

A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

A Life Insurance and Retirement Plan

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Insured: Laura Lake Johnson

Preface

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

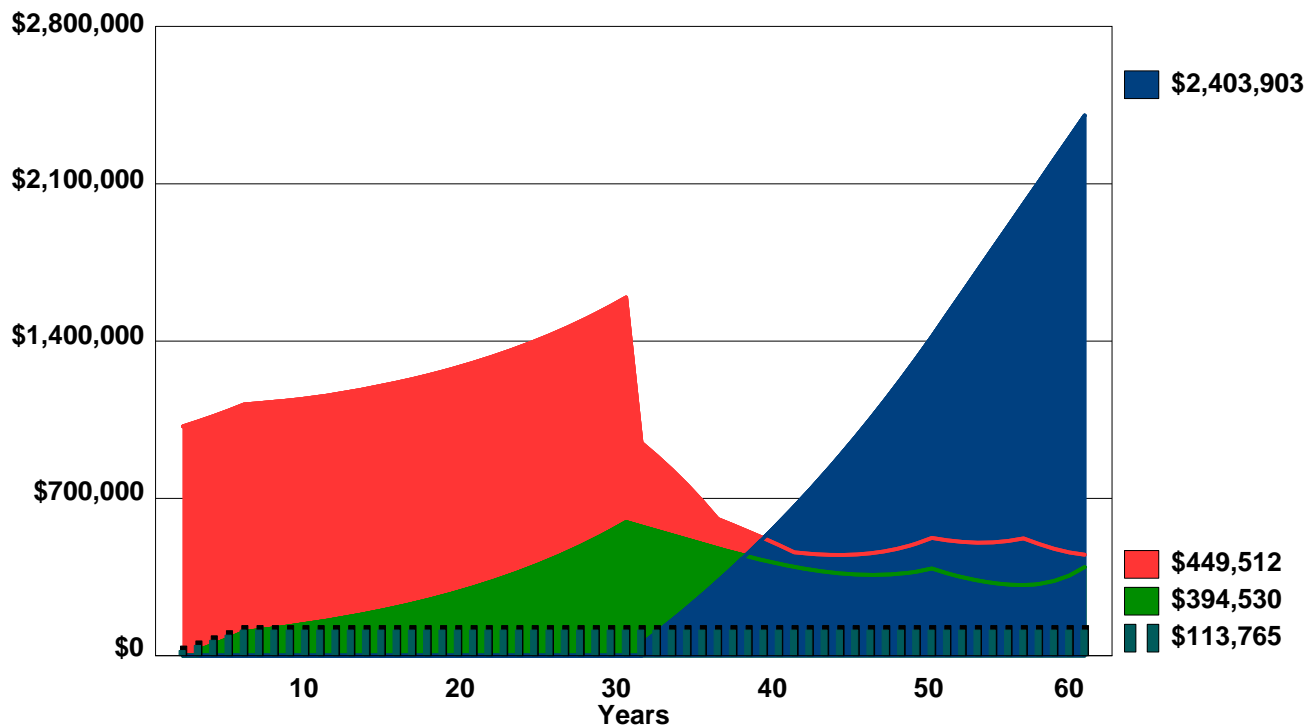
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

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.



At Year 60	
Cumulative Policy Premiums	\$113,765
Cumulative Policy Loans	\$2,403,903
Cash Value	\$394,530
Death Benefit	\$449,512

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

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Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.50%	Initial Payment 22,753	Initial Death Benefit 1,000,000		
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit	
1	35	22,753	0	0	0	1,020,340	
2	36	22,753	0	23,736	23,736	1,042,146	
3	37	22,753	0	25,440	49,176	1,065,536	
4	38	22,753	0	27,141	76,317	1,090,637	
5	39	22,753	0	28,983	105,300	1,117,570	
6	40	0	0	7,847	113,147	1,123,377	
7	41	0	0	8,385	121,532	1,129,712	
8	42	0	0	8,968	130,500	1,136,630	
9	43	0	0	9,598	140,098	1,144,188	
10	44	0	0	10,326	150,424	1,152,464	
11	45	0	0	12,920	163,344	1,163,344	
12	46	0	0	11,659	175,003	1,175,003	
13	47	0	0	12,493	187,496	1,187,496	
14	48	0	0	13,382	200,878	1,200,878	
15	49	0	0	14,328	215,206	1,215,206	
16	50	0	0	15,336	230,542	1,230,542	
17	51	0	0	16,427	246,969	1,246,969	
18	52	0	0	17,586	264,555	1,264,555	
19	53	0	0	18,822	283,377	1,283,377	
20	54	0	0	20,129	303,506	1,303,506	
21	55	0	0	21,511	325,017	1,325,017	
22	56	0	0	22,967	347,984	1,347,984	
23	57	0	0	24,502	372,486	1,372,486	
24	58	0	0	26,105	398,591	1,398,591	
25	59	0	0	27,795	426,386	1,426,386	
26	60	0	0	29,579	455,965	1,455,965	
27	61	0	0	31,486	487,451	1,487,451	
28	62	0	0	33,498	520,949	1,520,949	
29	63	0	0	35,627	556,576	1,556,576	
30	64	0	0	37,881	594,457	1,594,457	
		113,765	0				

30 Year Summary

Cum. Payments	113,765
Cum. Policy Loan Proceeds	0
Cash Value	594,457
Death Benefit	1,594,457

*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.

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Illustration of Values of Indexed Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 7.50%	Initial Payment 22,753	Initial Death Benefit 1,000,000	
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value Increase*	(4) Year End Cash Value*	(5) Death Benefit
31	65	0	50,543	-19,658	574,799	946,930
32	66	0	52,326	-19,864	554,935	889,334
33	67	0	54,163	-19,927	535,008	826,929
34	68	0	56,055	-19,831	515,177	759,417
35	69	0	58,004	-19,546	495,631	686,484
36	70	0	60,011	-19,024	476,607	607,797
37	71	0	62,079	-18,217	458,390	579,990
38	72	0	64,208	-17,330	441,060	552,085
39	73	0	66,401	-16,375	424,685	522,883
40	74	0	68,660	-15,139	409,546	492,241
41	75	0	70,987	-13,574	395,972	460,017
42	76	0	73,384	-11,956	384,016	453,529
43	77	0	75,853	-10,044	373,972	449,480
44	78	0	78,395	-7,816	366,156	448,230
45	79	0	81,014	-5,239	360,917	450,171
46	80	0	83,712	-2,286	358,631	455,726
47	81	0	86,490	1,074	359,705	465,352
48	82	0	89,352	4,873	364,578	479,542
49	83	0	92,300	9,141	373,719	498,824
50	84	0	95,336	13,928	387,647	523,773
51	85	0	98,463	-20,771	366,876	512,971
52	86	0	98,463	-17,783	349,093	505,855
53	87	0	98,463	-14,477	334,616	502,790
54	88	0	98,463	-10,826	323,790	504,163
55	89	0	98,463	-6,837	316,953	510,363
56	90	0	98,463	-2,685	314,268	521,591
57	91	0	98,463	4,618	318,886	496,729
58	92	0	98,463	13,503	332,389	475,469
59	93	0	98,463	24,374	356,763	459,141
60	94	0	98,463	37,767	394,530	449,512
		113,765	2,403,903			

60 Year Summary

Cum. Payments	113,765
Cum. Policy Loan Proceeds	2,403,903
Cash Value	394,530
Death Benefit	449,512

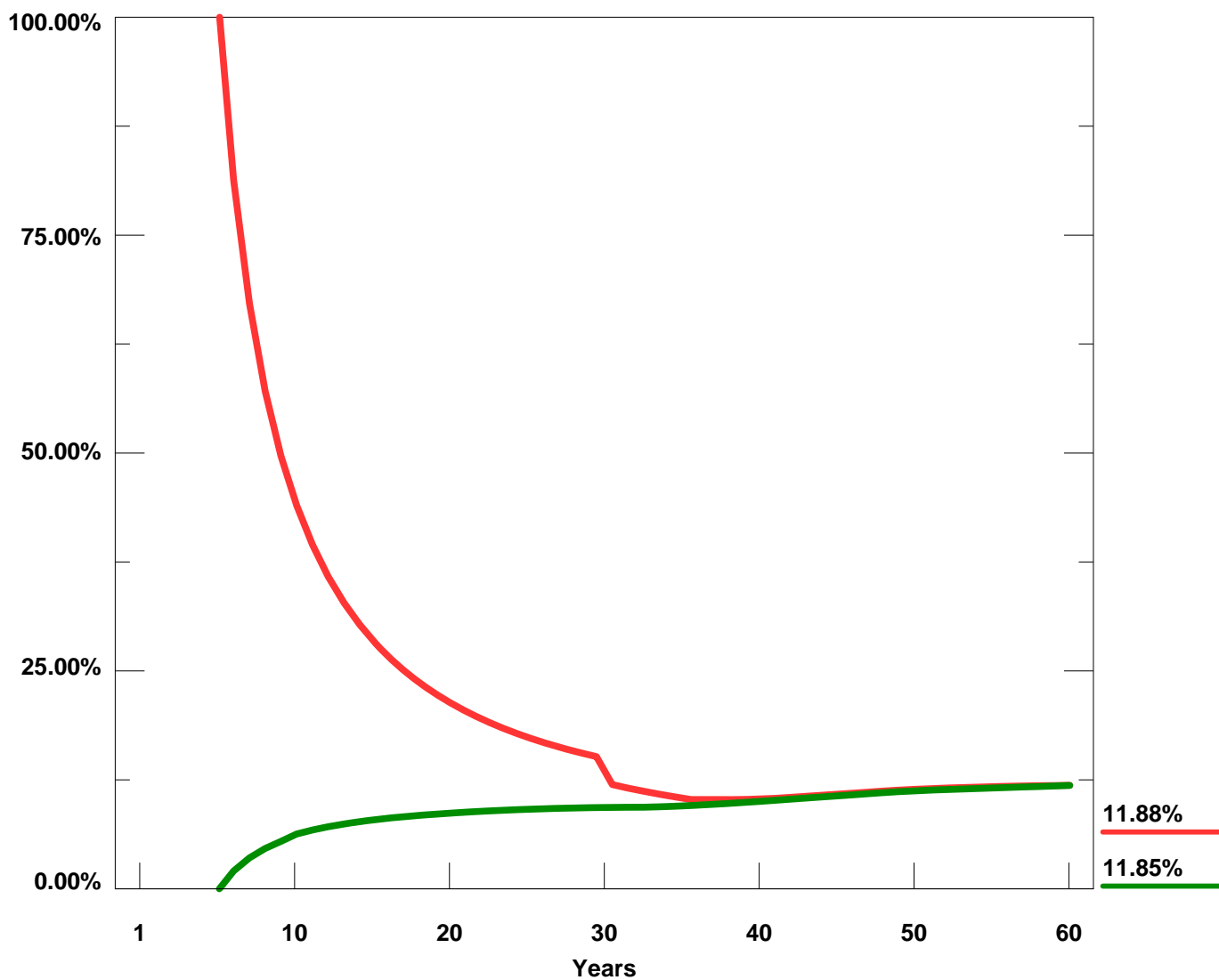
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60 Year Analysis



At Year 60

Cash Value Pre-Tax Equivalent Rate of Return ■ 11.85%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 11.88%

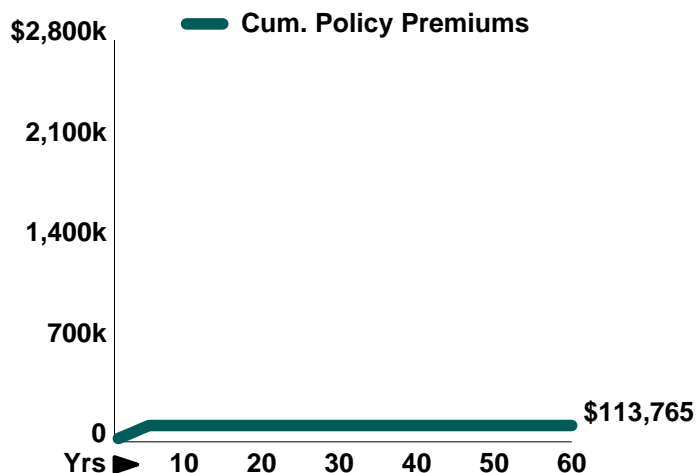
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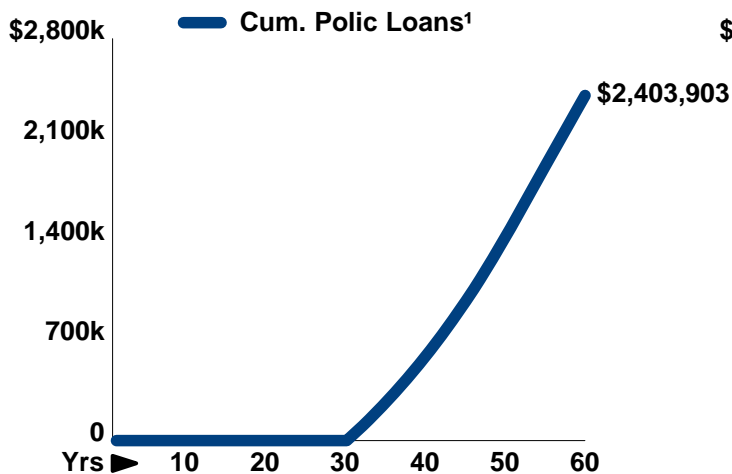
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60 Year Analysis

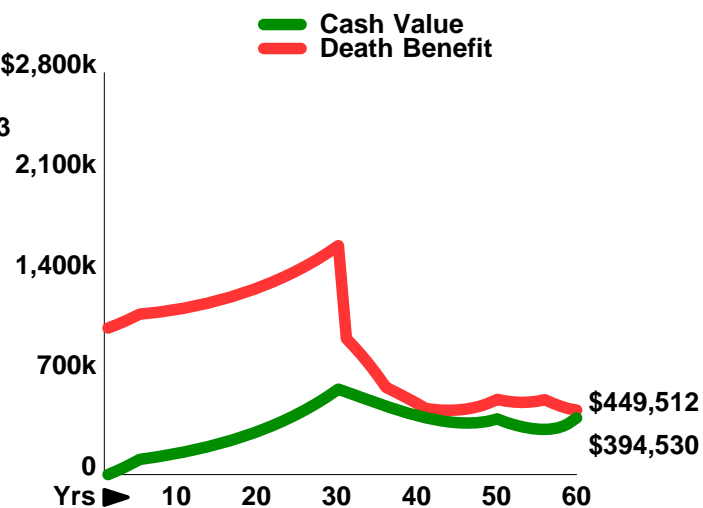
Payments



Cash Flow



Policy Values



¹ For Retirement Income.