

Some examples how much your child could withdraw based on \$100,000 insurance benefit with varying premium

| Age | Insurance Benefit | Premium Per Month | Premium Per Year | Expected Withdrawal per year |
|-----|-------------------|-------------------|------------------|------------------------------|
| 1 | 100,000 | 104.76 | 1,257 | 2,515 |
| 5 | 100,000 | 114.48 | 1,374 | 2,748 |
| 10 | 100,000 | 127.89 | 1,535 | 3,070 |
| 15 | 100,000 | 144.18 | 1,730 | 3,461 |
| 20 | 100,000 | 160.38 | 1,925 | 3,850 |
| 25 | 100,000 | 177.93 | 2,135 | 4,271 |
| 30 | 100,000 | 206.01 | 2,472 | 4,945 |
| 35 | 100,000 | 230.76 | 2,769 | 5,539 |
| 40 | 100,000 | 269.01 | 3,228 | 6,457 |

Some examples how much your child could withdraw based on a \$100 a month premium with varying insurance benefit

| Age | Premium Per Month | Insurance Benefit | Premium Per Year | Expected Withdrawal per year |
|-----|-------------------|-------------------|------------------|------------------------------|
| 1 | 100.00 | 91,400 | 1,200 | 2,400 |
| 5 | 100.00 | 83,359 | 1,200 | 2,400 |
| 10 | 100.00 | 74,311 | 1,200 | 2,400 |
| 15 | 100.00 | 65,625 | 1,200 | 2,400 |
| 20 | 100.00 | 58,177 | 1,200 | 2,400 |
| 25 | 100.00 | 52,325 | 1,200 | 2,400 |
| 30 | 100.00 | 43,705 | 1,200 | 2,400 |
| 35 | 100.00 | 39,114 | 1,200 | 2,400 |
| 40 | 100.00 | 33,645 | 1,200 | 2,400 |

Please note that clients can opt to \$50 per month premium depending on the age and gender of the insured. Insurance benefit will be calculated accordingly.

Please note that the calculations above are based on a 20 pay participating whole life policy with paid up dividend option. The values are based on 2017/2018 dividend scale and are not guaranteed. They are subject to change and may vary based on the actual investment returns in the participating account as well as mortality, expenses, lapse, claims experiences, taxes and other experience of the participating block of policies. Only no-guaranteed cash value is accessible through withdrawals. Cash withdrawals may be subject to taxation and a tax reporting slip may be issued.

DOUBLE UP !!!



An Exciting New Insurance Concept

PAY - 20 years **WITHDRAW** - Rest of your life

- ⇒ **PAY insurance premiums for the plan for 20 years and then stop paying**
- ⇒ **WITHDRAW up to double the premium paid per year for the rest of your life from the 26th year onwards**

For example:

- ❑ **A 10 year male PAYS \$1,535 per year for a \$100,000 policy**
- ❑ **Pays premium for 20 years and stops thereafter**
- ❑ **In the 26th year onwards he could WITHDRAW \$3,070 for the rest of his life and his policy continues**



- **Ideal for ages 1-40**
- **Clients may be able to use Canada child tax benefit to pay premium**
- **Grandparents can create legacy for grandchildren**
- **Parents can make income stream for children**

**For more details
Call Francis @ 416-880-0928
or email @ francis@dfglife.com**

