

Term Insurance vs. Indexed Universal Life (no rollout)

For: Tom Robinson



Dealing With "Termites"

Presented By: _____

[Licensed user's name appears here]

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision will involve your selection of the appropriate life insurance policy.

There are several important factors to consider which include:

1. The time frame for the insurance need;
2. Your available cash flow;
3. Your alternative uses for the cash flow;
4. The income tax considerations.

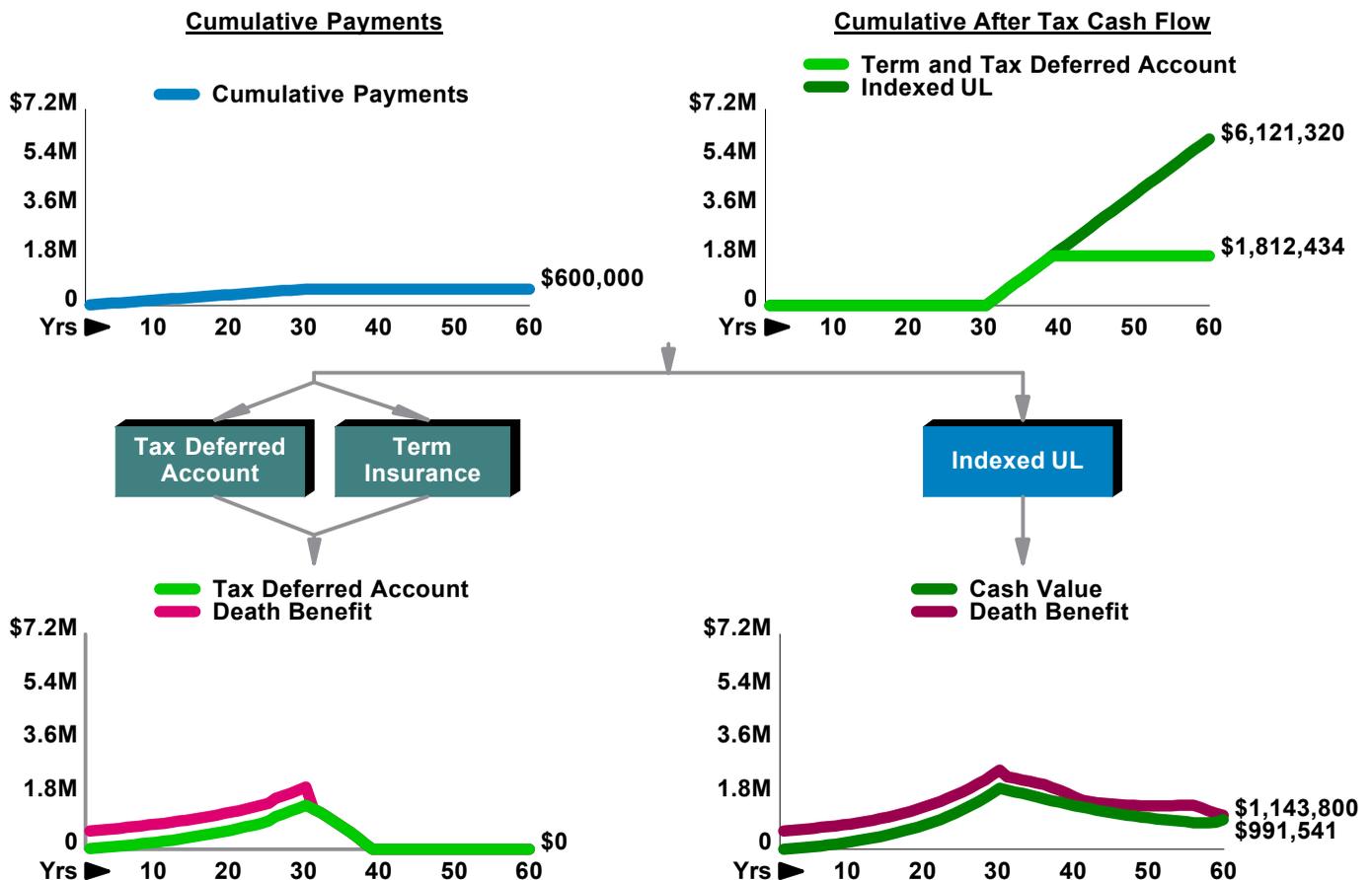
An integrated analysis of these points creates useful information that helps guide your purchasing evaluation. The precision of the conclusions, however, is contingent upon the accuracy of the data utilized. You should be positive that all premises and

conditions accurately reflect your goals and expectations.

The accompanying analysis contrasts a cash value policy to a term insurance alternative. Any difference in premiums between the two choices has been evaluated regarding time/use of money.

The study produces information which should form a basis from which you and your advisors can draw informed conclusions.

Based upon the results of the analysis, we recommend funding your life insurance requirement with the cash value policy illustrated rather than a term life insurance policy.



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.

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Comparison

		Tax Deferred Account Yield 7.00%			Income Tax Rate 35.00%	Indexed UL Interest Rate 7.00%	Initial Death Benefit 601,839				
		Payment Allocation			600,000 Scheduled Term Insurance Along with A Tax Deferred Account*				Indexed UL		
Year	Male Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Tax Deferred Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End After Tax Value of Tax Deferred Account	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
1	35	20,000	525	19,475	0	20,225	600,000	620,225	0	4,897	620,042
2	36	20,000	525	19,475	0	41,252	600,000	641,252	0	24,525	639,544
3	37	20,000	525	19,475	0	63,137	600,000	663,137	0	45,538	660,425
4	38	20,000	525	19,475	0	85,942	600,000	685,942	0	68,021	682,775
5	39	20,000	525	19,475	0	109,729	600,000	709,729	0	92,096	706,706
6	40	20,000	525	19,475	0	134,567	600,000	734,567	0	117,861	732,327
7	41	20,000	525	19,475	0	160,531	600,000	760,531	0	147,813	759,757
8	42	20,000	525	19,475	0	187,699	600,000	787,699	0	179,708	789,125
9	43	20,000	525	19,475	0	216,155	600,000	816,155	0	213,686	820,574
10	44	20,000	525	19,475	0	245,989	600,000	845,989	0	249,899	854,260
11	45	20,000	525	19,475	0	277,298	600,000	877,298	0	292,398	894,237
12	46	20,000	525	19,475	0	310,186	600,000	910,186	0	335,535	937,374
13	47	20,000	525	19,475	0	344,763	600,000	944,763	0	382,071	983,910
14	48	20,000	525	19,475	0	381,146	600,000	981,146	0	432,279	1,034,118
15	49	20,000	525	19,475	0	419,462	600,000	1,019,462	0	486,443	1,088,282
16	50	20,000	525	19,475	0	459,848	600,000	1,059,848	0	544,864	1,146,703
17	51	20,000	525	19,475	0	502,446	600,000	1,102,446	0	607,873	1,209,712
18	52	20,000	525	19,475	0	547,413	600,000	1,147,413	0	675,829	1,277,668
19	53	20,000	525	19,475	0	594,915	600,000	1,194,915	0	749,107	1,350,946
20	54	20,000	525	19,475	0	645,127	600,000	1,245,127	0	828,125	1,429,964
21	55	20,000	525	19,475	0	698,242	600,000	1,298,242	0	913,323	1,515,162
22	56	20,000	525	19,475	0	754,461	600,000	1,354,461	0	1,005,170	1,607,009
23	57	20,000	525	19,475	0	814,002	600,000	1,414,002	0	1,104,166	1,706,005
24	58	20,000	525	19,475	0	877,097	600,000	1,477,097	0	1,210,847	1,812,686
25	59	20,000	525	19,475	0	943,996	600,000	1,543,996	0	1,325,792	1,927,631
26	60	20,000	525	19,475	0	1,107,439	600,000	1,707,439	0	1,449,613	2,051,452
27	61	20,000	525	19,475	0	1,192,915	600,000	1,792,915	0	1,582,959	2,184,798
28	62	20,000	525	19,475	0	1,283,898	600,000	1,883,898	0	1,726,563	2,328,402
29	63	20,000	525	19,475	0	1,380,773	600,000	1,980,773	0	1,881,204	2,483,043
30	64	20,000	525	19,475	0	1,483,951	600,000	2,083,951	0	2,047,728	2,649,567
		600,000	15,750	584,250	0				0		

*See the report entitled "A Tax Deferred Account Details".

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any. Tax Deferred Account is assessed:

Tax on withdrawal(s) before age 59½: 10.00%

Tax on withdrawals. Entries in Column (4) are after tax.

**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.

30 Year Summary

	Term/Tax Deferred Account	Indexed UL
After Tax Payments	600,000	600,000
After Tax Cash Flow	0	0
Living Values	1,968,405	2,047,728
Death Benefit	2,083,951	2,649,567

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Comparison

		Tax Deferred Account Yield 7.00%			Income Tax Rate 35.00%		Indexed UL Interest Rate 7.00%		Initial Death Benefit 601,839		
		Payment Allocation			600,000 Scheduled Term Insurance Along with A Tax Deferred Account*				Indexed UL		
Year	Male Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Tax Deferred Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Year End After Tax Value of Tax Deferred Account	(6) Scheduled Term Death Benefit	(7) Combined Death Benefit (5) + (6)	(8) After Tax Policy Loan Proceeds	(9) Year End Cash Value**	(10) Death Benefit
31	65	0	0	0	204,044	1,355,186	0	1,355,186	204,044	1,989,476	2,430,220
32	66	0	0	0	204,044	1,217,407	0	1,217,407	204,044	1,930,655	2,380,928
33	67	0	0	0	204,044	1,069,985	0	1,069,985	204,044	1,871,459	2,329,896
34	68	0	0	0	204,044	912,242	0	912,242	204,044	1,812,020	2,277,046
35	69	0	0	0	204,044	743,458	0	743,458	204,044	1,752,417	2,222,219
36	70	0	0	0	204,044	563,957	0	563,957	204,044	1,692,936	2,165,469
37	71	0	0	0	204,044	376,289	0	376,289	204,044	1,634,233	2,073,455
38	72	0	0	0	204,044	180,082	0	180,082	204,044	1,576,710	1,975,193
39	73	0	0	0	180,082	0	0	0	204,044	1,520,781	1,870,268
40	74	0	0	0	0	0	0	0	204,044	1,466,925	1,758,243
41	75	0	0	0	0	0	0	0	204,044	1,415,155	1,638,100
42	76	0	0	0	0	0	0	0	204,044	1,364,944	1,603,700
43	77	0	0	0	0	0	0	0	204,044	1,316,580	1,572,156
44	78	0	0	0	0	0	0	0	204,044	1,270,395	1,543,861
45	79	0	0	0	0	0	0	0	204,044	1,226,690	1,519,181
46	80	0	0	0	0	0	0	0	204,044	1,185,670	1,498,379
47	81	0	0	0	0	0	0	0	204,044	1,147,483	1,481,667
48	82	0	0	0	0	0	0	0	204,044	1,112,304	1,469,282
49	83	0	0	0	0	0	0	0	204,044	1,080,250	1,461,406
50	84	0	0	0	0	0	0	0	204,044	1,051,010	1,457,773
51	85	0	0	0	0	0	0	0	204,044	1,023,732	1,457,554
52	86	0	0	0	0	0	0	0	204,044	998,285	1,460,679
53	87	0	0	0	0	0	0	0	204,044	973,881	1,466,391
54	88	0	0	0	0	0	0	0	204,044	949,385	1,473,573
55	89	0	0	0	0	0	0	0	204,044	923,643	1,481,093
56	90	0	0	0	0	0	0	0	204,044	895,264	1,487,570
57	91	0	0	0	0	0	0	0	204,044	880,451	1,384,175
58	92	0	0	0	0	0	0	0	204,044	885,447	1,287,386
59	93	0	0	0	0	0	0	0	204,044	918,788	1,204,211
60	94	0	0	0	0	0	0	0	204,044	991,541	1,143,800
		600,000	15,750	584,250	1,812,434				6,121,320		

*See the report entitled "A Tax Deferred Account Details".

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any. Tax Deferred Account is assessed:

Tax on withdrawal(s) before age 59½: 10.00%

Tax on withdrawals. Entries in Column (4) are after tax.

**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.

60 Year Summary

	Term/Tax Deferred Account	Indexed UL
After Tax Payments	600,000	600,000
After Tax Cash Flow	1,812,434	6,121,320
Living Values	0	991,541
Death Benefit	0	1,143,800

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Tax Deferred Account Details

Tax Deferred Account Yield 7.00%
Income Tax Rate 35.00%

		Tax Deferred Account						
Year	Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Tax Deferred Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Gross Yield 7.00%	(6) Ending Balance	(7) After Tax Values
1	35	20,000	525	19,475	0	1,363	20,838	20,225
2	36	20,000	525	19,475	0	2,822	43,135	41,252
3	37	20,000	525	19,475	0	4,383	66,993	63,137
4	38	20,000	525	19,475	0	6,053	92,521	85,942
5	39	20,000	525	19,475	0	7,840	119,836	109,729
6	40	20,000	525	19,475	0	9,752	149,063	134,567
7	41	20,000	525	19,475	0	11,798	180,336	160,531
8	42	20,000	525	19,475	0	13,987	213,798	187,699
9	43	20,000	525	19,475	0	16,329	249,602	216,155
10	44	20,000	525	19,475	0	18,835	287,912	245,989
11	45	20,000	525	19,475	0	21,517	328,904	277,298
12	46	20,000	525	19,475	0	24,387	372,766	310,186
13	47	20,000	525	19,475	0	27,457	419,698	344,763
14	48	20,000	525	19,475	0	30,742	469,915	381,146
15	49	20,000	525	19,475	0	34,257	523,647	419,462
16	50	20,000	525	19,475	0	38,019	581,141	459,848
17	51	20,000	525	19,475	0	42,043	642,659	502,446
18	52	20,000	525	19,475	0	46,349	708,483	547,413
19	53	20,000	525	19,475	0	50,957	778,915	594,915
20	54	20,000	525	19,475	0	55,887	854,277	645,127
21	55	20,000	525	19,475	0	61,163	934,915	698,242
22	56	20,000	525	19,475	0	66,807	1,021,197	754,461
23	57	20,000	525	19,475	0	72,847	1,113,519	814,002
24	58	20,000	525	19,475	0	79,310	1,212,304	877,097
25	59	20,000	525	19,475	0	86,225	1,318,004	943,996
26	60	20,000	525	19,475	0	93,624	1,431,103	1,107,439
27	61	20,000	525	19,475	0	101,540	1,552,118	1,192,915
28	62	20,000	525	19,475	0	110,012	1,681,605	1,283,898
29	63	20,000	525	19,475	0	119,076	1,820,156	1,380,773
30	64	20,000	525	19,475	0	128,774	1,968,405	1,483,951
		600,000	15,750	584,250	0			

Tax Deferred Account values are not guaranteed and may be higher or lower than illustrated.

30 Year Summary

	Tax Deferred Account
After Tax Payments	600,000
After Tax Cash Flow	0
Living Values	1,968,405
Death Benefit	1,483,951

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

Tax Deferred Account is assessed:

Tax on withdrawals. Entries in Column (4) are after tax.

Withdrawals are taxable until gain is exhausted. Due to this, any withdrawals reflected in Columns (3) and (4) have been grossed up so the after tax net is equal to the amount shown.

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Tax Deferred Account Details

Tax Deferred Account Yield 7.00%
Income Tax Rate 35.00%

		Tax Deferred Account						
Year	Age	(1) Cost of the Proposed Premium	(2) Alternative Term Policy Premium	(3) Net to Tax Deferred Account (1) - (2)	(4) After Tax Cash Flow from the Account	(5) Gross Yield 7.00%	(6) Ending Balance	(7) After Tax Values
31	65	0	0	0	204,044	115,814	1,770,305	1,355,186
32	66	0	0	0	204,044	101,947	1,558,338	1,217,407
33	67	0	0	0	204,044	87,110	1,331,534	1,069,985
34	68	0	0	0	204,044	71,233	1,088,853	912,242
35	69	0	0	0	204,044	54,246	829,185	743,458
36	70	0	0	0	204,044	37,759	577,173	563,957
37	71	0	0	0	204,044	25,194	385,107	376,289
38	72	0	0	0	204,044	12,057	184,302	180,082
39	73	0	0	0	180,082	0	0	0
40	74	0	0	0	0	0	0	0
41	75	0	0	0	0	0	0	0
42	76	0	0	0	0	0	0	0
43	77	0	0	0	0	0	0	0
44	78	0	0	0	0	0	0	0
45	79	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0
		600,000	15,750	584,250	1,812,434			

Tax Deferred Account values are not guaranteed and may be higher or lower than illustrated.

60 Year Summary

	Tax Deferred Account
After Tax Payments	600,000
After Tax Cash Flow	1,812,434
Living Values	0
Death Benefit	0

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

Tax Deferred Account is assessed:

Tax on withdrawals. Entries in Column (4) are after tax.

Withdrawals are taxable until gain is exhausted. Due to this, any withdrawals reflected in Columns (3) and (4) have been grossed up so the after tax net is equal to the amount shown.

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Tax Deferred Account Cash Flow Analysis

Tax Deferred
Account
Yield
7.00%

Income
Tax Rate
35.00%

		Tax Deferred Account									
Year	Age	(1) Beginning of Year Value of Account	(2) Annual Deposit to the Account	(3) Beginning of Year Cost Basis	(4) Beginning of Year Before Tax Withdrawal	(5) Gain in Contract Withdrawn	(6) Taxable Portion of Withdrawal Column (5)	(7) After Tax Value of Column (6)	(8) Tax Free Portion of Withdrawal (4) - (5)	(9) Ending Balance	(10) After Tax Withdrawals from the Account (7) + (8)
1	35	0	19,475	19,475	0	0	0	0	0	20,838	0
2	36	20,838	19,475	38,950	0	0	0	0	0	43,135	0
3	37	43,135	19,475	58,425	0	0	0	0	0	66,993	0
4	38	66,993	19,475	77,900	0	0	0	0	0	92,521	0
5	39	92,521	19,475	97,375	0	0	0	0	0	119,836	0
6	40	119,836	19,475	116,850	0	0	0	0	0	149,063	0
7	41	149,063	19,475	136,325	0	0	0	0	0	180,336	0
8	42	180,336	19,475	155,800	0	0	0	0	0	213,798	0
9	43	213,798	19,475	175,275	0	0	0	0	0	249,602	0
10	44	249,602	19,475	194,750	0	0	0	0	0	287,912	0
11	45	287,912	19,475	214,225	0	0	0	0	0	328,904	0
12	46	328,904	19,475	233,700	0	0	0	0	0	372,766	0
13	47	372,766	19,475	253,175	0	0	0	0	0	419,698	0
14	48	419,698	19,475	272,650	0	0	0	0	0	469,915	0
15	49	469,915	19,475	292,125	0	0	0	0	0	523,647	0
16	50	523,647	19,475	311,600	0	0	0	0	0	581,141	0
17	51	581,141	19,475	331,075	0	0	0	0	0	642,659	0
18	52	642,659	19,475	350,550	0	0	0	0	0	708,483	0
19	53	708,483	19,475	370,025	0	0	0	0	0	778,915	0
20	54	778,915	19,475	389,500	0	0	0	0	0	854,277	0
21	55	854,277	19,475	408,975	0	0	0	0	0	934,915	0
22	56	934,915	19,475	428,450	0	0	0	0	0	1,021,197	0
23	57	1,021,197	19,475	447,925	0	0	0	0	0	1,113,519	0
24	58	1,113,519	19,475	467,400	0	0	0	0	0	1,212,304	0
25	59	1,212,304	19,475	486,875	0	0	0	0	0	1,318,004	0
26	60	1,318,004	19,475	506,350	0	0	0	0	0	1,431,103	0
27	61	1,431,103	19,475	525,825	0	0	0	0	0	1,552,118	0
28	62	1,552,118	19,475	545,300	0	0	0	0	0	1,681,605	0
29	63	1,681,605	19,475	564,775	0	0	0	0	0	1,820,156	0
30	64	1,820,156	19,475	584,250	0	0	0	0	0	1,968,405	0
			584,250		0		0	0	0		0

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Tax Deferred Account Cash Flow Analysis

Tax Deferred
Account
Yield
7.00%

Income
Tax Rate
35.00%

		Tax Deferred Account									
Year	Age	(1) Beginning of Year Value of Account	(2) Annual Deposit to the Account	(3) Beginning of Year Cost Basis	(4) Beginning of Year Before Tax Withdrawal	(5) Gain in Contract Withdrawn	(6) Taxable Portion of Withdrawal Column (5)	(7) After Tax Value of Column (6)	(8) Tax Free Portion of Withdrawal (4) - (5)	(9) Ending Balance	(10) After Tax Withdrawals from the Account (7) + (8)
31	65	1,968,405	0	584,250	313,914	313,914	313,914	204,044	0	1,770,305	204,044
32	66	1,770,305	0	584,250	313,914	313,914	313,914	204,044	0	1,558,338	204,044
33	67	1,558,338	0	584,250	313,914	313,914	313,914	204,044	0	1,331,534	204,044
34	68	1,331,534	0	584,250	313,914	313,914	313,914	204,044	0	1,088,853	204,044
35	69	1,088,853	0	584,250	313,914	313,914	313,914	204,044	0	829,185	204,044
36	70	829,185	0	584,250	289,771	244,935	244,935	159,208	44,836	577,173	204,044
37	71	577,173	0	539,414	217,260	37,759	37,759	24,544	179,500	385,107	204,044
38	72	385,107	0	359,913	212,862	25,194	25,194	16,376	187,668	184,302	204,044
39	73	184,302	0	172,245	184,302	12,057	12,057	7,837	172,245	0	180,082
40	74	0	0	0	0	0	0	0	0	0	0
41	75	0	0	0	0	0	0	0	0	0	0
42	76	0	0	0	0	0	0	0	0	0	0
43	77	0	0	0	0	0	0	0	0	0	0
44	78	0	0	0	0	0	0	0	0	0	0
45	79	0	0	0	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0	0	0	0
			584,250		2,473,765		1,889,515	1,228,185	584,249		1,812,434

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Matching Values at Age 94 (Year 60)

Tax Deferred Account Yield	Income Tax Rate	Indexed UL Interest Rate	Initial Death Benefit
7.00%	35.00%	7.00%	601,839

Gross Interest Rate Required on A Tax Deferred Account to Match Indexed Universal Life Policy Values over 60 Years After Applying the Term Payment Illustrated

	Gross Interest Rate Required
To Match Cash Value of: \$991,541	9.79%
To match Death Benefit of: \$1,143,800	9.81%



Income Tax Considerations

1. Tax Deferred Account: Interest is tax deferred.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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.

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

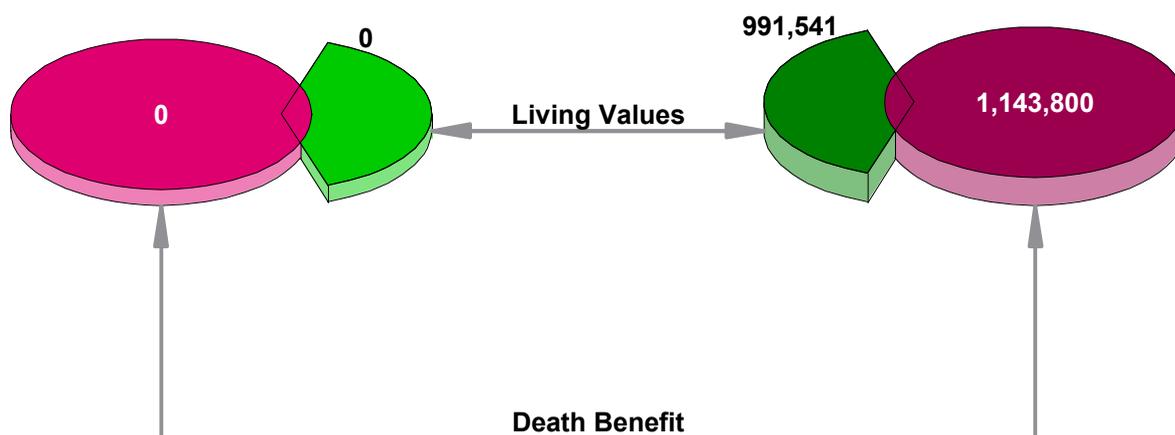
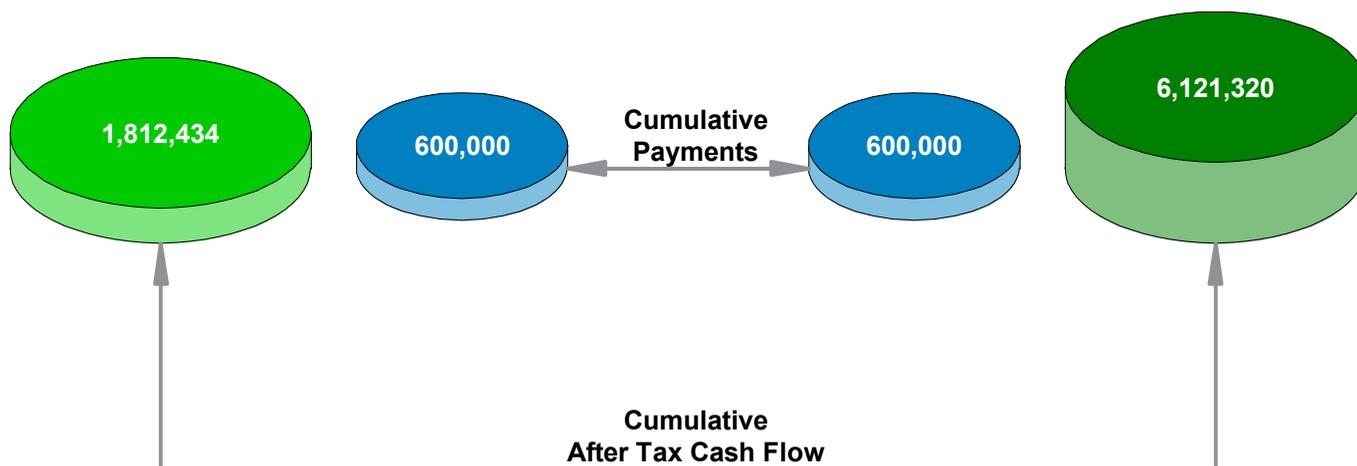
Presented By: [Licensed user's name appears here]

Insured: Tom Robinson

A Look at Year 60

Term Insurance and Tax Deferred Account

Indexed Universal Life

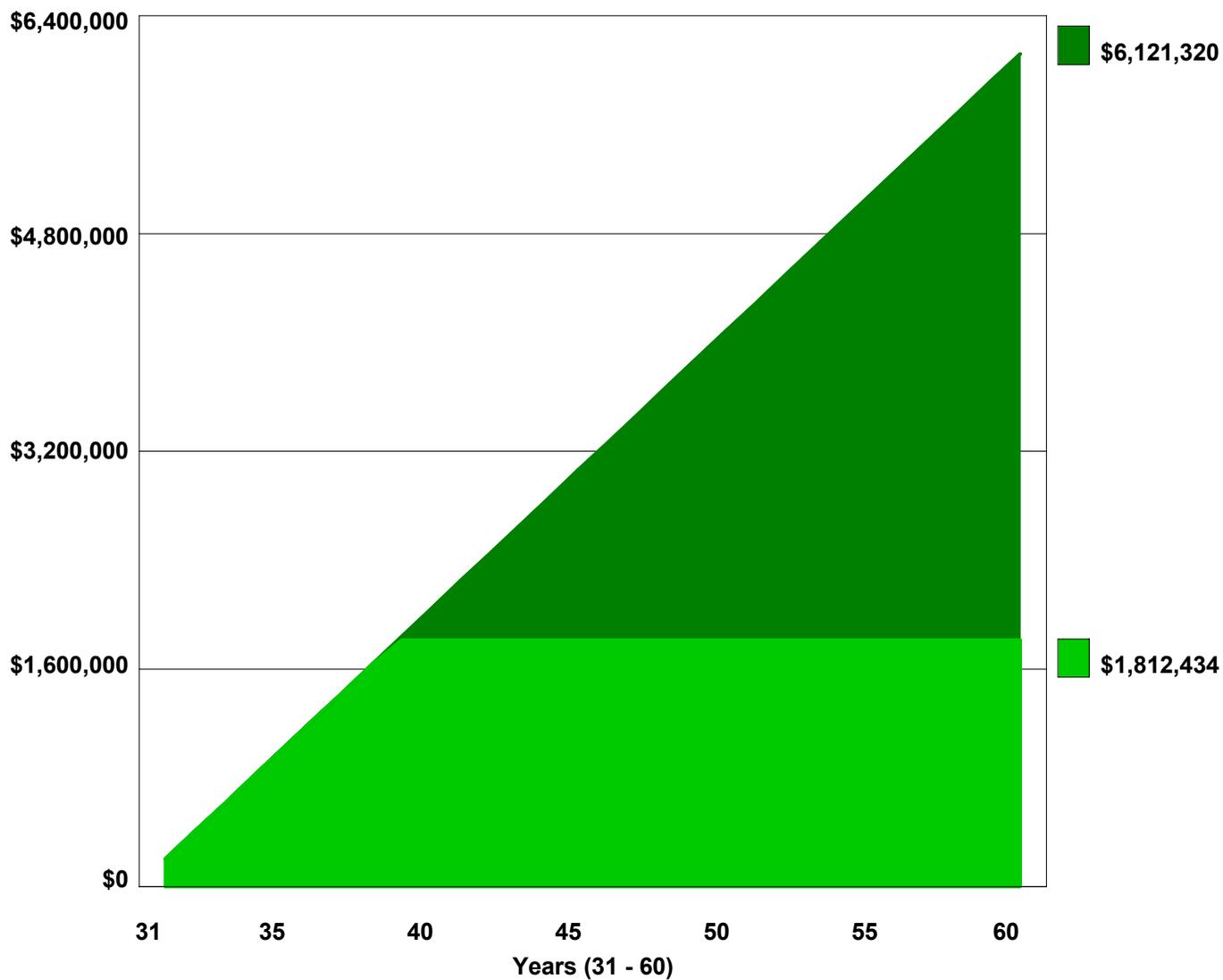


Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

Cash Flow Comparison of Years 31 - 60



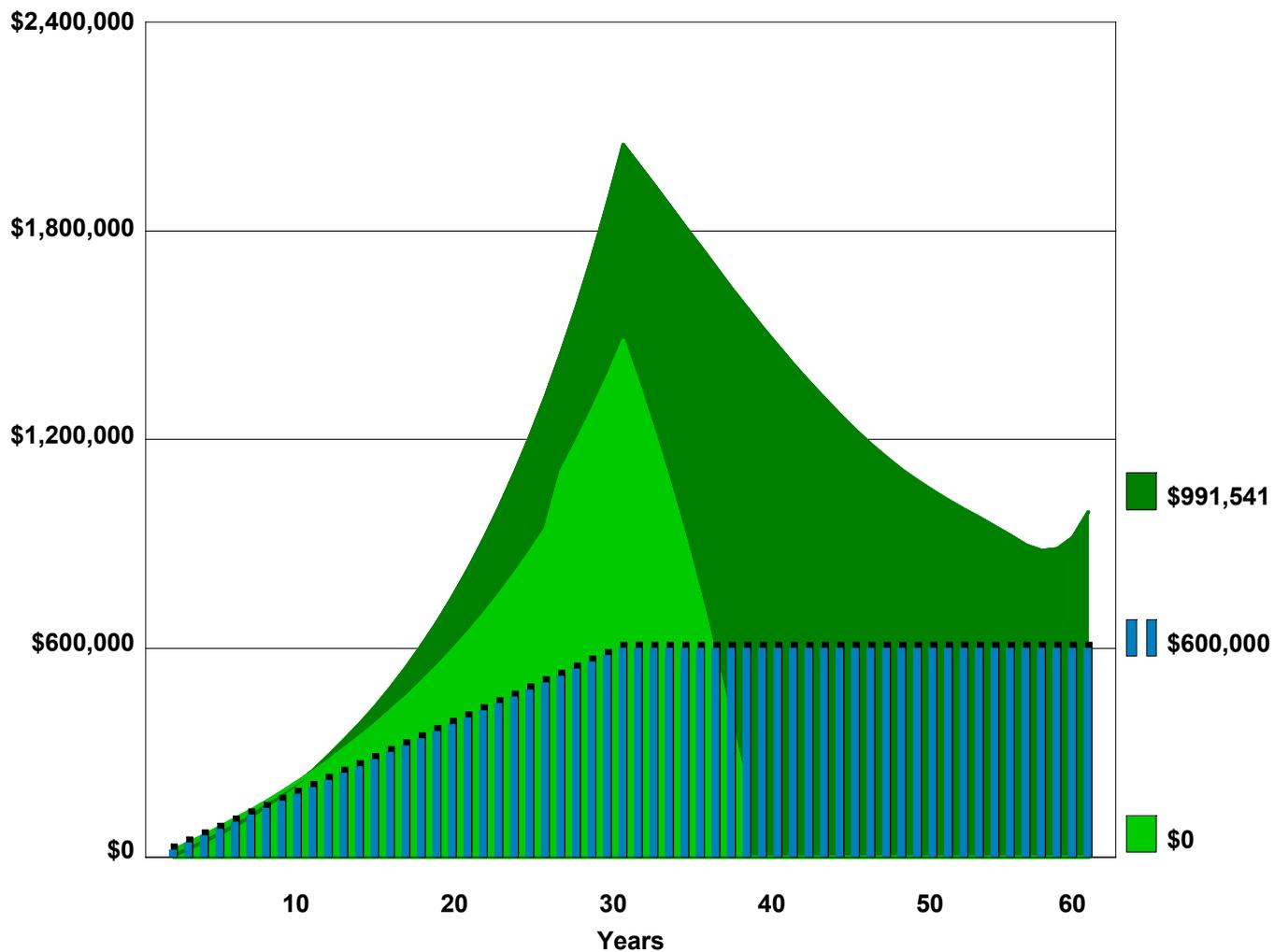
At Year 60
Cumulative After Tax Cash Flow - Tax Deferred Account \$1,812,434
Cumulative After Tax Policy Cash Flow - Indexed UL \$6,121,320

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

60 Year Analysis



At Year 60

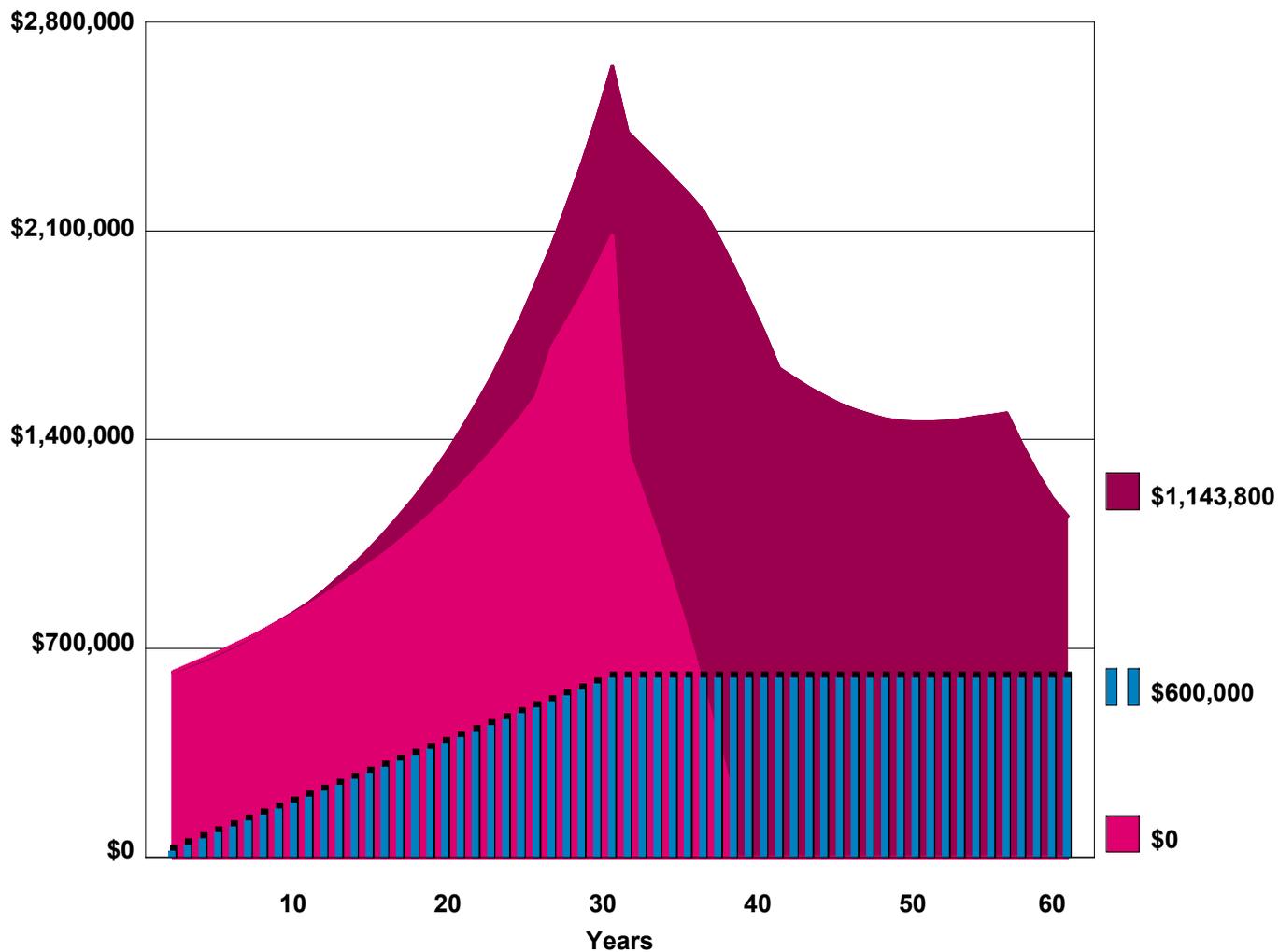
- Payments (Cumulative) \$600,000
- Tax Deferred Account Values \$0
- Indexed UL Cash Values \$991,541

Term Insurance and A Tax Deferred Account vs. Indexed Universal Life

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

Insured: Tom Robinson

60 Year Analysis



At Year 60

Payments (Cumulative)	\$600,000
Term Plus Tax Deferred Account Death Benefit	\$0
Indexed UL Policy Death Benefit	\$1,143,800