



Experience
the Power of
Collaborative
Thinking

**What is
life insurance?**



SE TU PROPIO BANQUERO. COMO LO HAGO ?

CON LA BASE DE TU AHORRO CREA TU PATRIMONIO Y OBTEN LOS SIGUIENTES BENEFICIOS

- ☐ AHORRA EN EL INSTRUMENTO **IUL**
- ☐ OBTEN UN PISO DEL **0.25%** Y INTERES HASTA DEL 14%
- ☐ **PROTÉGÉ** A TUS FAMILIAS DESDE LA PRIMER PRIMA EN CASO DE FALLECIMIENTO
- ☐ OBTENER EN VIDA PROTECCION EN CASO DE UNA ENFERMEDAD CRITICA, CRONICAS Y TERMINAL OBTENIENDO EL **90% DE TU PROTECCION**
- ☐ CONVIERTETE EN TU PROPIO BANQUERO Y REALIZATE PRESTAMOS Y TU DINERO SEGUIR CRECIENDO.
- ☐ TODO TU AHORRO CRECERA SEGURO PARA TU RETIRO
- ☐ TODO EL AHORRO E INGRESOS GENERADOS SON LIBRES DE IMPUESTO

EVALUA TUS FINANZAS

- CUENTAS CON AHORRO DEL TIEMPO QUE HAS TRABAJADO?
- SABES COMO CREAR UN PARIMONIO?
- CONOCES QUE ES EL INTERES COMPUESTO?
- CONOCES LAS VENTAJAS DE PROTEGER A TI Y TU FAMILIA?
- A QUE EDAD PIENSAS RETIRARTE?
- SABES ALGUN INSTRUMENTO DE AHORRO QUE NO PAGUE IMPUESTOS?
- CONOCES EL CONCEPTO “PAGATE A TI PRIMERO”

CREACION DE PROTECCION CON IUL

BENEFICIARIO

GASTOS
....MEDICO

RETIRO

LIBRE DE
IMPUESTOS

EL PODER DE AHORRA \$3.00 DLLS DIARIOS

JACKELIN SOBRINA KARINA **Female, Age 2, Nontobacco** Initial Premium: **\$100.00 Monthly**
Riders: **OPR CIR TIR CHR ADB**

Tabular Detail												
		Guaranteed ¹			Non-Guaranteed ²			Non-Guaranteed ²				
		Assumptions			Assumptions - Fixed			Assumptions - Current				
		0.25% EOY			Interest 4.75% EOY			Interest 7.54% EOY				
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
3	1	1,200	0	589	0	350,589	703	0	350,703	703	0	350,703
4	2	1,200	0	1,182	10	351,182	1,443	272	351,443	1,463	291	351,463
5	3	1,200	0	1,776	666	351,776	2,218	1,108	352,218	2,279	1,169	352,279
6	4	1,200	0	2,369	1,320	352,369	3,027	1,978	353,027	3,154	2,106	353,154
7	5	1,200	0	2,962	1,976	352,962	3,873	2,887	353,873	4,096	3,110	354,096
8	6	1,200	0	3,561	2,636	353,561	4,763	3,838	354,763	5,112	4,187	355,112
9	7	1,200	0	4,161	3,298	354,161	5,696	4,833	355,696	6,203	5,340	356,203
10	8	1,200	0	4,763	3,961	354,763	6,674	5,872	356,674	7,377	6,576	357,377
11	9	1,200	0	5,362	4,622	355,362	7,695	6,955	357,695	8,636	7,896	358,636
12	10	1,200	0	5,963	5,285	355,963	8,765	8,087	358,765	9,991	9,313	359,991
		12,000	0									
13	11	1,200	0	6,569	5,952	356,569	10,100	9,484	360,100	11,669	11,052	361,669
14	12	1,200	0	7,173	6,680	357,173	11,501	11,007	361,501	13,473	12,980	363,473
15	13	1,200	0	7,745	7,375	357,745	12,937	12,567	362,937	15,387	15,017	365,387
16	14	1,200	0	8,279	8,032	358,279	14,406	14,159	364,406	17,411	17,165	367,411
17	15	1,200	0	8,777	8,654	358,777	15,917	15,793	365,917	19,561	19,438	369,561
18	16	1,200	0	9,255	9,255	359,255	17,509	17,509	367,509	21,885	21,885	371,885
19	17	1,200	0	9,732	9,732	359,732	19,177	19,177	369,177	24,386	24,386	374,386
20	18	1,200	0	10,211	10,211	360,211	20,927	20,927	370,927	27,083	27,083	377,083
21	19	1,200	0	10,695	10,695	360,695	22,769	22,769	372,769	29,994	29,994	379,994
22	20	1,200	0	11,180	11,180	361,180	24,704	24,704	374,704	33,133	33,133	383,133
		24,000	0									
23	21	1,200	0	11,664	11,664	361,664	26,736	26,736	376,736	36,516	36,516	386,516
24	22	1,200	0	12,150	12,150	362,150	28,882	28,882	378,882	40,177	40,177	390,177
25	23	1,200	0	12,635	12,635	362,635	31,148	31,148	381,148	44,138	44,138	394,138
26	24	1,200	0	13,133	13,133	363,133	33,540	33,540	383,540	48,420	48,420	398,420
27	25	1,200	0	13,641	13,641	363,641	36,064	36,064	386,064	53,050	53,050	403,050
28	26	1,200	0	14,150	14,150	364,150	38,708	38,708	388,708	58,034	58,034	408,034
29	27	1,200	0	14,653	14,653	364,653	41,474	41,474	391,474	63,399	63,399	413,399
30	28	1,200	0	15,148	15,148	365,148	44,373	44,373	394,373	69,177	69,177	419,177
31	29	1,200	0	15,633	15,633	365,633	47,410	47,410	397,410	75,399	75,399	425,399
32	30	1,200	0	16,106	16,106	366,106	50,592	50,592	400,592	82,102	82,102	432,102
		36,000	0									

Prepared for: **JACKELIN SOBRINA KARINA** State: **TX** Death Benefit Option: **B switching to A in year 63**
Female, Age 2, Nontobacco Initial Premium: **\$100.00 Monthly**
Riders: **OPR CIR TIR CHR ADB**

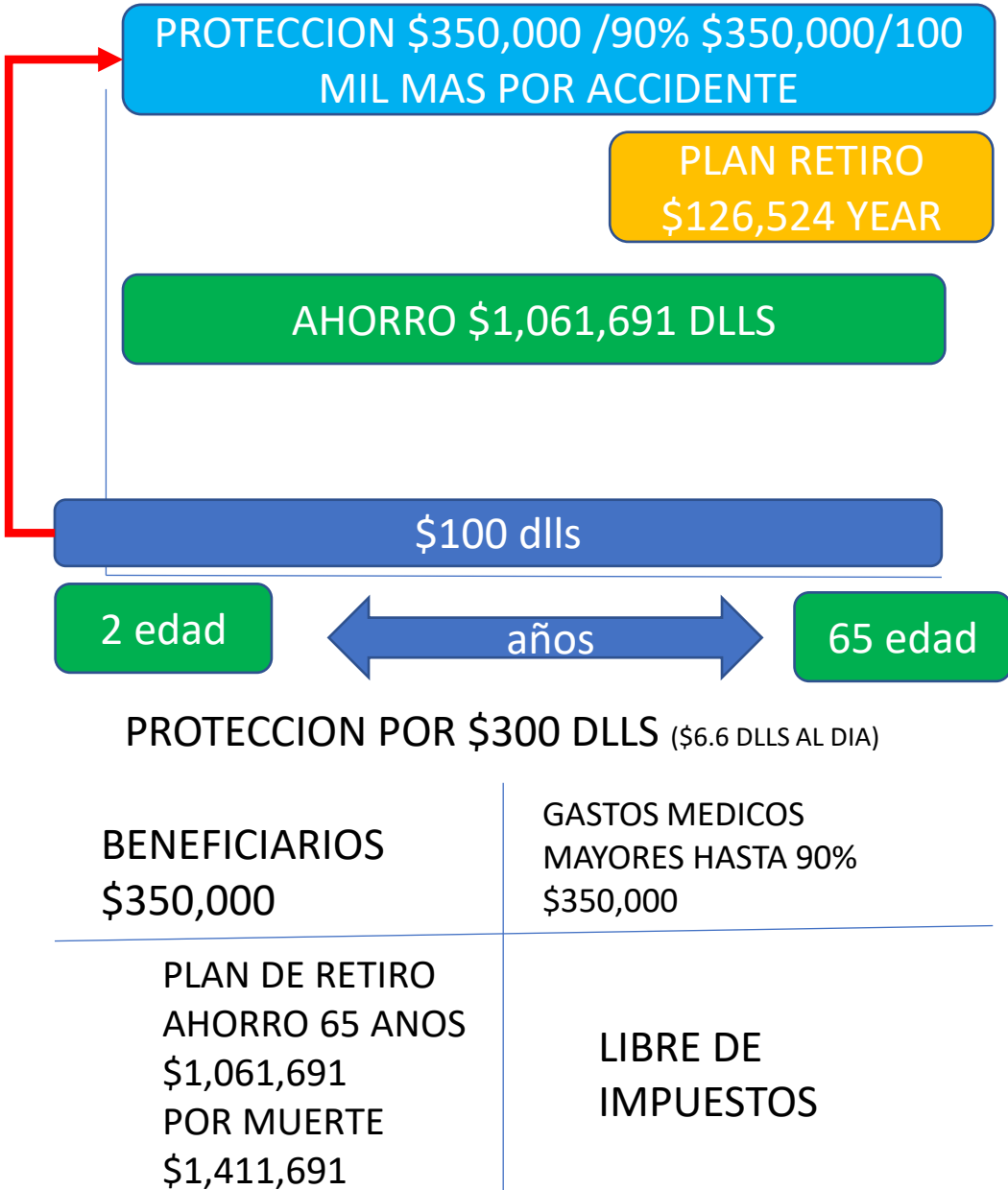
Tabular Detail												
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		Assumptions			Assumptions - Fixed			Assumptions - Current				
		0.25% EOY			Interest 4.75% EOY			Interest 7.54% EOY				
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
33	31	1,200	0	16,565	16,565	366,565	53,917	53,917	403,917	89,310	89,310	439,310
34	32	1,200	0	17,007	17,007	367,007	57,380	57,380	407,380	97,056	97,056	447,056
35	33	1,200	0	17,427	17,427	367,427	60,994	60,994	410,994	105,384	105,384	455,384
36	34	1,200	0	17,819	17,819	367,819	64,770	64,770	414,770	114,345	114,345	464,345
37	35	1,200	0	18,180	18,180	368,180	68,721	68,721	418,721	123,992	123,992	473,992
38	36	1,200	0	18,512	18,512	368,512	72,846	72,846	422,846	134,370	134,370	484,370
39	37	1,200	0	18,812	18,812	368,812	77,168	77,168	427,168	145,550	145,550	495,550
40	38	1,200	0	19,089	19,089	369,089	81,693	81,693	431,693	157,591	157,591	507,591
41	39	1,200	0	19,347	19,347	369,347	86,428	86,428	436,428	170,556	170,556	520,556
42	40	1,200	0	19,587	19,587	369,587	91,384	91,384	441,384	184,520	184,520	534,520
		48,000	0									
43	41	1,200	0	19,813	19,813	369,813	96,564	96,564	446,564	199,551	199,551	549,551
44	42	1,200	0	20,021	20,021	370,021	102,000	102,000	452,000	215,755	215,755	565,755
45	43	1,200	0	20,214	20,214	370,214	107,707	107,707	457,707	233,225	233,225	583,225
46	44	1,200	0	20,380	20,380	370,380	113,693	113,693	463,693	252,054	252,054	602,054
47	45	1,200	0	20,507	20,507	370,507	119,965	119,965	469,965	272,343	272,343	622,343
48	46	1,200	0	20,592	20,592	370,592	126,531	126,531	476,531	294,199	294,199	644,199
49	47	1,200	0	20,632	20,632	370,632	133,403	133,403	483,403	317,740	317,740	667,740
50	48	1,200	0	20,623	20,623	370,623	140,587	140,587	490,587	343,093	343,093	693,093
51	49	1,200	0	20,543	20,543	370,543	148,079	148,079	498,079	370,375	370,375	720,375
52	50	1,200	0	20,403	20,403	370,403	155,894	155,894	505,894	399,740	399,740	749,740
		60,000	0									
53	51	1,200	0	20,192	20,192	370,192	164,038	164,038	514,038	431,340	431,340	781,340
54	52	1,200	0	19,900	19,900	369,900	172,514	172,514	522,514	465,336	465,336	815,336
55	53	1,200	0	19,522	19,522	369,522	181,331	181,331	531,331	501,908	501,908	851,908
56	54	1,200	0	19,050	19,050	369,050	190,510	190,510	540,510	541,262	541,262	891,262
57	55	1,200	0	18,456	18,456	368,456	200,058	200,058	550,058	583,602	583,602	933,602
58	56	1,200	0	17,740	17,740	367,740	210,007	210,007	560,007	629,179	629,179	979,179
59	57	1,200	0	16,887	16,887	366,887	220,372	220,372	570,372	678,238	678,238	1,028,238
60	58	1,200	0	15,869	15,869	365,869	231,157	231,157	581,157	731,036	731,036	1,081,036
61	59	1,200	0	14,674	14,674	364,674	242,381	242,381	592,381	787,864	787,864	1,137,864
62	60	1,200	0	13,266	13,266	363,266	254,035	254,035	604,035	849,004	849,004	1,199,004
		72,000	0									



EL PODER DE AHORRA \$3.00 DLLS DIARIOS

Tabular Detail												
			Guaranteed ¹			Non-Guaranteed ²			Non-Guaranteed ²			
			Assumptions			Assumptions - Fixed			Assumptions - Current			
			0.25% EOY			Interest 4.75% EOY			Interest 7.54% EOY			
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
63	61	1,200	0	11,631	11,631	361,631	266,135	266,135	616,135	914,791	914,791	1,264,791
64	62	1,200	0	9,731	9,731	359,731	278,674	278,674	628,674	985,556	985,556	1,335,556
65	63	1,200	0	7,549	7,549	357,549	291,672	291,672	641,672	1,061,691	1,061,691	1,411,691
66	64	0*	126,524	0	0	0	306,619	176,694	511,747	1,145,479	1,015,554	1,281,765
67	65	0*	126,524	0	0	0	322,179	55,832	375,326	1,233,409	967,062	1,201,410
68	66	0*	126,524	0	0	0	0	0	0	1,325,310	915,721	1,154,277
69	67	0*	126,524	0	0	0	0	0	0	1,421,237	861,244	1,102,854
70	68	0*	126,524	0	0	0	0	0	0	1,521,338	803,419	1,046,833
71	69	0*	126,524	0	0	0	0	0	0	1,625,967	742,227	986,122
72	70	0*	126,524	0	0	0	0	0	0	1,735,269	677,418	903,003
		75,600	885,668									
73	71	0*	126,524	0	0	0	0	0	0	1,849,484	608,815	812,258
74	72	0*	126,524	0	0	0	0	0	0	1,968,886	536,258	713,457
75	73	0*	126,524	0	0	0	0	0	0	2,093,793	459,608	606,174
76	74	0*	126,524	0	0	0	0	0	0	2,224,589	378,770	489,999
77	75	0*	126,524	0	0	0	0	0	0	2,360,855	292,820	410,863
78	76	0*	126,524	0	0	0	0	0	0	2,502,719	201,357	326,493
79	77	0*	126,524	0	0	0	0	0	0	2,650,284	103,929	236,443
80	78	0*	126,524	0	0	0	0	0	0	2,803,614	16	140,197
81	79	0*	0	0	0	0	0	0	0	2,962,063	18,285	166,388
82	80	0*	0	0	0	0	0	0	0	3,128,614	37,647	194,078
		75,600	1,897,860									
83	81	0*	0	0	0	0	0	0	0	3,303,698	58,182	223,367
84	82	0*	0	0	0	0	0	0	0	3,487,645	79,854	254,236
85	83	0*	0	0	0	0	0	0	0	3,680,485	102,304	286,328
86	84	0*	0	0	0	0	0	0	0	3,882,364	125,274	319,392
87	85	0*	0	0	0	0	0	0	0	4,094,223	149,279	353,990
88	86	0*	0	0	0	0	0	0	0	4,315,923	173,732	389,528
89	87	0*	0	0	0	0	0	0	0	4,547,875	198,574	425,968
90	88	0*	0	0	0	0	0	0	0	4,790,305	223,539	463,054
91	89	0*	0	0	0	0	0	0	0	5,045,961	250,857	503,155
92	90	0*	0	0	0	0	0	0	0	5,320,700	285,841	498,669
		75,600	1,897,860									

CREAS UN SISTEMA



Summary of Coverages Prepared for: JACKELIN SOBRINA KARINA	Product: F&G Pathsetter State: TX Female, Age 2, Nontobacco	Face Amount: \$350,000 Death Benefit Option: B switching to A in year 63 Initial Premium: \$100.00 Monthly Riders: OPR CIR TIR CHR ADB
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Tabular Detail

			Guaranteed ¹				Non-Guaranteed ²			Non-Guaranteed ³		
			Assumptions				Assumptions - Fixed			Assumptions - Current		
			0.25% EOY				Interest 4.75% EOY			Interest 7.54% EOY		
Age	Year	Planned Premium	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
33	31	6,000	0	71,263	71,263	421,263	158,326	158,326	508,326	241,421	241,421	603,553
34	32	6,000	0	76,073	76,073	426,073	171,614	171,614	521,614	265,635	265,635	664,088
35	33	6,000	0	80,870	80,870	430,870	185,547	185,547	535,547	291,697	291,697	729,241
36	34	6,000	0	85,650	85,650	435,650	200,159	200,159	550,159	319,745	319,745	799,363
37	35	6,000	0	90,411	90,411	440,411	215,490	215,490	565,490	349,939	349,939	874,847
38	36	6,000	0	95,151	95,151	445,151	231,568	231,568	581,568	382,424	382,424	956,060
39	37	6,000	0	99,874	99,874	449,874	248,434	248,434	621,085	417,393	417,393	1,043,482
40	38	6,000	0	104,584	104,584	454,584	266,111	266,111	665,279	455,029	455,029	1,137,571
41	39	6,000	0	109,285	109,285	459,285	284,633	284,633	711,581	495,523	495,523	1,238,809
42	40	6,000	0	113,980	113,980	463,980	304,056	304,056	738,856	539,127	539,127	1,310,078
		198,000	39,984									
43	41	6,000	0	118,672	118,672	468,672	324,418	324,418	765,628	586,065	586,065	1,383,113
44	42	6,000	0	123,359	123,359	473,359	345,794	345,794	791,869	636,644	636,644	1,457,915
45	43	6,000	0	128,039	128,039	478,039	368,236	368,236	817,484	691,152	691,152	1,534,357
46	44	6,000	0	132,703	132,703	482,703	391,795	391,795	842,359	749,890	749,890	1,612,262
47	45	6,000	0	137,340	137,340	487,340	416,515	416,515	870,517	813,165	813,165	1,699,515
48	46	6,000	0	141,947	141,947	491,947	442,449	442,449	898,171	881,317	881,317	1,789,074
49	47	6,000	0	146,519	146,519	496,519	469,654	469,654	925,218	954,720	954,720	1,880,799
50	48	6,000	0	151,054	151,054	501,054	498,188	498,188	951,538	1,033,769	1,033,769	1,974,499
51	49	6,000	0	155,530	155,530	505,530	528,096	528,096	976,977	1,118,869	1,118,869	2,069,907
52	50	6,000	0	159,957	159,957	509,957	559,460	559,460	995,838	1,210,502	1,210,502	2,154,693
		258,000	39,984									
53	51	6,000	0	164,324	164,324	514,324	592,350	592,350	1,012,918	1,309,167	1,309,167	2,238,676
54	52	6,000	0	168,622	168,622	518,622	626,839	626,839	1,028,016	1,415,403	1,415,403	2,321,262
55	53	6,000	0	172,846	172,846	522,846	663,017	663,017	1,040,937	1,529,817	1,529,817	2,401,813
56	54	6,000	0	176,986	176,986	526,986	700,970	700,970	1,051,455	1,653,100	1,653,100	2,479,650
57	55	6,000	0	181,016	181,016	531,016	740,736	740,736	1,090,736	1,785,850	1,785,850	2,607,340
58	56	6,000	0	184,937	184,937	534,937	782,422	782,422	1,132,422	1,928,846	1,928,846	2,738,961
59	57	6,000	0	188,731	188,731	538,731	826,117	826,117	1,176,117	2,082,903	2,082,903	2,874,406
60	58	6,000	0	192,372	192,372	542,372	871,907	871,907	1,221,907	2,248,903	2,248,903	3,013,530
61	59	6,000	0	195,848	195,848	545,848	919,895	919,895	1,269,895	2,427,810	2,427,810	3,156,152
62	60	6,000	0	199,123	199,123	549,123	970,158	970,158	1,320,158	2,620,439	2,620,439	3,354,162
		318,000	39,984									

CONVIERTE EN TU PROPIO BANQUERO AUTOPRESTAMOS

16	14	4,800	0	30,678	30,431	380,678	42,653	42,406	392,653	48,861	48,614	398,861
17	15	6,000	0	35,463	35,340	385,463	50,163	50,040	400,163	58,053	57,930	408,053
18	16	6,000	0	40,237	40,237	390,237	58,056	58,056	408,056	67,971	67,971	417,971
19	17	6,000	19,992	24,702	24,702	374,702	45,919	45,919	395,919	58,190	58,190	408,190
20	18	6,000	19,992	9,129	9,129	359,129	33,171	33,171	383,171	47,642	47,642	397,642
21	19	6,000	0	13,840	13,840	363,840	40,210	40,210	390,210	56,743	56,743	406,743
22	20	6,000	0	18,563	18,563	368,563	47,602	47,602	397,602	66,557	66,557	416,557
		78,000	39,984									

TE VUELVES TU PROPIO BANCO

- TOMAS PRESTADO PARA TU NECESIDAD
- CON LA POSIBILIDAD DE PAGARLO O QUEDARTE CON EL
- LA IDEA ES QUE LO REGRESES Y SIGA CRECIENDO

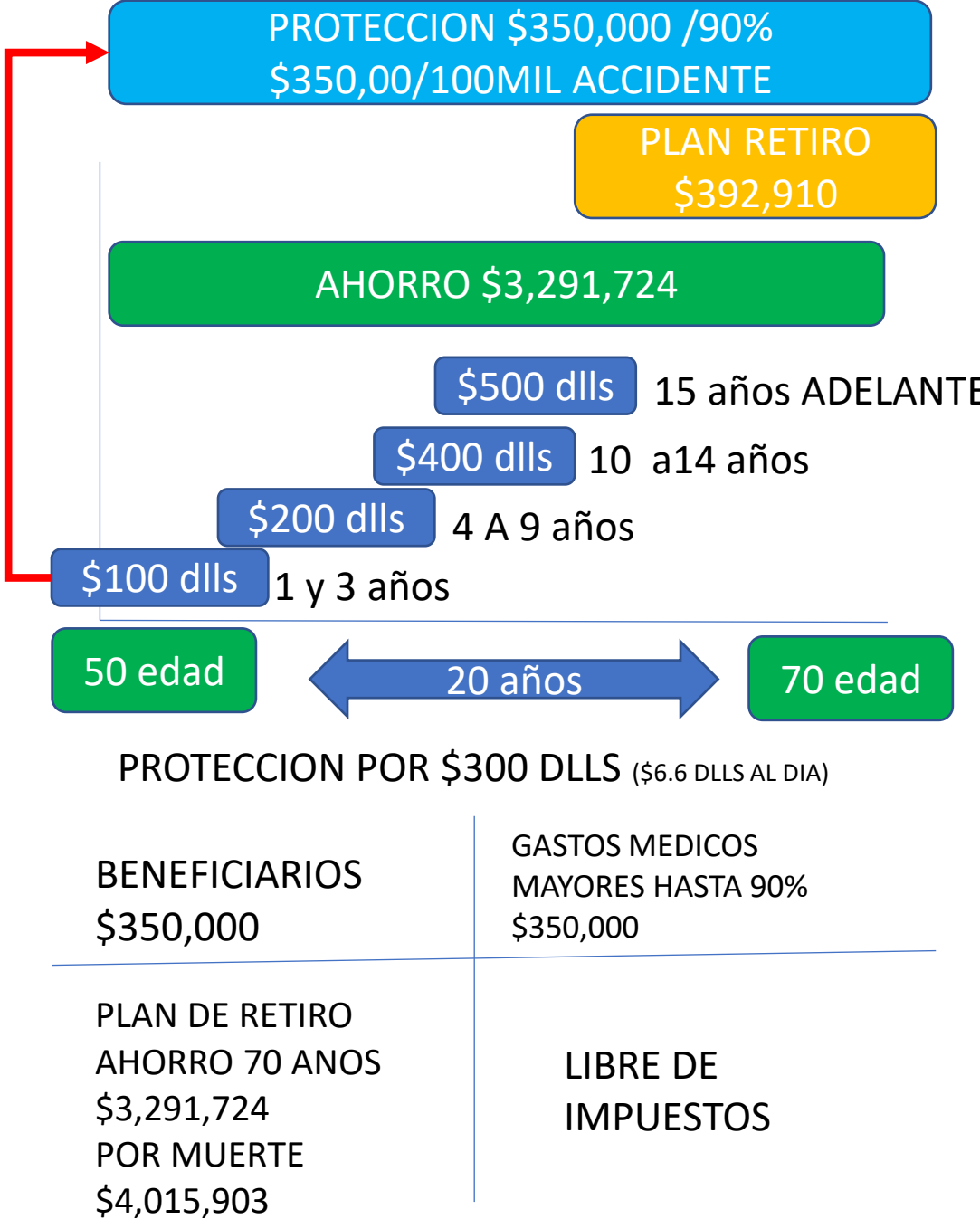


AL TOMAR EL PRESTAMO NO
DISMINUYE TU IMPORTE ACUMULADO



MULTIPLICA TU AHORRO CONSTANTEMENTE

Summary of Coverages				Product: F&G Pathsetter				Face Amount: \$350,000				
Prepared for:				State: TX				Death Benefit Option: B switching to A in year 63				
JACKELIN SOBRINA KARINA				Female, Age 2, Nontobacco				Initial Premium: \$100.00 Monthly				
								Riders: OPR CIR TIR CHR ADB				
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Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
63	61	6,000	0	202,183	202,183	552,183	1,022,808	1,022,808	1,372,808	2,827,862	2,827,862	3,563,107
64	62	6,000	0	204,989	204,989	554,989	1,077,932	1,077,932	1,427,932	3,051,202	3,051,202	3,783,490
65	63	6,000	0	207,526	207,526	557,526	1,135,656	1,135,656	1,485,656	3,291,724	3,291,724	4,015,903
66	64	0*	392,910	0	0	0	1,198,801	795,329	1,041,600	3,553,755	3,150,283	3,861,034
67	65	0*	392,910	0	0	0	1,265,143	438,025	678,402	3,827,410	3,000,292	3,727,500
68	66	0*	392,910	0	0	0	1,334,601	62,656	302,884	4,113,168	2,841,222	3,581,592
69	67	0*	392,910	0	0	0	0	0	0	4,411,483	2,672,468	3,422,420
70	68	0*	392,910	0	0	0	0	0	0	4,722,815	2,493,378	3,249,028
71	69	0*	392,910	0	0	0	0	0	0	5,047,839	2,303,457	3,060,633
72	70	0*	392,910	0	0	0	0	0	0	5,387,385	2,102,313	2,802,673
		336,000	2,790,354									
73	71	0*	392,910	0	0	0	0	0	0	5,742,195	1,889,397	2,521,038
74	72	0*	392,910	0	0	0	0	0	0	6,113,119	1,664,209	2,214,390
75	73	0*	392,910	0	0	0	0	0	0	6,501,154	1,426,326	1,881,407
76	74	0*	392,910	0	0	0	0	0	0	6,907,486	1,175,445	1,520,819
77	75	0*	392,910	0	0	0	0	0	0	7,330,816	908,701	1,275,242
78	76	0*	392,910	0	0	0	0	0	0	7,771,544	624,852	1,013,429
79	77	0*	392,910	0	0	0	0	0	0	8,229,989	322,490	733,989
80	78	0*	392,910	0	0	0	0	0	0	8,706,352	6	435,324
81	79	0*	0	0	0	0	0	0	0	9,199,869	58,205	518,199
82	80	0*	0	0	0	0	0	0	0	9,718,684	119,938	605,872
		336,000	5,933,634									
83	81	0*	0	0	0	0	0	0	0	10,263,937	185,253	698,450
84	82	0*	0	0	0	0	0	0	0	10,836,509	253,891	795,716
85	83	0*	0	0	0	0	0	0	0	11,436,479	324,730	896,554
86	84	0*	0	0	0	0	0	0	0	12,064,290	396,954	1,000,168
87	85	0*	0	0	0	0	0	0	0	12,722,899	472,196	1,108,341
88	86	0*	0	0	0	0	0	0	0	13,412,135	548,897	1,219,504
89	87	0*	0	0	0	0	0	0	0	14,133,358	626,957	1,333,625
90	88	0*	0	0	0	0	0	0	0	14,887,182	705,462	1,449,821
91	89	0*	0	0	0	0	0	0	0	15,682,151	791,345	1,575,452
92	90	0*	0	0	0	0	0	0	0	16,536,471	901,124	1,562,583
		336,000	5,933,634									



Summary of Coverages
Prepared for:
ANGEL Client

Product: F&G Pathsetter
State: TX
Male, Age 20, Nontobacco

Face Amount: \$350,000
Death Benefit Option: B switching to A in year 45
Initial Premium: \$500.00 Monthly
Riders: OPR CIR TIR CHR LTR

Tabular Detail

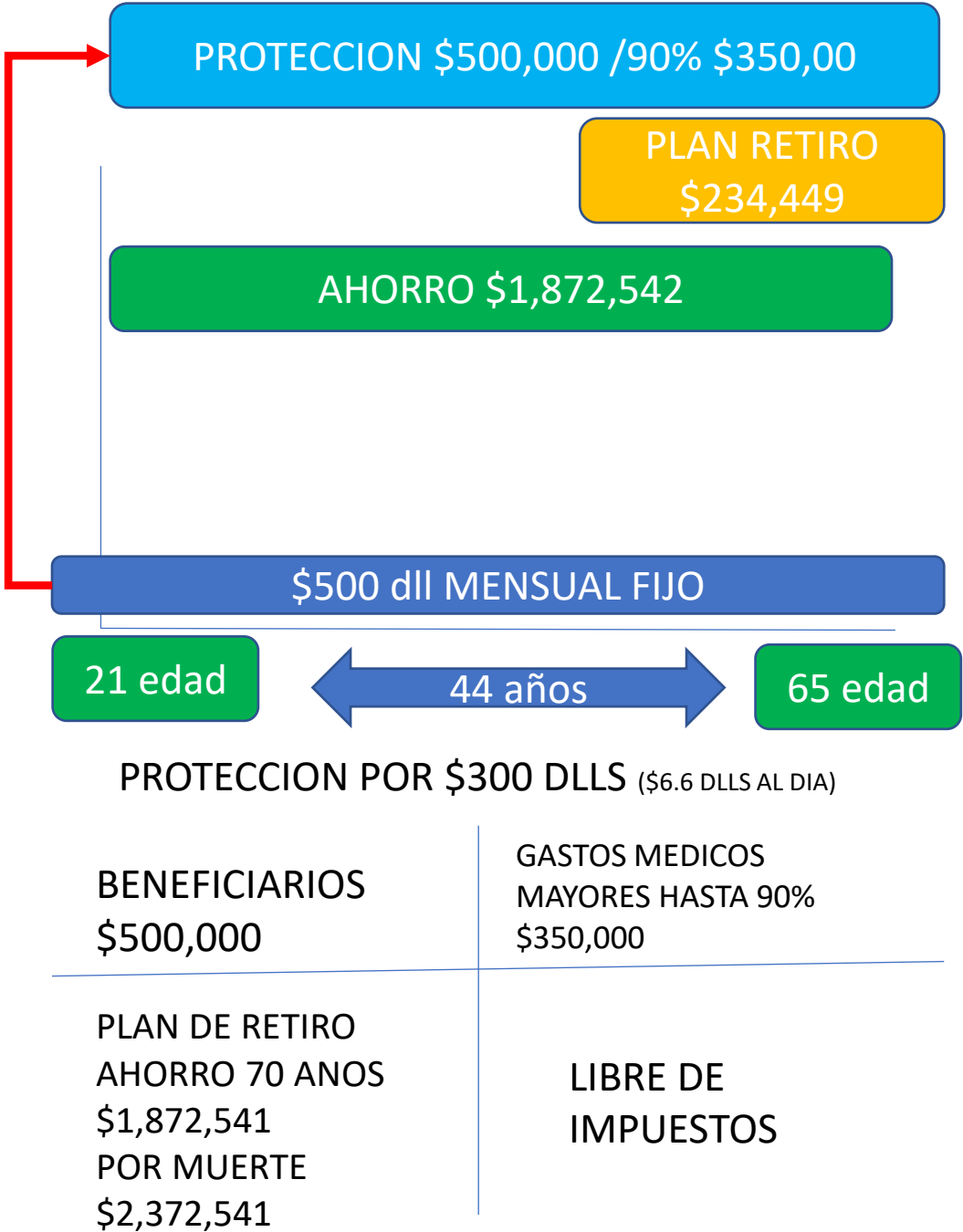
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 7.32% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
21	1	6,000	0	3,967	2,245	503,967	4,488	2,766	504,488	4,488	2,766	504,488
22	2	6,000	0	7,937	6,301	507,937	9,221	7,586	509,221	9,337	7,701	509,337
23	3	6,000	0	11,926	10,377	511,926	14,204	12,655	514,204	14,568	13,018	514,568
24	4	6,000	0	15,931	14,468	515,931	19,450	17,986	519,450	20,210	18,746	520,210
25	5	6,000	0	19,946	18,569	519,946	24,973	23,595	524,973	26,296	24,918	526,296
26	6	6,000	0	23,986	22,695	523,986	30,784	29,492	530,784	32,856	31,564	532,856
27	7	6,000	0	28,092	26,886	528,092	36,901	35,696	536,901	39,933	38,728	539,933
28	8	6,000	0	32,237	31,118	532,237	43,338	42,219	543,338	47,564	46,445	547,564
29	9	6,000	0	36,404	35,371	536,404	50,115	49,082	550,115	55,796	54,763	555,796
30	10	6,000	0	40,601	39,654	540,601	57,262	56,315	557,262	64,687	63,740	564,687
		60,000	0									
31	11	6,000	0	44,818	43,957	544,818	65,701	64,840	565,701	75,218	74,357	575,218
32	12	6,000	0	49,025	48,337	549,025	74,588	73,900	574,588	86,585	85,896	586,585
33	13	6,000	0	53,224	52,707	553,224	83,953	83,437	583,953	98,862	98,346	598,862
34	14	6,000	0	57,403	57,058	557,403	93,820	93,476	593,820	112,122	111,778	612,122
35	15	6,000	0	61,536	61,364	561,536	104,209	104,037	604,209	126,436	126,264	626,436
36	16	6,000	0	65,615	65,615	565,615	115,252	115,252	615,252	141,993	141,993	641,993
37	17	6,000	0	69,634	69,634	569,634	126,889	126,889	626,889	158,800	158,800	658,800
38	18	6,000	0	73,593	73,593	573,593	139,151	139,151	639,151	176,953	176,953	676,953
39	19	6,000	0	77,507	77,507	577,507	152,063	152,063	652,063	196,554	196,554	696,554
40	20	6,000	0	81,391	81,391	581,391	165,665	165,665	665,665	217,725	217,725	717,725
		120,000	0									
41	21	6,000	0	85,250	85,250	585,250	179,987	179,987	679,987	240,585	240,585	740,585
42	22	6,000	0	89,073	89,073	589,073	195,059	195,059	695,059	265,263	265,263	765,263
43	23	6,000	0	92,855	92,855	592,855	210,912	210,912	710,912	291,894	291,894	791,894
44	24	6,000	0	96,597	96,597	596,597	227,584	227,584	727,584	320,632	320,632	820,632
45	25	6,000	0	100,319	100,319	600,319	245,103	245,103	745,103	351,633	351,633	851,633
46	26	6,000	0	104,019	104,019	604,019	263,508	263,508	763,508	385,074	385,074	885,074
47	27	6,000	0	107,693	107,693	607,693	282,853	282,853	782,853	421,154	421,154	921,154
48	28	6,000	0	111,342	111,342	611,342	303,181	303,181	803,181	460,083	460,083	960,083
49	29	6,000	0	114,956	114,956	614,956	324,588	324,588	824,588	502,133	502,133	1,002,133
50	30	6,000	0	118,528	118,528	618,528	347,125	347,125	847,125	547,548	547,548	1,047,548
		180,000	0									



MULTIPLICA TU AHORRO AUMENTO

ANGEL ANTUNEZ EL PODER DE \$16 DLLS AL MES

Summary of Coverages				Product: F&G Pathsetter				Face Amount: \$350,000					
Prepared for:				State: TX				Death Benefit Option: B switching to A in year 45					
ANGEL Client				Male, Age 20, Nontobacco				Initial Premium: \$500.00 Monthly					
				Riders: OPR CIR TIR CHR LTR									
Tabular Detail													
		Guaranteed ¹				Non-Guaranteed ²				Non-Guaranteed ²			
		Assumptions				Assumptions - Fixed				Assumptions - Current			
		0.25% EOY				Interest 4.75% EOY				Interest 7.32% EOY			
	Planned												
Age	Year	Premium	Withdrawals/	Account	Surrender	Net Death	Account	Surrender	Net Death	Account	Surrender	Net Death	
		Outlay	Loans	Value	Value	Benefit	Value	Value	Benefit	Value	Value	Benefit	
51	31	6,000	0	122,045	122,045	622,045	370,831	370,831	870,831	596,580	596,580	1,103,673	
52	32	6,000	0	125,475	125,475	625,475	395,756	395,756	895,756	649,507	649,507	1,156,123	
53	33	6,000	0	128,794	128,794	628,794	421,942	421,942	921,942	706,624	706,624	1,208,326	
54	34	6,000	0	131,995	131,995	631,995	449,455	449,455	949,455	768,264	768,264	1,268,264	
55	35	6,000	0	135,073	135,073	635,073	478,362	478,362	978,362	834,791	834,791	1,334,791	
56	36	6,000	0	138,035	138,035	638,035	508,747	508,747	1,008,747	906,608	906,608	1,406,608	
57	37	6,000	0	140,889	140,889	640,889	540,700	540,700	1,040,700	984,156	984,156	1,484,156	
58	38	6,000	0	143,630	143,630	643,630	574,305	574,305	1,074,305	1,067,895	1,067,895	1,567,895	
59	39	6,000	0	146,248	146,248	646,248	609,642	609,642	1,109,642	1,158,321	1,158,321	1,658,321	
60	40	6,000	0	148,712	148,712	648,712	646,777	646,777	1,146,777	1,255,947	1,255,947	1,755,947	
240,000		0											
61	41	6,000	0	150,982	150,982	650,982	685,770	685,770	1,185,770	1,361,319	1,361,319	1,861,319	
62	42	6,000	0	152,992	152,992	652,992	726,658	726,658	1,226,658	1,475,003	1,475,003	1,975,003	
63	43	6,000	0	154,703	154,703	654,703	769,507	769,507	1,269,507	1,597,634	1,597,634	2,097,634	
64	44	6,000	0	156,066	156,066	656,066	814,379	814,379	1,314,379	1,729,895	1,729,895	2,229,895	
65	45	6,000	0	157,052	157,052	657,052	861,357	861,357	1,361,357	1,872,541	1,872,541	2,372,541	
66	46	0*	234,449	0	0	0	909,772	669,021	1,120,605	2,026,393	1,785,642	2,190,921	
67	47	0*	234,449	0	0	0	960,806	467,265	867,816	2,188,195	1,694,655	2,110,412	
68	48	0*	234,449	0	0	0	1,014,675	255,706	602,388	2,357,916	1,598,948	2,023,372	
69	49	0*	234,449	0	0	0	1,071,628	33,960	323,688	2,535,921	1,498,253	1,929,359	
70	50	0*	234,449	0	0	0	0	0	0	2,722,574	1,392,271	1,827,883	
270,000		1,172,245											
71	51	0*	234,449	0	0	0	0	0	0	2,918,238	1,280,668	1,718,404	
72	52	0*	234,449	0	0	0	0	0	0	3,123,759	1,163,560	1,569,649	
73	53	0*	234,449	0	0	0	0	0	0	3,339,765	1,040,804	1,408,178	
74	54	0*	234,449	0	0	0	0	0	0	3,567,005	912,345	1,233,375	
75	55	0*	234,449	0	0	0	0	0	0	3,806,383	778,239	1,044,686	
76	56	0*	234,449	0	0	0	0	0	0	4,058,999	638,696	841,646	
77	57	0*	234,449	0	0	0	0	0	0	4,323,753	491,684	707,871	
78	58	0*	234,449	0	0	0	0	0	0	4,601,085	336,661	566,715	
79	59	0*	234,449	0	0	0	0	0	0	4,891,406	173,009	417,579	
80	60	0*	234,449	0	0	0	0	0	0	5,195,075	7	259,761	
270,000		3,516,735											



CON ESTE TIPO DE INSTRUMENTOS TU ESTARAS
CUMPLIENDO LA SIGUIENTE PALABRA

Proverbios 13:22 El Hombre de Bien deja Herencia a sus nietos



COMO PUEDES TENER PAZ MENTAL CON UN PLAN FAMILIAR

- PLANES FUNERALES
- PROTECCION DE TU PATRIMONIO
- CREACION DE INGRESOS EN CASO DE ENFERMADES CRITICAS, TERMINAL
- SUSTIUCION DE TU INGRESO EN CASO DE ACCIDENTE, CANCER O HOSPITALIZACION
- PROTEGER A TUS SERES QUERIDOS
- CONTAR CON UN RETIRO DIGNO

PAGARTE A TI MISMO

- CUANDO RECIBAS \$1, LA PRIMERA QUE DEBES PAGARLE DEBES SER TU.
- LA MAYORIA PRIMERAMENTE PAGA A TODO MUNDO Y SOLO AHORRA LO SOBRANTE.
- SI QUIERES TENER ÉXITO EN TUS FINANZAS, APRENDE A PAGARTE A TI MISMO PRIMERO.
- EL TENER ÉXITO EN LAS FINANZAS NO SE TRATA DE CUANTO GANAS, SINO CUANTO AHORRAS.



CASOS DE ESTUDIO

1,000 PERSONAS FUERON ENTREVISTADAS POR DOMINIOFINANCIERO.NET

SE LES HIZO LA PREGUNTA: ¿QUÉ PENSABAN SOBRE EL DINERO?

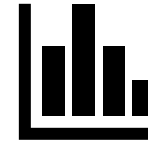
75% RESPONDIO QUE EL DINERO ES PARA VIVIR LA BUENA VIDA.

- ESTE GRUPO SE CARACTERIZA POR LLENARSE DE DEUDAS Y GASTAR MAS DE LO QUE GANA.

10% RESPONDIO QUE ES LA RAÍZ DE TODOS LOS MALES.

- ESTE GRUPO VIVE CHEQUE POR CHEQUE, SU CUENTA DE BANCO SE MANTIENE ESTATICA, NO CRECE.

CASOS DE ESTUDIO



5% PIENSA QUE GENERA MUCHOS **PROBLEMAS** Y TEMEN QUE ALGUIEN MAS SE QUEDE CON SU DINERO

- ESTE GRUPO PIERDE SU DINERO PRESTANDOLO Y EN NEGOCIOS DE ALTO RIESGO.

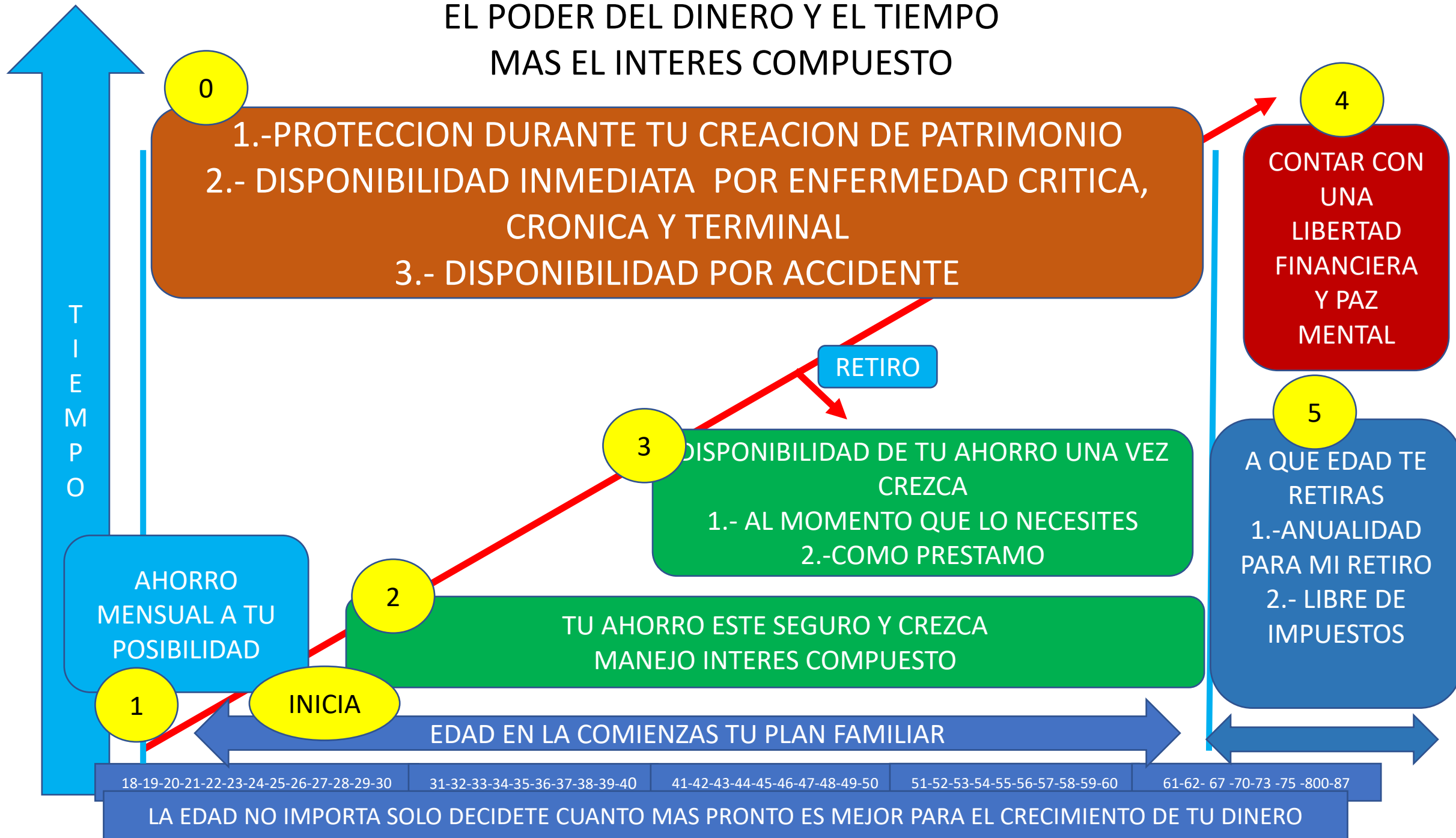
5% PIENSA QUE ES BUENO PARA **EMERGENCIAS**.

- ESTE GRUPO ES MUY AHORRATIVO, SU DINERO CRECE SOLAMENTE SI SIGUEN TRABAJANDO Y AHORRANDO. NO PRODUCE INTERÉS DONDE LO COLOCAN.

5% PIENSA QUE ES PARA **MULTIPLICARLO**

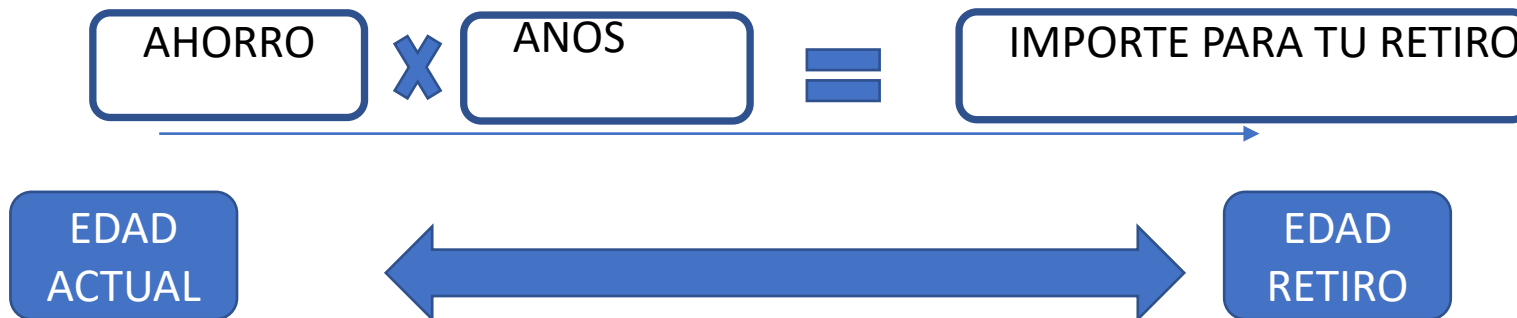
- ESTE GRUPO SON INVERSORES, SIEMPRE BUSCAN DONDE HACER QUE EL DINERO GENERE INTERES.

EL PODER DEL DINERO Y EL TIEMPO MAS EL INTERES COMPUESTO



95% DE LA POBLACIÓN TRABAJADORA SE DEDICA SOLAMENTE A TRABAJAR Y NUNCA TOMA EL TIEMPO DE PLANEAR SU INDEPENDENCIA FINANCIERA.

- ¿CUÁNTO TE FALTA PARA CUMPLIR 67 AÑOS?
- ¿CON TU ACTUAL TRABAJO, PODRAS CONSEGUIR TU LIBERTAD FINANCIERA?



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For full explanation of each Financial Rating, visit [this page](#)



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CONOCE CADA
UNA DE LAS
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The logo features a large, dark brown circle on the left side of the image. Inside this circle, the letters 'CF' are written in a large, white, serif font. To the right of 'CF', the word 'PEÑA' is written in a smaller, white, serif font. Below 'PEÑA', the words '& ASOCIADOS' are written in a white, serif font. The entire logo is set against a dark gray background.

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