

Preface

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

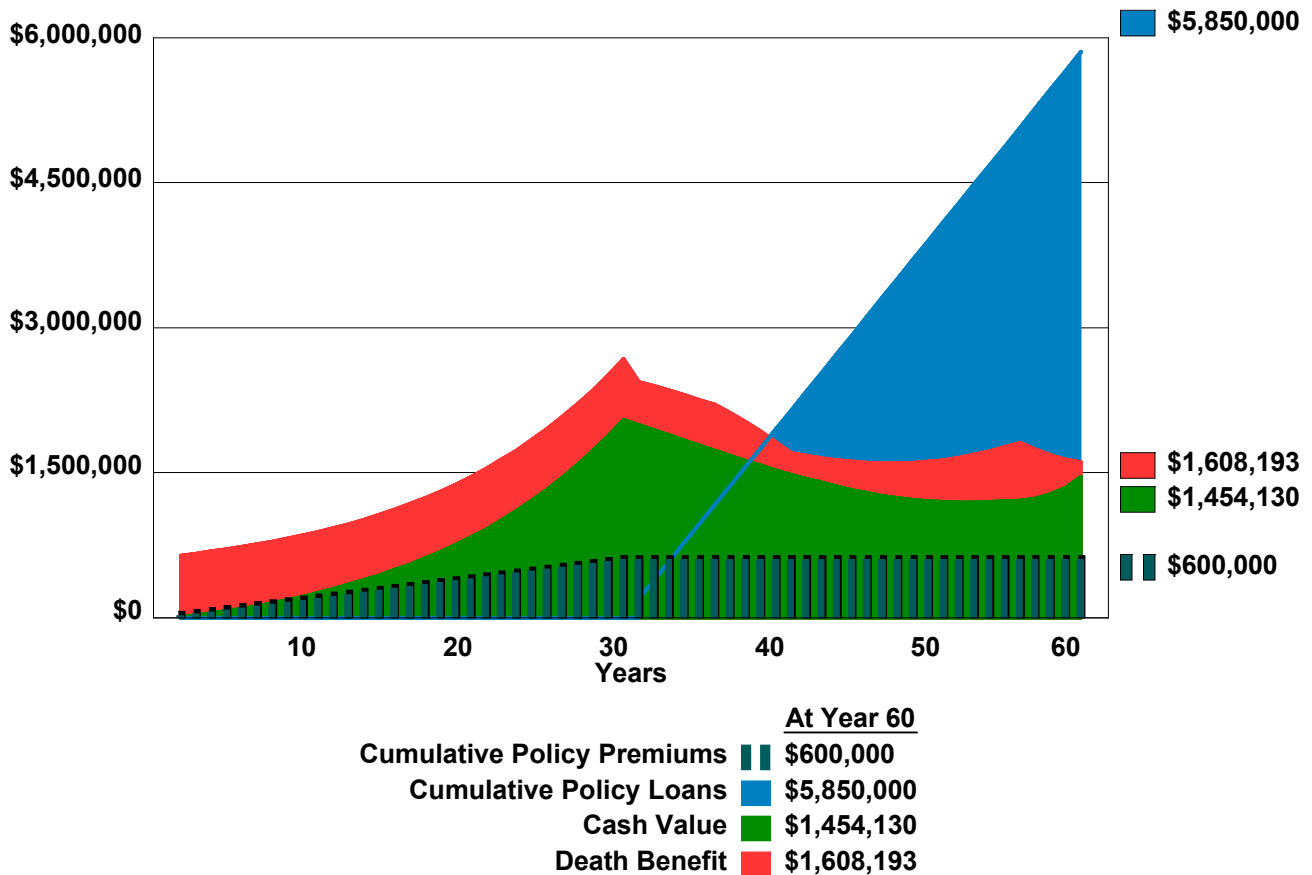
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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: Tom Robinson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 31.00%	Indexed UL Interest Rate 6.90%	Initial Payment 20,000	Initial Death Benefit 625,000					
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	35	20,000	0	18,296	4,477	-77.62	643,296	4516.64		
2	36	20,000	0	37,935	24,247	-29.07	662,935	620.14		
3	37	20,000	0	59,078	45,528	-13.18	684,078	268.50		
4	38	20,000	0	81,846	68,433	-6.15	706,846	159.74		
5	39	20,000	0	106,374	93,111	-2.37	731,374	109.76		
6	40	20,000	0	132,783	119,670	-0.08	757,783	81.84		
7	41	20,000	0	161,211	148,255	2.08	786,211	64.34		
8	42	20,000	0	191,802	181,002	3.96	816,802	52.50		
9	43	20,000	0	224,708	216,070	5.26	849,708	44.07		
10	44	20,000	0	260,965	254,490	6.29	885,965	37.83		
11	45	20,000	0	300,021	295,703	7.04	925,021	33.07		
12	46	20,000	0	342,121	339,964	7.61	967,121	29.35		
13	47	20,000	0	388,410	388,410	8.10	1,013,410	26.40		
14	48	20,000	0	438,324	438,324	8.40	1,063,324	24.02		
15	49	20,000	0	492,125	492,125	8.65	1,117,125	22.07		
16	50	20,000	0	550,069	550,069	8.86	1,175,069	20.45		
17	51	20,000	0	612,516	612,516	9.05	1,237,516	19.10		
18	52	20,000	0	679,842	679,842	9.21	1,304,842	17.97		
19	53	20,000	0	752,442	752,442	9.35	1,377,442	17.01		
20	54	20,000	0	830,756	830,756	9.48	1,455,756	16.19		
21	55	20,000	0	915,253	915,253	9.59	1,540,253	15.49		
22	56	20,000	0	1,006,447	1,006,447	9.69	1,631,447	14.89		
23	57	20,000	0	1,104,878	1,104,878	9.79	1,729,878	14.38		
24	58	20,000	0	1,211,118	1,211,118	9.87	1,836,118	13.93		
25	59	20,000	0	1,325,789	1,325,789	9.95	1,950,789	13.55		
26	60	20,000	0	1,449,406	1,449,406	10.02	2,074,406	13.21		
27	61	20,000	0	1,582,517	1,582,517	10.08	2,207,517	12.92		
28	62	20,000	0	1,725,851	1,725,851	10.14	2,350,851	12.67		
29	63	20,000	0	1,880,194	1,880,194	10.19	2,505,194	12.45		
30	64	20,000	0	2,046,392	2,046,392	10.24	2,671,392	12.25		
		600,000	0							

30 Year Summary

Cum. Payments	600,000
Cum. Policy Loan Proceeds	0
Cash Value	2,046,392
Death Benefit	2,671,392

*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: Tom Robinson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 31.00%	Indexed UL Interest Rate 6.90%	Initial Payment 20,000	Initial Death Benefit 625,000						
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	65	0	195,000	2,204,226	1,994,226	10.28	2,435,072	11.60			
32	66	0	195,000	2,372,002	1,941,502	10.32	2,392,183	11.54			
33	67	0	195,000	2,550,371	1,888,346	10.37	2,347,413	11.48			
34	68	0	195,000	2,740,020	1,834,894	10.42	2,300,697	11.44			
35	69	0	195,000	2,941,689	1,781,307	10.47	2,251,977	11.40			
36	70	0	195,000	3,156,164	1,727,762	10.52	2,201,186	11.37			
37	71	0	195,000	3,384,621	1,674,799	10.58	2,114,800	11.30			
38	72	0	195,000	3,628,119	1,622,806	10.63	2,021,900	11.23			
39	73	0	195,000	3,887,839	1,572,260	10.69	1,922,166	11.17			
40	74	0	195,000	4,165,099	1,523,741	10.75	1,815,298	11.12			
41	75	0	195,000	4,461,385	1,477,960	10.81	1,701,029	11.07			
42	76	0	195,000	4,776,830	1,434,234	10.87	1,673,075	11.12			
43	77	0	195,000	5,112,653	1,392,927	10.93	1,648,560	11.17			
44	78	0	195,000	5,470,131	1,354,418	10.99	1,627,925	11.23			
45	79	0	195,000	5,850,617	1,319,119	11.05	1,611,650	11.28			
46	80	0	195,000	6,255,509	1,287,435	11.11	1,600,211	11.33			
47	81	0	195,000	6,686,145	1,259,668	11.16	1,593,976	11.38			
48	82	0	195,000	7,144,017	1,236,216	11.22	1,593,417	11.43			
49	83	0	195,000	7,630,645	1,217,455	11.27	1,598,987	11.48			
50	84	0	195,000	8,147,505	1,203,655	11.32	1,611,030	11.52			
51	85	0	195,000	8,695,942	1,194,899	11.37	1,629,696	11.57			
52	86	0	195,000	9,277,050	1,190,955	11.42	1,654,808	11.61			
53	87	0	195,000	9,891,959	1,191,560	11.46	1,686,158	11.65			
54	88	0	195,000	10,541,238	1,195,818	11.51	1,722,880	11.68			
55	89	0	195,000	11,225,452	1,202,761	11.55	1,764,034	11.72			
56	90	0	195,000	11,944,702	1,210,876	11.58	1,808,111	11.75			
57	91	0	195,000	12,713,568	1,233,052	11.62	1,741,595	11.74			
58	92	0	195,000	13,539,630	1,275,088	11.65	1,681,277	11.75			
59	93	0	195,000	14,432,955	1,345,186	11.69	1,633,845	11.75			
60	94	0	195,000	15,406,288	1,454,130	11.73	1,608,193	11.76			
		600,000	5,850,000								

60 Year Summary

Cum. Payments	600,000
Cum. Policy Loan Proceeds	5,850,000
Cash Value	1,454,130
Death Benefit	1,608,193

*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.

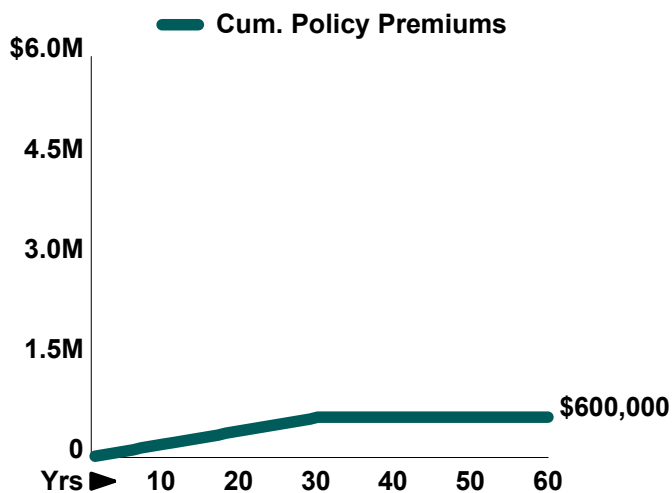
A Life Insurance and Retirement Plan

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

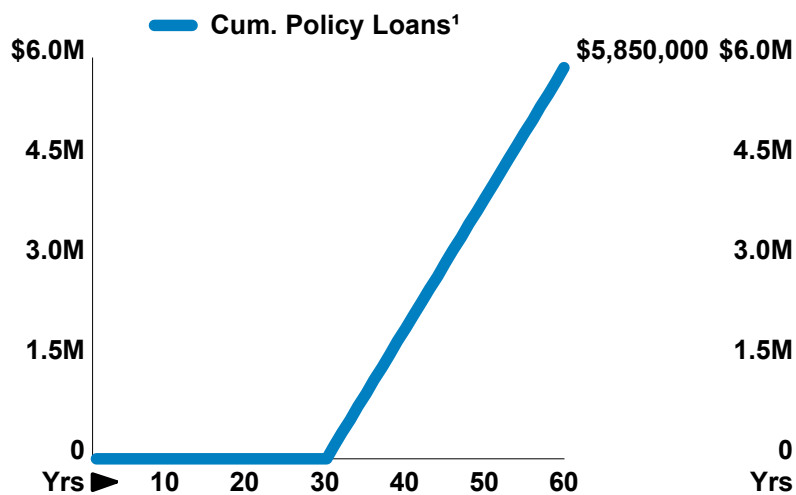
Insured: Tom Robinson

60 Year Analysis

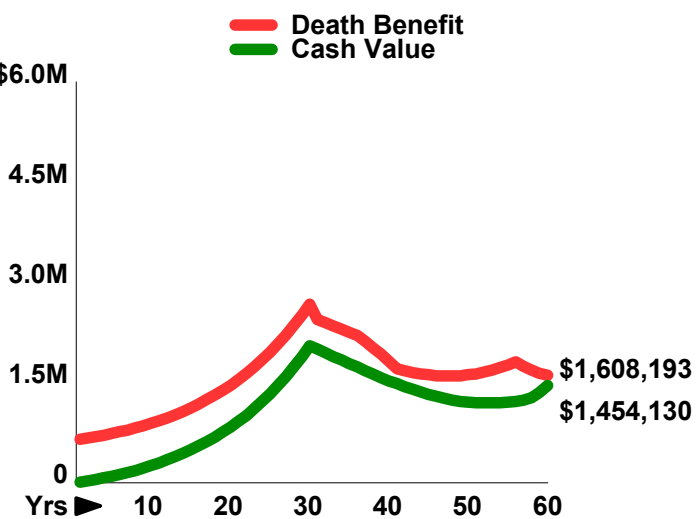
Payments



Cash Flow



Policy Values



¹For Retirement Income.