

\$100 Bucks a Week

Life is amazing! In spite of headlines and news to the contrary, life is a hoot! I am aware of the challenges that each of us deals with on a daily basis. We are thrown into the mix - school, activities, responsibilities and work - at an early age. We strive to be part of a greater whole – society. The good part is that by showing up each day and giving it our best shot, things generally get better. In hindsight, the bend in the road frequently becomes a straightaway to a brighter path ahead. At times I feel a little left behind in this fast paced world. Last week, yearly taxes were due. This week, there's bound to be another financial obligation. Getting and staying ahead takes discipline and effort. Where can one save money for the future? There are many different risk asset classes for folks to invest their money. The stock market is the most prominent. Historically it's been a leading asset class, but during the '08-'09 great recession stocks fell by 50% or more. Are there less risky investment options? Yes.

One of the areas that I deem attractive is traditional whole life insurance (WLI). The Organization of Economic Co-operation and Development (OECD) forecasts long term global GDP growth of around 3%, with expected growth rates to be slower in advanced economies and faster in developing ones. Sluggish growth becomes a drag on returns and traditional asset

returns are curtailed accordingly. Whole life insurance provides multifaceted alternatives. For example, a healthy 35 year old female committing \$100 per week to a WLI policy provides an immediate death benefit of around \$500,000; the WLI policy assures a minimum accumulation towards retirement at age 70 of \$239,000; 75% of the WLI policy's face value is available while the policy owner is alive if diagnosed with a terminal illness. This brings peace of mind when it is needed most. [Click here for the "Bari Happi" sample illustration.](#)

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Path Protector Whole Life Insurance Illustration								
Designed For:				Path Protector Whole Life, Tabular Detail				
Bari Happi				Initial Death Benefit: \$504,892				
Male, Age 35, Preferred Non-Tobacco				Monthly Premium: \$457.60				
Year-End Values and Benefits, Dividends to Paid Up Additions								
Year	Attained Age	Annualized Premium	Cumulative Outlay	Guaranteed Assumptions		Non-Guaranteed Current Assumptions		
				Cash Value	Death Benefit	Year End Dividend	Cash Value	Death Benefit
1	36	\$5,491	\$5,491	\$0	\$504,892	\$0	\$0	\$504,892
2	37	\$5,491	\$10,982	\$0	\$504,892	\$0	\$0	\$504,892
3	38	\$5,491	\$16,474	\$2,509	\$504,892	\$30	\$2,540	\$505,049
4	39	\$5,491	\$21,965	\$7,240	\$504,892	\$91	\$7,363	\$505,505
5	40	\$5,491	\$27,456	\$12,143	\$504,892	\$153	\$12,423	\$506,241
6	41	\$5,491	\$32,947	\$17,227	\$504,892	\$221	\$17,739	\$507,262
7	42	\$5,491	\$38,438	\$22,483	\$504,892	\$289	\$23,304	\$508,549
8	43	\$5,491	\$43,930	\$27,905	\$504,892	\$359	\$29,117	\$510,086
9	44	\$5,491	\$49,421	\$33,495	\$504,892	\$434	\$35,187	\$511,878
10	45	\$5,491	\$54,912	\$39,250	\$504,892	\$511	\$41,519	\$513,909
11	46	\$5,491	\$60,403	\$45,173	\$504,892	\$594	\$48,121	\$516,184
12	47	\$5,491	\$65,894	\$51,267	\$504,892	\$678	\$55,003	\$518,687
13	48	\$5,491	\$71,386	\$57,573	\$504,892	\$769	\$62,218	\$521,423
14	49	\$5,491	\$76,877	\$64,111	\$504,892	\$861	\$69,791	\$524,376
15	50	\$5,491	\$82,368	\$70,887	\$504,892	\$960	\$77,738	\$527,549
16	51	\$5,491	\$87,859	\$77,880	\$504,892	\$1,060	\$86,046	\$530,929
17	52	\$5,491	\$93,350	\$85,074	\$504,892	\$1,167	\$94,709	\$534,519
18	53	\$5,491	\$98,842	\$92,466	\$504,892	\$1,277	\$103,729	\$538,306
19	54	\$5,491	\$104,333	\$100,034	\$504,892	\$1,393	\$113,097	\$542,294
20	55	\$5,491	\$109,824	\$107,759	\$504,892	\$1,511	\$122,798	\$546,473
25	60	\$5,491	\$137,280	\$148,741	\$504,892	\$2,169	\$176,610	\$570,075
30	65	\$5,491	\$164,736	\$192,970	\$504,892	\$2,941	\$239,374	\$597,955
35	70	\$5,491	\$192,192	\$239,309	\$504,892	\$3,813	\$310,856	\$629,732
40	75	\$5,491	\$219,648	\$286,925	\$504,892	\$4,798	\$391,080	\$665,216
45	80	\$5,491	\$247,104	\$332,759	\$504,892	\$5,856	\$476,988	\$704,290
50	85	\$5,491	\$274,560	\$372,555	\$504,892	\$6,915	\$563,036	\$746,838
55	90	\$5,491	\$302,016	\$403,414	\$504,892	\$7,927	\$644,382	\$792,825
60	95	\$5,491	\$329,472	\$425,195	\$504,892	\$8,858	\$719,318	\$842,228
65	100	\$5,491	\$356,928	\$440,917	\$504,892	\$9,748	\$791,019	\$895,121
70	105	\$5,491	\$384,384	\$452,454	\$504,892	\$10,616	\$861,523	\$951,616
75	110	\$5,491	\$411,840	\$462,542	\$504,892	\$11,524	\$935,024	\$1,011,886
80	115	\$5,491	\$439,296	\$471,115	\$504,892	\$12,466	\$1,011,357	\$1,076,148
85	120	\$5,491	\$466,752	\$478,102	\$504,892	\$13,447	\$1,090,311	\$1,144,648
86	121	\$5,491	\$472,243	\$504,892	\$504,892	\$13,964	\$1,158,612	\$1,158,612