



CAPITAL MAXIMIZATION STRATEGYSM
 Premium Financing Program available through
 Transamerica Life Insurance

*Loan Interest is not deductible. This example does not take into consideration any assumption regarding income, gift, or estate tax. Please consult your tax advisor.
 This is for illustrative purposes only and is not an offer or guarantee of future performance or loan approval as illustrated. The Lender will determine the loan terms after financial underwriting.
 Policy was illustrated with a Return of Premium death benefit option on the finance portion.*

FOR: Mr. Client - 75
 AGE: 75
 CLASSIFICATION: MALE, STANDARD NON-SMOKER

POLICY: TransACE (R)
 FACE AMOUNT: \$10,000,000
 ISSUER: Transamerica Life Insurance

Year	Financed No-Lapse UL Premium										Non-Financed No-Lapse UL Premium		
	Annual Insurance Outlay	Cumulative Loan	Annual Loan Rate	Initial Annual Interest 4.85% In Arrears	Net Outlay	Policy Surrender Value	Estimated Collateral (Required) Excess	Death Benefit Net of Loan	IRR at Death	Annual Insurance Outlay	Death Benefit	IRR at Death	
	(1)	(2)	(2a)	(3)	(4)	(5a)	(5b)	(6)	(7)	(8)	(9)	(10)	
1	(1,227,367)	(1,227,367)	4.85%	0	0	422,626	(865,095)	10,000,000	0.00%	(546,877)	10,000,000	1728.56%	
2	(1,227,367)	(2,454,734)	4.85%	(60,354)	(60,354)	1,426,402	(1,149,040)	10,000,000	16468.89%	(546,877)	10,000,000	280.53%	
3	(1,227,367)	(3,682,101)	4.85%	(120,708)	(120,708)	2,463,285	(1,399,878)	10,000,000	1091.08%	(546,877)	10,000,000	122.97%	
4	(1,227,367)	(4,909,468)	4.85%	(181,062)	(181,062)	3,528,809	(1,622,075)	10,000,000	374.04%	(546,877)	10,000,000	71.30%	
5	(1,227,367)	(6,136,835)	4.85%	(241,416)	(241,416)	4,612,925	(1,825,680)	10,000,000	195.40%	(546,877)	10,000,000	46.88%	
6	(1,227,367)	(7,364,202)	5.85%	(301,770)	(301,770)	5,695,228	(2,105,763)	10,000,000	121.84%	(546,877)	10,000,000	33.01%	
7	(1,227,367)	(8,591,569)	5.85%	(436,789)	(436,789)	6,808,169	(2,292,987)	10,000,000	82.71%	(546,877)	10,000,000	24.23%	
8	(1,227,367)	(9,818,936)	5.85%	(509,587)	(509,587)	7,962,693	(2,438,629)	10,000,000	58.96%	(546,877)	10,000,000	18.24%	
9	(1,227,367)	(11,046,303)	5.85%	(582,386)	(582,386)	9,162,008	(2,539,479)	10,000,000	43.19%	(546,877)	10,000,000	13.95%	
10	(1,227,367)	(12,273,670)	5.85%	(655,184)	(655,184)	10,356,625	(2,645,027)	10,000,000	32.07%	(546,877)	10,000,000	10.74%	
	(12,273,670)			(3,089,257)	(3,089,257)					(5,468,770)			
11	(1,227,367)	(13,501,037)	6.85%	(727,982)	(727,982)	11,516,755	(2,921,948)	10,000,000	23.86%	(546,877)	10,000,000	8.27%	
12	(1,227,367)	(14,728,404)	6.85%	(937,666)	(937,666)	12,620,768	(3,130,544)	10,000,000	17.25%	(546,877)	10,000,000	6.33%	
13	(1,227,367)	(15,955,771)	6.85%	(1,022,908)	(1,022,908)	13,644,433	(3,419,488)	10,000,000	11.98%	(546,877)	10,000,000	4.77%	
14	(1,227,367)	(17,183,138)	6.85%	(1,108,150)	(1,108,150)	14,559,473	(3,817,058)	10,000,000	7.71%	(546,877)	10,000,000	3.49%	
15	(1,227,367)	(18,410,505)	6.85%	(1,193,393)	(1,193,393)	15,327,140	(4,362,000)	10,000,000	4.19%	(546,877)	10,000,000	2.44%	
16	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	14,729,678	(4,959,462)	10,000,000	1.24%	0	10,000,000	2.18%	
17	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	13,931,232	(5,757,908)	10,000,000	0.00%	0	10,000,000	1.96%	
18	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	12,831,316	(6,857,824)	10,000,000	0.00%	0	10,000,000	1.79%	
19	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	11,367,921	(8,321,219)	10,000,000	0.00%	0	10,000,000	1.64%	
20	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	9,427,553	(10,261,587)	10,000,000	0.00%	0	10,000,000	1.52%	
	(18,410,505)			(14,472,532)	(14,472,532)					(8,203,155)			
21	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	6,811,173	(12,877,967)	10,000,000	0.00%	0	10,000,000	1.41%	
22	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	3,360,042	(16,329,098)	10,000,000	0.00%	0	10,000,000	1.32%	
23	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	1.24%	
24	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	1.16%	
25	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	1.10%	
26	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	1.04%	
27	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	0.99%	
28	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	0.94%	
29	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	0.90%	
30	0	(18,410,505)	6.85%	(1,278,635)	(1,278,635)	0	(19,689,140)	10,000,000	0.00%	0	10,000,000	0.86%	
	(18,410,505)			(27,258,883)	(27,258,883)					(8,203,155)			

Retained Capital Model.pdf



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 Illustrated with a 5.00% Retained Capital Account Assuming Investment of Annual Specified Payments in Excess of Annual % --- Withdrawals From the RCA to Pay Interest When In Excess of the Amount of the Net Outlay.
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 Policy was illustrated with a Return of Premium death benefit option on the finance portion.*

FOR: Mr. Client - 75
 AGE: 75
 CLASSIFICATION: MALE, STANDARD NON-SMOKER

POLICY: TransACE (R)
 FACE AMOUNT: \$10,000,000
 ISSUER: Transamerica Life Insuranc

Year	Financed No-Lapse UL Premium										Non-Financed No-Lapse UL Premium						
	Annual Insurance Outlay	Cumulative Loan	Annual Loan Rate	Initial Annual Interest 4.85% In Arrears	Retained Capital Deposit	Retained Capital Withdrawal to Pay % or Repay Loan	Net Outlay	Annual Retain Capital Rate	Retained Capital Account	Policy Surrender Value	Estimated Collateral (Required) Excess	Death Benefit Net of Loan	Death Benefit with Retained Capital	IRR at Death	Annual Insurance Outlay	Death Benefit	IRR at Death
	(1)	(2)	(2a)	(3)	(4)	(5)	(6)	(6a)	(7)	(7a)	(7b)	(8)	(9)	(10)	(11)	(12)	(13)
1	(1,227,367)	(1,227,367)	4.85%	0	(546,877)	0	(546,877)	5.00%	574,221	422,626	(865,095)	10,000,000	10,574,221	0.00%	(546,877)	10,000,000	1728.56%
2	(1,227,367)	(2,454,734)	4.85%	(60,354)	(486,523)	0	(546,877)	5.00%	1,113,781	1,426,402	(1,149,040)	10,000,000	11,113,781	18314.30%	(546,877)	10,000,000	280.53%
3	(1,227,367)	(3,682,101)	4.85%	(120,708)	(426,169)	0	(546,877)	5.00%	1,616,947	2,463,285	(1,399,878)	10,000,000	11,616,947	1190.97%	(546,877)	10,000,000	122.97%
4	(1,227,367)	(4,909,468)	4.85%	(181,062)	(365,815)	0	(546,877)	5.00%	2,081,900	3,528,809	(1,622,075)	10,000,000	12,081,900	410.21%	(546,877)	10,000,000	71.30%
5	(1,227,367)	(6,136,835)	4.85%	(241,416)	(305,461)	0	(546,877)	5.00%	2,506,729	4,612,925	(1,825,680)	10,000,000	12,506,729	216.86%	(546,877)	10,000,000	46.88%
6	(1,227,367)	(7,364,202)	5.85%	(301,770)	(245,107)	0	(546,877)	5.00%	2,889,427	5,695,228	(2,105,763)	10,000,000	12,889,427	137.42%	(546,877)	10,000,000	33.01%
7	(1,227,367)	(8,591,569)	5.85%	(436,789)	(110,088)	0	(546,877)	5.00%	3,149,491	6,808,169	(2,292,987)	10,000,000	13,149,491	95.07%	(546,877)	10,000,000	24.23%
8	(1,227,367)	(9,818,936)	5.85%	(509,587)	(37,290)	0	(546,877)	5.00%	3,346,120	7,962,693	(2,438,629)	10,000,000	13,346,120	69.35%	(546,877)	10,000,000	18.24%
9	(1,227,367)	(11,046,303)	5.85%	(582,386)	0	35,509	(546,877)	5.00%	3,476,141	9,162,008	(2,539,479)	10,000,000	13,476,141	52.21%	(546,877)	10,000,000	13.95%
10	(1,227,367)	(12,273,670)	5.85%	(655,184)	0	108,307	(546,877)	5.00%	3,536,226	10,356,625	(2,645,027)	10,000,000	13,536,226	40.05%	(546,877)	10,000,000	10.74%
	(12,273,670)			(3,089,257)	(2,523,328)	143,815	(5,468,770)								(5,468,770)		
11	(1,227,367)	(13,501,037)	6.85%	(727,982)	0	181,105	(546,877)	5.00%	3,522,877	11,516,755	(2,921,948)	10,000,000	13,522,877	30.98%	(546,877)	10,000,000	8.27%
12	(1,227,367)	(14,728,404)	6.85%	(937,666)	0	390,789	(546,877)	5.00%	3,288,693	12,620,768	(3,130,544)	10,000,000	13,288,693	23.45%	(546,877)	10,000,000	6.33%
13	(1,227,367)	(15,955,771)	6.85%	(1,022,908)	0	476,031	(546,877)	5.00%	2,953,295	13,644,433	(3,419,488)	10,000,000	12,953,295	17.29%	(546,877)	10,000,000	4.77%
14	(1,227,367)	(17,183,138)	6.85%	(1,108,150)	0	561,273	(546,877)	5.00%	2,511,623	14,559,473	(3,817,058)	10,000,000	12,511,623	12.10%	(546,877)	10,000,000	3.49%
15	(1,227,367)	(18,410,505)	6.85%	(1,193,393)	0	646,516	(546,877)	5.00%	1,958,362	15,327,140	(4,362,000)	10,000,000	11,958,362	7.56%	(546,877)	10,000,000	2.44%
16	0	(18,410,505)	6.85%	(1,278,635)	0	1,278,635	0	5.00%	713,713	14,729,678	(4,959,462)	10,000,000	10,713,713	2.52%	0	10,000,000	2.18%
17	0	(18,410,505)	6.85%	(1,278,635)	0	713,713	0	5.00%	0	13,931,232	(5,757,908)	10,000,000	10,000,000	0.00%	0	10,000,000	1.96%
18	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	12,831,316	(6,857,824)	10,000,000	10,000,000	0.00%	0	10,000,000	1.79%
19	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	11,367,921	(8,321,219)	10,000,000	10,000,000	0.00%	0	10,000,000	1.64%
20	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	9,427,553	(10,261,587)	10,000,000	10,000,000	0.00%	0	10,000,000	1.52%
	(18,410,505)			(14,472,532)	(2,523,328)	4,391,878	(8,203,155)								(8,203,155)		
21	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	6,811,173	(12,877,967)	10,000,000	10,000,000	0.00%	0	10,000,000	1.41%
22	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	3,360,042	(16,329,098)	10,000,000	10,000,000	0.00%	0	10,000,000	1.32%
23	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	1.24%
24	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	1.16%
25	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	1.10%
26	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	1.04%
27	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	0.99%
28	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	0.94%
29	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	0.90%
30	0	(18,410,505)	6.85%	(1,278,635)	0	0	0	5.00%	0	0	(19,689,140)	10,000,000	10,000,000	0.00%	0	10,000,000	0.86%
	(18,410,505)			(27,258,883)	(2,523,328)	4,391,878	(8,203,155)								(8,203,155)		