

A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Wayne Rawlings, MD/Lauren Rawlings, MD

Preface

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

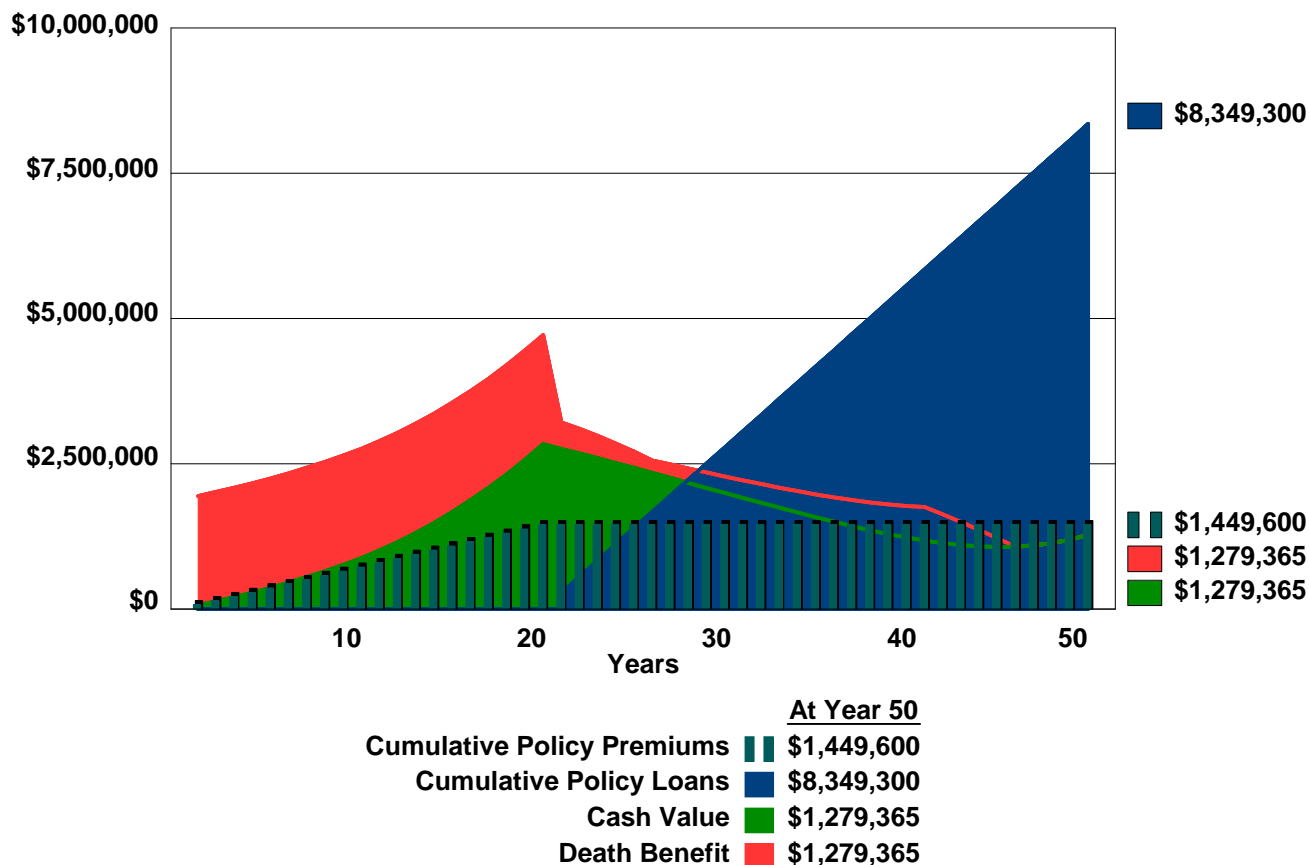
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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 Survivor UL

		Income Tax Rate 39.60%	Indexed SUL Interest Rate 7.00%	Initial Payment 72,480	Initial Death Benefit 1,882,151	
Year	M/F Ages	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
1	50/50	72,480	0	63,676	63,676	1,945,827
2	51/51	72,480	0	68,107	131,783	2,013,934
3	52/52	72,480	0	72,872	204,655	2,086,806
4	53/53	72,480	0	77,968	282,623	2,164,774
5	54/54	72,480	0	83,421	366,044	2,248,195
6	55/55	72,480	0	89,252	455,296	2,337,447
7	56/56	72,480	0	95,491	550,787	2,432,938
8	57/57	72,480	0	102,165	652,952	2,535,103
9	58/58	72,480	0	109,304	762,256	2,644,407
10	59/59	72,480	0	116,939	879,195	2,761,346
11	60/60	72,480	0	130,991	1,010,186	2,892,337
12	61/61	72,480	0	140,946	1,151,132	3,033,283
13	62/62	72,480	0	160,799	1,311,931	3,194,082
14	63/63	72,480	0	173,011	1,484,942	3,367,093
15	64/64	72,480	0	186,147	1,671,089	3,553,240
16	65/65	72,480	0	200,261	1,871,350	3,753,501
17	66/66	72,480	0	215,429	2,086,779	3,968,930
18	67/67	72,480	0	231,720	2,318,499	4,200,650
19	68/68	72,480	0	249,206	2,567,705	4,449,856
20	69/69	72,480	0	267,963	2,835,668	4,717,819
21	70/70	0	278,310	-79,064	2,756,604	3,213,929
22	71/71	0	278,310	-80,497	2,676,107	3,101,879
23	72/72	0	278,310	-81,817	2,594,290	2,980,999
24	73/73	0	278,310	-82,998	2,511,292	2,850,666
25	74/74	0	278,310	-84,016	2,427,276	2,710,217
26	75/75	0	278,310	-84,839	2,342,437	2,558,944
27	76/76	0	278,310	-85,480	2,256,957	2,488,770
28	77/77	0	278,310	-85,899	2,171,058	2,419,136
29	78/78	0	278,310	-86,084	2,084,974	2,350,334
30	79/79	0	278,310	-86,008	1,998,966	2,282,694
		1,449,600	2,783,100			

30 Year Summary

Cum. Payments	1,449,600
Cum. Policy Loan Proceeds	2,783,100
Cash Value	1,998,966
Death Benefit	2,282,694

*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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Year	M/F Ages	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(5) Death Benefit
31	80/80	0	278,310	-85,651	1,913,315	2,216,560
32	81/81	0	278,310	-85,029	1,828,286	2,152,270
33	82/82	0	278,310	-84,106	1,744,180	2,090,198
34	83/83	0	278,310	-82,877	1,661,303	2,030,729
35	84/84	0	278,310	-80,902	1,580,401	1,974,712
36	85/85	0	278,310	-78,128	1,502,273	1,923,052
37	86/86	0	278,310	-74,700	1,427,573	1,876,512
38	87/87	0	278,310	-70,542	1,357,031	1,835,932
39	88/88	0	278,310	-65,578	1,291,453	1,802,240
40	89/89	0	278,310	-59,720	1,231,733	1,776,455
41	90/90	0	278,310	-52,877	1,178,856	1,759,702
42	91/91	0	278,310	-44,159	1,134,697	1,630,173
43	92/92	0	278,310	-34,077	1,100,620	1,496,850
44	93/93	0	278,310	-22,488	1,078,132	1,359,787
45	94/94	0	278,310	-9,235	1,068,897	1,219,057
46	95/95	0	278,310	5,845	1,074,742	1,074,742
47	96/96	0	278,310	21,871	1,096,613	1,096,613
48	97/97	0	278,310	39,898	1,136,511	1,136,511
49	98/98	0	278,310	60,117	1,196,628	1,196,628
50	99/99	0	278,310	82,737	1,279,365	1,279,365
		1,449,600	8,349,300			

50 Year Summary

Cum. Payments	1,449,600
Cum. Policy Loan Proceeds	8,349,300
Cash Value	1,279,365
Death Benefit	1,279,365

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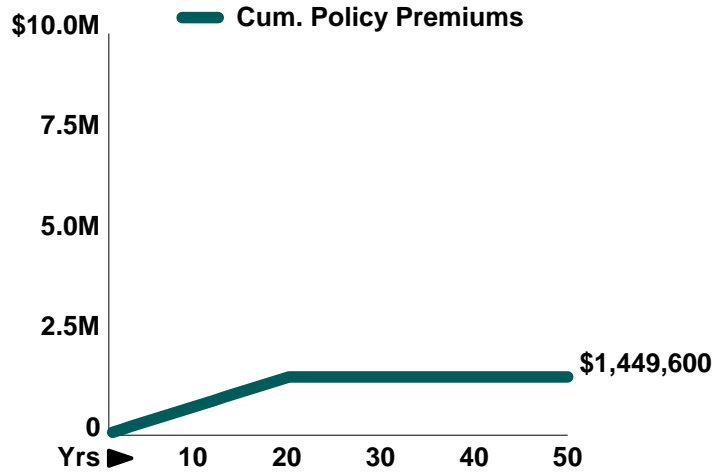
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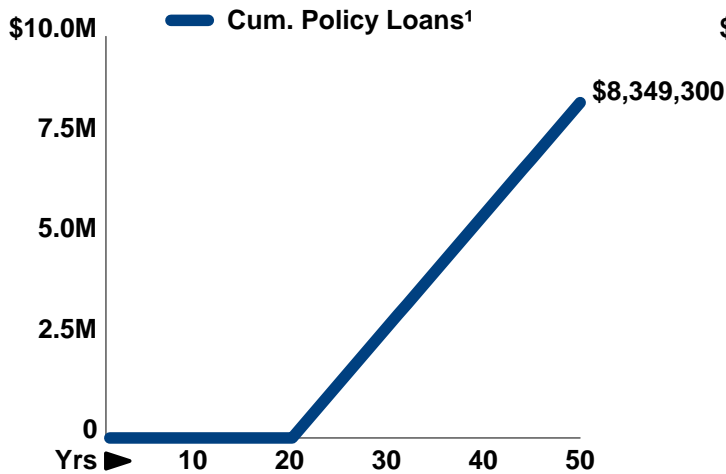
Insured: Wayne Rawlings, MD/Lauren Rawlings, MD

50 Year Analysis

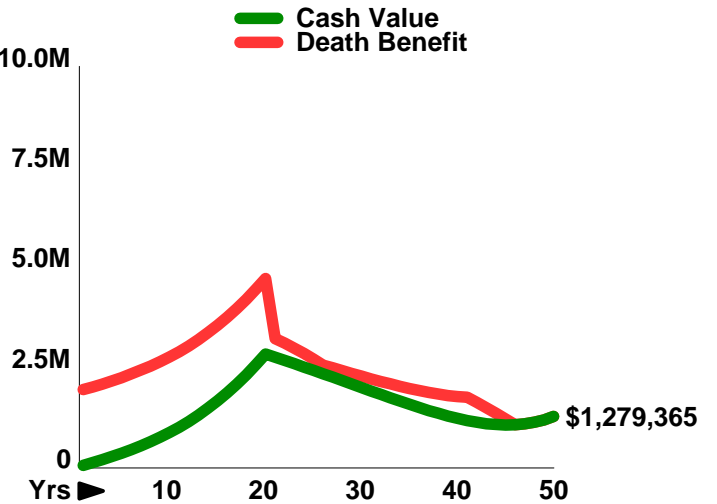
Payments



Cash Flow



Policy Values



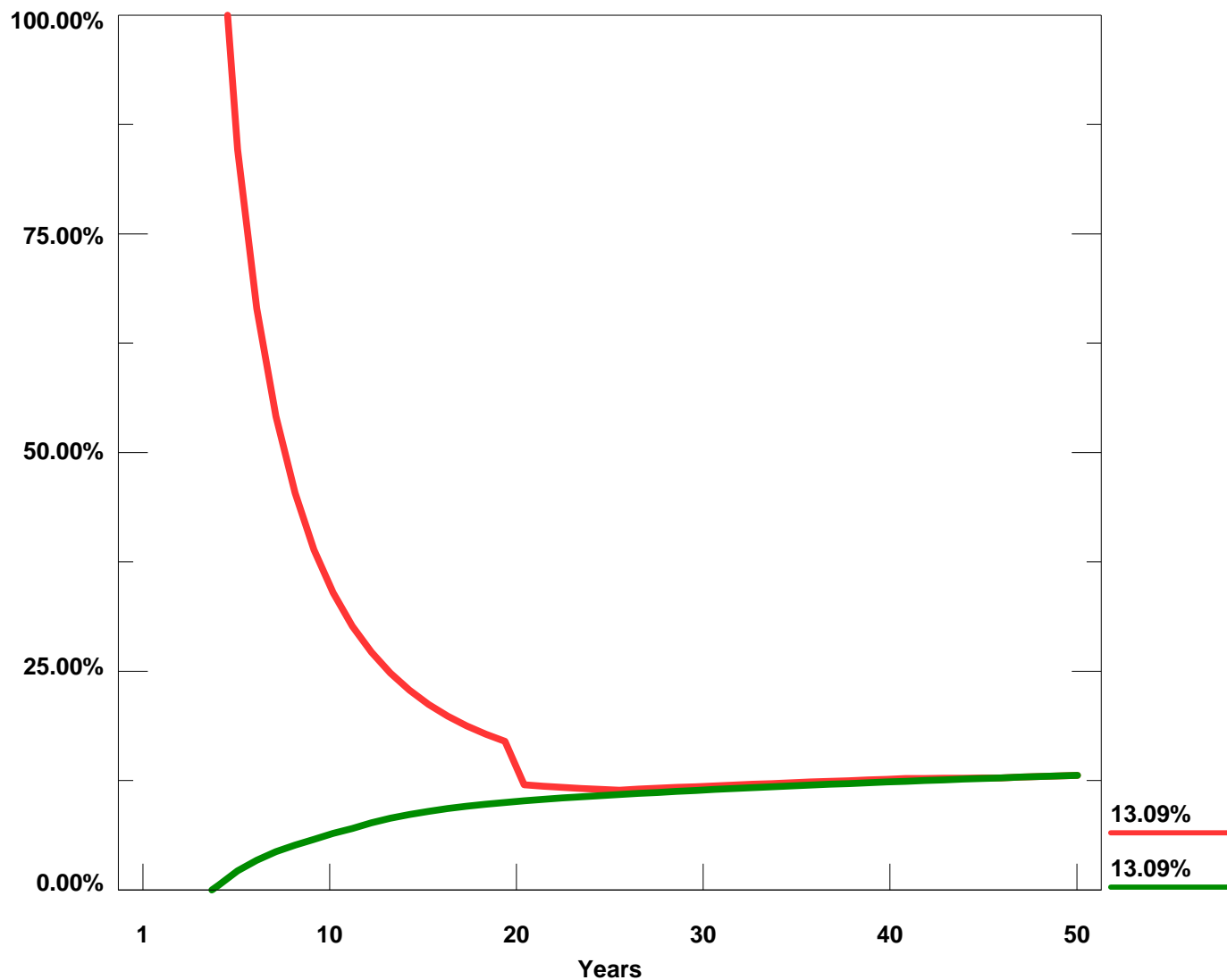
¹For Retirement Income.

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50 Year Analysis



At Year 50
Cash Value Pre-Tax Equivalent Rate of Return ■ 13.09%
Death Benefit Pre-Tax Equivalent Rate of Return ■ 13.09%