

Executive Trifecta® Using Indexed Universal Life

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

Insured: Tony Jamison

Executive's Summary of Costs and Benefits

Plan Sponsor: Town and Country Auto Group S Corporation

Form of Transaction (Key Executive Coverage with Deferred Transfer of Policy To Executive) Policy Transfer to Executive is Illustrated at Beginning of Year 11 Executive's Tax Bracket 40.00% Indexed UL Interest Rate 7.00%

Year	Male Age	(1) Net Payment	(2) Retirement Income Net Policy Loan Proceeds	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
1	40	0	0	0	0	0	3,439,164
2	41	0	0	0	0	0	3,439,164
3	42	0	0	0	0	0	3,439,164
4	43	0	0	0	0	0	3,439,164
5	44	0	0	0	0	0	3,439,164
6	45	0	0	0	0	0	3,439,164
7	46	0	0	0	0	0	3,439,164
8	47	0	0	0	0	0	3,439,164
9	48	0	0	0	0	0	3,439,164
10	49	0	0	0	0	0	3,439,164
11	50	140,350	0	943,925	943,925	4,253,806	0
12	51	0	0	1,015,651	1,015,651	4,253,806	0
13	52	0	0	1,092,754	1,092,754	4,253,806	0
14	53	0	0	1,175,653	1,175,653	4,253,806	0
15	54	0	0	1,264,801	1,264,801	4,253,806	0
16	55	0	0	1,360,566	1,360,566	4,253,806	0
17	56	0	0	1,463,525	1,463,525	4,253,806	0
18	57	0	0	1,574,164	1,574,164	4,253,806	0
19	58	0	0	1,693,145	1,693,145	4,253,806	0
20	59	0	0	1,821,173	1,821,173	4,253,806	0
21	60	0	0	1,958,949	1,958,949	4,253,806	0
22	61	0	0	2,107,237	2,107,237	4,253,806	0
23	62	0	0	2,266,824	2,266,824	4,253,806	0
24	63	0	0	2,438,630	2,438,630	4,253,806	0
25	64	0	0	2,623,683	2,623,683	4,253,806	0
26	65	0	260,000	2,820,465	2,547,961	4,007,214	0
27	66	0	260,000	3,030,015	2,471,381	3,721,084	0
28	67	0	260,000	3,253,527	2,394,457	3,420,648	0
29	68	0	260,000	3,492,258	2,317,730	3,105,190	0
30	69	0	260,000	3,747,615	2,241,856	2,841,475	0
		140,350	1,300,000				

*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.

**Survivor Income Benefit is terminated at the beginning of year 11 when the policy is transferred to the executive.

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31	70	0	260,000	4,021,202	2,167,651	2,770,832	0
32	71	0	260,000	4,312,437	2,093,704	2,654,321	0
33	72	0	260,000	4,622,731	2,020,557	2,529,057	0
34	73	0	260,000	4,953,615	1,948,828	2,394,653	0
35	74	0	260,000	5,306,825	1,879,294	2,250,772	0
36	75	0	260,000	5,684,324	1,812,912	2,097,128	0
37	76	0	260,000	6,085,937	1,748,450	2,052,747	0
38	77	0	260,000	6,513,160	1,686,294	2,011,952	0
39	78	0	260,000	6,967,558	1,626,845	1,975,223	0
40	79	0	260,000	7,450,774	1,570,520	1,943,059	0
41	80	0	260,000	7,964,483	1,517,712	1,915,937	0
42	81	0	260,000	8,509,866	1,468,253	1,893,746	0
43	82	0	260,000	9,088,503	1,422,305	1,876,730	0
44	83	0	260,000	9,701,962	1,379,950	1,865,048	0
45	84	0	260,000	10,351,612	1,340,994	1,858,575	0
46	85	0	260,000	11,038,426	1,304,773	1,856,694	0
47	86	0	260,000	11,764,154	1,271,314	1,859,522	0
48	87	0	260,000	12,529,744	1,239,757	1,866,245	0
49	88	0	260,000	13,335,754	1,208,764	1,875,551	0
50	89	0	260,000	14,182,521	1,176,676	1,885,802	0
51	90	0	260,000	15,069,773	1,141,132	1,894,620	0
52	91	0	260,000	16,019,567	1,121,990	1,762,772	0
53	92	0	260,000	17,042,371	1,127,410	1,638,681	0
54	93	0	260,000	18,151,772	1,168,558	1,531,594	0
55	94	0	260,000	19,364,885	1,260,007	1,453,656	0
56	95	0	260,000	20,701,915	1,419,288	1,419,288	0
57	96	0	260,000	22,132,353	1,613,091	1,613,091	0
58	97	0	260,000	23,663,010	1,845,280	1,845,280	0
59	98	0	260,000	25,301,205	2,120,085	2,120,085	0
60	99	0	260,000	27,054,813	2,442,131	2,442,131	0
		140,350	9,100,000				

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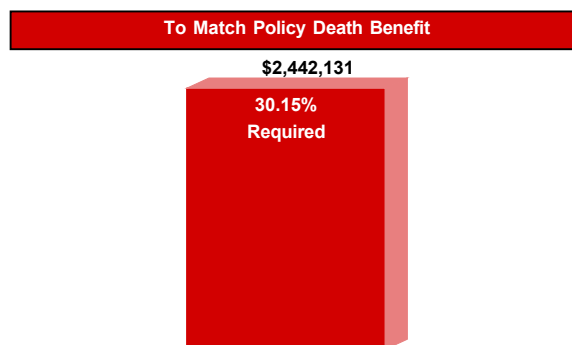
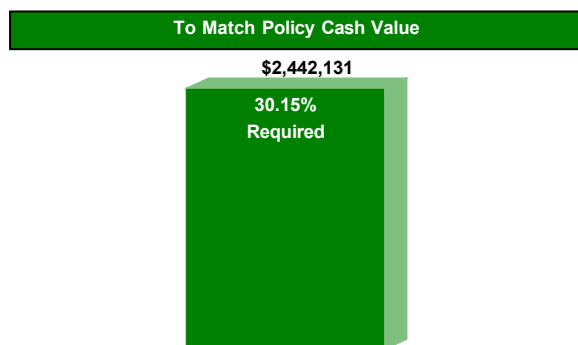
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Matching Values

Form of Transaction (Key Executive Coverage with Deferred Transfer of Policy To Executive)	Executive's Tax Bracket 40.00%	Indexed UL Interest Rate 7.00%
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**Gross Interest Rate Required on
a Hypothetical Taxable Investment Equal to the Executive's Cumulative Net Payments of \$140,350
to Match the Executive's Values of the Indexed Universal Life Policy Values over 60 Years**

	Hypothetical Taxable Alternative
To match Policy Cash Value of: \$2,442,131	30.15%
To match Policy Death Benefit of: \$2,442,131	30.15%



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) 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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