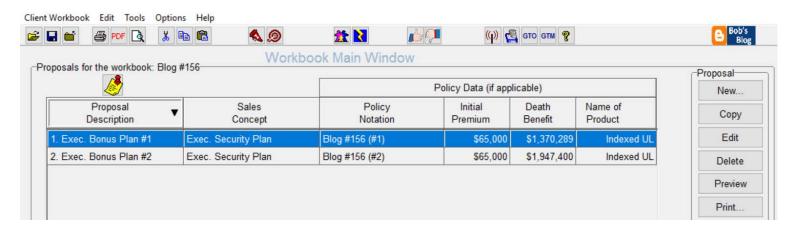


Below is a view of the Workbook Main Window from the InsMark Illustration System used for Blog #156 along with a brief description of each illustration.



Workbook file name: Blog #156.!ii

Proposal 1: This illustration shows a premium \$65,000 for five years funding an executive-owned indexed universal life policy. Gross-up (double) bonuses are included from the employer thereby reducing the executive's out-of-pocket costs to zero. A Controlled Bonus is utilized in which the executive has the responsibility for repaying 60% of the bonuses (a claw-back) should he voluntarily terminate employment or be terminated for cause at any time during the first five years. If death occurs during the claw-back period, the repayment obligation is waived. Annual, after tax, cash flow of \$75,000 for the executive is illustrated starting at age 65.

Proposal 2: This illustration is similar to Proposal 1 except employer bonuses are \$65,000 for the first five years and \$130,000 for the following five years with the claw-back extending for all ten years declining by 10% a year in years 6 through 10. Annual, after tax, cash flow of \$235,000 for the executive is illustrated starting at age 65.

Important Note #1: Special plan documentation is required to support this benefit plan. InsMark's Cloud-Based Documents On A Disk™ ("DOD") has a comprehensive set of specimen documents for the Controlled Executive Bonus Plan in the Key Employee Benefit Plan section of documents. If you are not licensed for DOD and would like more information, go to http://www.documentsonadisk.com.

Those who are licensed for DOD, can access DOD and that document set by signing in at www.insmark.com.

Important Note #2: The hypothetical life insurance illustrations assume the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. Actual illustrations are not valid unless accompanied by a basic illustration from the issuing life insurance company.