

## Preface

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

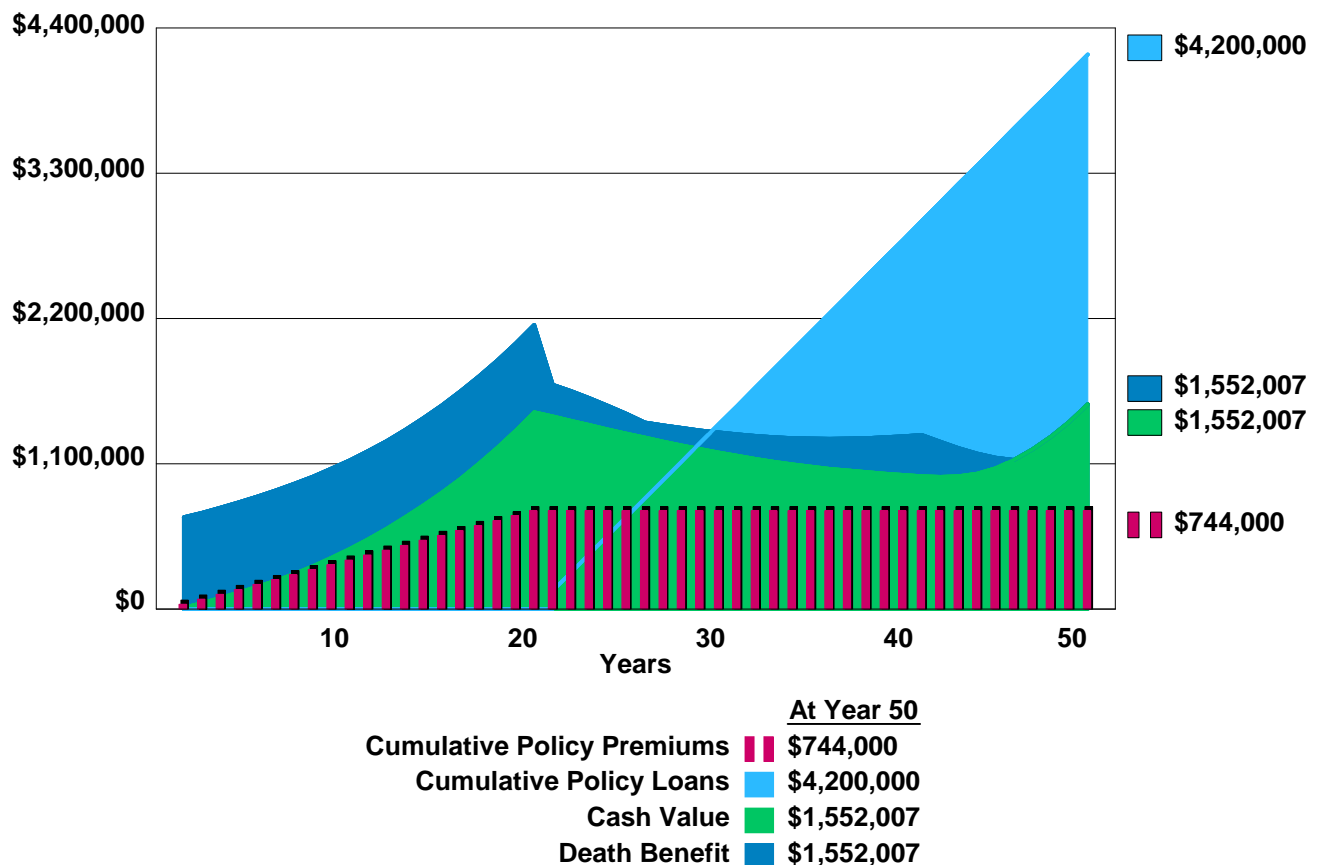
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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: Mark Thompson

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 6.85%	Initial Payment 37,200	Initial Death Benefit 661,772			
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(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	50	37,200	0	33,517	10,872	-70.77	695,289	2948.43
2	51	37,200	0	69,093	46,857	-27.13	730,865	493.43
3	52	37,200	0	106,859	85,040	-12.99	768,631	223.59
4	53	37,200	0	147,293	125,904	-6.57	809,065	135.00
5	54	37,200	0	190,762	169,804	-3.02	852,534	93.23
6	55	37,200	0	237,578	217,057	-0.80	899,350	69.65
7	56	37,200	0	288,070	267,999	1.20	949,842	54.82
8	57	37,200	0	342,540	325,817	3.35	1,004,312	44.82
9	58	37,200	0	401,259	387,878	4.88	1,063,031	37.73
10	59	37,200	0	466,177	456,145	6.13	1,127,949	32.55
11	60	37,200	0	536,187	529,497	7.07	1,197,959	28.64
12	61	37,200	0	611,713	608,371	7.80	1,273,485	25.62
13	62	37,200	0	695,306	695,306	8.45	1,357,078	23.27
14	63	37,200	0	785,483	785,483	8.88	1,447,255	21.40
15	64	37,200	0	882,765	882,765	9.24	1,544,537	19.90
16	65	37,200	0	987,710	987,710	9.55	1,649,482	18.67
17	66	37,200	0	1,100,569	1,100,569	9.82	1,762,341	17.65
18	67	37,200	0	1,221,784	1,221,784	10.04	1,883,556	16.81
19	68	37,200	0	1,351,940	1,351,940	10.23	2,013,712	16.11
20	69	37,200	0	1,491,666	1,491,666	10.40	2,153,438	15.51
21	70	0	140,000	1,605,639	1,458,639	10.59	1,699,485	12.42
22	71	0	140,000	1,726,982	1,425,632	10.75	1,650,139	12.26
23	72	0	140,000	1,856,255	1,392,837	10.91	1,597,025	12.12
24	73	0	140,000	1,994,071	1,360,483	11.05	1,539,949	12.01
25	74	0	140,000	2,141,118	1,328,851	11.19	1,478,729	11.91
26	75	0	140,000	2,298,195	1,298,314	11.32	1,413,223	11.82
27	76	0	140,000	2,465,405	1,268,529	11.45	1,391,800	11.93
28	77	0	140,000	2,643,402	1,239,683	11.57	1,371,854	12.03
29	78	0	140,000	2,832,875	1,211,970	11.69	1,353,614	12.13
30	79	0	140,000	3,034,560	1,185,610	11.80	1,337,338	12.23
		744,000	1,400,000					

### 30 Year Summary

Cum. Payments	744,000
Cum. Policy Loan Proceeds	1,400,000
Cash Value	1,185,610
Death Benefit	1,337,338

\*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

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Insured: Mark Thompson

## Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 6.85%	Initial Payment 37,200	Initial Death Benefit 661,772				
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(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	
31	80	0	140,000	3,249,176	1,160,778	11.91	1,323,237	12.32	
32	81	0	140,000	3,477,346	1,137,529	12.01	1,311,396	12.41	
33	82	0	140,000	3,719,832	1,116,024	12.11	1,302,015	12.50	
34	83	0	140,000	3,977,393	1,096,394	12.21	1,295,264	12.58	
35	84	0	140,000	4,250,755	1,078,706	12.30	1,291,244	12.66	
36	85	0	140,000	4,540,568	1,062,916	12.39	1,289,945	12.74	
37	86	0	140,000	4,847,564	1,049,031	12.47	1,291,409	12.81	
38	87	0	140,000	5,172,344	1,036,883	12.55	1,295,500	12.88	
39	88	0	140,000	5,515,214	1,025,981	12.63	1,301,741	12.94	
40	89	0	140,000	5,876,483	1,015,788	12.70	1,309,612	13.00	
41	90	0	140,000	6,256,089	1,005,359	12.76	1,318,164	13.06	
42	91	0	140,000	6,661,722	1,001,456	12.82	1,267,924	13.05	
43	92	0	140,000	7,097,364	1,007,084	12.89	1,220,005	13.06	
44	93	0	140,000	7,568,318	1,026,524	12.96	1,177,891	13.07	
45	94	0	140,000	8,081,302	1,065,419	13.03	1,146,232	13.08	
46	95	0	140,000	8,644,367	1,130,689	13.11	1,130,689	13.11	
47	96	0	140,000	9,246,677	1,210,316	13.19	1,210,316	13.19	
48	97	0	140,000	9,891,070	1,305,891	13.27	1,305,891	13.27	
49	98	0	140,000	10,580,593	1,419,154	13.34	1,419,154	13.34	
50	99	0	140,000	11,318,517	1,552,007	13.41	1,552,007	13.41	

744,000      4,200,000

### 50 Year Summary

Cum. Payments	744,000
Cum. Policy Loan Proceeds	4,200,000
Cash Value	1,552,007
Death Benefit	1,552,007

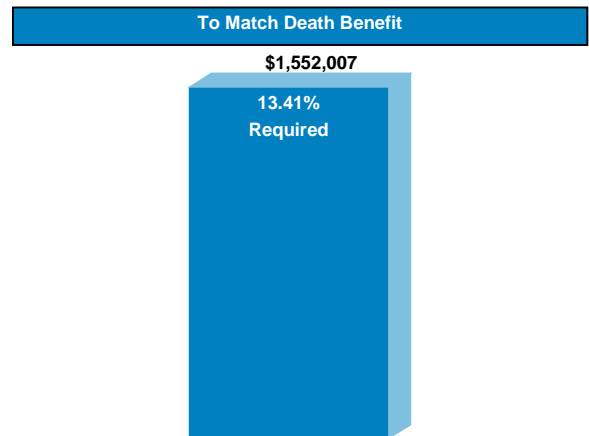
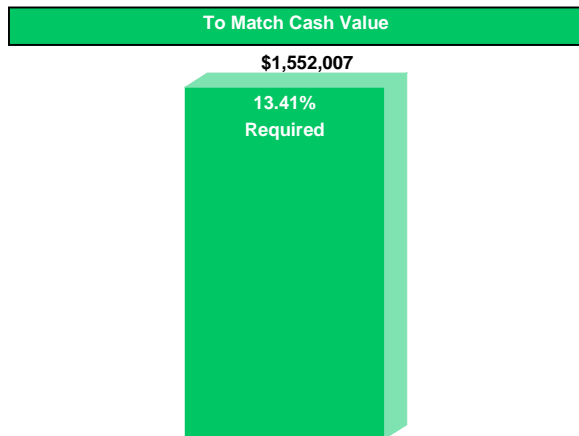
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## Matching Policy Values at Age 99 (Year 50)

Male	Income	Indexed UL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
50	40.00%	6.85%	37,200	661,772

### 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: \$1,552,007	13.41%
To match Death Benefit of: \$1,552,007	13.41%



### 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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