



**DreamSecure Whole Life Insurance**

**A Life Insurance Policy Illustration**

**Statement of Policy Cost and Benefit Information**

Proposed Primary Insured:

Presented by

December 5, 2024

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**American Family Life Insurance Company**

6000 American Pkwy, Madison WI 53783

For customer service and claims service:

**1-800-MY AMFAM (1-800-692-6326)**

**amfam.com**

This is an illustration of policy form ICC17-227 WL Ed. 10 17. This information is for illustration purposes only and is not part of any policy. This is not an offer to provide any policy. Specific conditions and provisions are found only in the policy.

December 5, 2024

Male, Age 36, Non-Nicotine Standard

Initial Death Benefit: \$250,000

Illustration Explanation

<b>Pay to 100 Whole Life Insurance</b>	This describes a whole life insurance policy with guaranteed level premiums payable to the primary insured's age 100, and life insurance protection to the primary insured's age 121.				
<b>Underwriting Class: Male, Non-Nicotine Standard</b>	The underwriting class is used in determining the premium you will pay. Depending on the outcome of the underwriting process the underwriting class may change and actual premiums may be different than the illustrated premiums shown. If so, you will receive a revised illustration with your policy.				
<b>Initial Death Benefit: \$250,000</b>	The life insurance death benefit is the amount paid when the insured dies. The actual amount of death benefit may be increased by any paid-up additional insurance purchased by dividends or decreased by any loan balance.				
<b>Contract Premium: \$280.04 Monthly (AFT)</b>	The initial contract premium includes all illustrated riders and assumes premiums are paid Monthly. Available billing frequencies are:				
	Annual	Semi-Annual	Quarterly	Monthly (AFT)	
	\$3,257.75	\$1,678.25	\$856.03	\$280.04	
	Premiums paid other than annually are adjusted for additional billing and administrative costs.				
<b>Policy Fee: \$4.29 Monthly (AFT)</b>	The policy fee shown at the left is included in the contract premium. The policy fee for each billing frequency is:				
	Annual	Semi-Annual	Quarterly	Monthly (AFT)	
	\$50.00	\$25.75	\$13.13	\$4.29	
	The policy fee varies by billing frequency and is adjusted for additional billing and administrative costs.				
<b>Timing of Premium Payments and Policy Values</b>	Premiums are assumed to be paid on the due date for the billing frequency illustrated. Policy values and death benefits are determined as of the end of the policy year.				
<b>Surrender Value</b>	The surrender value is an amount equal to the guaranteed cash value; plus the cash value of paid-up additional insurance purchased; minus any loan balance. This is the amount paid to the owner if the policy is surrendered. Once a policy is surrendered, coverage terminates and cannot be reinstated.				
<b>Non-Guaranteed Elements of the Policy</b>	This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.				

Underwriting Class  
 This is based on factors such as health, family history, nicotine use and other habits.

Death Benefit  
 The amount paid to the beneficiary when the insured dies.

Surrender  
 Terminating the policy and withdrawing all of the surrender value.

December 5, 2024

Male, Age 36, Non-Nicotine Standard

Initial Death Benefit: \$250,000

Illustration Explanation continued

<b>Policy Loan</b>	<p>You may borrow an amount up to the guaranteed cash value; plus the cash value of paid-up additional insurance; minus any premium due and unpaid.</p> <p>The interest rate charged on policy loans is 7.5% per year in arrears. The loan balance will reduce the death benefit or any proceeds payable. Not paying loan interest will increase your loan balance and may shorten the life of your policy.</p> <p>Outstanding loans may reduce the amount of dividends earned.</p>		
They charge you 7.5% interest to borrow your OWN money			
<b>Dividends</b>	<p>This is a participating policy, which means you may be eligible to receive dividends. Dividends are based on the company's past experience, which includes factors such as the general interest rate environment, the amount and timing of claims that the company pays, and the company's operating expenses. Dividends are not guaranteed and are subject to change by the company.</p>		
<b>Dividend Option Selected: Paid-Up Additional Insurance</b>	<p>The following dividend options are available:</p> <ul style="list-style-type: none"> <li>* Paid-Up Additional Insurance: Dividends are used to buy additional insurance that requires no further premiums. The additional insurance builds its own cash value and may also earn dividends.</li> <li>* Accumulate at Interest: Dividends are left with the company to earn interest at a guaranteed rate of 1.00%. Amounts accumulated under this option can be withdrawn by the owner at any time. Interest earned may be taxable to the owner.</li> <li>* Cash: Dividends are paid in cash to the owner at the end of the policy year.</li> <li>* Reduce Premium: Dividends are automatically used to pay all, or part, of the premium due. If the dividend is more than enough to pay the premium to the next policy anniversary, any remainder is paid in cash to the owner.</li> </ul>		
<b>Cost Indexes and Equivalent Level Annual Dividend</b>	Life Insurance Surrender Cost Index at 5%	Life Insurance Net Payment Cost Index at 5%	Equivalent Level Annual Dividend at 5%
	10 Years	20 Years	
	\$7.36	\$6.81	\$0.31
		\$13.04	\$0.61
		\$12.71	
	<p>An explanation of the intended use of these indexes and the equivalent annual dividend is provided in the Life Insurance Buyer's Guide. The equivalent annual dividend shown above is based upon the company's current dividend scale, which is not guaranteed. The description of coverage is general. A complete statement of coverage is found only in the policy.</p>		

Policy Loan  
 A loan made by the company to the policy's owner that is secured by part or all of the cash surrender value of the policy.

Dividend  
 Money which may be returned annually to the owner of a participating policy. Dividends are not guaranteed and are subject to change.

December 5, 2024

Male, Age 36, Non-Nicotine Standard  
 Initial Death Benefit: \$250,000

Illustration Detail

Dividend Option Selected: Paid-Up Additional Insurance

	Amount	Monthly (AFT) Premium
<b>Initial Death Benefit</b>	\$250,000	\$266.79
<b>Optional Benefit Rider(s)</b>		
Children's Insurance Rider	\$15,000 per child	\$2.25
Guaranteed Purchase Option	\$50,000	\$3.50
Waiver of Premium	See Benefit Rider	\$7.50
<b>Total Contract Premium</b>		<b>\$280.04</b>

Chart Page 1 of 3						
Age	Year	Contract Premium	Guaranteed		Non-Guaranteed (Current)	
			Surrender Value	Death Benefit	Surrender Value	Death Benefit
36	1	\$3,360	\$0	\$250,000	\$0	\$250,000
37	2	3,360	0	250,000	0	250,000
38	3	3,360	1,250	250,000	1,305	250,251
39	4	3,360	3,500	250,000	3,632	250,584
40	5	3,318	6,000	250,000	6,215	250,921
41	6	3,318	8,250	250,000	8,579	251,364
42	7	3,318	10,750	250,000	11,218	251,877
43	8	3,318	13,500	250,000	14,129	252,447
44	9	3,318	16,000	250,000	16,805	253,032
45	10	3,318	18,750	250,000	19,743	253,623
Sub-Total		\$33,353				
46	11	3,318	21,750	250,000	22,984	254,359
47	12	3,318	24,500	250,000	25,992	255,105
48	13	3,318	27,500	250,000	29,270	255,867
49	14	3,318	30,750	250,000	32,827	256,667
50	15	3,318	34,000	250,000	36,442	257,592
51	16	3,318	37,250	250,000	40,111	258,618
52	17	3,318	40,750	250,000	44,082	259,725
53	18	3,318	44,000	250,000	47,846	260,879
54	19	3,318	47,750	250,000	52,145	262,049
55	20	3,318	51,250	250,000	56,221	263,213
Sub-Total		\$66,538				
56	21	3,318	55,000	250,000	60,589	264,404
57	22	3,318	59,000	250,000	65,277	265,685
58	23	3,318	63,000	250,000	70,008	266,981
59	24	3,318	67,000	250,000	74,792	268,310

December 5, 2024

Male, Age 36, Non-Nicotine Standard  
 Initial Death Benefit: \$250,000

Illustration Detail

			Chart Page 2 of 3			
			Guaranteed		Non-Guaranteed (Current)	
Age	Year	Contract Premium	Surrender Value	Death Benefit	Surrender Value	Death Benefit
60	25	\$3,318	\$71,250	\$250,000	\$79,884	\$269,680
61	26	3,318	75,500	250,000	85,018	271,049
62	27	3,318	80,000	250,000	90,461	272,456
63	28	3,318	84,250	250,000	95,716	273,899
64	29	3,318	88,750	250,000	101,273	275,353
65	30	3,201	93,500	250,000	107,141	276,834
	Sub-Total	\$99,605				
66	31	3,201	98,000	250,000	112,824	278,345
67	32	3,201	102,750	250,000	118,827	279,891
68	33	3,201	107,750	250,000	125,149	281,463
69	34	3,201	112,500	250,000	131,290	283,061
70	35	3,201	117,500	250,000	137,752	284,689
71	36	3,201	122,500	250,000	144,285	286,345
72	37	3,201	127,500	250,000	150,891	288,033
73	38	3,201	132,500	250,000	157,597	289,796
74	39	3,201	137,500	250,000	164,409	291,640
75	40	3,201	142,250	250,000	171,047	293,517
	Sub-Total	\$131,620				
76	41	3,201	147,250	250,000	178,016	295,431
77	42	3,201	152,250	250,000	185,063	297,377
78	43	3,201	157,000	250,000	191,940	299,359
79	44	3,201	162,000	250,000	199,143	301,372
80	45	3,201	166,750	250,000	206,171	303,420
81	46	3,201	171,250	250,000	213,019	305,500
82	47	3,201	176,000	250,000	220,188	307,616
83	48	3,201	180,250	250,000	226,920	309,769
84	49	3,201	184,750	250,000	233,965	311,962
85	50	3,201	188,750	250,000	240,539	314,167
	Sub-Total	\$163,635				
86	51	3,201	192,750	250,000	247,148	316,405
87	52	3,201	196,250	250,000	253,283	318,679
88	53	3,201	199,500	250,000	259,183	320,987
89	54	3,201	202,500	250,000	264,842	323,328
90	55	3,201	205,500	250,000	270,483	325,679
91	56	3,201	208,000	250,000	275,627	328,061
92	57	3,201	210,250	250,000	280,523	330,470
93	58	3,201	212,500	250,000	285,432	332,907

Male, Age 36, Non-Nicotine Standard  
 Initial Death Benefit: \$250,000

Illustration Detail

Chart Page 3 of 3						
Age	Year	Contract Premium	Guaranteed		Non-Guaranteed (Current)	
			Surrender Value	Death Benefit	Surrender Value	Death Benefit
94	59	\$3,201	\$214,750	\$250,000	\$290,373	\$335,365
95	60	3,201	217,000	250,000	295,353	337,851
Sub-Total		\$195,650				
96	61	3,201	219,250	250,000	300,367	340,373
97	62	3,201	221,750	250,000	305,655	342,930
98	63	3,201	224,500	250,000	311,208	345,519
99	64	3,201	228,250	250,000	317,755	348,128
100	65	0	229,250	250,000	321,558	350,769
Sub-Total		\$208,456				
101	66	0	230,000	250,000	325,117	353,435
102	67	0	230,750	250,000	328,684	356,128
103	68	0	231,500	250,000	332,267	358,852
104	69	0	232,250	250,000	335,871	361,599
105	70	0	233,000	250,000	339,521	364,372
Sub-Total		\$208,456				
106	71	0	233,750	250,000	343,250	367,191
107	72	0	234,500	250,000	347,070	370,106
108	73	0	235,250	250,000	350,995	373,130
109	74	0	235,750	250,000	354,794	376,280
110	75	0	236,500	250,000	358,963	379,556
Sub-Total		\$208,456				
111	76	0	237,000	250,000	363,000	382,953
112	77	0	237,750	250,000	367,418	386,484
113	78	0	238,250	250,000	371,715	390,148
114	79	0	238,750	250,000	376,133	393,938
115	80	0	239,250	250,000	380,660	397,838
Sub-Total		\$208,456				
116	81	0	239,750	250,000	385,281	401,835
117	82	0	240,250	250,000	389,988	405,919
118	83	0	240,750	250,000	394,765	410,074
119	84	0	241,000	250,000	399,353	414,290
120	85	0	250,000	250,000	416,983	416,983
Total		\$208,456				

After 85 years the client has paid in \$208,456  
 but only has \$250,000 in the savings.

Which they lose if they pass away.



## Primerica Quote

**36 yr old / 35 yr term**  
**Applicant 1: 36 Class 6**

Term	Coverage Amount	Monthly Premium
PrecisionTerm 35	\$600,000	\$124.92 *
Child Insurance Rider	\$15,000	\$8.13
<b>Total:</b>	<b>\$615,000</b>	<b>\$133.05*</b>

### Total Combined Coverage

<b>Total Coverage:</b>	<b>Total Monthly Premium:</b>
<b>\$615,000</b>	<b>\$133.05*</b>

<b>American Family</b>	<b>\$250,000</b>	<b>\$280/m</b>
<b>Primerica</b>	<b>\$600,000</b>	<b>\$133/m</b>

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**Saves the client \$147/m**

# Compound Interest Calculator

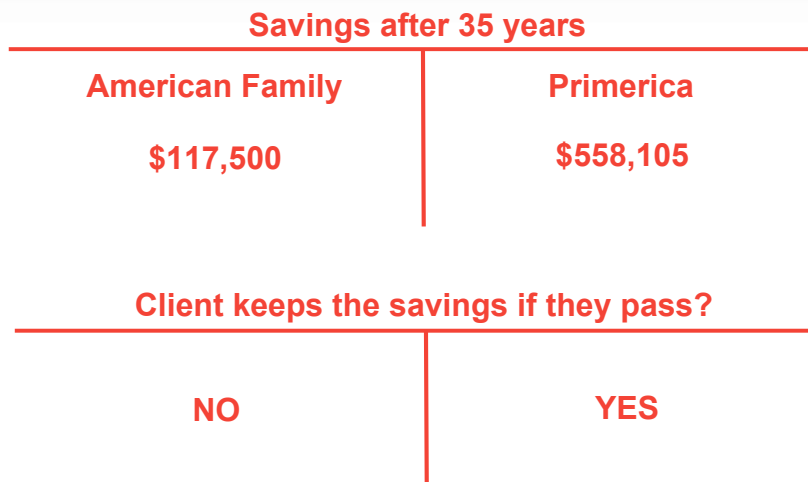


Starting Balance	<input type="text" value="0"/>
Annual Return Rate (%)	<input type="text" value="10"/>
Duration (years)	<input type="text" value="35"/>
Periodic Addition	<input type="text" value="147"/>

Compound (Addition) Frequency

Yearly  Quarterly  Monthly  Weekly

Investment Value	\$558,105.79
Contributions	\$61,740.00
Profit	\$496,365.79







# Quick Quote

× Close

## Agent Info - Commissions

75% ADVANCE

TOTAL COMMISSION

### Commission by Level for all Products

The table below shows the estimated commission by level, based on the products selected.

Level	Personal	By Level
REP	\$382.89	\$382.89
SRP	\$536.05	\$153.16
DIS	\$765.78	\$229.73
DIV	\$918.94	\$153.16
REG	\$1,072.09	\$153.15
RVP	\$1,684.72	\$612.63