

Alternate Key Executive Insurance Technique

Illustration of Values of Indexed Universal Life

Values Page: 1

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

For: George Grove

Date: [Current date appears here]

Male Age	Income Tax Rate	Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
65	40.00%	7.50%	184,000	2,000,000	
Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit
1	184,000	0	38,867	38,867	2,000,000
2	184,000	0	178,505	217,372	2,000,000
3	184,000	0	191,396	408,768	2,000,000
4	184,000	0	205,673	614,441	2,000,000
5	184,000	0	221,511	835,952	2,000,000
6	0	0	50,689	886,641	2,000,000
7	0	0	55,190	941,831	2,000,000
8	0	0	60,301	1,002,132	2,000,000
9	0	0	66,030	1,068,162	2,000,000
10	0	0	72,377	1,140,539	2,000,000
11	0	100,000	-14,852	1,125,687	1,894,700
12	0	100,000	-26,575	1,099,112	1,783,819
13	0	100,000	-26,421	1,072,691	1,667,062
14	0	100,000	-25,663	1,047,028	1,544,116
15	0	100,000	-24,409	1,022,619	1,414,654
16	0	100,000	-22,587	1,000,032	1,278,331
17	0	100,000	-19,867	980,165	1,134,782
18	0	100,000	-16,157	964,008	1,063,028
19	0	100,000	-12,750	951,258	1,057,598
20	0	100,000	-10,970	940,288	1,054,460
	920,000	1,000,000			

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

20 Year Summary

Cum. Payments	920,000
Cum. Policy Loan Proceeds	1,000,000
Cash Value	940,288
Death Benefit	1,054,460

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Male Age	Income Tax Rate	Indexed UL Interest Rate	Initial Payment	Initial Death Benefit
65	40.00%	7.50%	184,000	2,000,000

Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit
21	0	100,000	-9,153	931,135	1,053,674
22	0	100,000	-7,386	923,749	1,055,210
23	0	100,000	-5,740	918,009	1,058,968
24	0	100,000	-4,327	913,682	1,064,727
25	0	100,000	-2,764	910,918	1,072,674
26	0	100,000	-1,636	909,282	1,082,381
27	0	100,000	3,707	912,989	1,061,240
28	0	100,000	10,853	923,842	1,042,956
29	0	100,000	20,446	944,288	1,029,442
30	0	100,000	33,306	977,594	1,023,313

920,000 2,000,000

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30 Year Summary

Cum. Payments	920,000
Cum. Policy Loan Proceeds	2,000,000
Cash Value	977,594
Death Benefit	1,023,313

Alternate Key Executive Insurance Technique

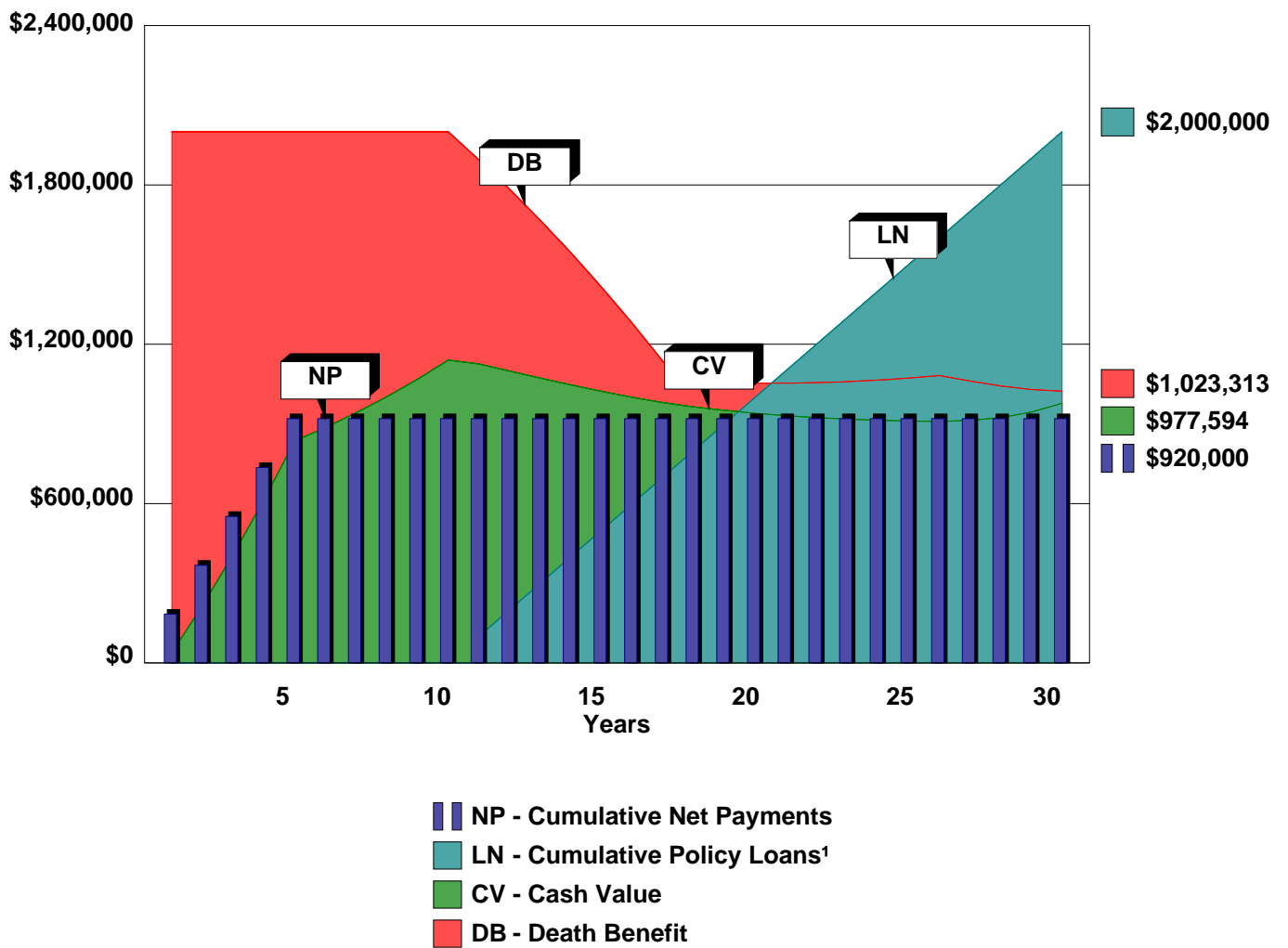
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30 Year Graphic Analysis



¹ For Retirement Income.