

## Preface

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

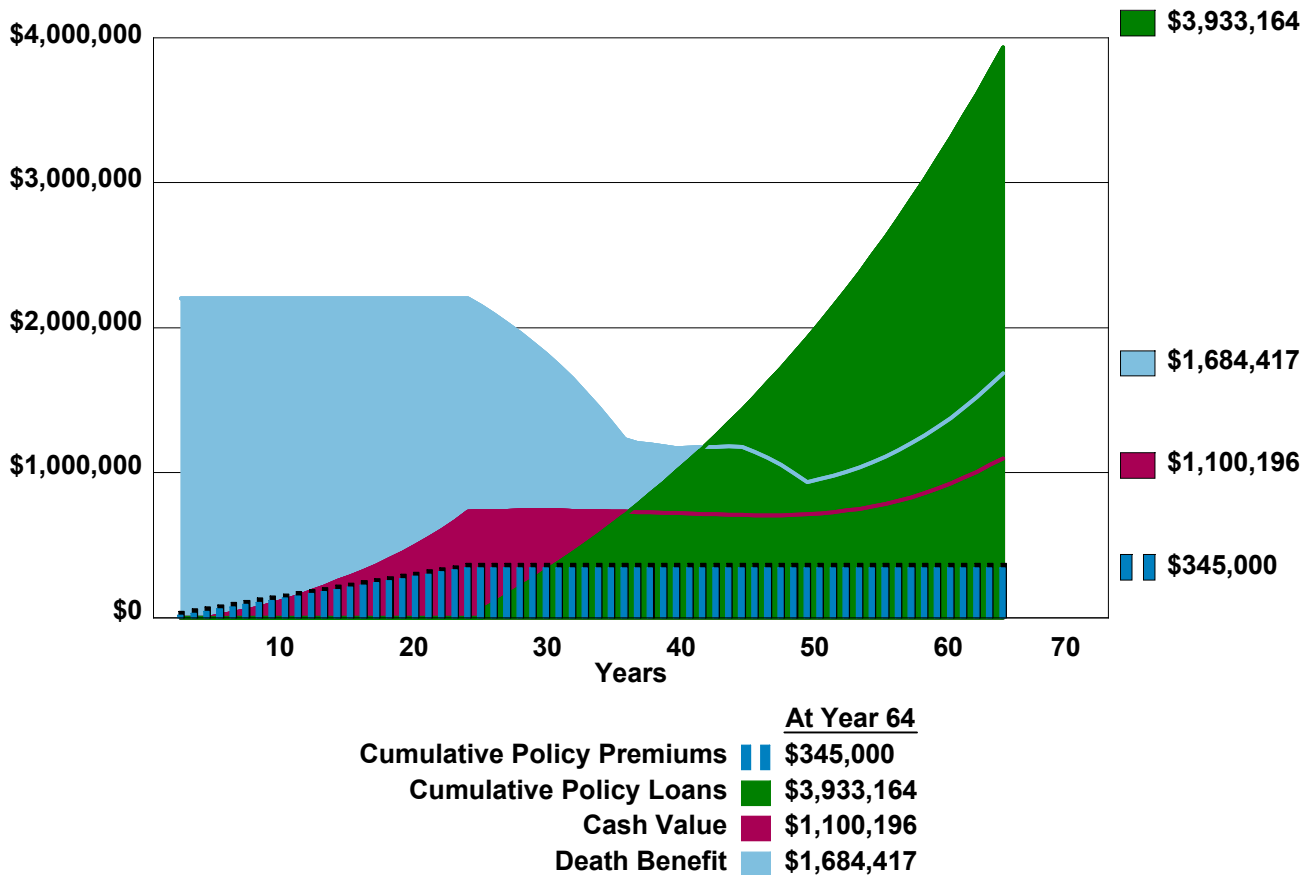
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

# Illustration of Values

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

Insured: Erin Montgomery

## Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.00%	Initial Payment 15,000	Initial Death Benefit 2,201,477			
Year	Female 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	27	15,000	0	0	0	n/a	2,201,477	22425.41
2	28	15,000	0	0	0	n/a	2,201,477	1634.61
3	29	15,000	0	1,090	1,090	-93.22	2,201,477	600.38
4	30	15,000	0	15,061	16,151	-45.93	2,201,477	334.51
5	31	15,000	0	16,182	32,333	-26.82	2,201,477	222.67
6	32	15,000	0	17,376	49,709	-16.76	2,201,477	163.16
7	33	15,000	0	18,632	68,341	-10.76	2,201,477	126.86
8	34	15,000	0	25,876	94,217	-5.40	2,201,477	102.68
9	35	15,000	0	27,312	121,529	-2.11	2,201,477	85.52
10	36	15,000	0	29,620	151,149	0.21	2,201,477	72.79
11	37	15,000	0	31,491	182,640	2.59	2,201,477	63.01
12	38	15,000	0	33,496	216,136	4.28	2,201,477	55.28
13	39	15,000	0	37,304	253,440	5.66	2,201,477	49.03
14	40	15,000	0	33,581	287,021	6.27	2,201,477	43.89
15	41	15,000	0	36,130	323,151	6.77	2,201,477	39.60
16	42	15,000	0	38,831	361,982	7.20	2,201,477	35.96
17	43	15,000	0	41,784	403,766	7.57	2,201,477	32.84
18	44	15,000	0	44,964	448,730	7.88	2,201,477	30.14
19	45	15,000	0	48,425	497,155	8.16	2,201,477	27.79
20	46	15,000	0	52,202	549,357	8.40	2,201,477	25.72
21	47	15,000	0	56,282	605,639	8.62	2,201,477	23.89
22	48	15,000	0	60,769	666,408	8.82	2,201,477	22.26
23	49	15,000	0	65,652	732,060	9.00	2,201,477	20.80
24	50	0	50,000	2,357	734,417	9.17	2,148,977	19.58
25	51	0	51,500	2,008	736,425	9.32	2,092,277	18.50
26	52	0	53,045	1,567	737,992	9.46	2,031,120	17.53
27	53	0	54,636	991	738,983	9.59	1,965,234	16.67
28	54	0	56,275	437	739,420	9.71	1,894,332	15.90
29	55	0	57,964	-116	739,304	9.82	1,818,113	15.20
30	56	0	59,703	-652	738,652	9.92	1,736,257	14.56
		345,000	383,123					

### 30 Year Summary

Cum. Payments	345,000
Cum. Policy Loan Proceeds	383,123
Cash Value	738,652
Death Benefit	1,736,257

\*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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31	57	0	61,494	-1,113	737,539	10.02	1,648,428	13.99
32	58	0	63,339	-1,519	736,020	10.12	1,554,270	13.46
33	59	0	65,239	-1,826	734,194	10.21	1,453,409	12.97
34	60	0	67,196	-2,022	732,172	10.31	1,345,450	12.52
35	61	0	69,212	-2,117	730,055	10.40	1,229,976	12.10
36	62	0	71,288	-2,085	727,970	10.49	1,201,923	11.97
37	63	0	73,427	-2,136	725,834	10.58	1,194,459	11.91
38	64	0	75,629	-2,344	723,490	10.66	1,183,512	11.86
39	65	0	77,898	-2,455	721,035	10.75	1,168,780	11.82
40	66	0	80,235	-2,580	718,455	10.83	1,173,748	11.82
41	67	0	82,642	-2,627	715,828	10.91	1,177,405	11.82
42	68	0	85,122	-2,616	713,212	10.98	1,179,607	11.83
43	69	0	87,675	-2,506	710,706	11.06	1,180,237	11.84
44	70	0	90,306	-2,282	708,424	11.13	1,179,169	11.84
45	71	0	93,015	-1,621	706,803	11.20	1,143,062	11.81
46	72	0	95,805	-676	706,127	11.27	1,100,830	11.78
47	73	0	98,679	625	706,752	11.34	1,052,042	11.75
48	74	0	101,640	2,383	709,135	11.41	996,285	11.72
49	75	0	104,689	4,706	713,841	11.48	933,162	11.70
50	76	0	107,830	6,342	720,183	11.54	954,664	11.75
51	77	0	111,064	8,216	728,399	11.61	979,046	11.81
52	78	0	114,396	10,335	738,734	11.67	1,006,614	11.86
53	79	0	117,828	12,720	751,454	11.72	1,037,703	11.92
54	80	0	121,363	15,365	766,819	11.78	1,072,642	11.97
55	81	0	125,004	18,174	784,993	11.84	1,111,661	12.02
56	82	0	128,754	21,212	806,205	11.89	1,155,065	12.06
57	83	0	132,617	24,467	830,672	11.94	1,203,145	12.11
58	84	0	136,595	27,926	858,598	11.99	1,256,185	12.15
59	85	0	140,693	31,537	890,135	12.03	1,314,418	12.19
60	86	0	144,914	35,395	925,530	12.08	1,378,180	12.23
		345,000	3,308,711					

### 60 Year Summary

Cum. Payments	345,000
Cum. Policy Loan Proceeds	3,308,711
Cash Value	925,530
Death Benefit	1,378,180

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61	87	0	149,261	39,332	964,862	12.12	1,447,633	12.27
62	88	0	153,739	42,501	1,007,363	12.16	1,522,057	12.30
63	89	0	158,351	45,288	1,052,651	12.19	1,601,139	12.34
64	90	0	163,102	47,545	1,100,196	12.23	1,684,417	12.37

345,000      3,933,164

### 64 Year Summary

Cum. Payments	345,000
Cum. Policy Loan Proceeds	3,933,164
Cash Value	1,100,196
Death Benefit	1,684,417

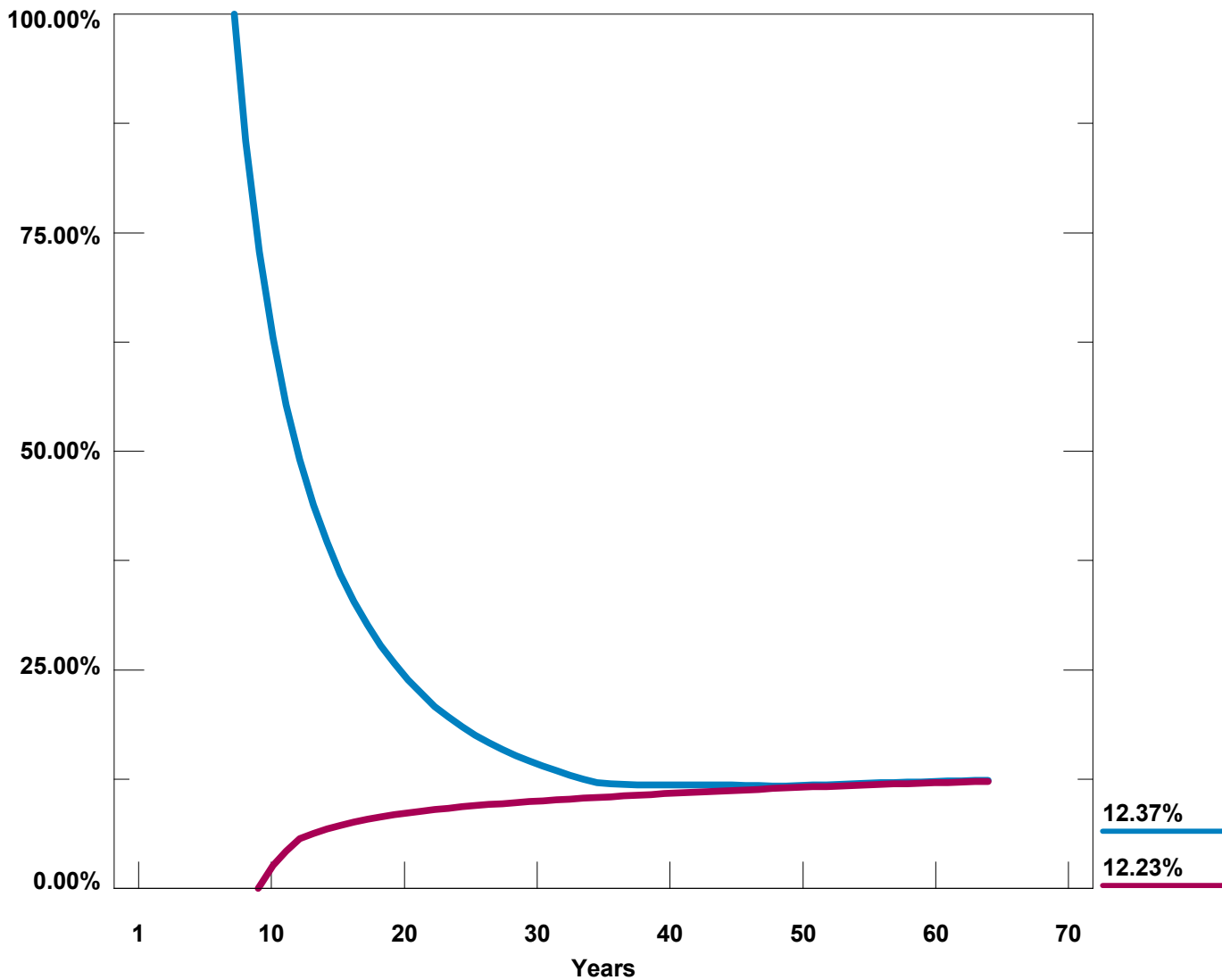
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Insured: Erin Montgomery

## 64 Year Analysis



**At Year 64**  
Cash Value Pre-Tax Equivalent Rate of Return 12.23%  
Death Benefit Pre-Tax Equivalent Rate of Return 12.37%

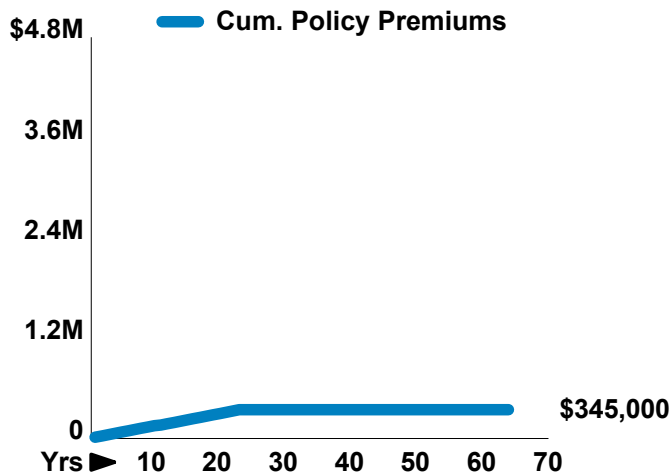
# Illustration of Values

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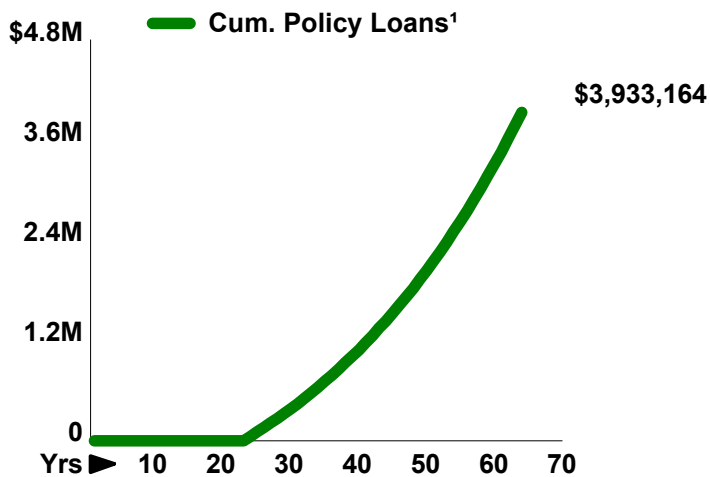
Insured: Erin Montgomery

## 64 Year Analysis

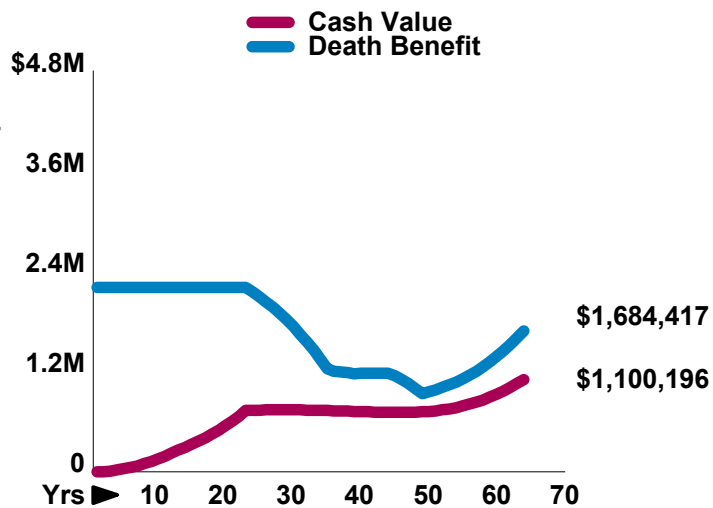
### Payments



### Cash Flow



### Policy Values



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