

Your Custom Life Insurance Proposal

Prepared for: Jane Smith
Prepared on: 04/14/2023
Prepared by: Corbin Lindsey



The contents of this website are for educational purposes only. Any material and its attachments, links, downloads, and/or any emails from our company are not intended to provide legal or tax advice. To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal or state tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing, or recommending to another party any transaction or matter addressed herein. Please seek the advice of appropriately licensed individuals for legal or tax advice relating to your individual situation. Birdseye Financial and its employees are not tax or legal advisors and are not operating in such a manner. Birdseye financial and those working for the company are not licensed Investment Advisors which prohibits us from offering such advice. Any advice you get should be taken as non-investment advice and only educational in nature. Should our clients need a licensed investment advisor, we partner with licensed investment management. *Investing carries an inherent element of risk. No strategy can guarantee a profit or prevent a loss. Provided content is for overview and informational purposes only and is not intended and should not be relied upon as individualized tax, legal, fiduciary, or investment advice. Any illustrations used are hypothetical and were used for explanatory purposes only. THANK YOU!

© 2023

Birdseye Financial Inc
(360) 722-7889

<https://www.birdseyefinancial.com/tax-declassified>

Your IUL Strategy



Insurance Provider	F&G Annuities & Life
Product Illustrated	Pathsetter
Death Benefit	\$1,441,937
Annual Premium	\$60,000
Additional First Year Premium	\$0
Premium Duration (contribution years)	5
Potential Tax-Free Income Begins at Age	64
Index ¹	Barclays Trailblazer
Underwriting Class	Preferred Nontobacco

¹Indexed Universal Life products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Illustration Highlights

Non-Guaranteed Assumed Interest Rate¹ of 6.62%



Initial Death Benefit	Annual Premium	Total Premium Paid
\$1,441,937	\$60,000	\$300,000
Total Cash Value ² Age 64	Annual Potential Tax-Free Loans ³	Average Annual Net Return (death benefit paid at age 90)
\$1,468,620	\$162,036	8.04%

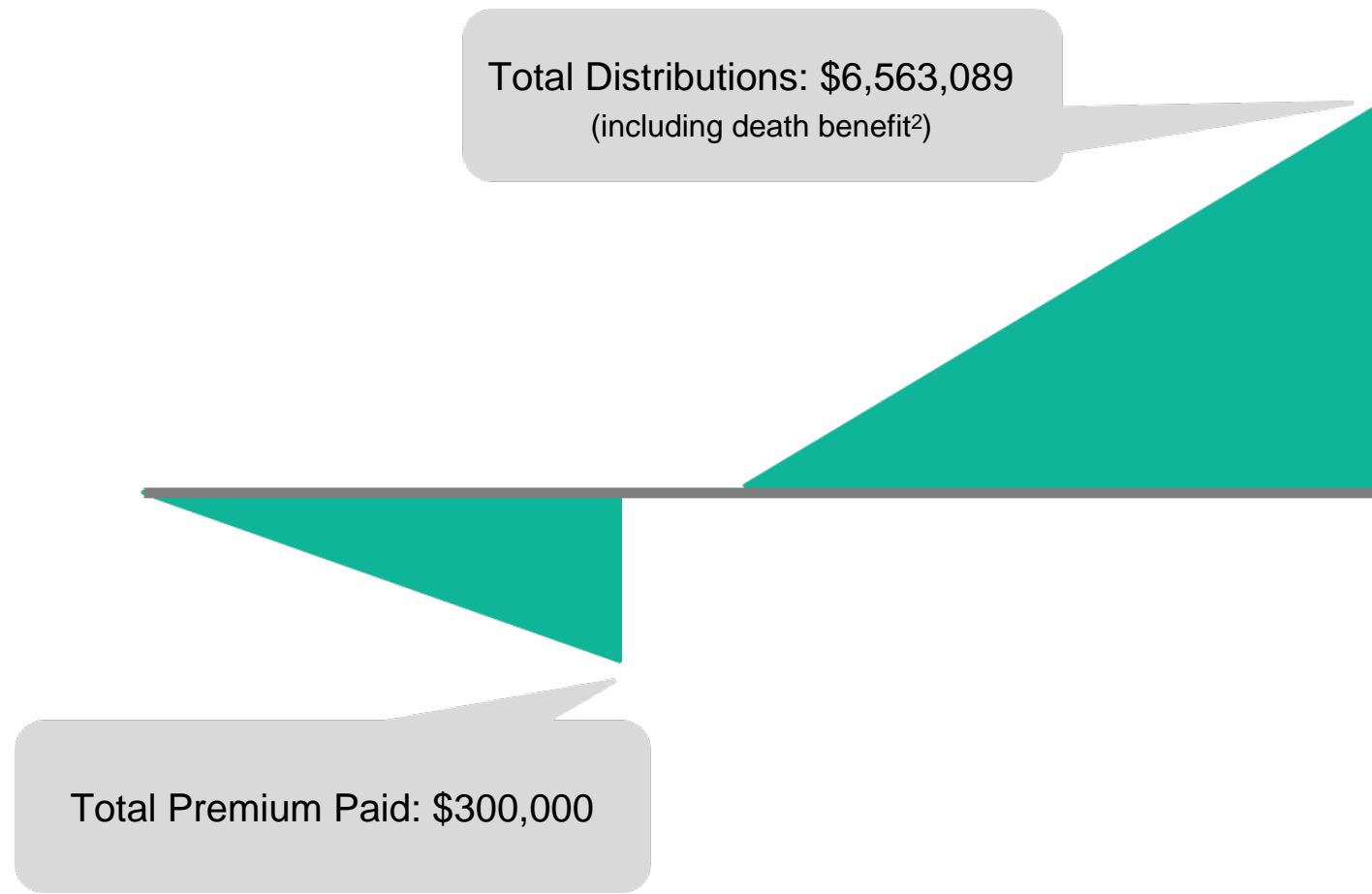
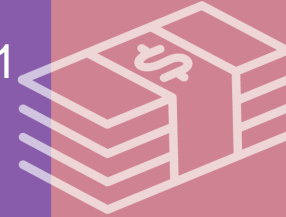
*Excerpt from prepared illustration. Values are not guaranteed and are based solely on the assumptions and projections made in the illustration. Actual values may be higher or lower than illustrated and are likely to vary with market fluctuations. This information is hypothetical and not intended to project or predict investment results.

¹The non-guaranteed assumed interest rate is the average return of the Barclays Trailblazer, before cost and expense charges. This illustration assumes that non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable than illustrated. This report and its assumptions are not intended to predict future performance.

²Values shown are net of all mortality and expense charges.

³As policy loans. Please see your illustration for complete details on policy loan types, features and limitations.

Cumulative Cash Flow Summary¹



Total Distributions: \$6,563,089
(including death benefit²)

Total Premium Paid: \$300,000

¹This supplemental report assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. The information presented is hypothetical and not intended to project or predict investment results. This report is not valid unless accompanied by a complete illustration from the insurance carrier.

²Assumes death benefit paid at age 90.

Disclosures

These disclosures apply to this presentation in its entirety.

Neither F&G Annuities & Life nor its agents give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

Indexed Universal Life products are not an investment in the “market” or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

It is important to note that taking loans will reduce any available cash value and death benefit amounts. It is also important to note that policy charges will continue to be deducted to cover the full death benefit of the policy. Permanent life insurance requires monthly deductions to pay the policy's charges and expenses, some of which will increase as the insurer gets older. These deductions may reduce the cash value of the policy. Life insurance policies have terms under which the policy may be continued in force or discontinued. Current cost of insurance rates and interest rates are not guaranteed. Therefore, the planned periodic premium may not be sufficient to carry the contract to maturity. The index accounts are subject to caps and participation rates. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional details. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. F&G Annuities & Life, Administrative Office, 801 Grand Avenue, Suite 2600, Des Moines, IA 50309. Telephone: 888-513-8797.

This supplemental report is not complete without all pages and is not valid unless accompanied by a complete illustration from the insurance carrier.

Disclosures

Illustration Disclosures:

All projections in this presentation are based on the data provided and rely on the validity of that data. This report is neither a contract nor part of your policy but is designed to show you the potential advantages of life insurance in your overall financial strategy. Individuals should consider their time horizon, risk tolerance, and current and anticipated income tax brackets when making a final decision.

The values illustrated in this presentation are based on historic and/or current market rates and are not a guarantee of future results. Your personal results will vary as market conditions change.

Pathsetter, is issued by F&G Annuities & Life. Products, features, riders, endorsements or issue ages may not be available in all jurisdictions. Limitations and restrictions may apply.

The agent presenting this material is an independent agent contracted with F&G Annuities & Life.

This entire document, excluding insurance company-produced illustrations, is © 2023 Stonewood Financial Tools.