

The Recommended Insured Plan

Presented By: Robert B. Ritter

Insured: Robert Baxter

Preface

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

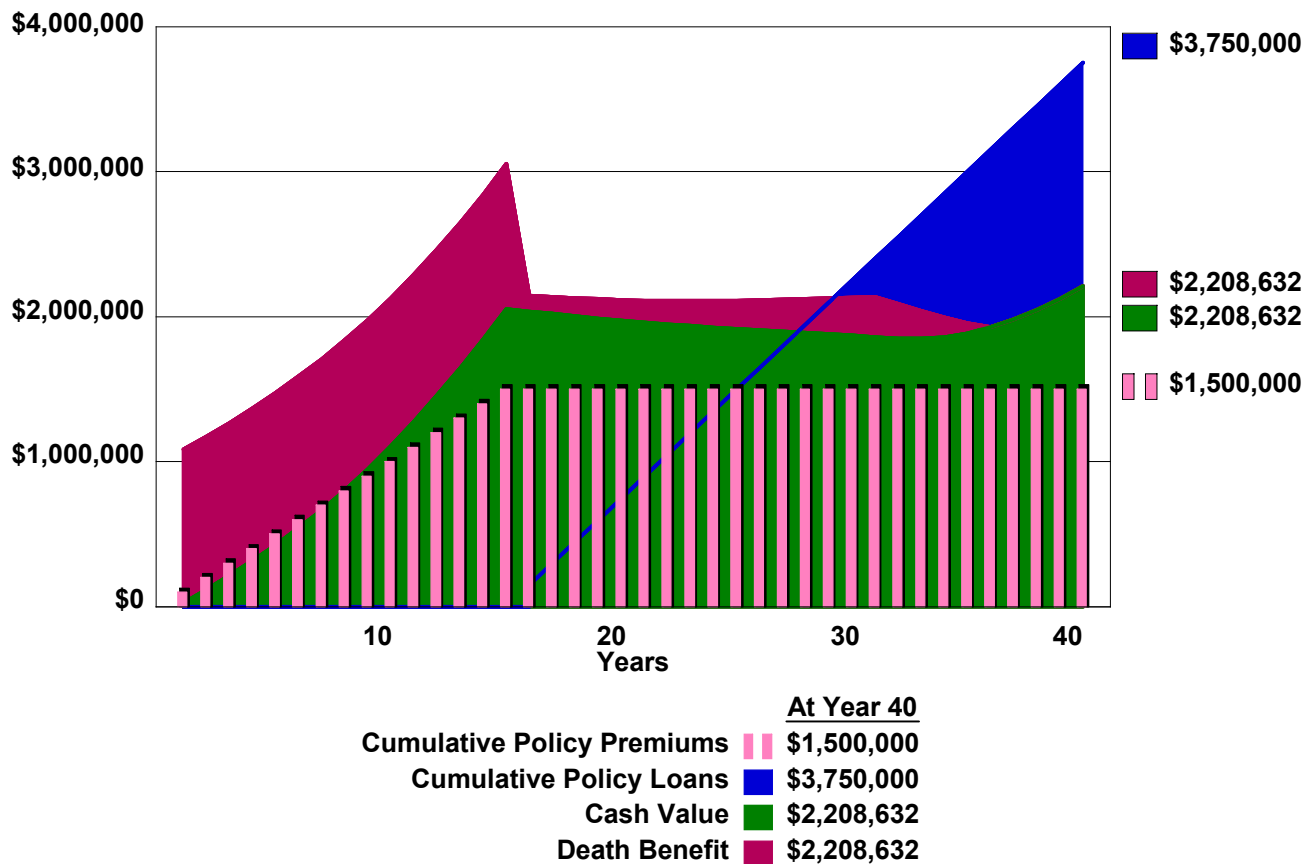
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;
4. Income tax free access to cash values via policy loans;

5. Income tax free death benefits;
6. Probate free death benefits;
7. Privacy of all transactions;
8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

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Illustration of Values of Indexed Universal Life

| | | Income Tax Rate 37.00% for 1 Years 39.60% Thereafter | Indexed UL Interest Rate 6.00% | Initial Payment 100,000 | Initial Death Benefit 1,000,000 | | | | |
|------|-------------|--|---|------------------------------------|---------------------------------------|---|-------------------------|---|--|
| Year | Male Age | (1) Premium Payment | (2) Retirement Income Net Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (4a) Pre-Tax Equivalent Rate of Return of Cash Value* | (5) Death Benefit | (5a) Pre-Tax Equivalent Rate of Return of Death Benefit | |
| 1 | 60 | 100,000 | 0 | 83,801 | 26,071 | -73.93 | 1,083,801 | 1561.59 | |
| 2 | 61 | 100,000 | 0 | 172,744 | 117,254 | -30.73 | 1,172,744 | 318.81 | |
| 3 | 62 | 100,000 | 0 | 267,105 | 213,795 | -16.01 | 1,267,105 | 150.68 | |
| 4 | 63 | 100,000 | 0 | 367,166 | 316,006 | -9.21 | 1,367,166 | 91.90 | |
| 5 | 64 | 100,000 | 0 | 473,786 | 424,726 | -5.39 | 1,473,786 | 63.49 | |
| 6 | 65 | 100,000 | 0 | 587,464 | 540,464 | -2.98 | 1,587,464 | 47.32 | |
| 7 | 66 | 100,000 | 0 | 708,740 | 663,760 | -1.33 | 1,708,740 | 37.16 | |
| 8 | 67 | 100,000 | 0 | 838,193 | 800,713 | 0.03 | 1,838,193 | 30.34 | |
| 9 | 68 | 100,000 | 0 | 976,382 | 946,402 | 1.66 | 1,976,382 | 25.56 | |
| 10 | 69 | 100,000 | 0 | 1,128,173 | 1,105,683 | 3.01 | 2,128,173 | 22.14 | |
| 11 | 70 | 100,000 | 0 | 1,290,186 | 1,275,196 | 4.04 | 2,290,186 | 19.59 | |
| 12 | 71 | 100,000 | 0 | 1,462,958 | 1,455,468 | 4.86 | 2,462,958 | 17.64 | |
| 13 | 72 | 100,000 | 0 | 1,647,152 | 1,647,152 | 5.51 | 2,647,152 | 16.13 | |
| 14 | 73 | 100,000 | 0 | 1,843,626 | 1,843,626 | 5.95 | 2,843,626 | 14.95 | |
| 15 | 74 | 100,000 | 0 | 2,053,204 | 2,053,204 | 6.34 | 3,053,204 | 14.00 | |
| 16 | 75 | 0 | 150,000 | 2,193,128 | 2,035,628 | 6.83 | 2,145,284 | 7.70 | |
| 17 | 76 | 0 | 150,000 | 2,341,582 | 2,018,707 | 7.22 | 2,135,787 | 8.02 | |
| 18 | 77 | 0 | 150,000 | 2,499,047 | 2,002,528 | 7.54 | 2,127,481 | 8.28 | |
| 19 | 78 | 0 | 150,000 | 2,666,036 | 1,987,191 | 7.81 | 2,120,493 | 8.51 | |
| 20 | 79 | 0 | 150,000 | 2,843,099 | 1,972,812 | 8.05 | 2,114,967 | 8.70 | |
| 21 | 80 | 0 | 150,000 | 3,030,778 | 1,959,476 | 8.25 | 2,111,015 | 8.87 | |
| 22 | 81 | 0 | 150,000 | 3,229,466 | 1,947,100 | 8.43 | 2,108,573 | 9.02 | |
| 23 | 82 | 0 | 150,000 | 3,439,671 | 1,935,686 | 8.59 | 2,107,670 | 9.16 | |
| 24 | 83 | 0 | 150,000 | 3,661,855 | 1,925,171 | 8.74 | 2,108,263 | 9.28 | |
| 25 | 84 | 0 | 150,000 | 3,896,362 | 1,915,344 | 8.87 | 2,110,163 | 9.39 | |
| 26 | 85 | 0 | 150,000 | 4,143,423 | 1,905,854 | 8.99 | 2,113,025 | 9.49 | |
| 27 | 86 | 0 | 150,000 | 4,403,878 | 1,896,930 | 9.09 | 2,117,124 | 9.58 | |
| 28 | 87 | 0 | 150,000 | 4,678,074 | 1,888,279 | 9.19 | 2,122,183 | 9.67 | |
| 29 | 88 | 0 | 150,000 | 4,966,110 | 1,879,325 | 9.28 | 2,127,631 | 9.74 | |
| 30 | 89 | 0 | 150,000 | 5,268,102 | 1,869,478 | 9.35 | 2,132,883 | 9.80 | |
| | | 1,500,000 | 2,250,000 | | | | | | |

30 Year Summary

| | |
|---------------------------|-----------|
| Cum. Payments | 1,500,000 |
| Cum. Policy Loan Proceeds | 2,250,000 |
| Cash Value | 1,869,478 |
| Death Benefit | 2,132,883 |

*This illustration assumes the illustrated non-guaranteed values continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

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|------|-------------|--|---|------------------------------------|---------------------------------------|---|-------------------------|---|--|
| Year | Male Age | (1) Premium Payment | (2) Retirement Income Net Loan Proceeds | (3) Year End Accum Value* | (4) Year End Cash Value* | (4a) Pre-Tax Equivalent Rate of Return of Cash Value* | (5) Death Benefit | (5a) Pre-Tax Equivalent Rate of Return of Death Benefit | |
| 31 | 90 | 0 | 150,000 | 5,583,708 | 1,857,653 | 9.42 | 2,136,839 | 9.86 | |
| 32 | 91 | 0 | 150,000 | 5,919,924 | 1,850,066 | 9.49 | 2,086,863 | 9.83 | |
| 33 | 92 | 0 | 150,000 | 6,280,071 | 1,849,221 | 9.56 | 2,037,623 | 9.81 | |
| 34 | 93 | 0 | 150,000 | 6,668,578 | 1,858,685 | 9.64 | 1,992,057 | 9.80 | |
| 35 | 94 | 0 | 150,000 | 7,091,049 | 1,883,162 | 9.73 | 1,954,072 | 9.81 | |
| 36 | 95 | 0 | 150,000 | 7,554,133 | 1,928,351 | 9.83 | 1,928,351 | 9.83 | |
| 37 | 96 | 0 | 150,000 | 8,047,107 | 1,982,536 | 9.92 | 1,982,536 | 9.92 | |
| 38 | 97 | 0 | 150,000 | 8,571,934 | 2,046,634 | 10.02 | 2,046,634 | 10.02 | |
| 39 | 98 | 0 | 150,000 | 9,130,705 | 2,121,640 | 10.11 | 2,121,640 | 10.11 | |
| 40 | 99 | 0 | 150,000 | 9,725,650 | 2,208,632 | 10.19 | 2,208,632 | 10.19 | |

1,500,000 3,750,000

40 Year Summary

| | |
|---------------------------|-----------|
| Cum. Payments | 1,500,000 |
| Cum. Policy Loan Proceeds | 3,750,000 |
| Cash Value | 2,208,632 |
| Death Benefit | 2,208,632 |

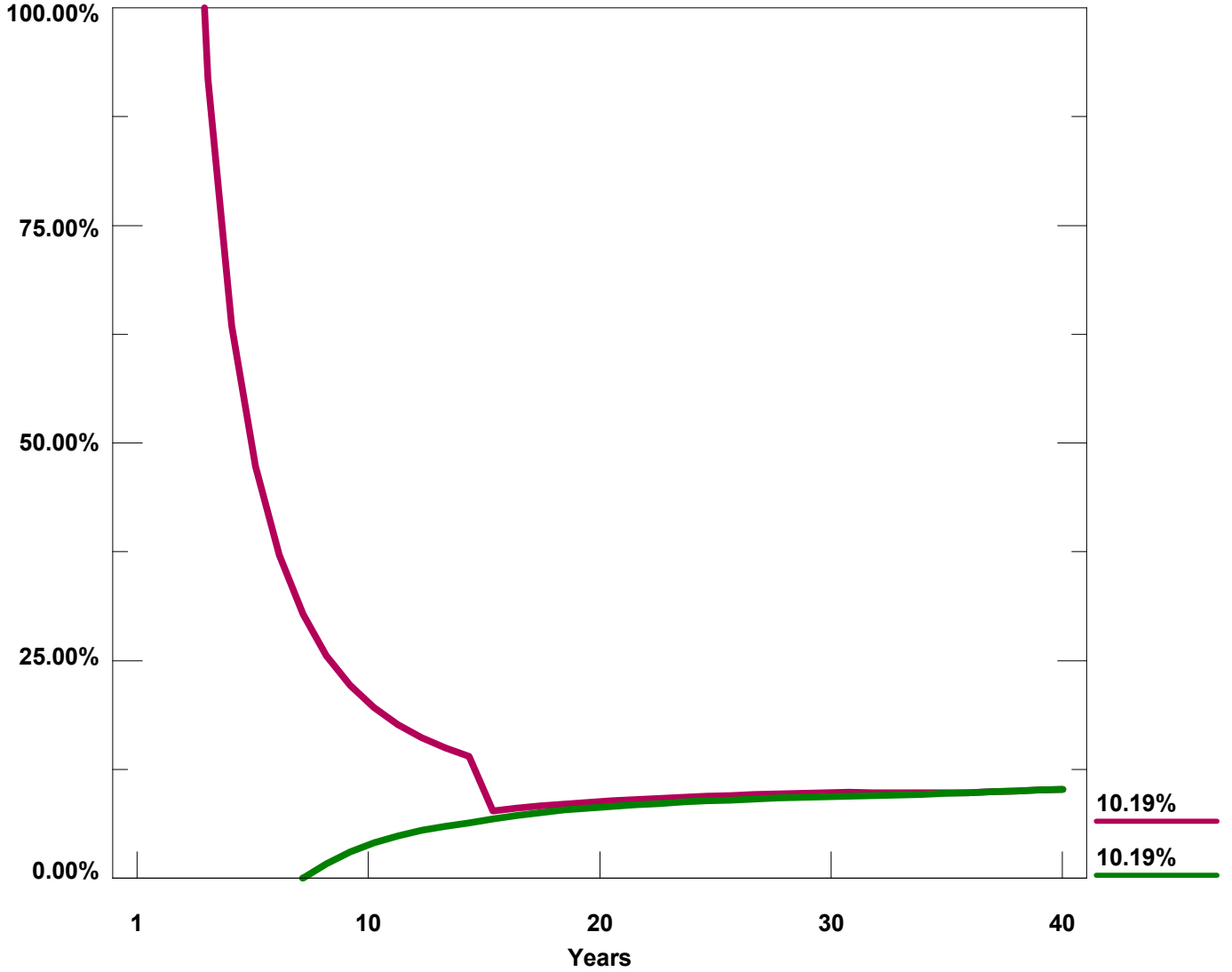
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40 Year Analysis



At Year 40

Cash Value Pre-Tax Equivalent Rate of Return ■ 10.19%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 10.19%

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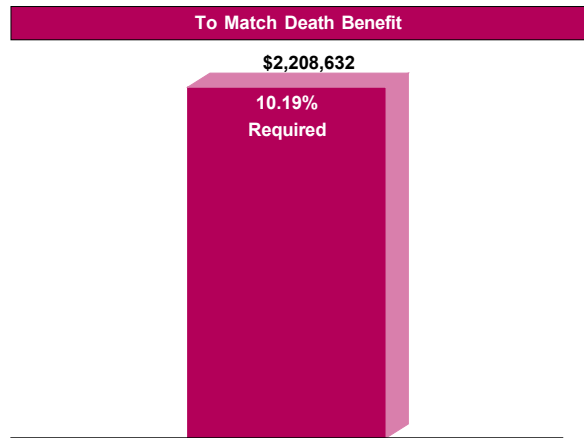
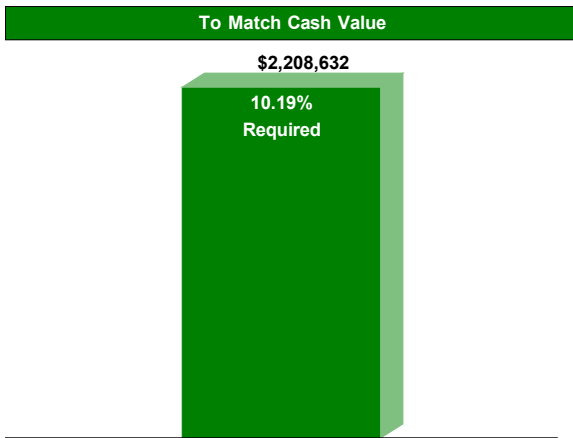
Insured: Robert Baxter

Matching Policy Values at Age 99 (Year 40)

| | | | | |
|------|--------------------|---------------|---------|---------------|
| Male | Income Tax Rate | Indexed UL | Initial | Initial |
| Age | 37.00% for 1 Years | Interest Rate | Payment | Death Benefit |
| 60 | 39.60% Thereafter | 6.00% | 100,000 | 1,000,000 |

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 40 Years.

| | |
|--|--|
| | Hypothetical Taxable Alternative |
| To match Cash Value of: \$2,208,632 | 10.19% |
| To match Death Benefit of: \$2,208,632 | 10.19% |



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702(A)) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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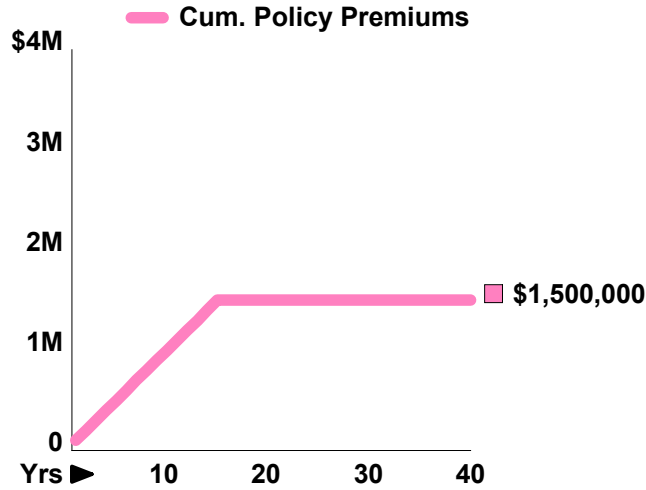
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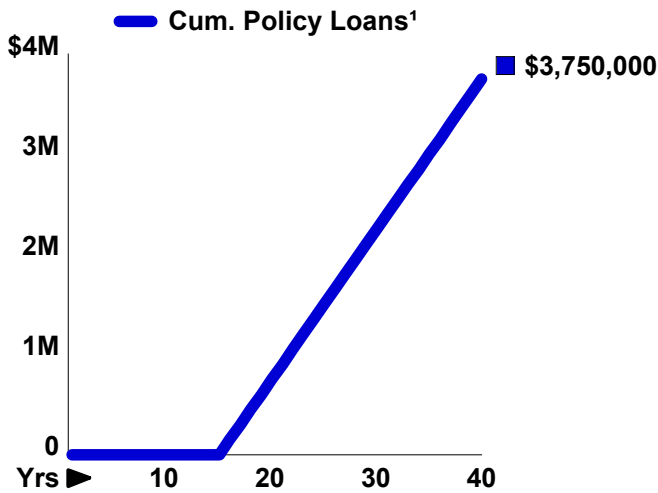
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40 Year Analysis

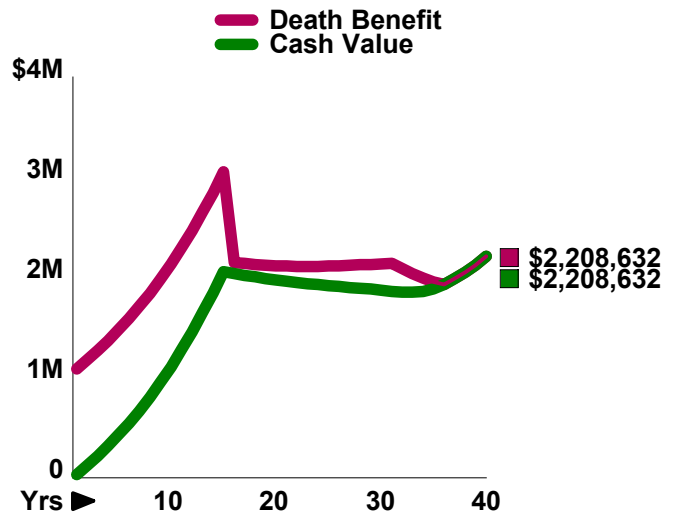
Payments



Cash Flow



Policy Values



¹For Retirement Income.