

A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Harry Foster

Illustration of Values of Indexed Universal Life

		Income Tax Rate 30.00%	Indexed UL Interest Rate 7.00%	Initial Payment 12,600	Initial Death Benefit 265,626			
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(4a) Net Rate of Return of Cash Value*	(5) Death Benefit	(5a) Net Rate of Return of Death Benefit
1	45	12,600	0	3,052	3,052	-75.78	276,400	2093.65
2	46	12,600	0	11,639	14,691	-31.01	287,930	330.64
3	47	12,600	0	12,464	27,155	-15.65	300,280	147.79
4	48	12,600	0	13,355	40,510	-8.55	313,515	88.79
5	49	12,600	0	14,303	54,813	-4.60	327,695	61.15
6	50	12,600	0	15,316	70,129	-2.14	342,888	45.58
7	51	12,600	0	17,703	87,832	-0.10	359,164	35.79
8	52	12,600	0	18,867	106,699	1.26	376,604	29.17
9	53	12,600	0	20,118	126,817	2.23	395,296	24.46
10	54	12,600	0	21,445	148,262	2.94	415,315	20.98
11	55	12,600	0	25,766	174,028	3.75	439,654	18.44
12	56	12,600	0	26,241	200,269	4.25	465,895	16.46
13	57	12,600	0	28,289	228,558	4.66	494,184	14.91
14	58	12,600	0	30,500	259,058	4.99	524,684	13.66
15	59	12,600	0	32,885	291,943	5.26	557,569	12.65
16	60	12,600	0	35,440	327,383	5.49	593,009	11.82
17	61	12,600	0	38,193	365,576	5.69	631,202	11.14
18	62	12,600	0	41,138	406,714	5.86	672,340	10.57
19	63	12,600	0	44,300	451,014	6.00	716,640	10.09
20	64	12,600	0	47,703	498,717	6.13	764,343	9.69
21	65	0	49,635	-13,959	484,758	6.25	592,133	7.68
22	66	0	49,635	-14,138	470,620	6.36	580,337	7.64
23	67	0	49,635	-14,289	456,331	6.46	568,044	7.61
24	68	0	49,635	-14,399	441,932	6.55	555,247	7.59
25	69	0	49,635	-14,463	427,469	6.63	541,940	7.57
26	70	0	49,635	-14,470	412,999	6.71	528,123	7.56
27	71	0	49,635	-14,320	398,679	6.79	505,670	7.51
28	72	0	49,635	-14,050	384,629	6.87	481,682	7.46
29	73	0	49,635	-13,674	370,955	6.95	456,061	7.42
30	74	0	49,635	-13,176	357,779	7.02	428,710	7.38
		252,000	496,350					

30 Year Summary

Cum. Payments	252,000
Cum. Policy Loan Proceeds	496,350
Cash Value	357,779
Death Benefit	428,710

*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.

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31	75	0	49,635	-12,656	345,123	7.10	399,400	7.35
32	76	0	49,635	-12,287	332,836	7.17	390,956	7.41
33	77	0	49,635	-11,842	320,994	7.24	383,201	7.47
34	78	0	49,635	-11,305	309,689	7.30	376,245	7.53
35	79	0	49,635	-10,684	299,005	7.37	370,186	7.58
36	80	0	49,635	-10,002	289,003	7.43	365,101	7.64
37	81	0	49,635	-9,314	279,689	7.49	361,009	7.69
38	82	0	49,635	-8,585	271,104	7.54	357,968	7.74
39	83	0	49,635	-7,826	263,278	7.60	356,021	7.79
40	84	0	49,635	-7,151	256,127	7.65	355,098	7.84
41	85	0	49,635	-6,697	249,430	7.70	354,980	7.88
42	86	0	49,635	-6,264	243,166	7.74	355,663	7.92
43	87	0	49,635	-6,005	237,161	7.79	356,980	7.95
44	88	0	49,635	-5,994	231,167	7.82	358,690	7.99
45	89	0	49,635	-6,268	224,899	7.86	360,513	8.02
46	90	0	49,635	-6,897	218,002	7.89	362,095	8.04
47	91	0	49,635	-3,668	214,334	7.92	336,874	8.04
48	92	0	49,635	1,156	215,490	7.96	313,267	8.05
49	93	0	49,635	8,047	223,537	8.00	292,969	8.05
50	94	0	49,635	17,629	241,166	8.04	278,204	8.06

252,000 1,489,050

50 Year Summary

Cum. Payments	252,000
Cum. Policy Loan Proceeds	1,489,050
Cash Value	241,166
Death Benefit	278,204

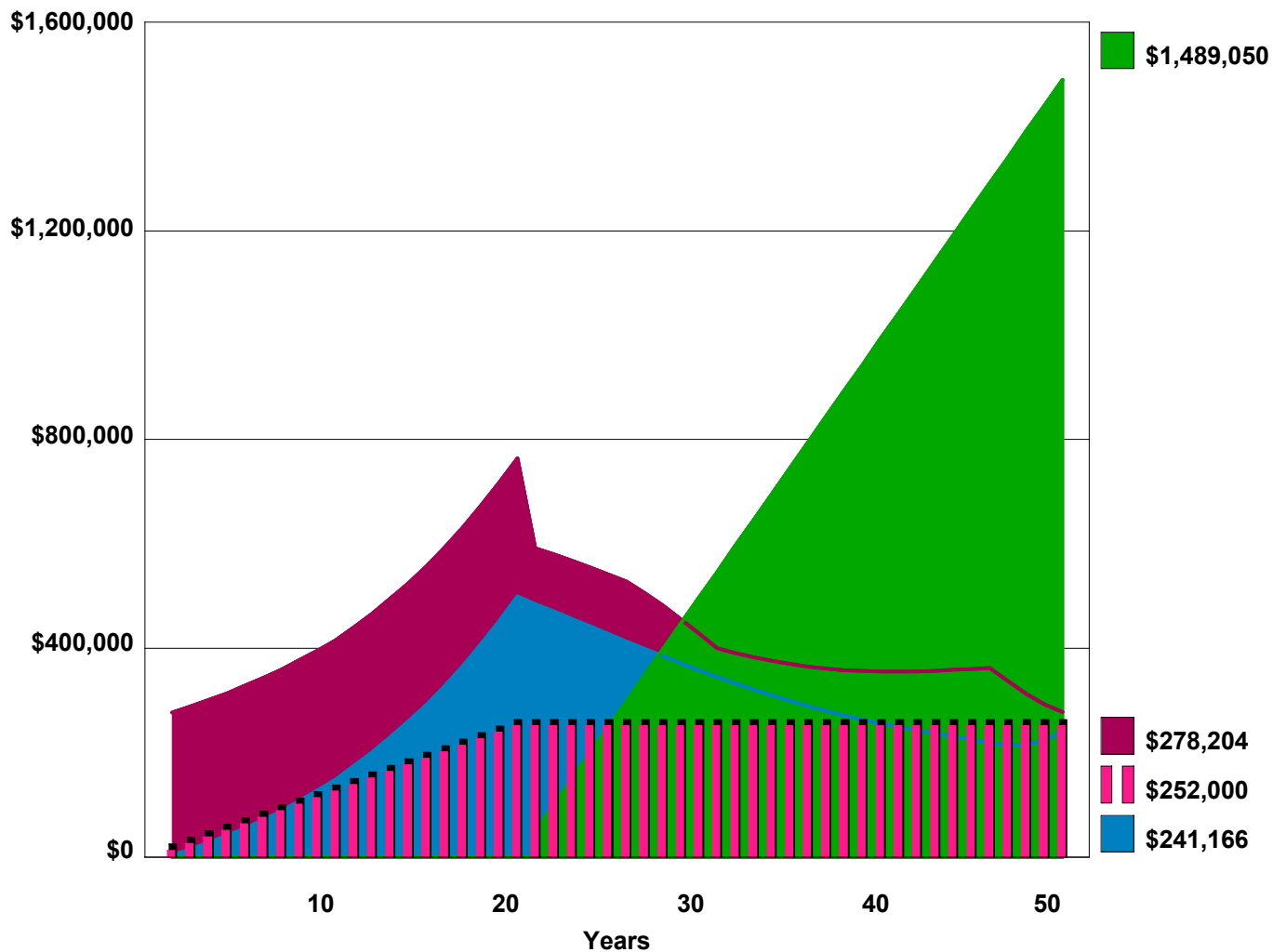
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50 Year Analysis



	At Year 50
Cumulative Policy Premiums	\$252,000
Cumulative Policy Loans ¹	\$1,489,050
Cash Value	\$241,166
Death Benefit	\$278,204

¹For Retirement Income.