This sheet shows the cash flows for the I	C identified in cell B2.												
IC ID	7				Highlights								
Life Insurance Company	Lincoln National Life Ins Co			I	nvestment		\$15,000						
Insurer rating (where available)	0			l	oan obligati	ion	\$11,250	400%					
Policy #	0			l	oan interes	t	\$900						
Face Amt	\$375,000			1	Net Investme	ent	\$3,750						
Assumed Life Expectancy (months)	165				Tax deductio	n	\$13,572						
Insured Age	75			l	Jpfront cost		-\$2,493						
Insured Sex	0				Annual Fee		\$418						
IC Face Amount	\$100,000			ı	Expected Ref	turn	9% إ	oa					
CASH FLOW SCENARIOS	CASH FLOWS												
Maturity in Year;	Time	0	1	2	3	4	5	6	7	8	Annual Return	Probability	
1		-\$15,000	\$25,000								67%	0.9%	1%
2		-\$15,000	-\$418	\$25,000							28%	1.2%	0%
3		-\$15,000	-\$418	-\$418	\$25,000						17%	1.6%	0%
4		-\$15,000	-\$418	-\$418	-\$418	\$25,000					12%	2.2%	0%
5		-\$15,000	-\$418	-\$418	-\$418	-\$418	\$25,000				9%	2.6%	0%
6		-\$15,000	-\$418	-\$418	-\$418	-\$418	-\$418	\$25,000			7%	3.0%	0%
7		-\$15,000	-\$418	-\$418	-\$418	-\$418	-\$418	-\$418	\$25,000		6%	3.4%	0%
8		-\$15,000	-\$418	-\$418	-\$418	-\$418	-\$418	-\$418	-\$418	\$25,000	5%	3.8%	0%
IC matures		-\$15,000	-\$418	-\$418	-\$418	-\$418	-\$418	-\$418	-\$418	\$31,250 (projected)	8%	81.4%	6%
		-\$15,000	-\$187	-\$99	-\$6	\$146	\$258	\$374	\$492	\$26,379		Expected Return	8.6%
										7.8%			
AFTER TAX AT	46.00%												
Maturity in Year;	Time	0	1	2	3	4	5	6	7	8	Annual Return	Probability	
1		-\$8,757	\$14,157								62%	0.9%	1%
2		-\$8,757	-\$226	\$14,157							26%	1.2%	0%
3		-\$8,757	-\$226	-\$226	\$14,157						16%	1.6%	0%
4		-\$8,757	-\$226	-\$226	-\$226	\$14,157					11%	2.2%	0%
5													
6		-\$8,757	-\$226	-\$226	-\$226	-\$226	\$14,157	4			8%	2.6%	0%
		-\$8,757	-\$226	-\$226	-\$226	-\$226	-\$226	\$14,157	4		7%	3.0%	0%
7		-\$8,757 -\$8,757	-\$226 -\$226	-\$226 -\$226	-\$226 -\$226	-\$226 -\$226	-\$226 -\$226	-\$226	\$14,157		7% 5%	3.0% 3.4%	0% 0%
8		-\$8,757 -\$8,757 -\$8,757	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226	-\$226	\$14,157	7% 5% 4%	3.0% 3.4% 3.8%	0% 0% 0%
·		-\$8,757 -\$8,757 -\$8,757 -\$8,757	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226	\$17,306 (projected)	7% 5%	3.0% 3.4% 3.8% 81.4%	0% 0% 0% 6%
8		-\$8,757 -\$8,757 -\$8,757	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226	-\$226		7% 5% 4%	3.0% 3.4% 3.8%	0% 0% 0%
8 IC matures	46.00%	-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757	-\$226 -\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226	\$17,306 (projected) \$14,620	7% 5% 4%	3.0% 3.4% 3.8% 81.4%	0% 0% 0% 6%
8 IC matures AFTER TAX AND LOAN	46.00%	-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757	-\$226 -\$226 -\$226 -\$226 -\$95	-\$226 -\$226 -\$226 -\$226 -\$45	-\$226 -\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226 \$93	-\$226 -\$226 -\$226 -\$226 \$156	-\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7%	3.0% 3.4% 3.8% 81.4% Expected Return	0% 0% 0% 6%
8 IC matures AFTER TAX AND LOAN Maturity in Year;	46.00% Time	-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226	-\$226 -\$226	\$17,306 (projected) \$14,620	7% 5% 4% 7% Annual Return	3.0% 3.4% 3.8% 81.4% Expected Return	0% 0% 0% 6% 7.9%
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907	-\$226 -\$226 -\$226 -\$226 -\$45	-\$226 -\$226 -\$226 -\$226 -\$226	-\$226 -\$226 -\$226 -\$226 \$93	-\$226 -\$226 -\$226 -\$226 \$156	-\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9%	0% 0% 0% 6% 7.9%
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45	-\$226 -\$226 -\$226 -\$226 -\$226 \$7	-\$226 -\$226 -\$226 -\$226 \$93	-\$226 -\$226 -\$226 -\$226 \$156	-\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2%	0% 0% 0% 6% 7.9% #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712	-\$226 -\$226 -\$226 -\$226 -\$27 \$7	-\$226 -\$226 -\$226 -\$226 -\$236 \$93	-\$226 -\$226 -\$226 -\$226 \$156	-\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3 4		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93	-\$226 -\$226 -\$226 -\$226 \$156	-\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6% 2.2%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93 4 \$2,907 -\$712	-\$226 -\$226 -\$226 -\$226 -\$156 5	-\$226 -\$226 -\$226 -\$226 \$221	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6% 2.2% 2.6%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3 4 5		-\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 -\$8,757 \$11,250 0 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93 4 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$156 5 5	-\$226 -\$226 -\$226 -\$221 6	-\$226 -\$226 \$288	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6% 2.2% 2.6% 3.0%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3 4 5		\$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93 4 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 \$156 5 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$221 6 \$2,907 -\$712	-\$226 -\$226 \$288 7	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 2.6% 3.0% 3.4%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3 4 5 6 7		\$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93 4 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 \$156 5 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$221 6 \$2,907 -\$712 -\$712	-\$226 -\$226 \$288 7 \$2,907 -\$712	\$17,306 (projected) \$14,620 7.2% 8	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6% 2.2% 2.6% 3.0%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM! #NUM! #NUM!
8 IC matures AFTER TAX AND LOAN Maturity in Year; 1 2 3 4 5 6 7		\$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493 \$2,493	-\$226 -\$226 -\$226 -\$226 -\$95 \$2,493 1 \$2,907 -\$712 -\$712 -\$712 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$45 2 \$2,907 -\$712 -\$712 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$7 3 \$2,907 -\$712 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 -\$226 \$93 4 \$2,907 -\$712 -\$712 -\$712	-\$226 -\$226 -\$226 -\$226 \$156 5 \$2,907 -\$712 -\$712	-\$226 -\$226 -\$226 -\$221 6 \$2,907 -\$712	-\$226 -\$226 \$288 7	\$17,306 (projected) \$14,620 7.2%	7% 5% 4% 7% Annual Return #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!	3.0% 3.4% 3.8% 81.4% Expected Return Probability 0.9% 1.2% 1.6% 2.2% 2.6% 3.0% 3.4% 3.8% 81.4%	0% 0% 0% 6% 7.9% #NUM! #NUM! #NUM! #NUM! #NUM! #NUM! #NUM!