

## Preface

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

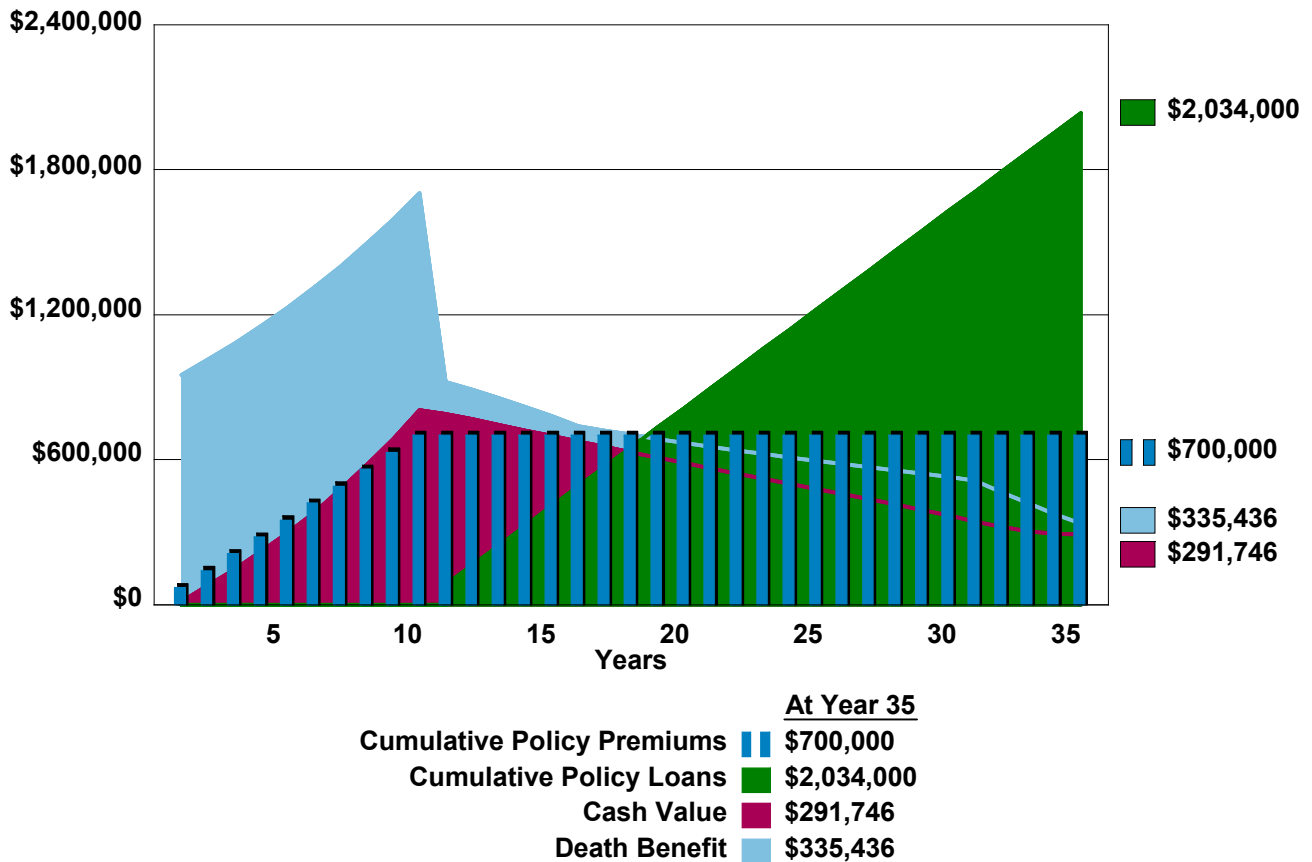
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

# A Life Insurance and Retirement Plan

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

Insured: Robert Baxter

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 33.00%	Indexed UL Interest Rate 7.00%	Initial Payment 70,000	Initial Death Benefit 937,490			
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(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	70,000	0	13,640	13,640	-80.51	951,130	1878.74
2	61	70,000	0	63,888	77,528	-33.49	1,013,821	349.01
3	62	70,000	0	68,099	145,627	-17.22	1,080,724	161.47
4	63	70,000	0	72,662	218,289	-9.71	1,152,181	97.91
5	64	70,000	0	77,665	295,954	-5.54	1,228,633	67.57
6	65	70,000	0	83,149	379,103	-2.92	1,310,568	50.37
7	66	70,000	0	95,767	474,870	-0.78	1,398,526	39.57
8	67	70,000	0	102,337	577,207	1.00	1,493,055	32.31
9	68	70,000	0	109,348	686,555	2.56	1,594,594	27.20
10	69	70,000	0	116,873	803,428	3.72	1,703,658	23.46
11	70	0	81,360	-14,584	788,844	5.05	919,984	8.27
12	71	0	81,360	-22,598	766,246	5.83	888,625	8.34
13	72	0	81,360	-22,712	743,534	6.43	854,947	8.38
14	73	0	81,360	-22,736	720,798	6.92	818,809	8.41
15	74	0	81,360	-22,687	698,111	7.33	780,022	8.42
16	75	0	81,360	-22,474	675,637	7.68	738,472	8.42
17	76	0	81,360	-22,471	653,166	7.99	720,602	8.69
18	77	0	81,360	-22,409	630,757	8.27	703,083	8.94
19	78	0	81,360	-22,289	608,468	8.51	685,990	9.15
20	79	0	81,360	-22,097	586,371	8.74	669,415	9.35
21	80	0	81,360	-21,835	564,536	8.95	653,446	9.54
22	81	0	81,360	-21,629	542,907	9.14	638,041	9.71
23	82	0	81,360	-21,423	521,484	9.32	623,217	9.87
24	83	0	81,360	-21,247	500,237	9.49	608,963	10.01
25	84	0	81,360	-21,199	479,038	9.64	595,161	10.15
26	85	0	81,360	-21,402	457,636	9.79	581,568	10.28
27	86	0	81,360	-21,456	436,180	9.92	568,363	10.39
28	87	0	81,360	-21,706	414,474	10.04	555,362	10.50
29	88	0	81,360	-22,246	392,228	10.16	542,283	10.60
30	89	0	81,360	-23,138	369,090	10.26	528,783	10.69
		700,000	1,627,200					

### 30 Year Summary

Cum. Payments	700,000
Cum. Policy Loan Proceeds	1,627,200
Cash Value	369,090
Death Benefit	528,783

\*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.



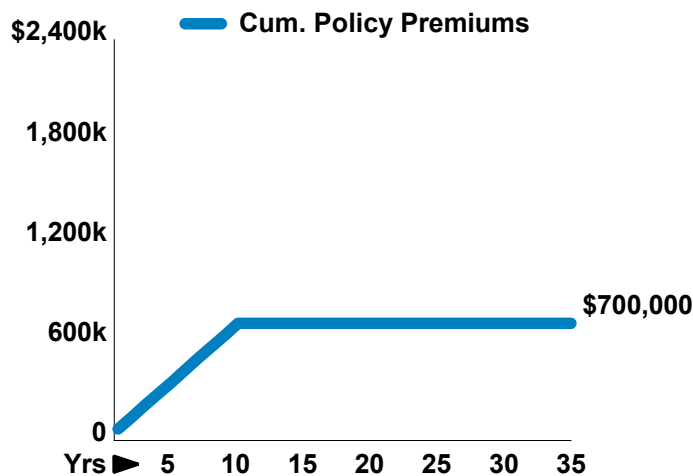
# A Life Insurance and Retirement Plan

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

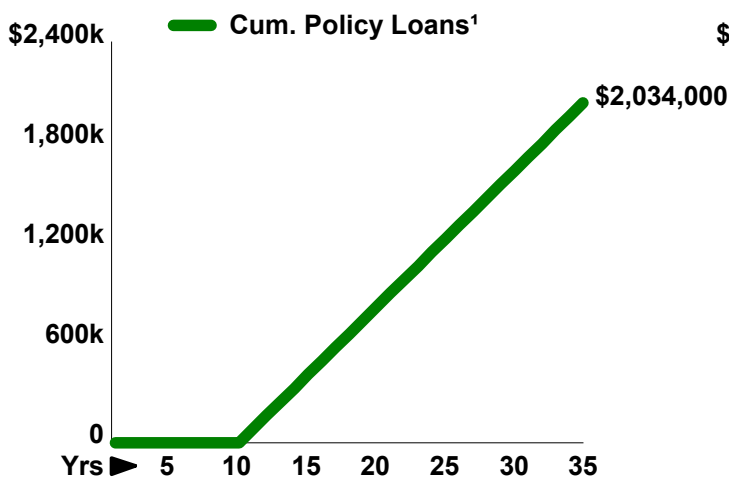
Insured: Robert Baxter

## 35 Year Analysis

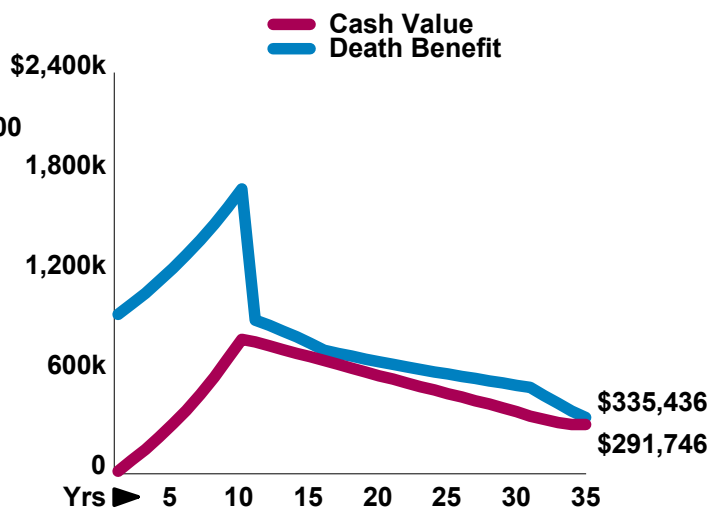
### Payments



### Cash Flow



### Policy Values



<sup>1</sup>For Retirement Income.