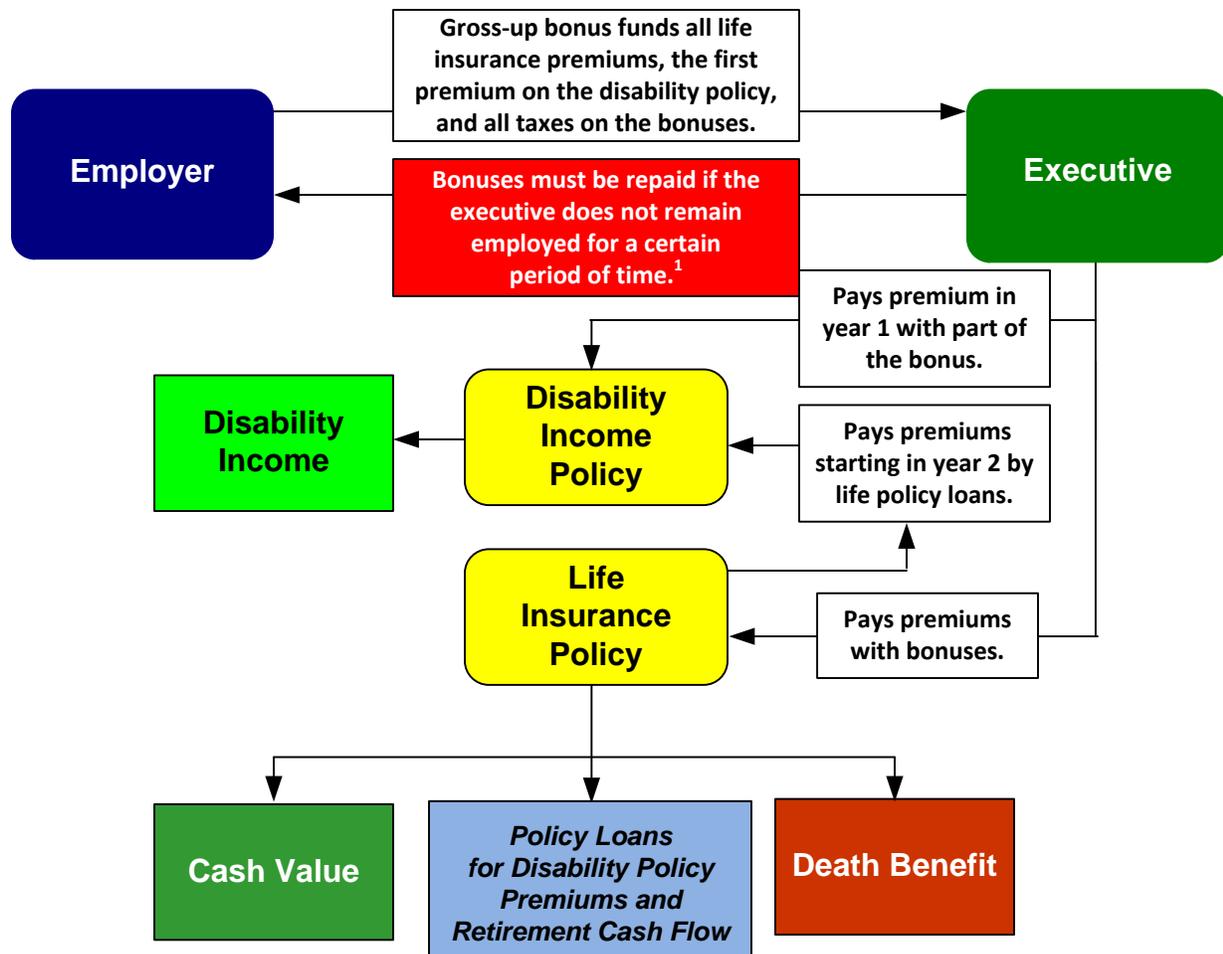


Flow Chart Controlled Executive Bonus Plan for Life Insurance and Disability Income Insurance



¹These plans have a provision called a "Controlled Bonus" in which the covered executive is obligated to repay all, or a portion of, the cumulative bonuses that have been paid should the executive terminate employment within a certain period of time (e.g., 5 years, 10 years, 15 years, etc.) or prior to a certain event occurring such as retirement.

Certain restrictions on an executive's access to the life insurance policy's cash values prior to retirement can be included by way of an Endorsement of Policy Ownership Rights Agreement; however, access to cash values for specific purposes can be granted by the employer (e.g., payment of premiums, repayment of bonuses, education).