



Safe Pacific Financial
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MILLION DOLLAR BABY PLAN

The Million Dollar Baby plan is one of the most powerful ways you can set your kids up for life.

The illustrations below show 2 ways we can structure this plan for your family.

PLAN 1 – GROWS BIGGER LONG TERM

Age	Year	Guaranteed Values			Current Dividend Scale Non Guaranteed Values			
		Required Yearly Premium	Cash Value	Death Benefit	Cash Premiums	Annual Dividend	Total Cash Value	Total Death Benefit
1	1	\$2,150.28	\$0	\$189,000	\$3,065.04	\$83	\$873	\$201,836
2	2	\$2,150.28	\$0	\$189,000	\$3,065.04	\$175	\$1,861	\$215,592
3	3	\$2,150.28	\$0	\$189,000	\$3,065.04	\$187	\$2,922	\$229,025
4	4	\$2,150.28	\$0	\$189,000	\$3,065.04	\$289	\$4,076	\$243,345
5	5	\$2,150.28	\$0	\$189,000	\$3,065.04	\$386	\$5,413	\$258,393
6	6	\$2,150.28	\$189	\$189,000	\$3,065.04	\$484	\$7,080	\$274,069
7	7	\$2,150.28	\$567	\$189,000	\$3,065.04	\$587	\$9,083	\$290,377
8	8	\$2,150.28	\$1,323	\$189,000	\$3,065.04	\$701	\$11,731	\$307,268
9	9	\$2,150.28	\$1,890	\$189,000	\$3,065.04	\$827	\$14,256	\$324,893
10	10	\$2,150.28	\$2,835	\$189,000	\$3,065.04	\$947	\$17,471	\$343,062
11	11	\$2,150.28	\$3,969	\$189,000	\$3,065.04	\$1,144	\$20,981	\$362,591
12	12	\$2,150.28	\$5,103	\$189,000	\$3,065.04	\$1,339	\$24,918	\$383,260
13	13	\$2,150.28	\$6,615	\$189,000	\$3,065.04	\$1,550	\$29,521	\$405,090
14	14	\$2,150.28	\$8,127	\$189,000	\$3,065.04	\$1,777	\$34,434	\$428,152
15	15	\$2,150.28	\$10,017	\$189,000	\$3,065.04	\$2,039	\$40,073	\$452,649
16	16	\$2,150.28	\$13,419	\$189,000	\$3,065.04	\$2,230	\$47,509	\$477,897
17	17	\$2,150.28	\$17,010	\$189,000	\$3,065.04	\$2,477	\$55,769	\$504,113
18	18	\$2,150.28	\$21,168	\$189,000	\$3,065.04	\$2,721	\$55,403	\$538,336
19	19	\$2,150.28	\$25,515	\$189,000	\$3,065.04	\$2,785	\$64,319	\$573,199
20	20	\$2,150.28	\$30,618	\$189,000	\$3,065.04	\$2,972	\$74,667	\$608,513
60	60	\$0.00	\$106,785	\$189,000	\$0.00	\$16,334	\$779,575	\$1,783,290
65	65	\$0.00	\$119,637	\$189,000	\$0.00	\$20,548	\$1,004,899	\$1,981,028
70	70	\$0.00	\$131,733	\$189,000	\$0.00	\$26,033	\$1,277,733	\$2,196,005

This illustration is NOT a Contract. Actual results will vary. Only those values specifically labeled with the word "Guaranteed" are Guaranteed. Complete details are available in the policy contract.

Assumes \$250/m deposit for 20 years. Budget amount can be tailored up or down depending on your situation. Plan can be structured many ways depending on your needs.

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PLAN 2 – GROWS BIGGER SHORT TERM

Age	Year	Guaranteed Values			Current Dividend Scale Non Guaranteed Values			
		Required Yearly Premium	Cash Value	Death Benefit	Cash Premiums	Annual Dividend	Total Cash Value	Total Death Benefit
1	1	\$2,577.96	\$615	\$205,000	\$3,069.96	\$324	\$1,358	\$215,926
2	2	\$2,577.96	\$1,640	\$205,000	\$3,069.96	\$475	\$3,296	\$228,659
3	3	\$2,577.96	\$2,665	\$205,000	\$3,069.96	\$464	\$5,276	\$240,765
4	4	\$2,577.96	\$4,100	\$205,000	\$3,069.96	\$550	\$7,746	\$253,615
5	5	\$2,577.96	\$5,125	\$205,000	\$3,069.96	\$636	\$9,969	\$267,100
6	6	\$2,577.96	\$6,355	\$205,000	\$3,069.96	\$717	\$12,516	\$281,059
7	7	\$2,577.96	\$7,790	\$205,000	\$3,069.96	\$802	\$15,392	\$295,501
8	8	\$2,577.96	\$9,225	\$205,000	\$3,069.96	\$899	\$18,500	\$310,396
9	9	\$2,577.96	\$10,455	\$205,000	\$3,069.96	\$999	\$21,452	\$325,841
10	10	\$2,577.96	\$12,300	\$205,000	\$3,069.96	\$1,095	\$25,282	\$341,650
11	11	\$2,577.96	\$13,735	\$205,000	\$3,069.96	\$1,202	\$28,731	\$358,025
12	12	\$2,577.96	\$15,375	\$205,000	\$3,069.96	\$1,296	\$32,682	\$374,677
13	13	\$2,577.96	\$17,015	\$205,000	\$3,069.96	\$1,408	\$36,809	\$391,733
14	14	\$2,577.96	\$18,860	\$205,000	\$3,069.96	\$1,528	\$41,325	\$409,227
15	15	\$2,577.96	\$20,705	\$205,000	\$3,069.96	\$1,684	\$46,065	\$427,456
16	16	\$2,577.96	\$22,550	\$205,000	\$3,069.96	\$1,870	\$51,060	\$446,608
17	17	\$2,577.96	\$24,395	\$205,000	\$3,069.96	\$2,087	\$56,587	\$466,723
18	18	\$2,577.96	\$26,035	\$205,000	\$3,069.96	\$2,291	\$54,299	\$493,411
19	19	\$2,577.96	\$27,880	\$205,000	\$3,069.96	\$2,332	\$59,721	\$520,257
20	20	\$2,577.96	\$28,290	\$205,000	\$3,069.96	\$2,469	\$64,240	\$547,380
60	60	\$0.00	\$93,890	\$205,000	\$0.00	\$13,134	\$630,115	\$1,475,675
65	65	\$0.00	\$106,600	\$205,000	\$0.00	\$16,635	\$813,160	\$1,635,283
70	70	\$0.00	\$118,900	\$205,000	\$0.00	\$21,157	\$1,035,233	\$1,809,786

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Assumes \$250/m deposit for 20 years. Budget amount can be tailored up or down depending on your situation. Plan can be structured many ways depending on your needs.

OTHER ADVANTAGES:

- Build real wealth, not debt
- Earn a safe and secure dividend
- You control the cash amount until you transfer it to your kids
- Save on taxes
- Can be creditor and lawsuit protected
- Funds available for all your children's life goals

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