

# Rapid Builder IUL3 - Cash Value Accumulation Test

## Commission Options - Based on Writing Agent Contract L-2194

This sample is based on the assumption below.  
Single pay cases are the most popular for Rapid  
Builder IUL but our illustration software allows you  
illustrate a wide range of scenarios.

Valued Client

Male, Age 45 (Based on Last Birthday), Preferred Non-Tobacco

Riders: Waiver of Surrender Charge Option

Rating: None

Each commission option includes the commission  
amount, trail amount and total projected for each  
of 20 years. The "Accum" column indicates the  
anticipated accumulated earnings over the 20  
year period. See the footnotes at the bottom of  
this sample for additional information.

Death Benefit: \$200,000 Initial DB Option: Level  
Initial Annual Premium: \$.00  
1035: \$0.00 (Month 1)  
Non-1035: \$50,000.00 (Month 1)

Heaped Commission, Option A					Heaped/Asset Trail Commission, Option B				Percentage of Premium Based, Option C				Asset Based Commission, Option D			
Yr	Comm*	Trail	Total	Accum	Comm*	Trail	Total	Accum	Comm*	Trail	Total	Accum	Comm*	Trail	Total	Accum
1	2,054	0	2,054	2,054	1,366	0	1,366	1,366	3,266	0	3,266	3,266	552	0	552	552
2	0	0	0	2,054	0	448	448	1,814	0	0	0	3,266	0	617	617	1,169
3	0	0	0	2,054	0	474	474	2,288	0	0	0	3,266	0	652	652	1,821
4	0	0	0	2,054	0	502	502	2,790	0	0	0	3,266	0	690	690	2,511
5	0	0	0	2,054	0	532	532	3,322	0	0	0	3,266	0	731	731	3,242
6	0	0	0	2,054	0	562	562	3,884	0	0	0	3,266	0	773	773	4,015
7	0	0	0	2,054	0	595	595	4,479	0	0	0	3,266	0	818	818	4,833
8	0	0	0	2,054	0	629	629	5,108	0	0	0	3,266	0	865	865	5,698
9	0	0	0	2,054	0	666	666	5,774	0	0	0	3,266	0	916	916	6,614
10	0	0	0	2,054	0	706	706	6,480	0	0	0	3,266	0	970	970	7,584
11	0	0	0	2,054	0	753	753	7,233	0	0	0	3,266	0	1,036	1,036	8,620
12	0	0	0	2,054	0	805	805	8,038	0	0	0	3,266	0	1,106	1,106	9,726
13	0	0	0	2,054	0	859	859	8,897	0	0	0	3,266	0	1,182	1,182	10,908
14	0	0	0	2,054	0	918	918	9,815	0	0	0	3,266	0	1,262	1,262	12,170
15	0	0	0	2,054	0	982	982	10,797	0	0	0	3,266	0	1,350	1,350	13,520
16	0	0	0	2,054	0	198	198	10,995	0	0	0	3,266	0	198	198	13,718
17	0	0	0	2,054	0	213	213	11,208	0	0	0	3,266	0	213	213	13,931
18	0	0	0	2,054	0	230	230	11,438	0	0	0	3,266	0	230	230	14,161
19	0	0	0	2,054	0	247	247	11,685	0	0	0	3,266	0	247	247	14,408
20	0	0	0	2,054	0	266	266	11,951	0	0	0	3,266	0	266	266	14,674

20 years of earning potential is provided for each option.

\* The Commission column includes excess over Target in year 1 and renewals which are paid in years 2 - 10. It does not include Target for any increase in benefits.

This illustration is for informational purposes only. The actual commission payable may be higher or lower and may be affected by charge-backs, actual premiums paid, adjustments to policy benefits, etc. No time-value of money was applied. For details on your specific contract level please contact your MGA or the commission department. Refer to Builder IUL Marketing Guide (NAM-1275) for complete product details.

NOTE: This sample illustration is provided for informational purposes only. Illustrations will vary based on specific sales scenario. Commission options may be restricted based on the specific sales situation.

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