

Tony Jamison's Private Retirement Plan Using Indexed Universal Life

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

Insured: Tony Jamison

Preface

Plan Sponsor: Town and Country Auto Group
S Corporation

Of all the strategies available to an S Corporation for providing a shareholder with unique fringe benefits, the use of business profits to purchase a privately-owned, cash value life insurance policy is highly rewarding yet simple to implement.

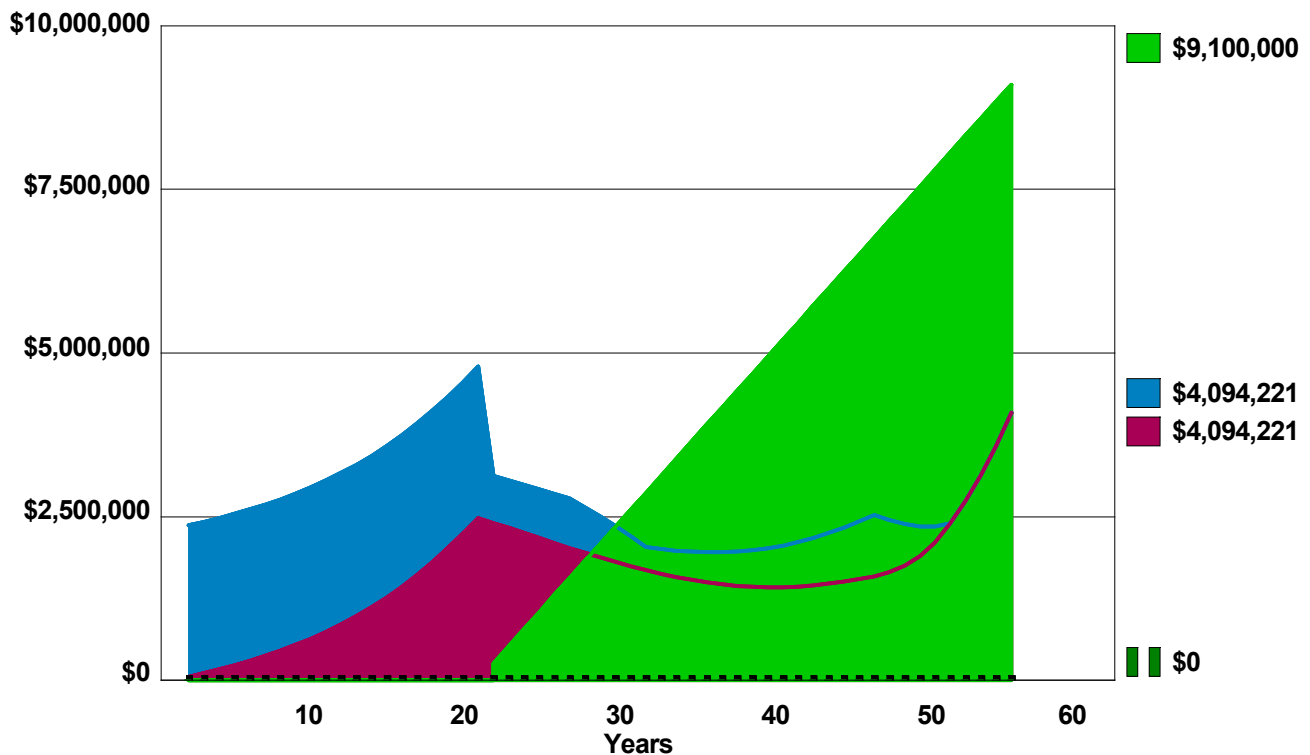
Since the plan is privately owned by the participant, there is no limitations on access to plan values. They may be used at any time for any purpose.

This plan contains the following characteristics:

1. Any size business can establish a plan;
2. Shareholder can be the sole participant;
3. Shareholder has tax free access to cash values through policy loans;

4. The plan has income tax free death benefits for the shareholder's family;
5. No regulatory approval required by the S Corporation;
6. Values may not be attached by creditors of the S Corporation;
7. Negligible plan administration;
8. Advance of death benefits in certain adverse health circumstances - as defined in the policy.

This benefit plan has a considerable amount of financial leverage that is particularly evident in the accompanying presentation.



	At Year 55
Shareholder's Cumulative Net Payments	\$0
Shareholder's Cumulative After Tax Cash Flow	\$9,100,000
Shareholder's Cash Value	\$4,094,221
Shareholder's Death Benefit	\$4,094,221

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.

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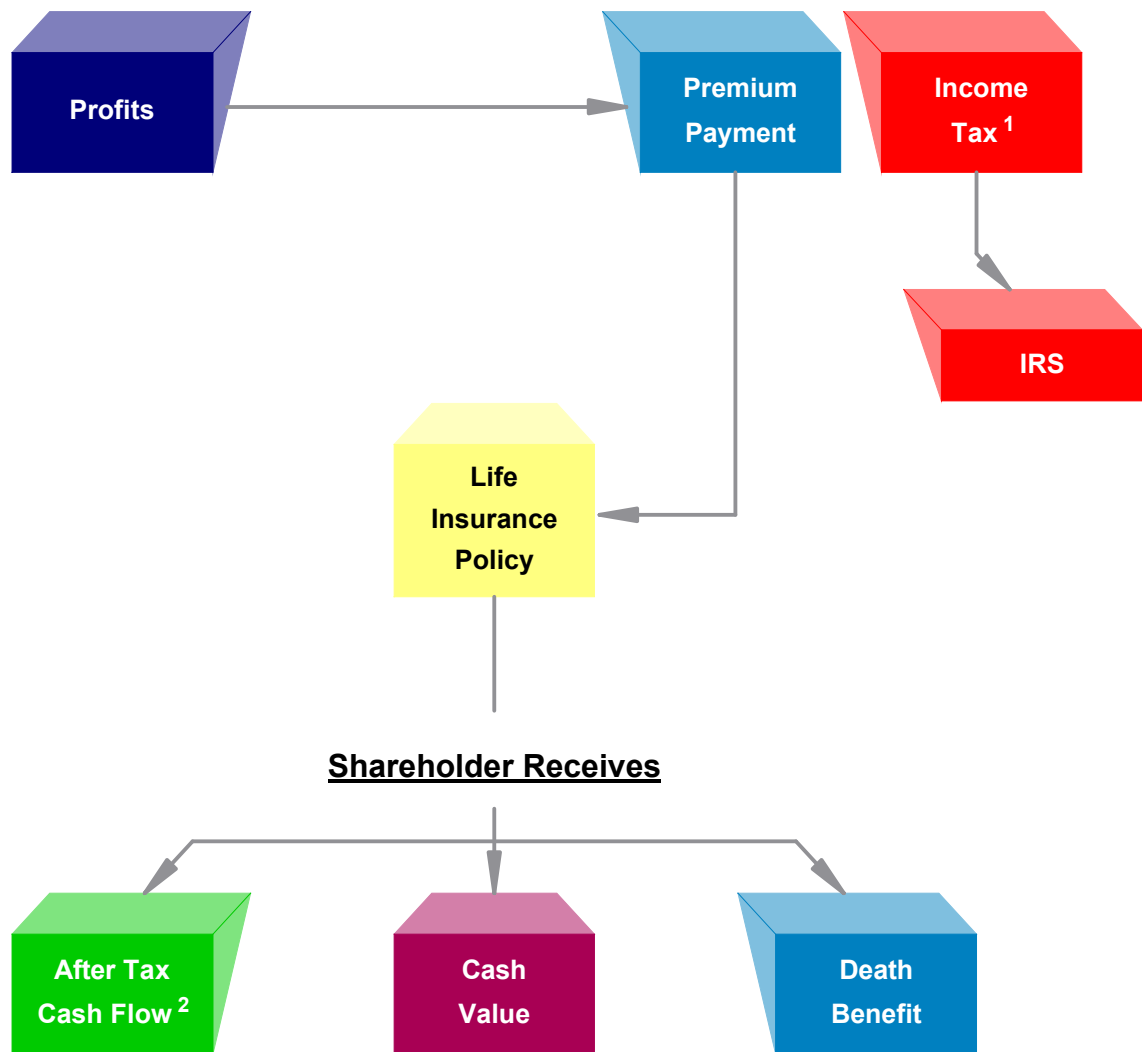
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Flow Chart

Plan Sponsor: Town and Country Auto Group
S Corporation

Plan Sponsor Distributes

Shareholder Pays



¹Due on the profits distributed.

²For Retirement Income.

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Summary of Costs and Benefits

Plan Sponsor: Town and Country Auto Group S Corporation

Shareholder's Tax Bracket 32.00%
 Indexed UL Interest Rate 6.50%
 Initial Payment 68,000
 Initial Death Benefit 2,313,016

		Shareholder Benefit Account Values								
Year	Male Age	(1) Policy Premium	(2) Plan Sponsor's Profits Allocated to the Plan	(3) Shareholder's Income Tax on Column (2)	(4) After Tax Policy Cash Flow	(5) Shareholder's Personal Net Payment	(6) Retirement Income After Tax Cash Flow	(7) Year End Accum Value*	(8) Year End Cash Value*	(9) Death Benefit
1	45	68,000	100,000	32,000	0	0	0	52,753	52,753	2,365,769
2	46	100,000	100,000	32,000	32,000	0	0	106,697	106,697	2,419,713
3	47	100,000	100,000	32,000	32,000	0	0	164,674	164,674	2,477,690
4	48	100,000	100,000	32,000	32,000	0	0	261,183	227,583	2,540,599
5	49	100,000	100,000	32,000	32,000	0	0	364,704	295,824	2,608,840
6	50	100,000	100,000	32,000	32,000	0	0	475,749	369,825	2,682,841
7	51	100,000	100,000	32,000	32,000	0	0	594,872	450,052	2,763,068
8	52	100,000	100,000	32,000	32,000	0	0	722,665	537,003	2,850,019
9	53	100,000	100,000	32,000	32,000	0	0	859,763	631,219	2,944,235
10	54	100,000	100,000	32,000	32,000	0	0	1,011,150	737,578	3,050,594
11	55	100,000	100,000	32,000	32,000	0	0	1,173,581	852,730	3,165,746
12	56	100,000	100,000	32,000	32,000	0	0	1,347,868	977,375	3,290,391
13	57	100,000	100,000	32,000	32,000	0	0	1,539,172	1,116,555	3,429,571
14	58	100,000	100,000	32,000	32,000	0	0	1,744,461	1,267,113	3,580,129
15	59	100,000	100,000	32,000	32,000	0	0	1,964,412	1,429,596	3,742,612
16	60	100,000	100,000	32,000	32,000	0	0	2,204,790	1,609,634	3,922,650
17	61	100,000	100,000	32,000	32,000	0	0	2,462,078	1,803,564	4,116,580
18	62	100,000	100,000	32,000	32,000	0	0	2,737,381	2,012,341	4,325,357
19	63	100,000	100,000	32,000	32,000	0	0	3,031,790	2,236,898	4,549,914
20	64	100,000	100,000	32,000	32,000	0	0	3,346,604	2,478,367	4,791,383
21	65	0	0	0	0	0	260,000	3,586,610	2,401,962	3,119,284
22	66	0	0	0	0	0	260,000	3,842,168	2,325,288	3,055,299
23	67	0	0	0	0	0	260,000	4,114,301	2,248,577	2,989,151
24	68	0	0	0	0	0	260,000	4,404,083	2,172,072	2,920,766
30	74	0	0	0	0	0	260,000	6,590,298	1,742,267	2,203,588
35	79	0	0	0	0	0	260,000	9,192,090	1,496,141	1,955,746
40	84	0	0	0	0	0	260,000	12,750,941	1,420,246	2,057,793
45	89	0	0	0	0	0	260,000	17,519,093	1,549,438	2,425,393
50	94	0	0	0	0	0	260,000	23,997,278	2,107,005	2,346,978
55	99	0	0	0	0	0	260,000	33,540,870	4,094,221	4,094,221
		1,968,000	2,000,000	640,000	608,000	0	9,100,000			

Shareholder's 55 Year Summary

*This illustration assumes that the currently illustrated, non-guaranteed 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.

Cumulative Personal Net Payments	0
Cum. A/T Retirement Income	9,100,000
Cash Value	4,094,221
Death Benefit	4,094,221

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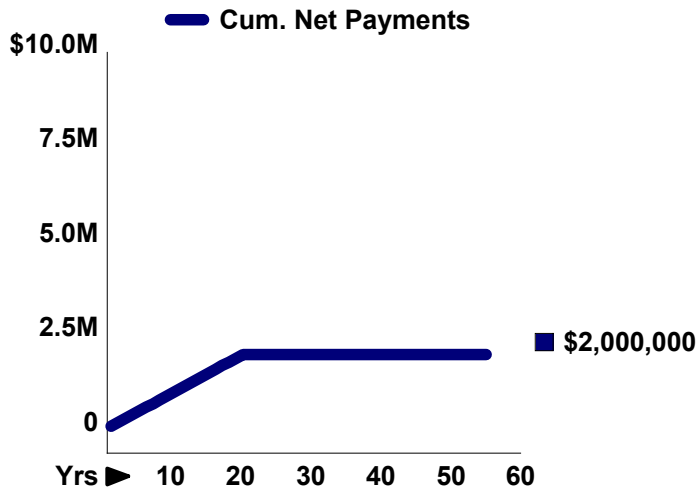
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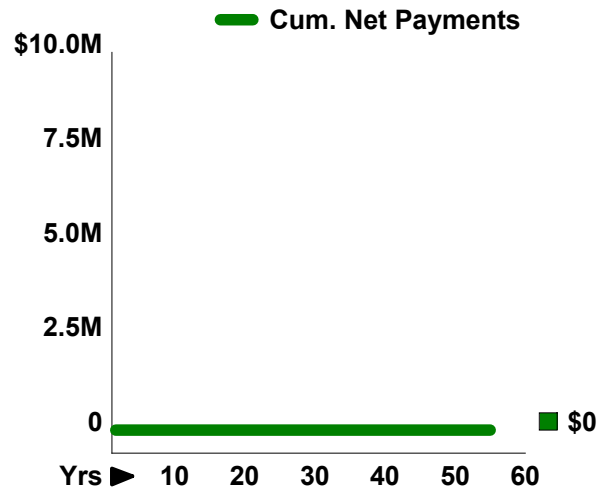
55 Year Analysis

Plan Sponsor: Town and Country Auto Group
S Corporation

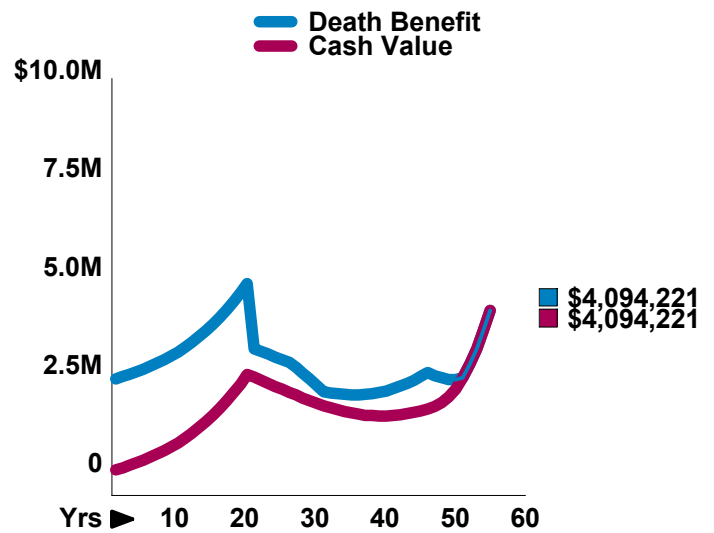
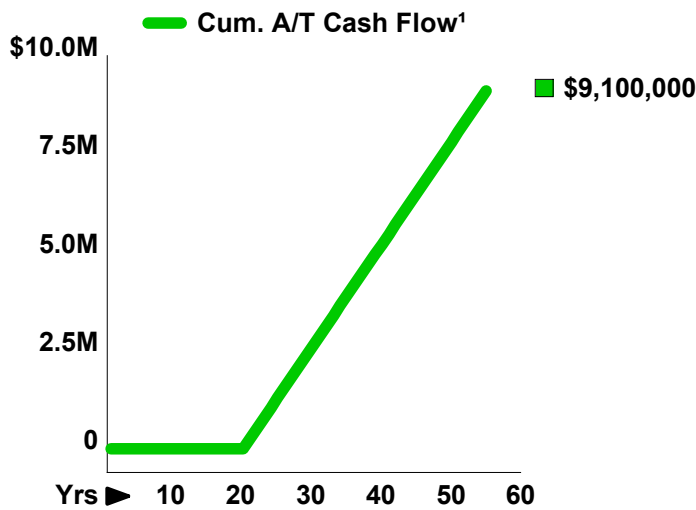
Plan Sponsor



Shareholder



Shareholder's Values



¹For Retirement Income.