

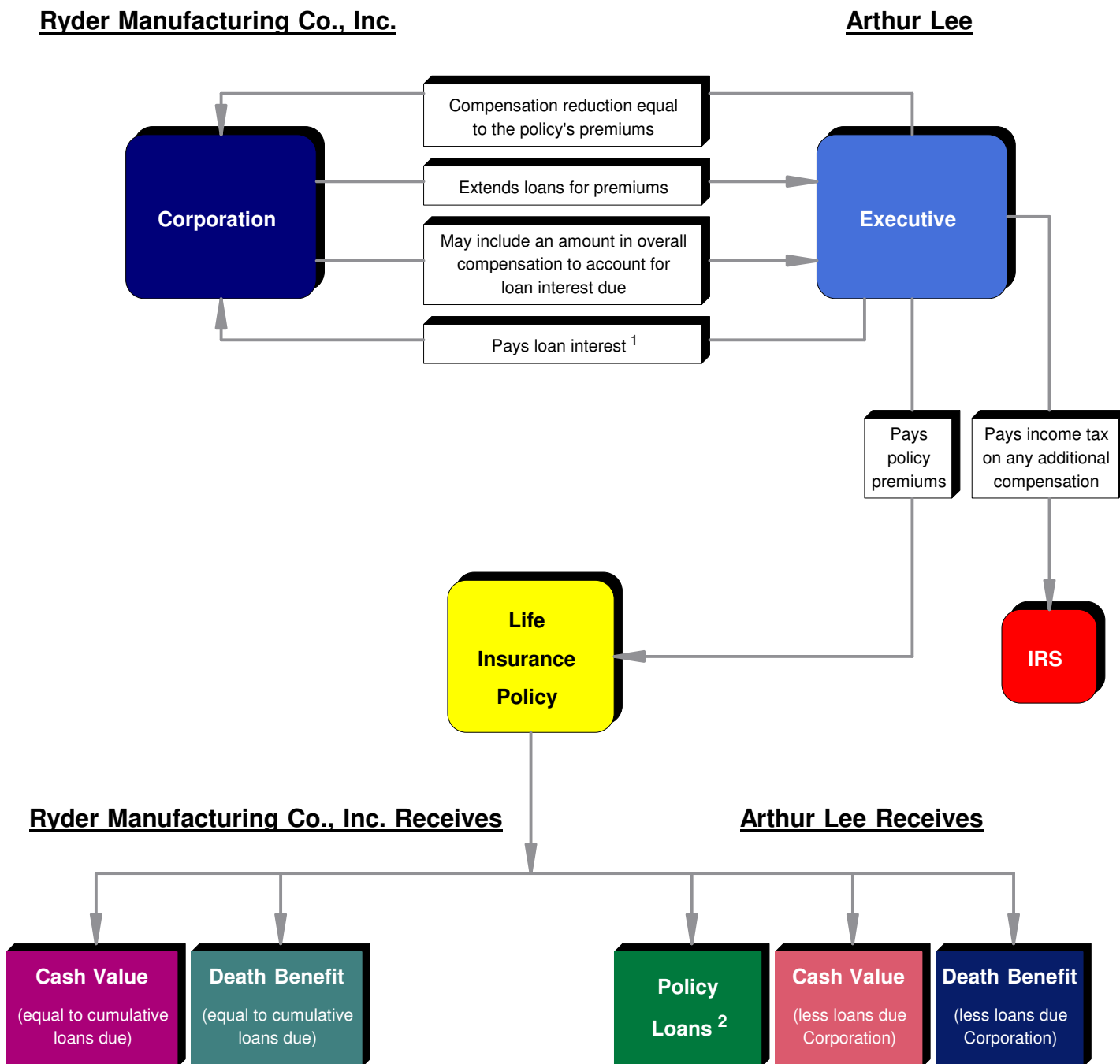
# Leveraged Deferred Compensation Funded With Indexed Universal Life

Presented By: [Licensed user's name appears here]

Insured: Arthur Lee

Employer: Ryder Manufacturing Co., Inc.

## Who Pays What - Who Receives What Flow Chart



<sup>1</sup> If the loan interest paid on each loan is equal to or greater than the Applicable Federal Rate established under IRC Sections 7872(f)(2)(A) and 1274(d), then no additional loan interest will be imputed to the Executive.

<sup>2</sup> For loan repayment and retirement income.