

The Recommended Insured Plan

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

Insured: Anthony Favaro

Preface

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

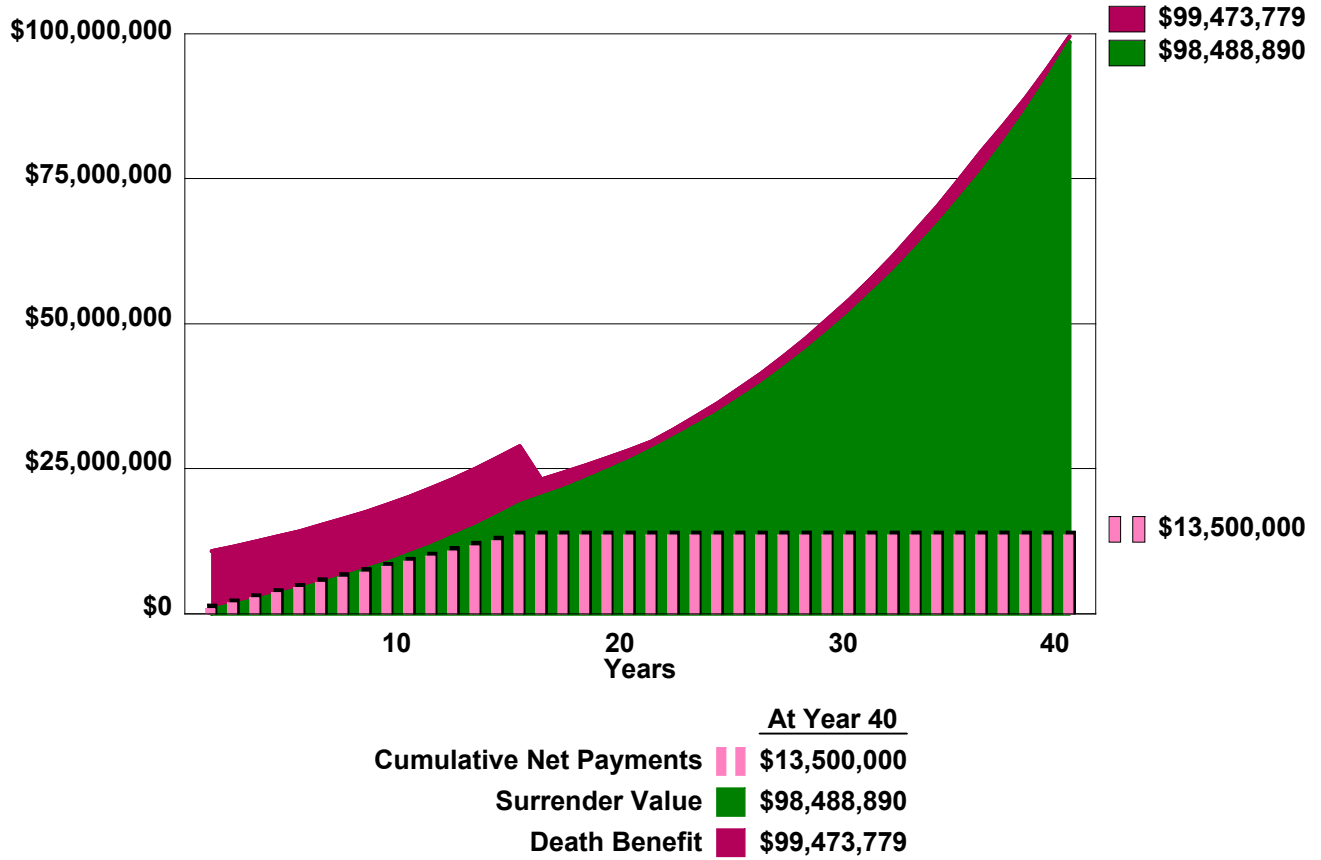
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits.

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;
8. Advance of death benefits in certain adverse health circumstances -- as defined in the policy contract.

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.



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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Illustration of Values of Indexed Universal Life

		Income Tax Rate 37.00%	Indexed UL Interest Rate 6.15%	Initial Payment 900,000	Initial Death Benefit 10,000,000			
Year	Male Age	(1) Premium Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Surrender Value*	(4a) Pre-Tax Equivalent Rate of Return of Surrender Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
1	55	900,000	745,764	745,764	745,764	-17.14	10,745,764	1736.47
2	56	900,000	795,293	1,541,057	1,541,057	-9.92	11,541,057	335.83
3	57	900,000	847,782	2,388,839	2,388,839	-6.00	12,388,839	156.53
4	58	900,000	903,441	3,292,280	3,292,280	-3.54	13,292,280	95.01
5	59	900,000	965,194	4,257,474	4,257,474	-1.84	14,257,474	65.52
6	60	900,000	1,031,260	5,288,734	5,288,734	-0.59	15,288,734	48.80
7	61	900,000	1,101,933	6,390,667	6,390,667	0.57	16,390,667	38.29
8	62	900,000	1,177,758	7,568,425	7,568,425	1.76	17,568,425	31.25
9	63	900,000	1,259,076	8,827,501	8,827,501	2.72	18,827,501	26.29
10	64	900,000	1,385,010	10,212,511	10,212,511	3.63	20,212,511	22.74
11	65	900,000	1,481,544	11,694,055	11,694,055	4.37	21,694,055	20.08
12	66	900,000	1,585,023	13,279,078	13,279,078	4.98	23,279,078	18.05
13	67	900,000	1,727,677	15,006,755	15,006,755	5.55	25,006,755	16.49
14	68	900,000	1,848,783	16,855,538	16,855,538	6.03	26,855,538	15.28
15	69	900,000	1,978,681	18,834,219	18,834,219	6.44	28,834,219	14.31
16	70	0	1,311,075	20,145,294	20,145,294	6.91	23,167,089	9.26
17	71	0	1,402,125	21,547,419	21,547,419	7.29	24,348,583	9.15
18	72	0	1,500,372	23,047,791	23,047,791	7.60	25,583,047	9.06
19	73	0	1,606,660	24,654,451	24,654,451	7.87	26,873,352	8.98
20	74	0	1,721,834	26,376,285	26,376,285	8.10	28,222,625	8.91
21	75	0	1,846,962	28,223,247	28,223,247	8.30	29,634,410	8.84
22	76	0	1,973,559	30,196,806	30,196,806	8.47	31,706,646	8.98
23	77	0	2,108,434	32,305,240	32,305,240	8.62	33,920,502	9.11
24	78	0	2,251,847	34,557,087	34,557,087	8.76	36,284,941	9.21
25	79	0	2,403,698	36,960,785	36,960,785	8.88	38,808,825	9.31
26	80	0	2,564,386	39,525,171	39,525,171	8.98	41,501,430	9.39
27	81	0	2,735,494	42,260,665	42,260,665	9.08	44,373,699	9.47
30	84	0	3,304,041	51,586,249	51,586,249	9.31	54,165,562	9.65
35	89	0	4,410,669	71,362,453	71,362,453	9.54	74,930,576	9.82
40	94	0	6,339,930	98,488,890	98,488,890	9.69	99,473,779	9.74
		13,500,000						

*This illustration assumes the 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.

40 Year Summary

Cum. Payments	13,500,000
Surrender Value	98,488,890
Death Benefit	99,473,779

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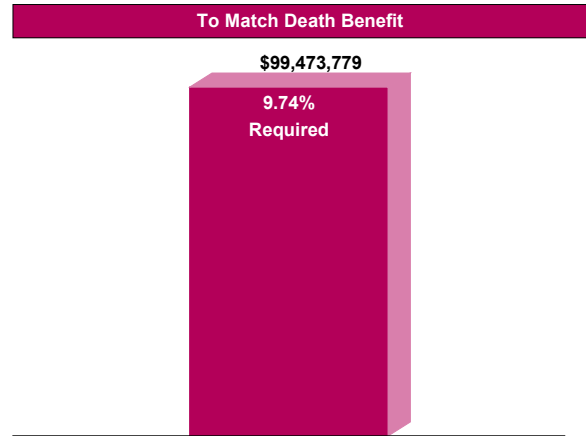
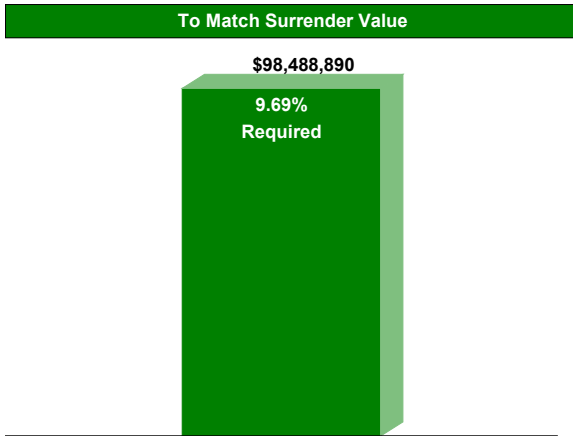
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Matching Policy Values at Age 94 (Year 40)

Male	Income	Indexed UL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
55	37.00%	6.15%	900,000	10,000,000

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 40 Years.

	Hypothetical Taxable Alternative
To match Surrender Value of: \$98,488,890	9.69%
To match Death Benefit of: \$99,473,779	9.74%



Income Tax Considerations

1. Hypothetical Taxable Investment: Interest is taxed as earned.
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(A)) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

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