

A Tax-Advantaged Life Insurance and Retirement Plan

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

Insured: Robert Sterling

Preface

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

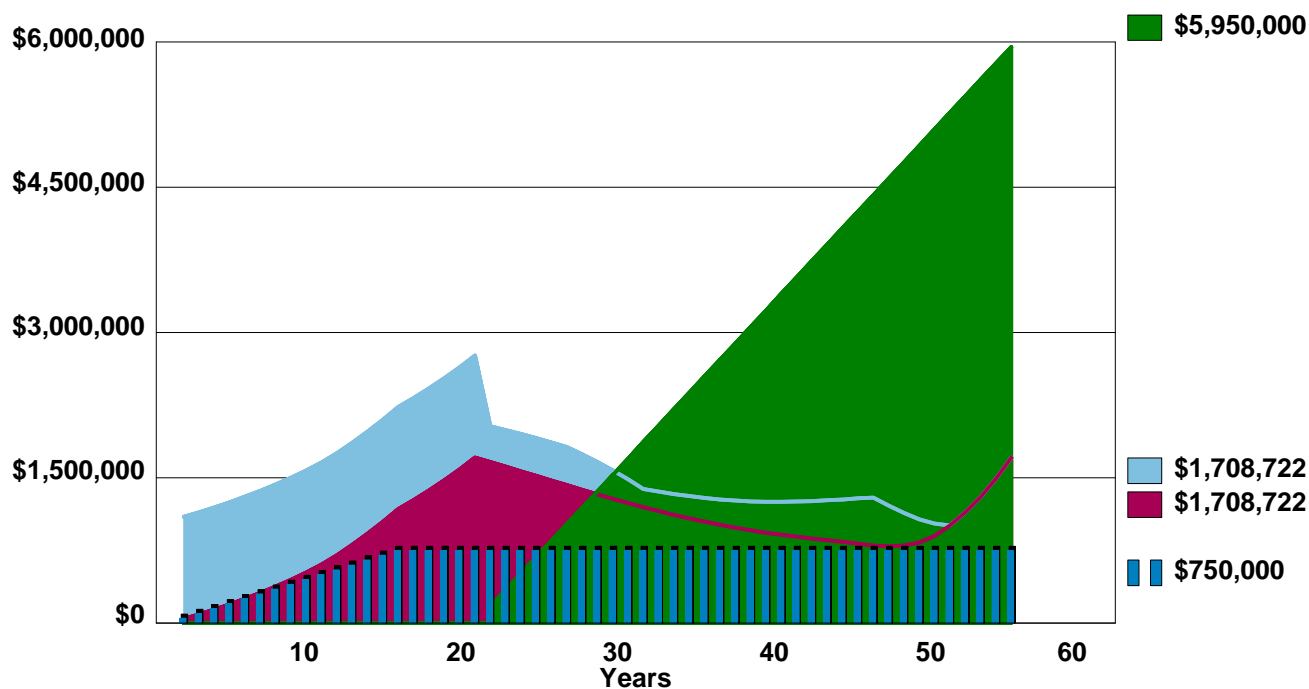
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.



At Year 55
Cumulative Policy Premiums \$750,000
Cumulative Policy Loans \$5,950,000
Cash Value \$1,708,722
Death Benefit \$1,708,722

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 40.00%	Indexed UL Interest Rate 7.00%	Initial Payment 50,000	Initial Death Benefit 1,054,069			
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit
1	45	50,000	0	43,491	43,491	-13.02	1,097,560	3491.87
2	46	50,000	0	46,546	90,037	-6.80	1,144,106	551.60
3	47	50,000	0	49,860	139,897	-3.45	1,193,966	246.64
4	48	50,000	0	53,444	193,341	-1.35	1,247,410	148.24
5	49	50,000	0	57,269	250,610	0.14	1,304,679	102.15
6	50	50,000	0	61,364	311,974	1.87	1,366,043	76.18
7	51	50,000	0	65,751	377,725	3.18	1,431,794	59.85
8	52	50,000	0	70,465	448,190	4.20	1,502,259	48.81
9	53	50,000	0	75,535	523,725	5.03	1,577,794	40.96
10	54	50,000	0	80,916	604,641	5.71	1,658,710	35.15
11	55	50,000	0	97,827	702,468	6.71	1,756,537	30.90
12	56	50,000	0	105,490	807,958	7.50	1,862,027	27.61
13	57	50,000	0	113,748	921,706	8.13	1,975,775	25.01
14	58	50,000	0	122,658	1,044,364	8.65	2,098,433	22.92
15	59	50,000	0	132,269	1,176,633	9.08	2,230,702	21.23
16	60	0	0	91,783	1,268,416	9.47	2,322,485	19.89
17	61	0	0	98,795	1,367,211	9.78	2,421,280	18.78
18	62	0	0	106,255	1,473,466	10.04	2,527,535	17.86
19	63	0	0	114,243	1,587,709	10.26	2,641,778	17.09
20	64	0	0	122,815	1,710,524	10.45	2,764,593	16.44
21	65	0	170,000	-46,850	1,663,674	10.62	2,032,109	12.76
22	66	0	170,000	-47,429	1,616,245	10.77	1,992,857	12.70
23	67	0	170,000	-47,899	1,568,346	10.92	1,951,938	12.66
24	68	0	170,000	-48,230	1,520,116	11.05	1,909,326	12.63
25	69	0	170,000	-48,403	1,471,713	11.18	1,864,999	12.61
26	70	0	170,000	-48,386	1,423,327	11.30	1,818,947	12.60
27	71	0	170,000	-47,857	1,375,470	11.42	1,743,217	12.52
28	72	0	170,000	-46,921	1,328,549	11.54	1,662,187	12.44
29	73	0	170,000	-45,505	1,283,044	11.65	1,575,660	12.38
30	74	0	170,000	-43,610	1,239,434	11.77	1,483,355	12.32
		750,000	1,700,000					

30 Year Summary

Cum. Payments	750,000
Cum. Policy Loan Proceeds	1,700,000
Cash Value	1,239,434
Death Benefit	1,483,355

*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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Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 7.00%	Initial Payment 50,000	Initial Death Benefit 1,054,069						
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value* Increase	(4) Year End Cash Value*	(4a) Pre-Tax Equivalent Rate of Return of Cash Value*	(5) Death Benefit	(5a) Pre-Tax Equivalent Rate of Return of Death Benefit			
31	75	0	170,000	-41,770	1,197,664	11.88	1,384,343	12.27			
32	76	0	170,000	-40,365	1,157,299	11.99	1,357,225	12.36			
33	77	0	170,000	-38,710	1,118,589	12.10	1,332,607	12.46			
34	78	0	170,000	-36,773	1,081,816	12.20	1,310,825	12.55			
35	79	0	170,000	-34,574	1,047,242	12.30	1,292,193	12.64			
36	80	0	170,000	-32,197	1,015,045	12.40	1,276,941	12.72			
37	81	0	170,000	-29,736	985,309	12.49	1,265,199	12.81			
38	82	0	170,000	-27,159	958,150	12.58	1,257,139	12.88			
39	83	0	170,000	-24,499	933,651	12.66	1,252,895	12.96			
40	84	0	170,000	-22,079	911,572	12.74	1,252,264	13.03			
41	85	0	170,000	-20,293	891,279	12.81	1,254,638	13.09			
42	86	0	170,000	-18,542	872,737	12.88	1,260,033	13.16			
43	87	0	170,000	-17,375	855,362	12.95	1,267,897	13.21			
44	88	0	170,000	-17,055	838,307	13.01	1,277,402	13.26			
45	89	0	170,000	-17,724	820,583	13.06	1,287,576	13.31			
46	90	0	170,000	-19,670	800,913	13.11	1,297,147	13.35			
47	91	0	170,000	-8,359	792,554	13.17	1,214,593	13.35			
48	92	0	170,000	8,439	800,993	13.22	1,137,768	13.36			
49	93	0	170,000	32,589	833,582	13.28	1,072,745	13.37			
50	94	0	170,000	65,935	899,517	13.34	1,027,106	13.38			
51	95	0	170,000	110,273	1,009,790	13.41	1,009,790	13.41			
52	96	0	170,000	133,364	1,143,154	13.47	1,143,154	13.47			
53	97	0	170,000	159,025	1,302,179	13.54	1,302,179	13.54			
54	98	0	170,000	187,497	1,489,676	13.60	1,489,676	13.60			
55	99	0	170,000	219,046	1,708,722	13.66	1,708,722	13.66			
		750,000	5,950,000								

55 Year Summary

Cum. Payments	750,000
Cum. Policy Loan Proceeds	5,950,000
Cash Value	1,708,722
Death Benefit	1,708,722

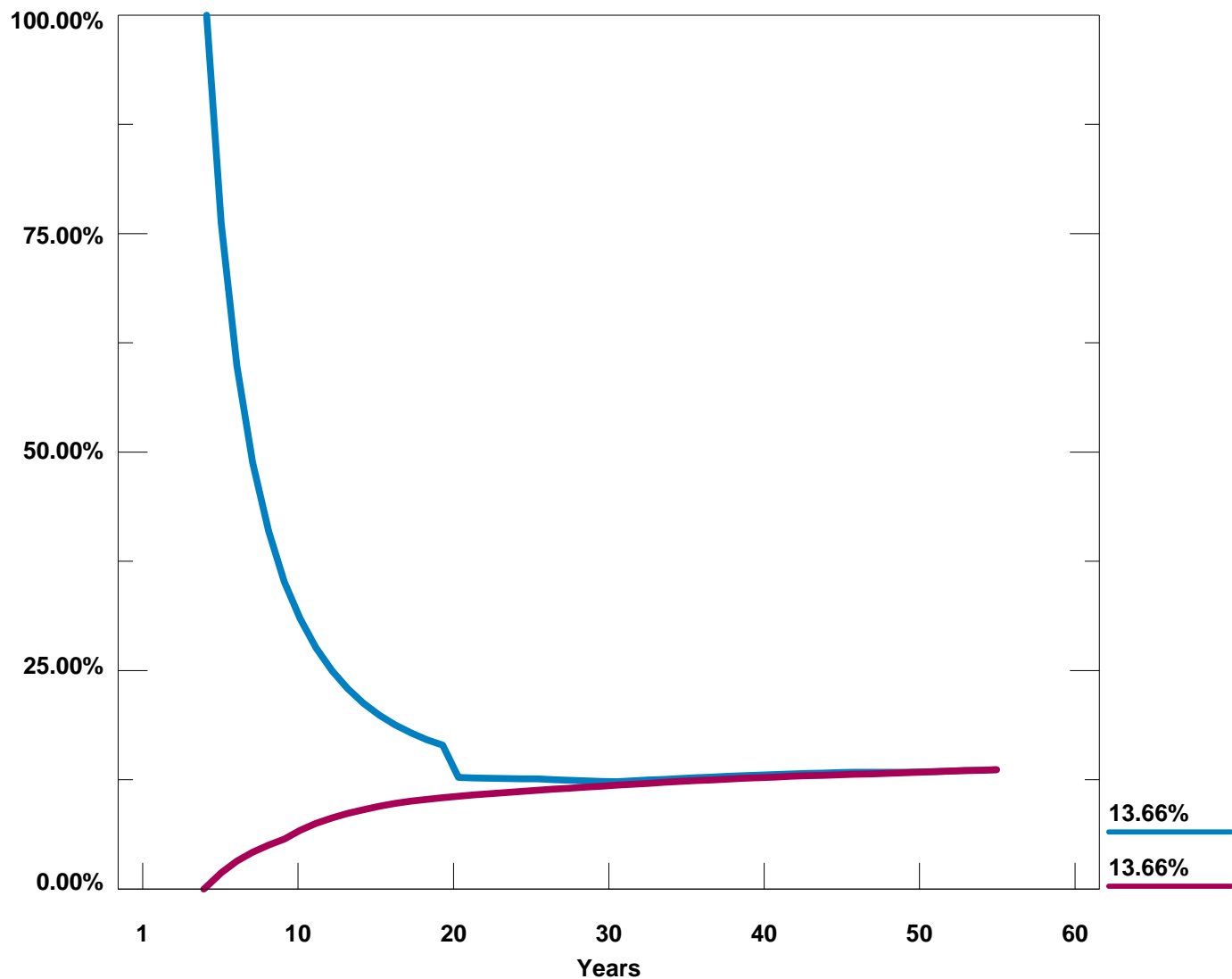
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55 Year Analysis



At Year 55

Cash Value Pre-Tax Equivalent Rate of Return ■ 13.66%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 13.66%

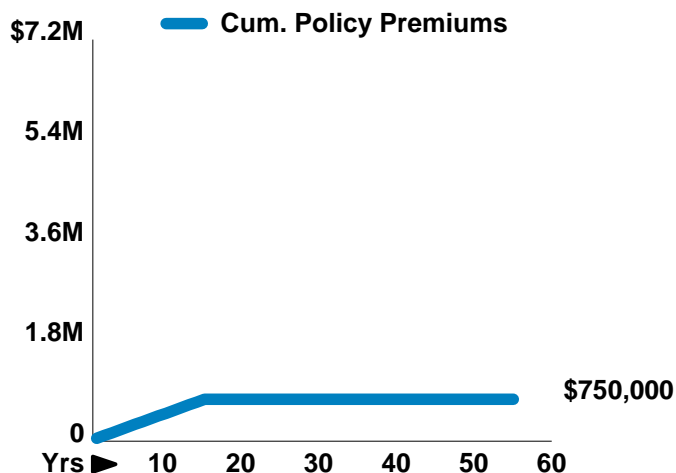
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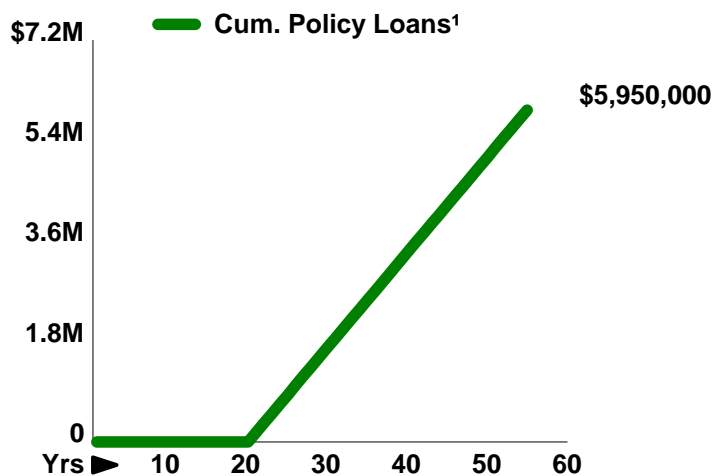
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55 Year Analysis

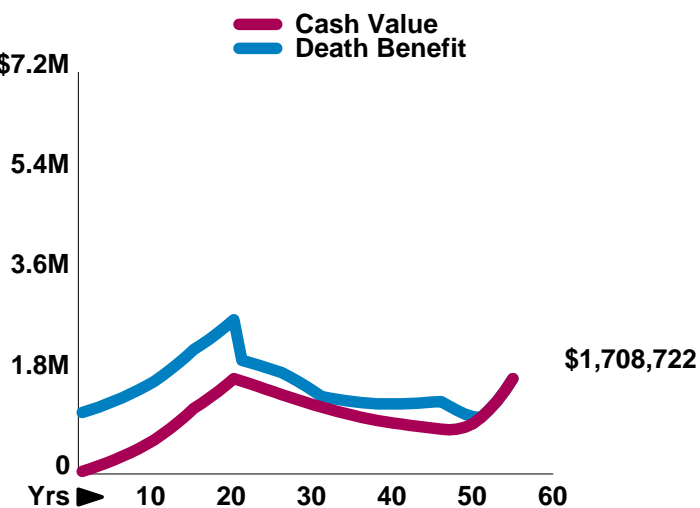
Payments



Cash Flow



Policy Values



¹For Retirement Income.