

A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

A Life Insurance and Retirement Plan

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Insured: Laura Lake Johnson

Preface

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

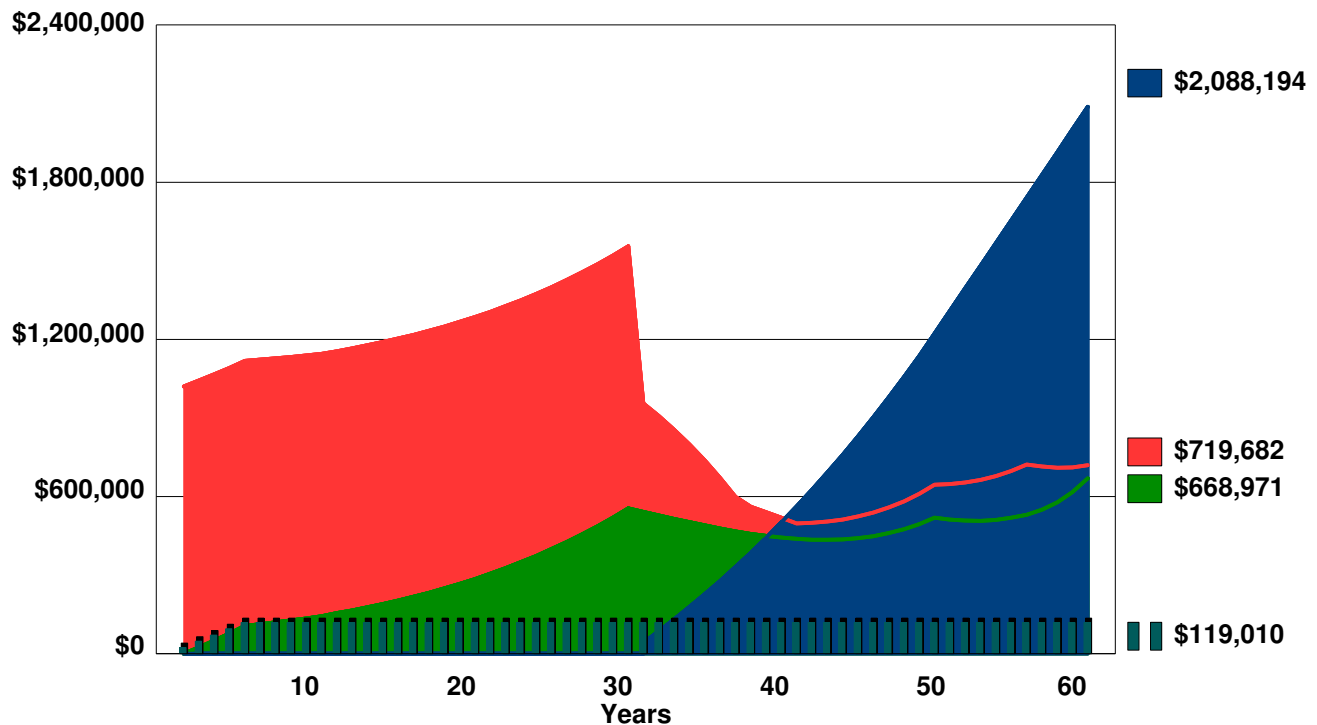
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



At Year 60	
Cumulative Policy Premiums	\$119,010
Cumulative Policy Loans	\$2,088,194
Cash Value	\$668,971
Death Benefit	\$719,682

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 35.00%	Indexed UL Interest Rate 6.85%	Initial Payment 23,802	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	23,802	0	248	248	1,020,708
2	36	23,802	0	24,125	24,373	1,042,783
3	37	23,802	0	25,593	49,966	1,066,326
4	38	23,802	0	27,161	77,127	1,091,447
5	39	23,802	0	28,847	105,974	1,118,244
6	40	0	0	6,562	112,536	1,122,766
7	41	0	0	6,927	119,463	1,127,643
8	42	0	0	7,313	126,776	1,132,906
9	43	0	0	7,723	134,499	1,138,589
10	44	0	0	8,202	142,701	1,144,741
11	45	0	0	12,174	154,875	1,154,875
12	46	0	0	10,855	165,730	1,165,730
13	47	0	0	11,625	177,355	1,177,355
14	48	0	0	12,447	189,802	1,189,802
15	49	0	0	13,318	203,120	1,203,120
16	50	0	0	14,250	217,370	1,217,370
17	51	0	0	15,259	232,629	1,232,629
18	52	0	0	16,332	248,961	1,248,961
19	53	0	0	17,476	266,437	1,266,437
20	54	0	0	18,686	285,123	1,285,123
21	55	0	0	19,964	305,087	1,305,087
22	56	0	0	21,313	326,400	1,326,400
23	57	0	0	22,736	349,136	1,349,136
24	58	0	0	24,226	373,362	1,373,362
25	59	0	0	25,803	399,165	1,399,165
26	60	0	0	27,429	426,594	1,426,594
27	61	0	0	29,168	455,762	1,455,762
28	62	0	0	30,999	486,761	1,486,761
29	63	0	0	32,930	519,691	1,519,691
30	64	0	0	34,973	554,664	1,554,664
		119,010	0			

30 Year Summary

Cum. Payments	119,010
Cum. Policy Loan Proceeds	0
Cash Value	554,664
Death Benefit	1,554,664

*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.

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Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 6.85%	Initial Payment 23,802	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	42,000	-13,353	541,311	955,900	
32	66	0	43,664	-13,347	527,964	907,848	
33	67	0	45,378	-13,199	514,765	855,593	
34	68	0	47,143	-12,901	501,864	798,873	
35	69	0	48,962	-12,425	489,439	737,407	
36	70	0	50,834	-11,730	477,709	670,901	
37	71	0	52,763	-10,767	466,942	599,044	
38	72	0	54,750	-9,481	457,461	560,415	
39	73	0	56,797	-7,967	449,494	540,534	
40	74	0	58,905	-6,486	443,008	519,659	
41	75	0	61,076	-4,689	438,319	497,672	
42	76	0	63,312	-2,826	435,493	499,900	
43	77	0	65,615	-681	434,812	504,762	
44	78	0	67,988	1,776	436,588	512,606	
45	79	0	70,432	4,568	441,156	523,809	
46	80	0	72,948	7,724	448,880	538,779	
47	81	0	75,541	11,272	460,152	557,954	
48	82	0	78,211	15,242	475,394	581,803	
49	83	0	80,961	19,662	495,056	610,831	
50	84	0	83,794	24,575	519,631	645,586	
51	85	0	86,712	-7,342	512,289	647,428	
52	86	0	86,712	-4,074	508,215	653,178	
53	87	0	86,712	-496	507,719	663,187	
54	88	0	86,712	3,413	511,132	677,827	
55	89	0	86,712	7,652	518,784	697,471	
56	90	0	86,712	12,048	530,832	722,312	
57	91	0	86,712	19,377	550,209	714,407	
58	92	0	86,712	28,175	578,384	710,441	
59	93	0	86,712	38,811	617,195	711,654	
60	94	0	86,712	51,776	668,971	719,682	
		119,010	2,088,194				

60 Year Summary

Cum. Payments	119,010
Cum. Policy Loan Proceeds	2,088,194
Cash Value	668,971
Death Benefit	719,682

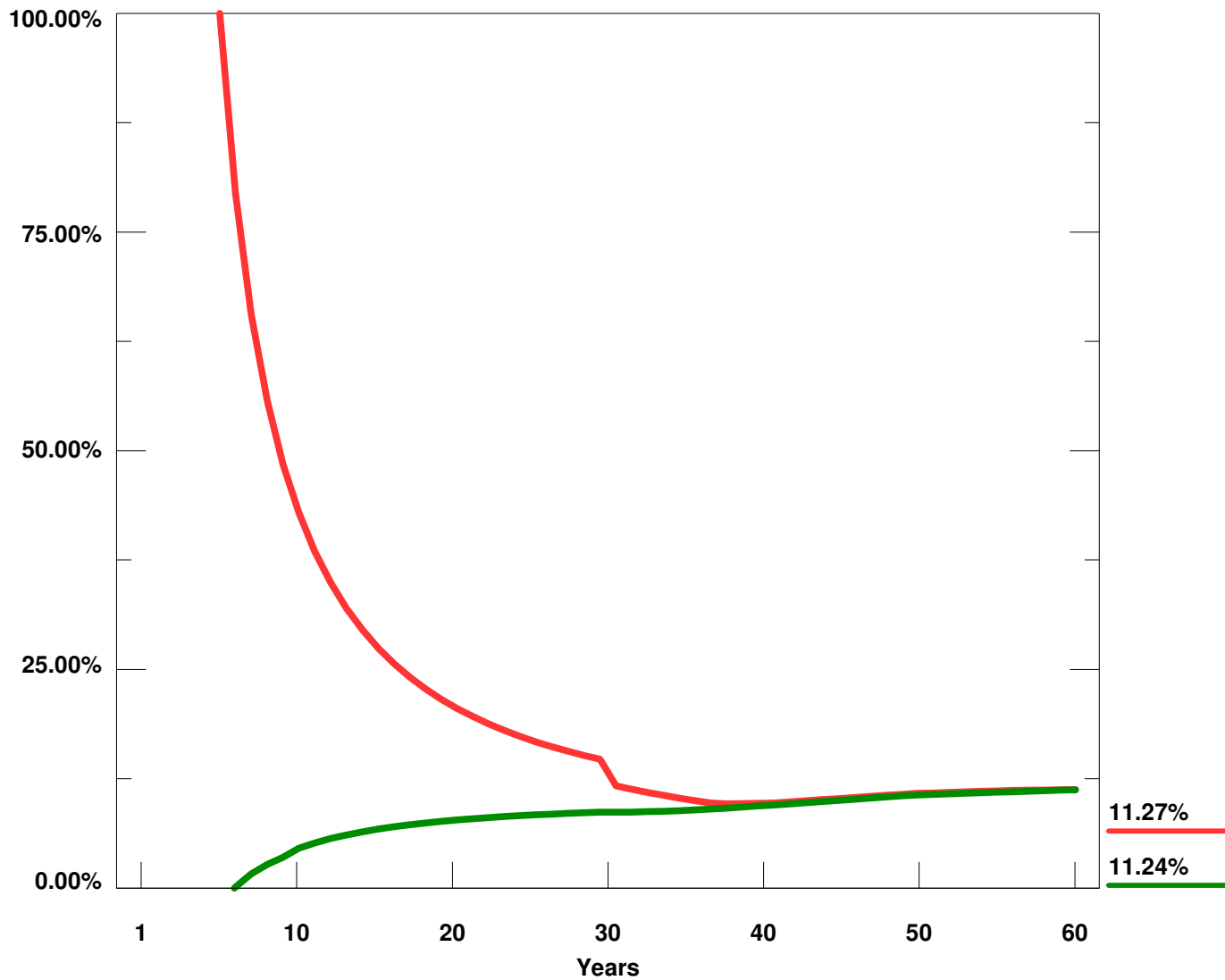
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60 Year Analysis



At Year 60

Cash Value Pre-Tax Equivalent Rate of Return ■ 11.24%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 11.27%

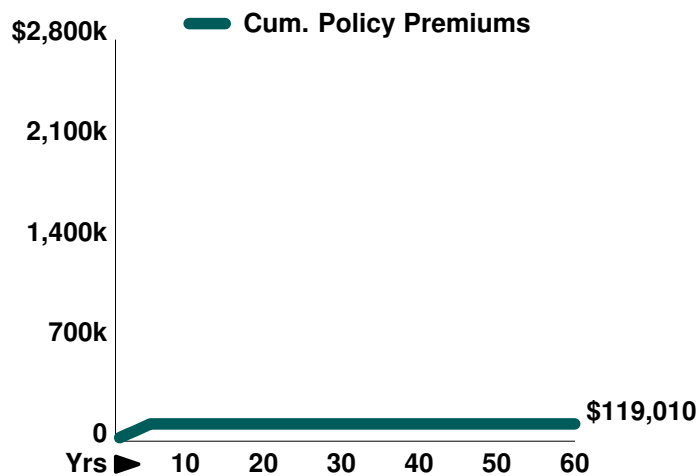
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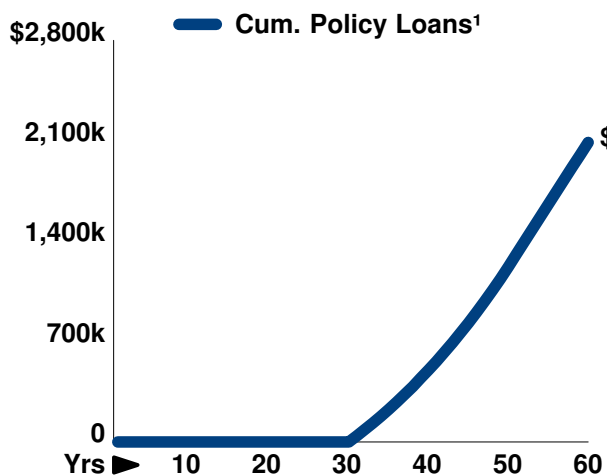
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60 Year Analysis

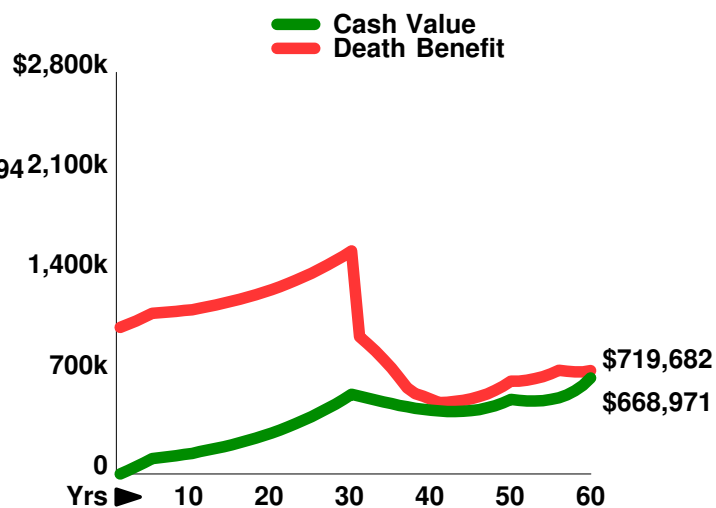
Payments



Cash Flow



Policy Values



¹ For Retirement Income.