

Preface

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

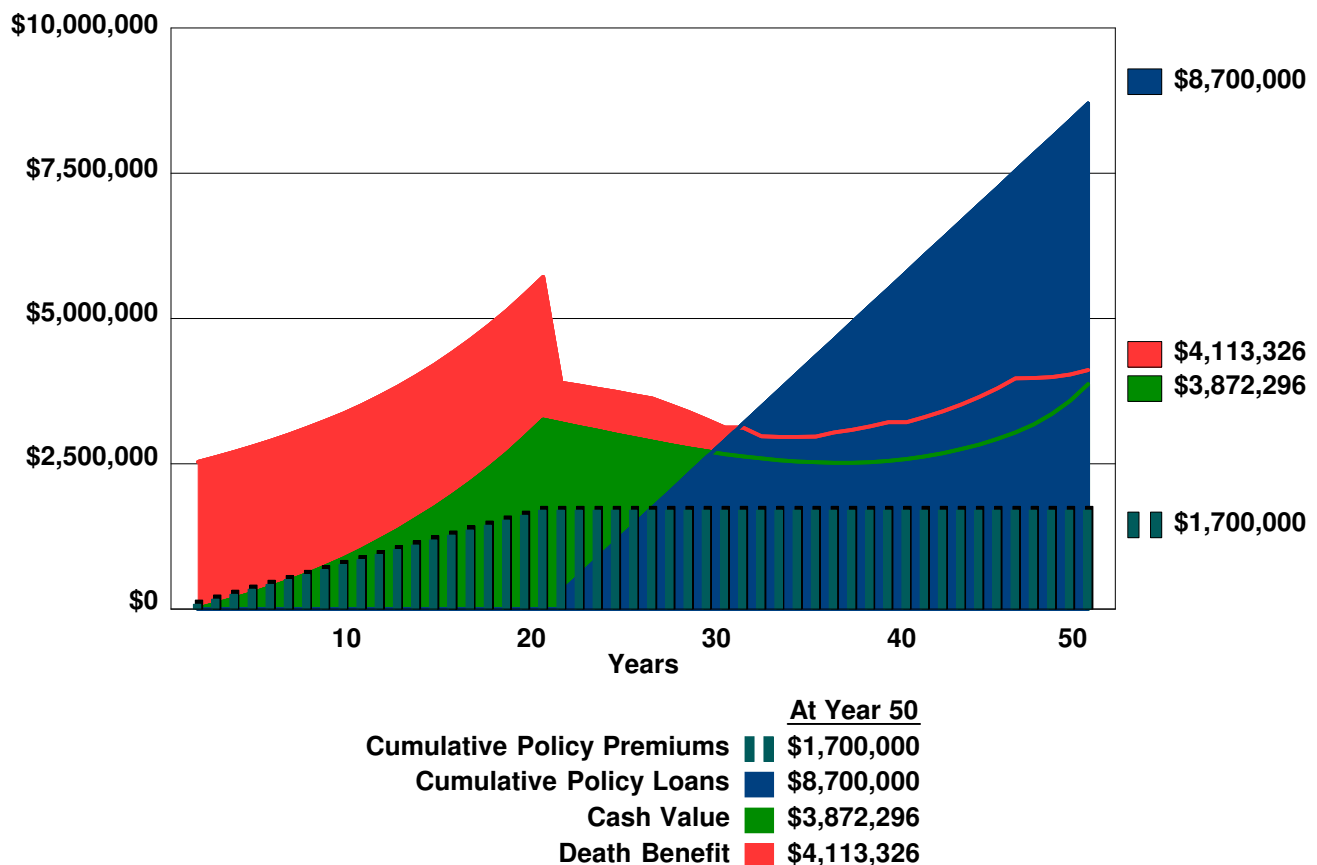
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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: Bill Jasper

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	IUL Interest Rate 6.50%	Initial Payment 85,000	Initial Death Benefit 2,455,685	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	46	85,000	0	12,599	12,599	2,532,795
2	47	85,000	0	83,283	95,882	2,615,268
3	48	85,000	0	88,183	184,065	2,702,641
4	49	85,000	0	94,157	278,222	2,795,938
5	50	85,000	0	100,531	378,753	2,895,609
6	51	85,000	0	107,338	486,091	3,002,063
7	52	85,000	0	114,557	600,648	3,115,712
8	53	85,000	0	131,452	732,100	3,237,267
9	54	85,000	0	140,096	872,196	3,367,467
10	55	85,000	0	153,122	1,025,318	3,510,693
11	56	85,000	0	163,625	1,188,943	3,664,421
12	57	85,000	0	174,948	1,363,891	3,829,472
13	58	85,000	0	190,790	1,554,681	4,010,366
14	59	85,000	0	194,417	1,749,098	4,204,783
15	60	85,000	0	208,948	1,958,046	4,413,731
16	61	85,000	0	224,568	2,182,614	4,638,299
17	62	85,000	0	241,354	2,423,968	4,879,653
18	63	85,000	0	259,396	2,683,364	5,139,049
19	64	85,000	0	278,786	2,962,150	5,417,835
20	65	85,000	0	299,625	3,261,775	5,717,460
21	66	0	290,000	-65,196	3,196,579	3,896,794
22	67	0	290,000	-64,839	3,131,740	3,845,374
23	68	0	290,000	-64,267	3,067,473	3,792,407
24	69	0	290,000	-63,461	3,004,012	3,737,808
25	70	0	290,000	-62,404	2,941,608	3,681,474
26	71	0	290,000	-61,059	2,880,549	3,623,309
27	72	0	290,000	-58,601	2,821,948	3,511,102
28	73	0	290,000	-55,458	2,766,490	3,390,652
29	74	0	290,000	-51,481	2,715,009	3,261,543
30	75	0	290,000	-46,496	2,668,513	3,123,406
		1,700,000	2,900,000			

30 Year Summary

Cum. Payments	1,700,000
Cum. Policy Loan Proceeds	2,900,000
Cash Value	2,668,513
Death Benefit	3,123,406

*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 proposal from Sample Life.

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Insured: Bill Jasper

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	IUL Interest Rate 6.50%	Initial Payment 85,000	Initial Death Benefit 2,455,685	
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
31	76	0	290,000	-40,292	2,628,221	3,123,406
32	77	0	290,000	-35,055	2,593,166	2,975,930
33	78	0	290,000	-29,163	2,564,003	2,965,162
34	79	0	290,000	-22,584	2,541,419	2,961,883
35	80	0	290,000	-15,270	2,526,149	2,966,879
36	81	0	290,000	-7,213	2,518,936	3,039,844
37	82	0	290,000	1,468	2,520,404	3,086,167
38	83	0	290,000	10,883	2,531,287	3,144,889
39	84	0	290,000	21,029	2,552,316	3,216,863
40	85	0	290,000	31,907	2,584,223	3,216,863
41	86	0	290,000	43,421	2,627,644	3,302,852
42	87	0	290,000	55,763	2,683,407	3,403,820
43	88	0	290,000	68,749	2,752,156	3,520,543
44	89	0	290,000	82,123	2,834,279	3,653,536
45	90	0	290,000	95,944	2,930,223	3,803,379
46	91	0	290,000	110,167	3,040,390	3,970,612
47	92	0	290,000	140,970	3,181,360	3,974,485
48	93	0	290,000	178,655	3,360,015	3,994,324
49	94	0	290,000	226,177	3,586,192	4,037,462
50	95	0	290,000	286,104	3,872,296	4,113,326

1,700,000

8,700,000

50 Year Summary

Cum. Payments	1,700,000
Cum. Policy Loan Proceeds	8,700,000
Cash Value	3,872,296
Death Benefit	4,113,326

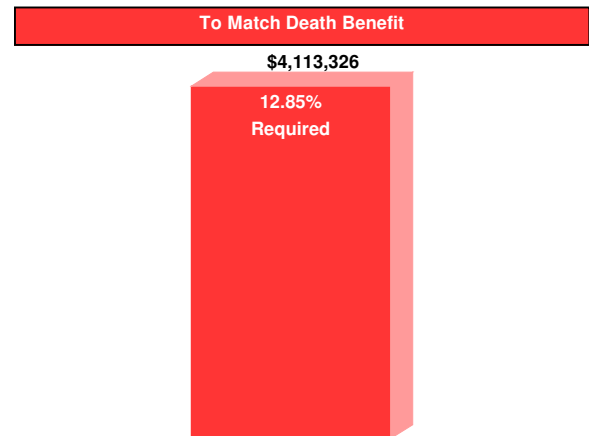
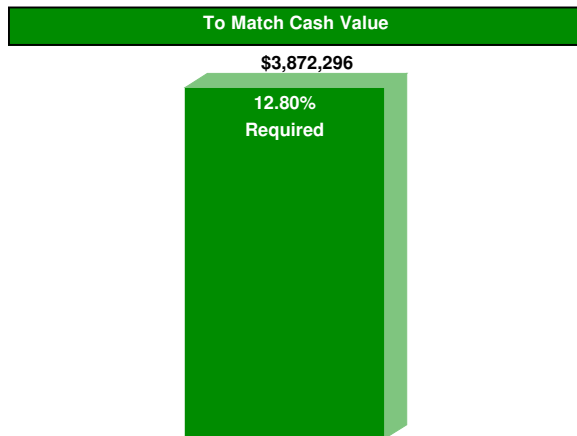
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Matching Policy Values at Age 95 (Year 50)

Male	Income	IUL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
46	40.00%	6.50%	85,000	2,455,685

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 50 Years.

	Hypothetical Taxable Alternative
To match Cash Value of: \$3,872,296	12.80%
To match Death Benefit of: \$4,113,326	12.85%



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702(A)) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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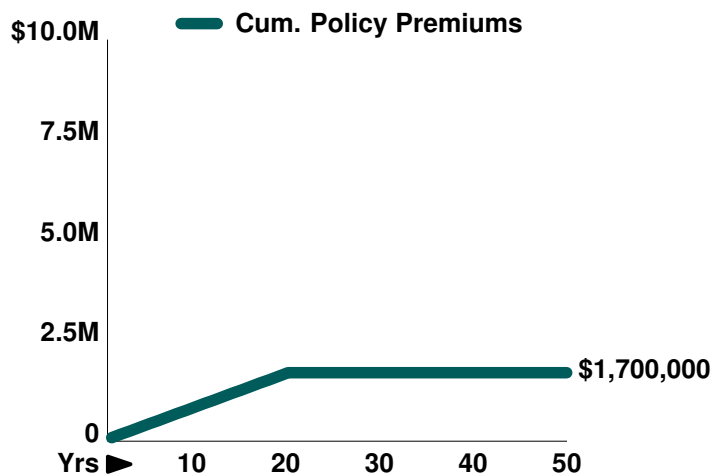
A Life Insurance and Retirement Plan

Presented By: [Licensed User's Name Appears Here]

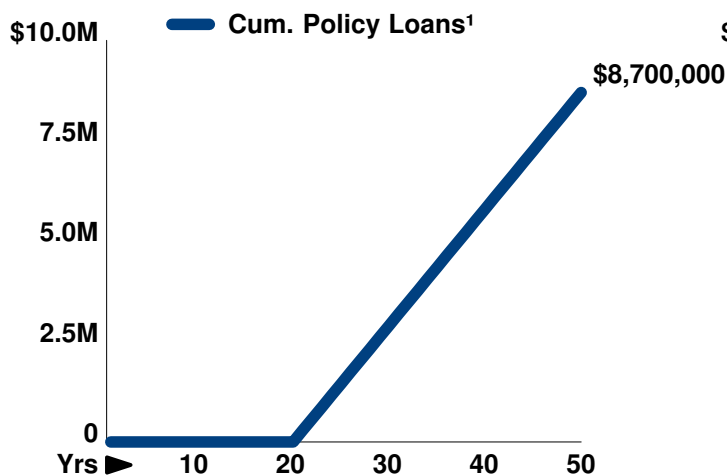
Insured: Bill Jasper

50 Year Analysis

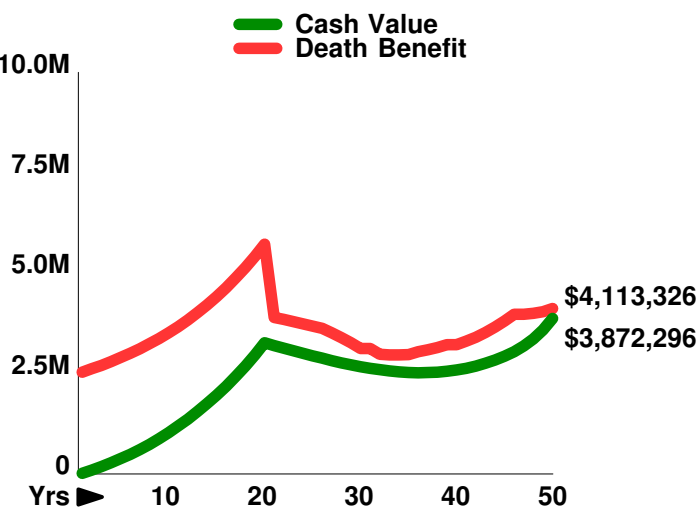
Payments



Cash Flow



Policy Values



¹ For Retirement Income.