

■ IUL Bucket Builder Worksheet (Visual Edition)

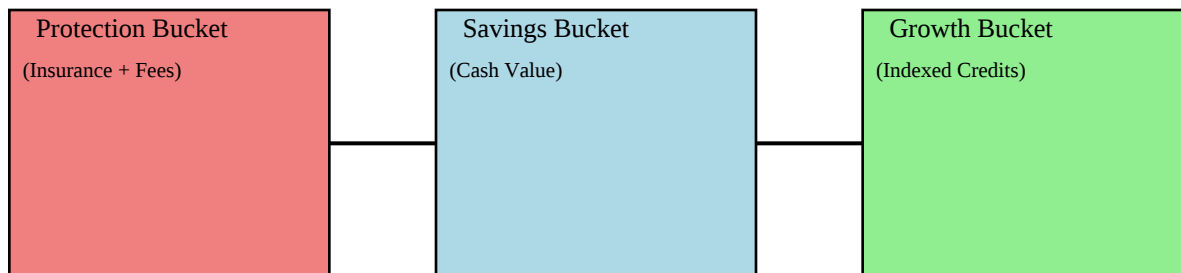
Section I – Client Inputs

Monthly Premium Contribution: _____

Annual Contribution: _____

Initial Face Amount: _____

Section II – The 3 Buckets (Visual)



Section III – Policy Performance Example

Year	Annual Contribution	Floor Credit	Cap Credit	Cash Value	Death Benefit
1	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____
10	_____	_____	_____	_____	_____

Section IV – Accessing Your Buckets

- Policy Loans → tax-free if managed properly
- Withdrawals → reduce cash value & death benefit
- Living Benefits (if rider added) → access funds for chronic/critical illness

Section V – Legacy Impact

Projected Death Benefit at Age ____: _____

Total Premium Paid: _____

Family's Net Legacy Value: _____