

A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

Preface

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

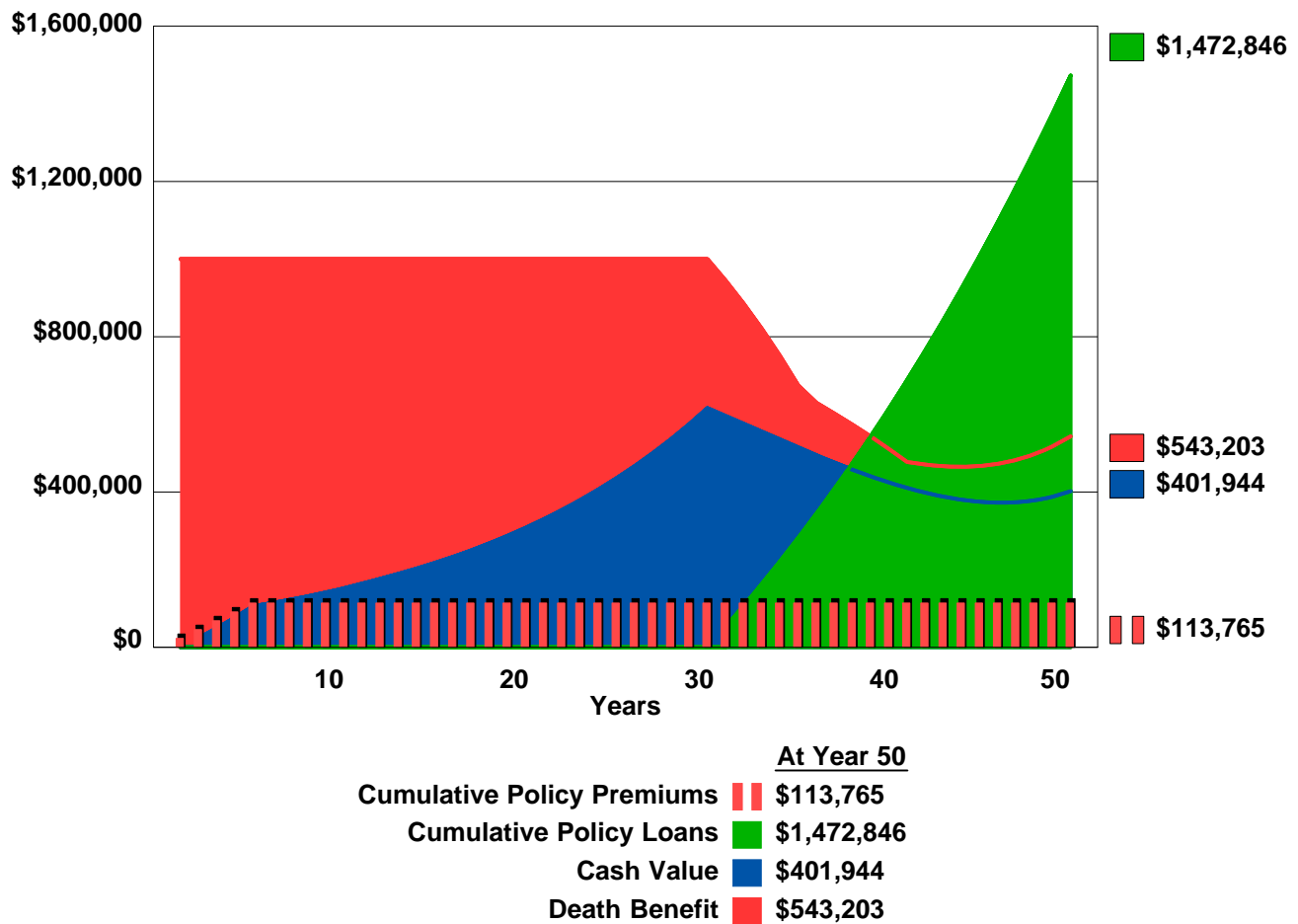
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

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.

A Life Insurance and Retirement Plan

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

Insured: Laura Lake Johnson

Illustration of Values of Indexed Universal Life

| | | Income Tax Rate 35.00% | Indexed UL Interest Rate 7.50% | Initial Payment 22,753 | Initial Death Benefit 1,000,000 | |
|------|------------|---------------------------|--|-----------------------------|------------------------------------|----------------------|
| Year | Female Age | (1) Policy Premium | (2) Retirement Income Net Loan Proceeds | (3) Cash Value Increase* | (4) Year End Cash Value* | (5) Death Benefit |
| 1 | 35 | 22,753 | 0 | 0 | 0 | 1,000,000 |
| 2 | 36 | 22,753 | 0 | 23,782 | 23,782 | 1,000,000 |
| 3 | 37 | 22,753 | 0 | 25,496 | 49,278 | 1,000,000 |
| 4 | 38 | 22,753 | 0 | 27,227 | 76,505 | 1,000,000 |
| 5 | 39 | 22,753 | 0 | 29,104 | 105,609 | 1,000,000 |
| 6 | 40 | 0 | 0 | 7,975 | 113,584 | 1,000,000 |
| 7 | 41 | 0 | 0 | 8,517 | 122,101 | 1,000,000 |
| 8 | 42 | 0 | 0 | 9,102 | 131,203 | 1,000,000 |
| 9 | 43 | 0 | 0 | 9,730 | 140,933 | 1,000,000 |
| 10 | 44 | 0 | 0 | 10,450 | 151,383 | 1,000,000 |
| 11 | 45 | 0 | 0 | 13,063 | 164,446 | 1,000,000 |
| 12 | 46 | 0 | 0 | 11,823 | 176,269 | 1,000,000 |
| 13 | 47 | 0 | 0 | 12,683 | 188,952 | 1,000,000 |
| 14 | 48 | 0 | 0 | 13,602 | 202,554 | 1,000,000 |
| 15 | 49 | 0 | 0 | 14,584 | 217,138 | 1,000,000 |
| 16 | 50 | 0 | 0 | 15,635 | 232,773 | 1,000,000 |
| 17 | 51 | 0 | 0 | 16,774 | 249,547 | 1,000,000 |
| 18 | 52 | 0 | 0 | 17,989 | 267,536 | 1,000,000 |
| 19 | 53 | 0 | 0 | 19,293 | 286,829 | 1,000,000 |
| 20 | 54 | 0 | 0 | 20,683 | 307,512 | 1,000,000 |
| 21 | 55 | 0 | 0 | 22,168 | 329,680 | 1,000,000 |
| 22 | 56 | 0 | 0 | 23,750 | 353,430 | 1,000,000 |
| 23 | 57 | 0 | 0 | 25,441 | 378,871 | 1,000,000 |
| 24 | 58 | 0 | 0 | 27,242 | 406,113 | 1,000,000 |
| 25 | 59 | 0 | 0 | 29,173 | 435,286 | 1,000,000 |
| 26 | 60 | 0 | 0 | 31,249 | 466,535 | 1,000,000 |
| 27 | 61 | 0 | 0 | 33,499 | 500,034 | 1,000,000 |
| 28 | 62 | 0 | 0 | 35,925 | 535,959 | 1,000,000 |
| 29 | 63 | 0 | 0 | 38,547 | 574,506 | 1,000,000 |
| 30 | 64 | 0 | 0 | 41,390 | 615,896 | 1,000,000 |
| | | 113,765 | 0 | | | |

30 Year Summary

| | |
|---------------------------|-----------|
| Cum. Payments | 113,765 |
| Cum. Policy Loan Proceeds | 0 |
| Cash Value | 615,896 |
| Death Benefit | 1,000,000 |

*This illustration assumes the nonguaranteed values shown 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.

A Life Insurance and Retirement Plan

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Insured: Laura Lake Johnson

Illustration of Values of Indexed Universal Life

| | | Income Tax Rate 35.00% | Indexed UL Interest Rate 7.50% | Initial Payment 22,753 | Initial Death Benefit 1,000,000 | |
|------|------------|---------------------------|--|-----------------------------|------------------------------------|----------------------|
| Year | Female Age | (1) Policy Premium | (2) Retirement Income Net Loan Proceeds | (3) Cash Value Increase* | (4) Year End Cash Value* | (5) Death Benefit |
| 31 | 65 | 0 | 52,485 | -20,337 | 595,559 | 944,891 |
| 32 | 66 | 0 | 54,333 | -20,529 | 575,030 | 885,086 |
| 33 | 67 | 0 | 56,236 | -20,569 | 554,461 | 820,293 |
| 34 | 68 | 0 | 58,196 | -20,441 | 534,020 | 750,201 |
| 35 | 69 | 0 | 60,215 | -20,111 | 513,909 | 674,486 |
| 36 | 70 | 0 | 62,295 | -19,531 | 494,378 | 629,614 |
| 37 | 71 | 0 | 64,437 | -18,743 | 475,635 | 601,846 |
| 38 | 72 | 0 | 66,643 | -17,999 | 457,636 | 572,871 |
| 39 | 73 | 0 | 68,915 | -17,009 | 440,627 | 542,547 |
| 40 | 74 | 0 | 71,256 | -15,726 | 424,901 | 510,729 |
| 41 | 75 | 0 | 73,667 | -14,104 | 410,797 | 477,268 |
| 42 | 76 | 0 | 76,150 | -12,425 | 398,372 | 470,517 |
| 43 | 77 | 0 | 78,707 | -10,442 | 387,930 | 466,296 |
| 44 | 78 | 0 | 81,342 | -8,131 | 379,799 | 464,978 |
| 45 | 79 | 0 | 84,055 | -5,458 | 374,341 | 466,969 |
| 46 | 80 | 0 | 86,850 | -2,395 | 371,946 | 472,709 |
| 47 | 81 | 0 | 89,729 | 1,089 | 373,035 | 482,672 |
| 48 | 82 | 0 | 92,694 | 5,030 | 378,065 | 497,369 |
| 49 | 83 | 0 | 95,748 | 9,458 | 387,523 | 517,346 |
| 50 | 84 | 0 | 98,893 | 14,421 | 401,944 | 543,203 |

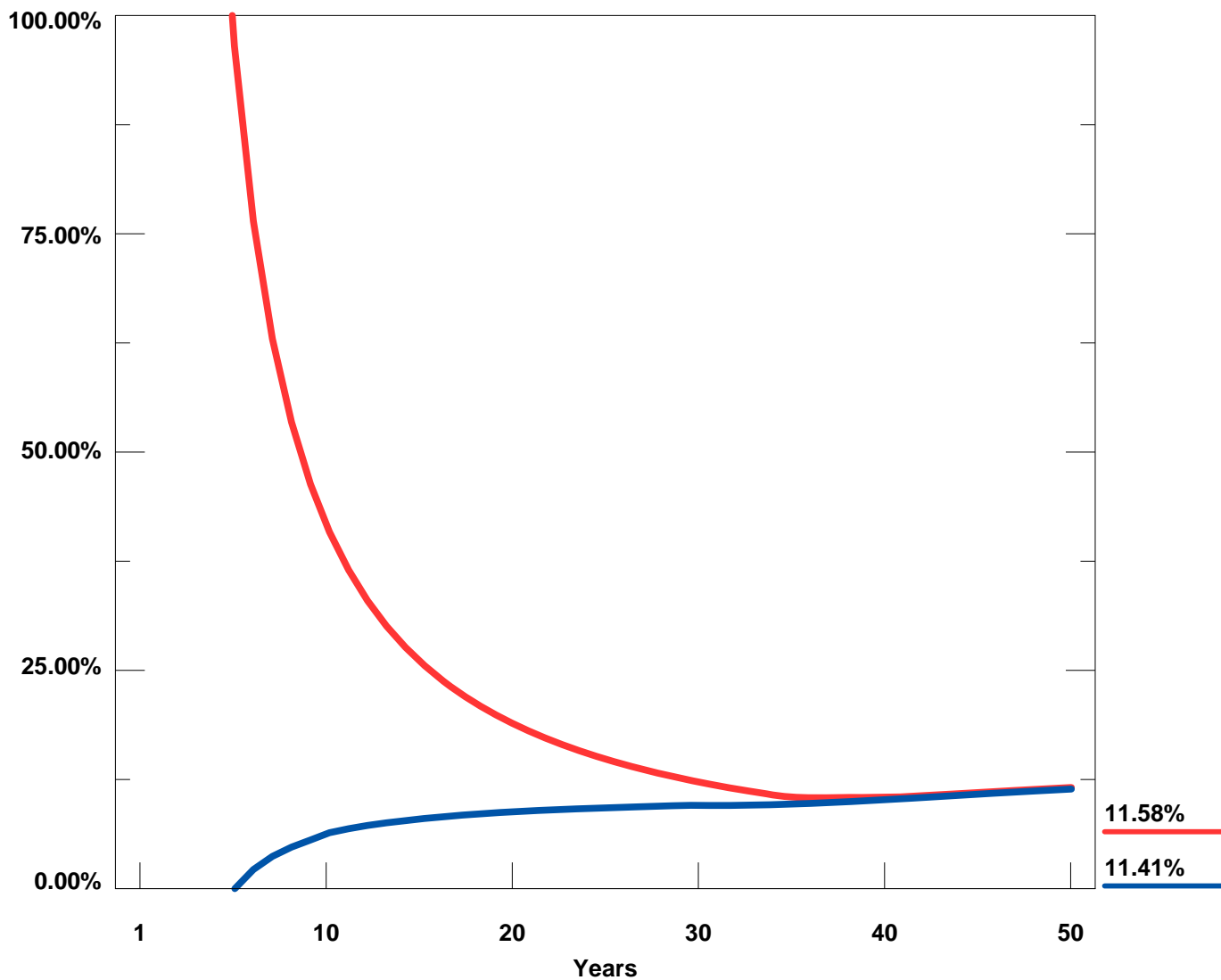
113,765 1,472,846

*This illustration assumes the nonguaranteed values shown 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.

50 Year Summary

| | |
|---------------------------|-----------|
| Cum. Payments | 113,765 |
| Cum. Policy Loan Proceeds | 1,472,846 |
| Cash Value | 401,944 |
| Death Benefit | 543,203 |

50 Year Analysis



At Year 50

Cash Value Pre-Tax Equivalent Rate of Return ■ 11.41%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 11.58%

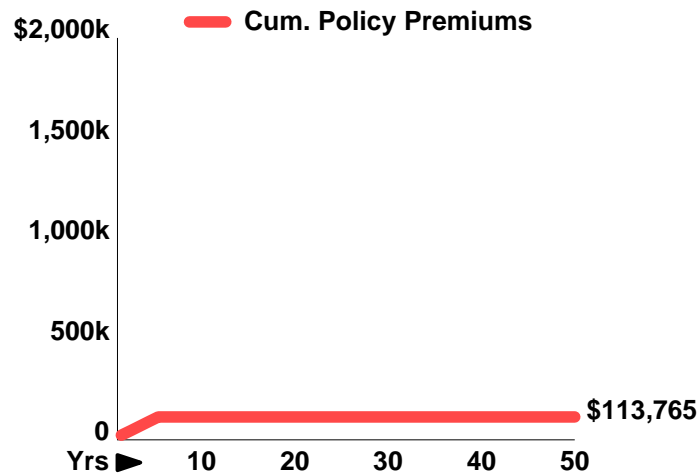
A Life Insurance and Retirement Plan

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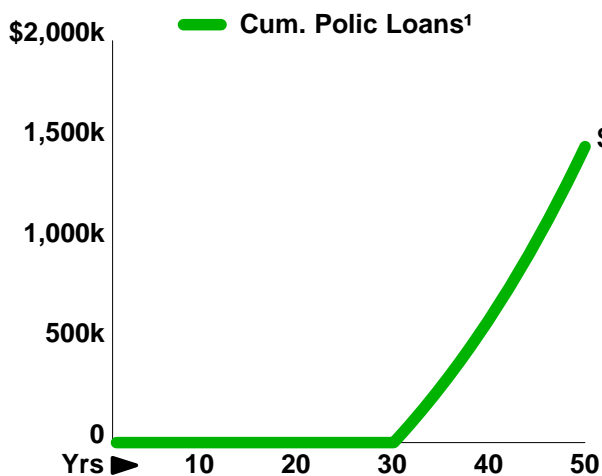
Insured: Laura Lake Johnson

50 Year Analysis

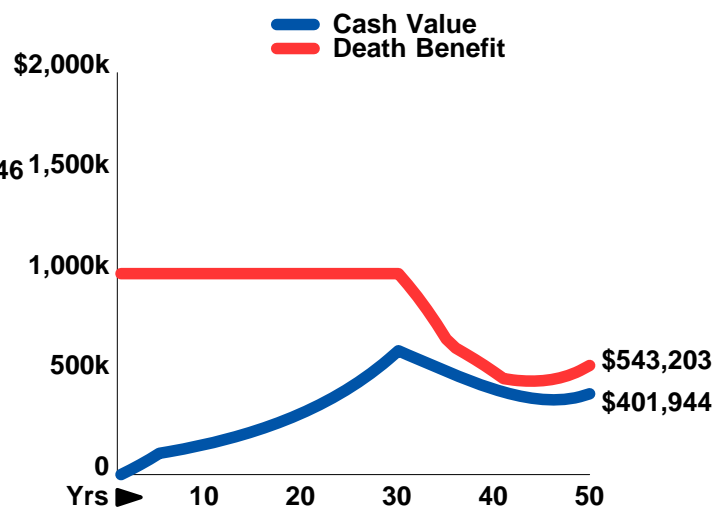
Payments



Cash Flow



Policy Values



¹ For Retirement Income.