annual Distributions are illustrated values** and may be affected by policy charges, index performance, loan rates, withdrawals, and other policy activity.
- **Tax treatment is not guaranteed.** Policy loans and withdrawals may have tax consequences if the policy lapses, is surrendered, or becomes a modified endowment contract.
- **This is not tax, legal, or accounting advice.** Valued Client should consult qualified advisors regarding gift tax, estate tax, ownership, and trust considerations.

$380,000	$9,730,560	Age 90
TOTAL ILLUSTRATED PREMIUMS	TOTAL ILLUSTRATED ANNUAL DISTRIBUTIONS	DETAILED LEDGER STOPS AT THIS AGE

Source: Symetra Accumulator Ascent IUL 3.0 - GPT illustration, pages 25–26 of 29. Values shown are for presentation purposes and are not guaranteed.