

A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

Introduction to Life Plan

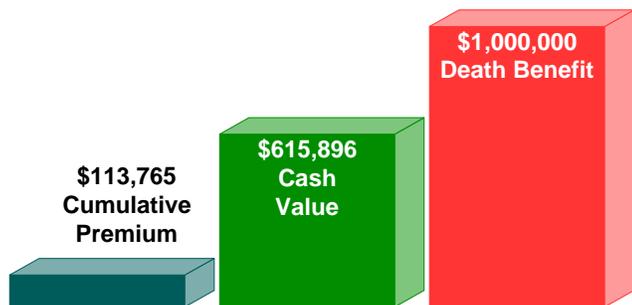
Illustrated Retirement Age 65	Indexed UL Interest Rate 7.50%	Initial Premium 22,753	Initial Death Benefit 1,000,000
----------------------------------	-----------------------------------	---------------------------	------------------------------------

Tax Deferred Accumulation

Year	Female Age	(1) Annual Premium*	(2) Year End Cash Value**	(3) Year End Death Benefit
1	35	22,753	0	1,000,000
2	36	22,753	23,782	1,000,000
3	37	22,753	49,278	1,000,000
4	38	22,753	76,505	1,000,000
5	39	22,753	105,609	1,000,000
10	44	0	151,383	1,000,000
15	49	0	217,138	1,000,000
20	54	0	307,512	1,000,000
25	59	0	435,286	1,000,000
30	64	0	615,896	1,000,000
		113,765		

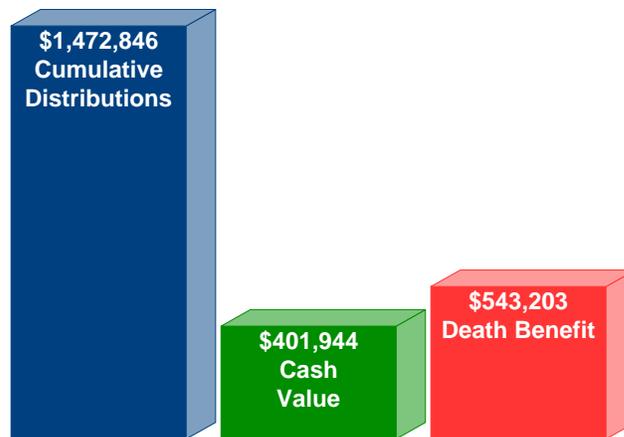
*Premiums are level for the first 5 pre-retirement years.

Summary of Pre-Retirement Years (Based on Current Assumptions)



Pay \$113,765 in premiums in pre-retirement years, and, by age 65, accumulate \$615,896 of cash value** with \$1,000,000 of death benefit protection.

Summary of Retirement Years (Based on Current Assumptions)



Pay no more premiums, take cash distributions starting at age 65 as shown on the accompanying page, and maintain death benefit protection which, by age 85, is illustrated to be \$543,203 with \$401,944 of cash value.**

**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.

Policy Distribution Analysis

Year	Female Age	(1) Annual Policy Distribution
31	65	52,485
32	66	54,333
33	67	56,236
34	68	58,196
35	69	60,215
36	70	62,295
37	71	64,437
38	72	66,643
39	73	68,915
40	74	71,256
41	75	73,667
42	76	76,150
43	77	78,707
44	78	81,342
45	79	84,055
46	80	86,850
47	81	89,729
48	82	92,694
49	83	95,748
50	84	98,893

1,472,846

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.