

Comparison of Insurance Policies

For: Jack and Amy Hudson



*"The best way to
predict the future is
to create it."*

Abraham Lincoln

Presented By: _____

[Licensed user's name appears here]

Comparison of Insurance Policies

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

Insured: Jack Hudson

Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

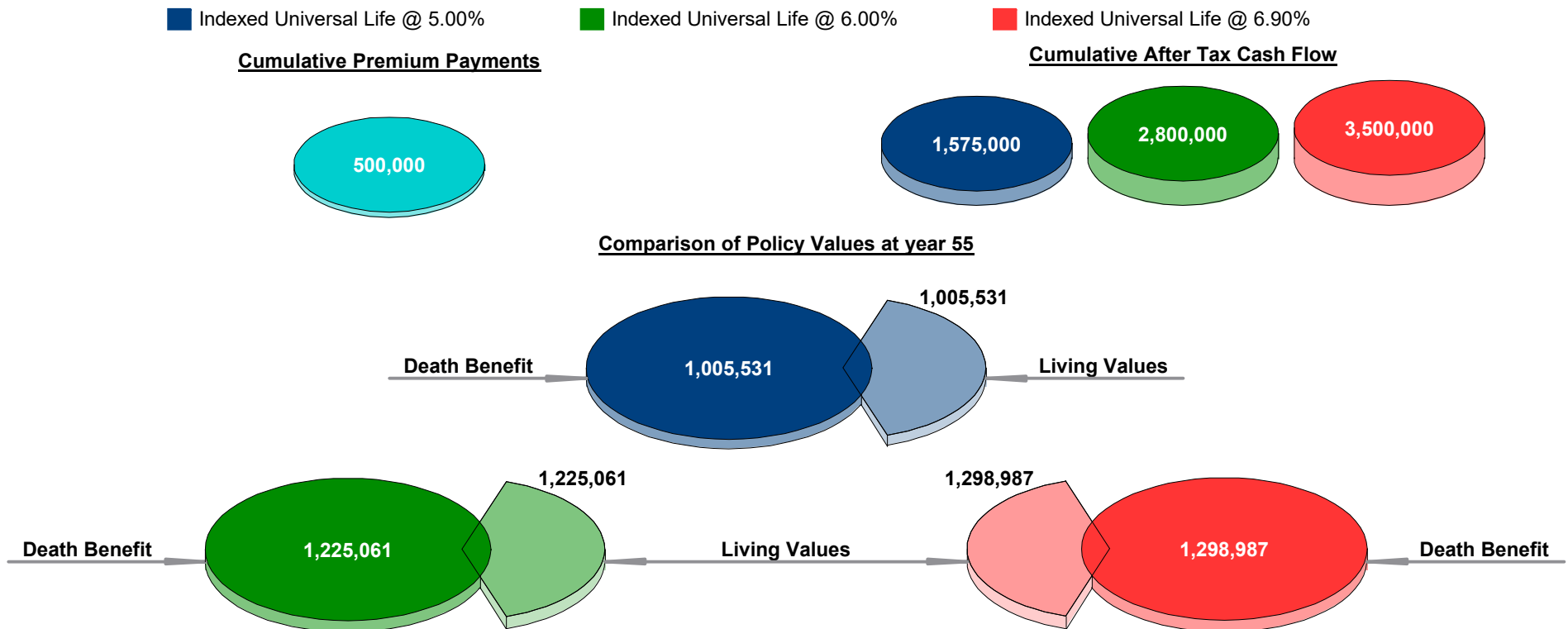
There are three policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

1. The financial strength of the company;
2. Suitability of the type of plan;

3. Plan provisions and contractual guarantees;
4. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

Risk Profile

In the accompanying pages is a financial analysis that compares costs and benefits of different types of life insurance policies, such as Whole Life, Universal Life, Indexed Universal Life, and Variable Universal Life.

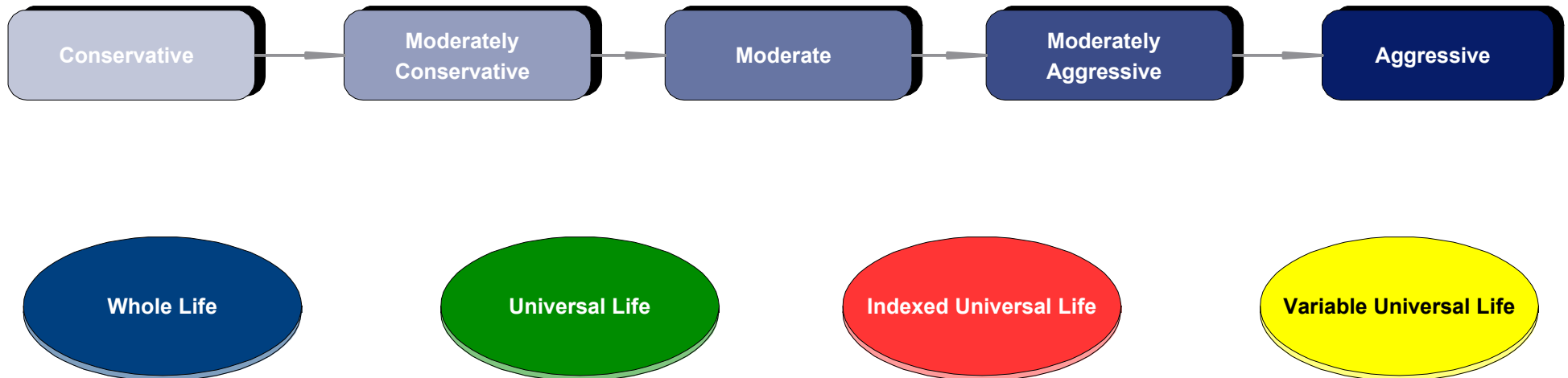
Each life insurance policy type has specific pros and cons. A determination of which policy is the most suitable for you depends on where you fall on the scale below (with Whole Life typically being the most conservative and Variable Universal Life the most aggressive).

Accordingly, before making a final decision on which policy is best for you and your specific needs and circumstances, you need to understand variations

in premiums, policy cash flow, cash values, death benefits, and respective rates of return coupled with your personal risk tolerance.

Your financial adviser can help determine which policy is most suitable for you. The pages in this presentation should be useful to you in making your decision.

Which Life Insurance Policy Type is Best for You?



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Comparison of Insurance Policies

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

Insured: Jack Hudson

Comparison of Values

		Indexed Universal Life Interest Rate: 5.00% Carrier Z				Indexed Universal Life Interest Rate: 6.00% Carrier Z				Indexed Universal Life Interest Rate: 6.90% Carrier Z				
		Conservative				Moderately Conservative				Moderate				
Yr	Male Age	(1) Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Cash Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Cash Value*	(13) Death Benefit
1	45	25,000	0	21,684	4,626	608,474	0	21,933	4,875	608,723	0	22,156	5,098	608,946
2	46	25,000	0	44,602	27,785	631,392	0	45,366	28,548	632,156	0	46,058	29,240	632,848
3	47	25,000	0	68,838	52,273	655,628	0	70,416	53,851	657,206	0	71,856	55,291	658,646
4	48	25,000	0	94,467	78,166	681,257	0	97,194	80,893	683,984	0	99,701	83,400	686,491
5	49	25,000	0	121,570	105,539	708,360	0	125,820	109,789	712,610	0	129,755	113,724	716,545
6	50	25,000	0	150,232	134,477	737,022	0	156,421	140,666	743,211	0	162,195	146,440	748,985
7	51	25,000	0	180,541	165,068	767,331	0	189,134	173,660	775,924	0	197,208	181,735	783,998
8	52	25,000	0	212,594	199,702	799,384	0	224,104	211,212	810,894	0	235,000	222,108	821,790
9	53	25,000	0	246,489	236,173	833,279	0	261,487	251,171	848,277	0	275,791	265,475	862,581
10	54	25,000	0	283,391	275,657	870,181	0	302,518	294,784	889,308	0	320,897	313,163	907,687
11	55	25,000	0	322,407	317,250	909,197	0	346,373	341,215	933,163	0	369,576	364,418	956,366
12	56	25,000	0	363,657	361,081	950,447	0	393,244	390,668	980,034	0	422,107	419,531	1,008,897
13	57	25,000	0	407,261	407,261	994,051	0	443,331	443,331	1,030,121	0	478,788	478,788	1,065,578
14	58	25,000	0	453,369	453,369	1,040,159	0	496,872	496,872	1,083,662	0	539,964	539,964	1,126,754
15	59	25,000	0	502,129	502,129	1,088,919	0	554,107	554,107	1,140,897	0	605,996	605,996	1,192,786
16	60	25,000	0	554,654	554,654	1,141,444	0	616,259	616,259	1,203,049	0	678,238	678,238	1,265,028
17	61	25,000	0	609,945	609,945	1,196,735	0	682,443	682,443	1,269,233	0	755,956	755,956	1,342,746
18	62	25,000	0	668,133	668,133	1,254,923	0	752,910	752,910	1,339,700	0	839,556	839,556	1,426,346
19	63	25,000	0	729,360	729,360	1,316,150	0	827,931	827,931	1,414,721	0	929,480	929,480	1,516,270
20	64	25,000	0	793,773	793,773	1,380,563	0	907,791	907,791	1,494,581	0	1,026,199	1,026,199	1,612,989
21	65	0	45,000	838,461	791,211	958,903	80,000	969,344	885,344	1,079,213	100,000	1,105,321	1,000,321	1,221,385
22	66	0	45,000	885,607	788,744	957,009	80,000	1,035,004	862,804	1,059,454	100,000	1,189,410	974,160	1,200,147
23	67	0	45,000	935,345	786,390	954,752	80,000	1,105,043	840,233	1,039,141	100,000	1,278,787	947,775	1,177,957
24	68	0	45,000	987,814	784,161	952,089	80,000	1,179,747	817,696	1,018,253	100,000	1,373,793	921,230	1,154,775
25	69	0	45,000	1,043,168	782,082	948,989	80,000	1,259,430	795,277	996,786	100,000	1,474,802	894,610	1,130,579
26	70	0	45,000	1,101,582	780,192	945,429	80,000	1,344,446	773,085	974,752	100,000	1,582,232	868,031	1,105,366
27	71	0	45,000	1,163,343	778,633	929,868	80,000	1,435,293	751,364	937,953	100,000	1,696,679	841,768	1,062,336
28	72	0	45,000	1,228,668	777,473	912,626	80,000	1,532,406	730,280	898,845	100,000	1,818,665	816,008	1,016,061
29	73	0	45,000	1,297,813	776,808	893,611	80,000	1,636,278	710,047	857,312	100,000	1,948,787	790,998	966,388
30	74	0	45,000	1,371,062	776,757	872,731	80,000	1,747,461	690,918	813,241	100,000	2,087,712	767,034	913,173
		500,000	450,000				800,000				1,000,000			

*This illustration assumes the nonguaranteed values 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.

Comparison of Insurance Policies

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

Insured: Jack Hudson

Comparison of Values

Yr	Male Age	(1) Premium Payment	Indexed Universal Life Interest Rate: 5.00% Carrier Z				Indexed Universal Life Interest Rate: 6.00% Carrier Z				Indexed Universal Life Interest Rate: 6.90% Carrier Z			
			Conservative				Moderately Conservative				Moderate			
			(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Cash Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Cash Value*	(13) Death Benefit
31	75	0	45,000	1,448,735	777,464	849,901	80,000	1,866,570	673,199	766,528	100,000	2,236,190	744,477	856,286
32	76	0	45,000	1,530,687	778,602	855,137	80,000	1,993,639	656,601	756,283	100,000	2,394,276	722,978	842,691
33	77	0	45,000	1,617,135	780,196	861,053	80,000	2,129,176	641,286	747,745	100,000	2,562,587	702,724	830,853
34	78	0	45,000	1,708,301	782,266	867,681	80,000	2,273,710	627,425	741,110	100,000	2,741,769	683,912	821,001
35	79	0	45,000	1,804,419	784,832	875,053	80,000	2,427,802	615,203	736,593	100,000	2,932,510	666,761	813,386
36	80	0	45,000	1,905,708	787,892	883,177	80,000	2,592,016	604,787	734,387	100,000	3,135,502	651,465	808,240
37	81	0	45,000	2,012,352	791,395	892,012	80,000	2,766,883	596,293	734,637	100,000	3,351,399	638,160	805,730
38	82	0	45,000	2,124,573	795,318	901,547	80,000	2,953,008	589,887	737,538	100,000	3,580,945	627,045	806,092
39	83	0	45,000	2,242,587	799,620	911,749	80,000	3,151,000	585,724	743,274	100,000	3,824,896	618,300	809,545
40	84	0	45,000	2,366,468	804,101	922,425	80,000	3,361,292	583,752	751,816	100,000	4,083,789	611,864	816,053
41	85	0	45,000	2,496,265	808,531	933,344	80,000	3,584,295	583,878	763,093	100,000	4,358,136	607,615	825,522
42	86	0	45,000	2,632,159	812,788	944,396	80,000	3,820,614	586,176	777,206	100,000	4,648,685	605,637	838,072
43	87	0	45,000	2,774,187	816,598	955,307	80,000	4,070,667	590,507	794,040	100,000	4,955,954	605,754	853,552
44	88	0	45,000	2,922,215	819,495	965,606	80,000	4,334,627	596,459	813,190	100,000	5,280,160	607,451	871,459
45	89	0	45,000	3,076,106	821,001	974,806	80,000	4,612,666	603,589	834,223	100,000	5,621,514	610,168	891,244
46	90	0	45,000	3,235,595	820,484	982,264	80,000	4,904,756	611,226	856,464	100,000	5,979,971	613,058	912,057
47	91	0	45,000	3,404,528	821,412	957,593	80,000	5,217,134	624,927	833,613	100,000	6,363,158	622,900	877,426
48	92	0	45,000	3,584,573	825,051	932,589	80,000	5,552,938	647,121	813,709	100,000	6,774,977	642,706	845,955
49	93	0	45,000	3,777,983	833,235	908,795	80,000	5,916,345	681,237	799,564	100,000	7,220,641	676,756	821,169
50	94	0	45,000	3,987,607	848,372	888,248	80,000	6,312,636	731,772	794,899	100,000	7,706,770	730,691	807,759
51	95	0	45,000	4,216,802	873,355	873,355	80,000	6,748,114	804,208	804,208	100,000	8,241,309	811,426	811,426
52	96	0	45,000	4,459,175	901,306	901,306	80,000	7,213,641	888,539	888,539	100,000	8,813,332	906,955	906,955
53	97	0	45,000	4,715,485	932,472	932,472	80,000	7,711,289	985,932	985,932	100,000	9,425,567	1,018,871	1,018,871
54	98	0	45,000	4,986,533	967,119	967,119	80,000	8,243,274	1,097,649	1,097,649	100,000	10,080,945	1,148,915	1,148,915
55	99	0	45,000	5,273,165	1,005,531	1,005,531	80,000	8,811,967	1,225,061	1,225,061	100,000	10,782,619	1,298,987	1,298,987

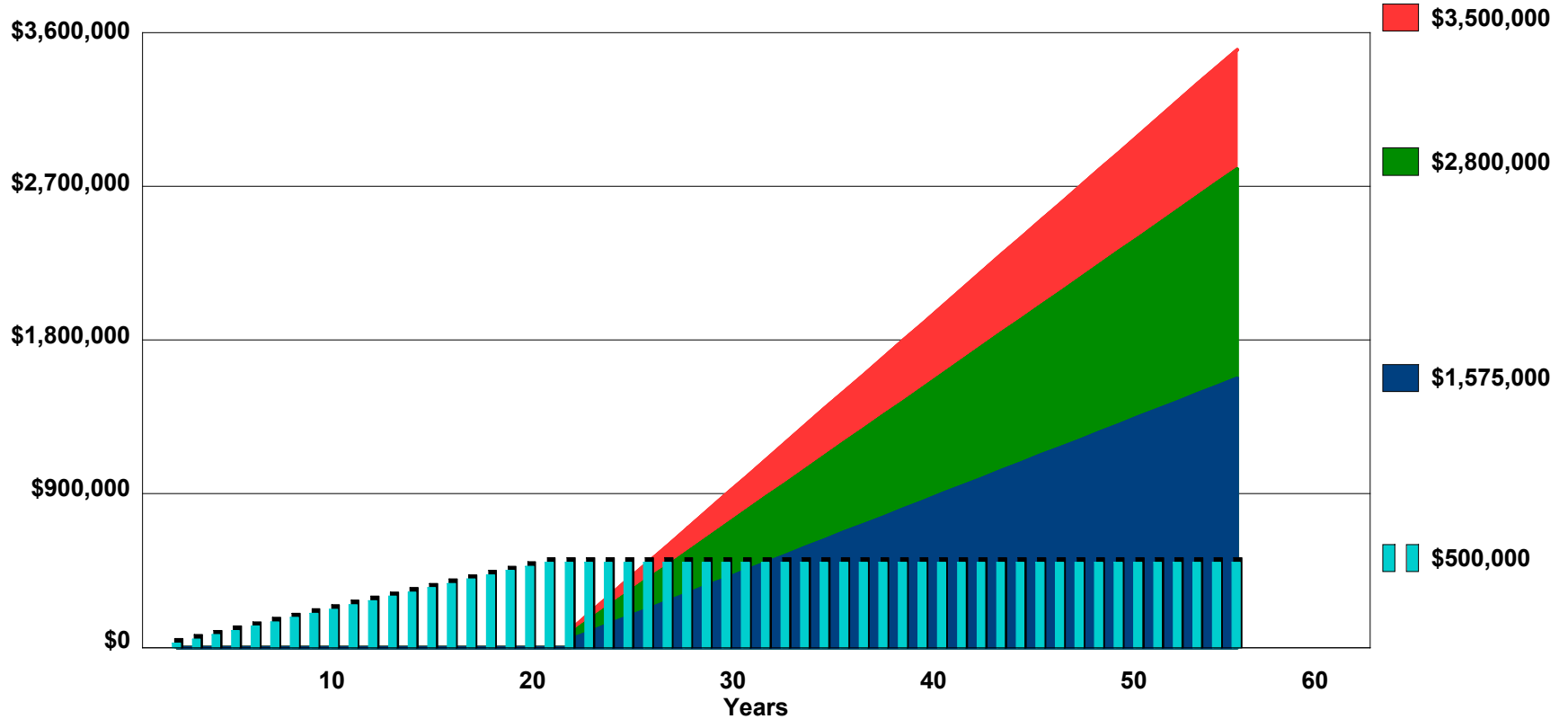
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Comparison of Insurance Policies

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

Insured: Jack Hudson

55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



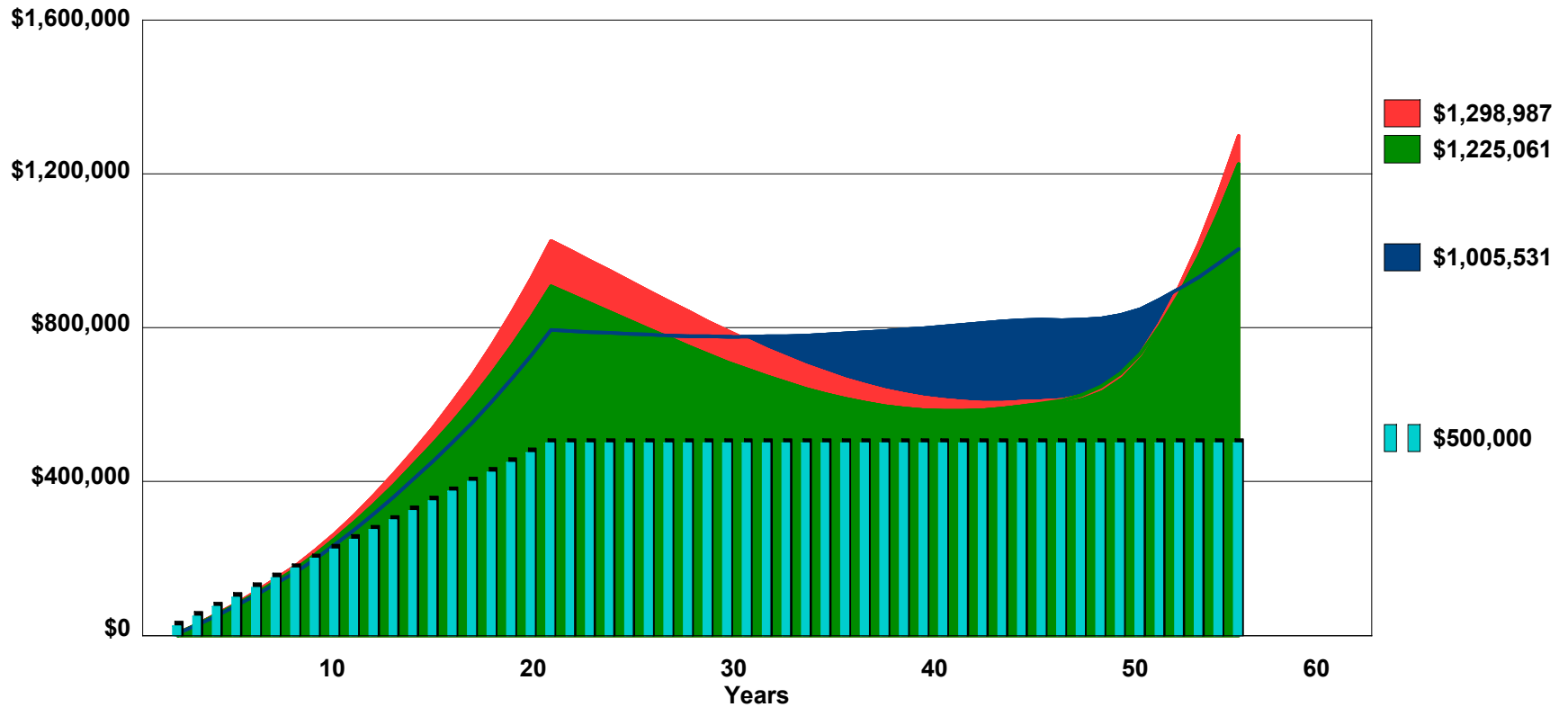
	<u>At Year 55</u>
Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$1,575,000
Indexed Universal Life @ 6.00%	\$2,800,000
Indexed Universal Life @ 6.90%	\$3,500,000

Comparison of Insurance Policies

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55 Year Summary Analysis of Cash Values



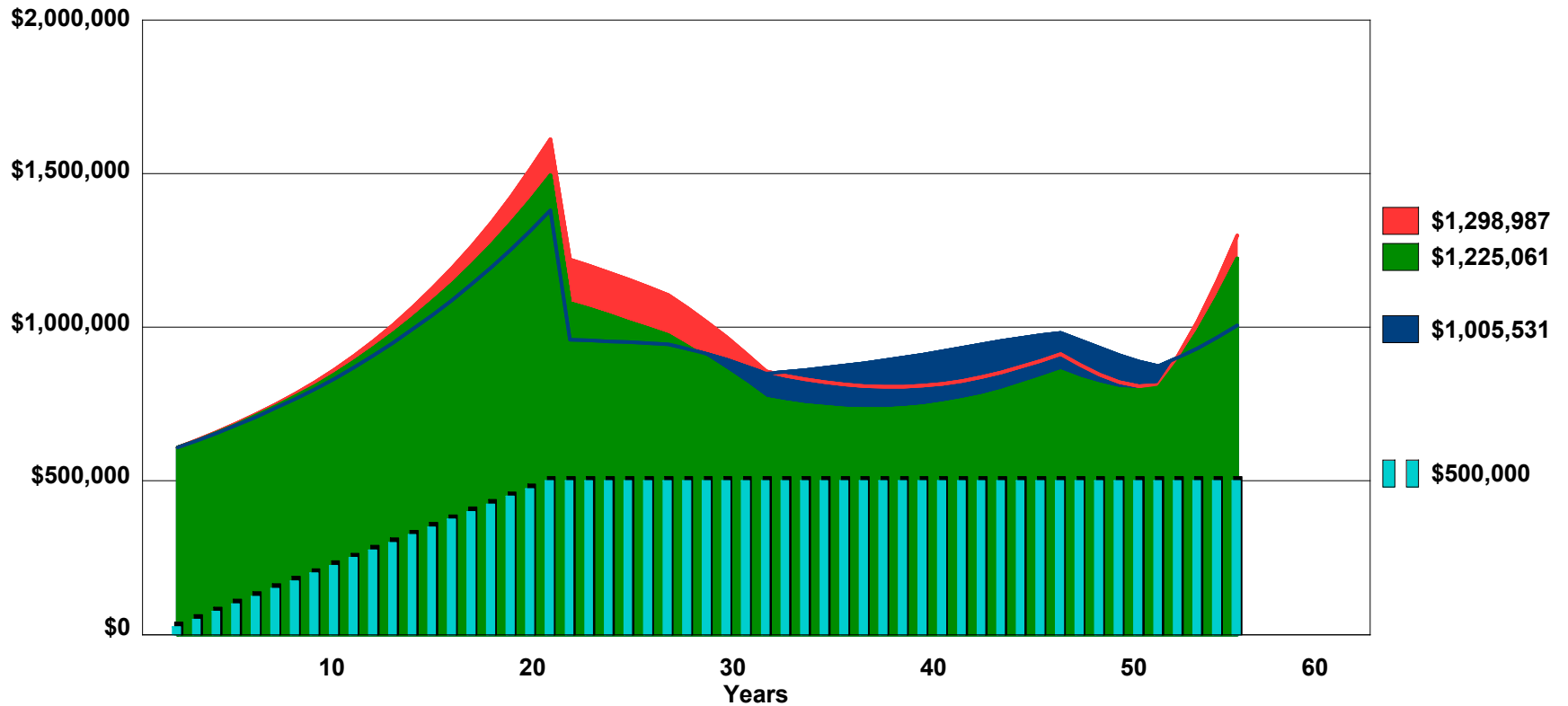
	<u>At Year 55</u>
Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$1,005,531
Indexed Universal Life @ 6.00%	\$1,225,061
Indexed Universal Life @ 6.90%	\$1,298,987

Comparison of Insurance Policies

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

Insured: Jack Hudson

55 Year Summary Analysis of Death Benefits



At Year 55

Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$1,005,531
Indexed Universal Life @ 6.00%	\$1,225,061
Indexed Universal Life @ 6.90%	\$1,298,987