

Preface

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

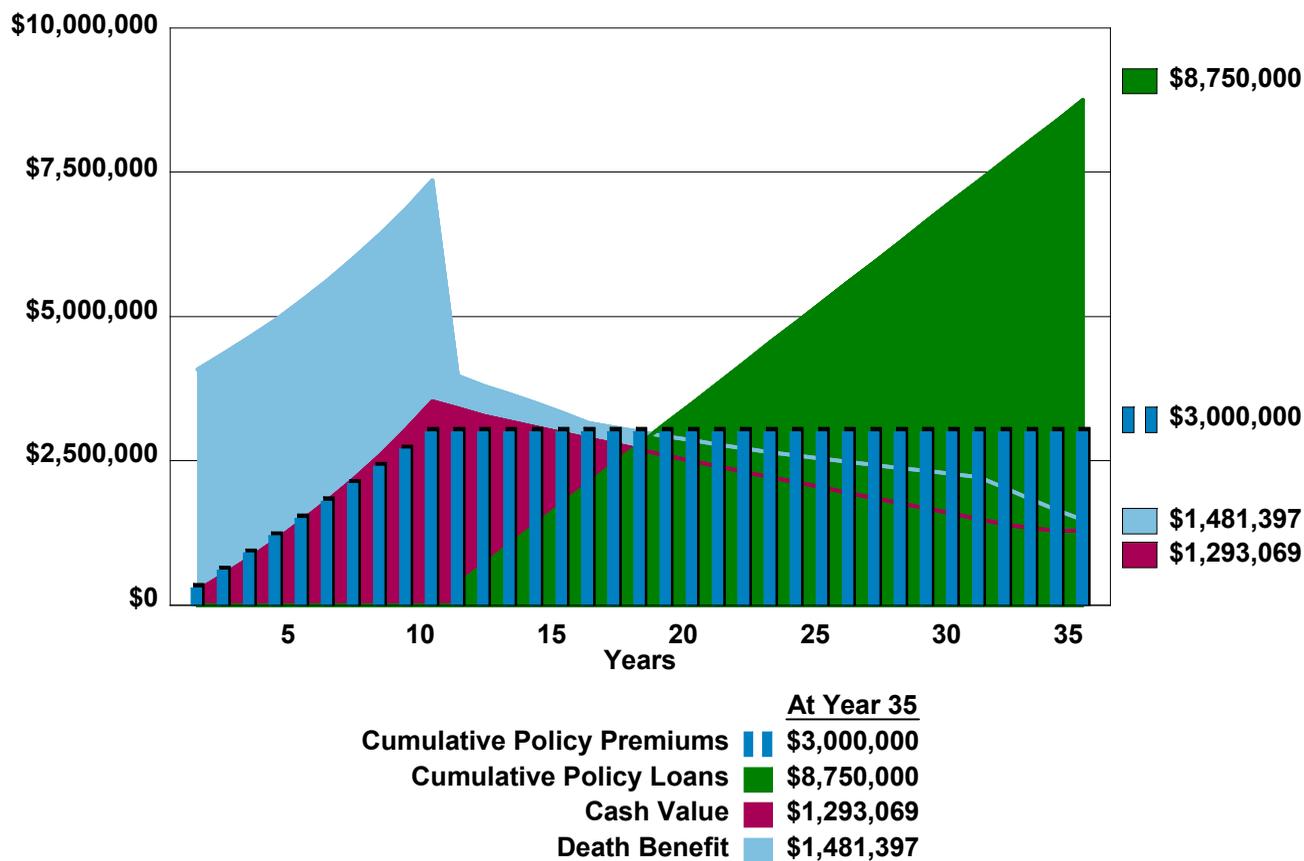
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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.

A Life Insurance and Retirement Plan

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

Insured: Kerry O'Neil

Illustration of Values of Indexed Universal Life

		Income Tax Rate 49.30% for 10 Years 75.00% Thereafter	Indexed UL Interest Rate 7.00%	Initial Payment 300,000	Initial Death Benefit 3,824,663						
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	60	300,000	0	255,469	255,469	-14.84	4,080,132	2485.29			
2	61	300,000	0	271,022	526,491	-8.40	4,351,154	461.75			
3	62	300,000	0	287,181	813,672	-4.96	4,638,335	213.62			
4	63	300,000	0	306,781	1,120,453	-2.72	4,945,116	129.54			
5	64	300,000	0	329,098	1,449,551	-1.14	5,274,214	89.42			
6	65	300,000	0	353,956	1,803,507	0.11	5,628,170	66.69			
7	66	300,000	0	381,305	2,184,812	1.95	6,009,475	52.42			
8	67	300,000	0	411,107	2,595,919	3.43	6,420,582	42.85			
9	68	300,000	0	442,875	3,038,794	4.65	6,863,457	36.11			
10	69	300,000	0	490,281	3,529,075	5.78	7,353,738	31.25			
11	70	0	350,000	-125,254	3,403,821	7.38	3,969,520	11.94			
12	71	0	350,000	-128,476	3,275,345	8.67	3,799,079	12.43			
13	72	0	350,000	-98,618	3,176,727	9.98	3,653,606	13.02			
14	73	0	350,000	-98,643	3,078,084	11.09	3,497,669	13.50			
15	74	0	350,000	-98,413	2,979,671	12.06	3,330,395	13.88			
16	75	0	350,000	-97,688	2,881,983	12.92	3,151,067	14.19			
17	76	0	350,000	-97,652	2,784,331	13.69	3,073,157	14.92			
18	77	0	350,000	-97,346	2,686,985	14.38	2,996,799	15.58			
19	78	0	350,000	-96,747	2,590,238	15.01	2,922,363	16.18			
20	79	0	350,000	-95,833	2,494,405	15.58	2,850,244	16.73			
21	80	0	350,000	-94,631	2,399,774	16.11	2,780,812	17.23			
22	81	0	350,000	-93,268	2,306,506	16.61	2,714,308	17.70			
23	82	0	350,000	-91,911	2,214,595	17.07	2,650,801	18.14			
24	83	0	350,000	-90,692	2,123,903	17.50	2,590,223	18.55			
25	84	0	350,000	-89,901	2,034,002	17.90	2,532,208	18.93			
26	85	0	350,000	-89,918	1,944,084	18.27	2,475,994	19.28			
27	86	0	350,000	-88,888	1,855,196	18.62	2,422,773	19.62			
28	87	0	350,000	-88,643	1,766,553	18.95	2,371,813	19.93			
29	88	0	350,000	-89,712	1,676,841	19.25	2,321,837	20.21			
30	89	0	350,000	-92,186	1,584,655	19.54	2,271,474	20.48			
		3,000,000	7,000,000								

30 Year Summary

Cum. Payments	3,000,000
Cum. Policy Loan Proceeds	7,000,000
Cash Value	1,584,655
Death Benefit	2,271,474

*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.

A Life Insurance and Retirement Plan

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

Insured: Kerry O'Neil

Illustration of Values of Indexed Universal Life

		Income Tax Rate 49.30% for 10 Years 75.00% Thereafter	Indexed UL Interest Rate 7.00%	Initial Payment 300,000	Initial Death Benefit 3,824,663			
Year	Male Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Cash Value*	(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	90	0	350,000	-96,849	1,487,806	19.80	2,218,537	20.72
32	91	0	350,000	-85,815	1,401,991	20.05	2,024,098	20.79
33	92	0	350,000	-68,006	1,333,985	20.32	1,830,776	20.87
34	93	0	350,000	-40,557	1,293,428	20.59	1,646,387	20.95
35	94	0	350,000	-359	1,293,069	20.89	1,481,397	21.07

3,000,000 8,750,000

35 Year Summary

Cum. Payments	3,000,000
Cum. Policy Loan Proceeds	8,750,000
Cash Value	1,293,069
Death Benefit	1,481,397

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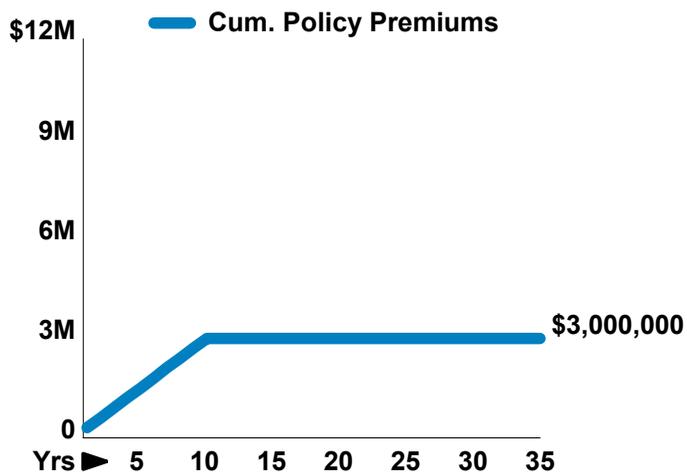
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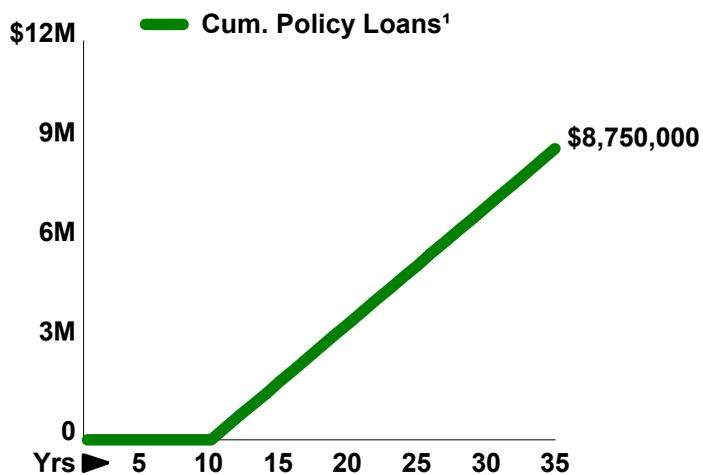
Insured: Kerry O'Neil

35 Year Analysis

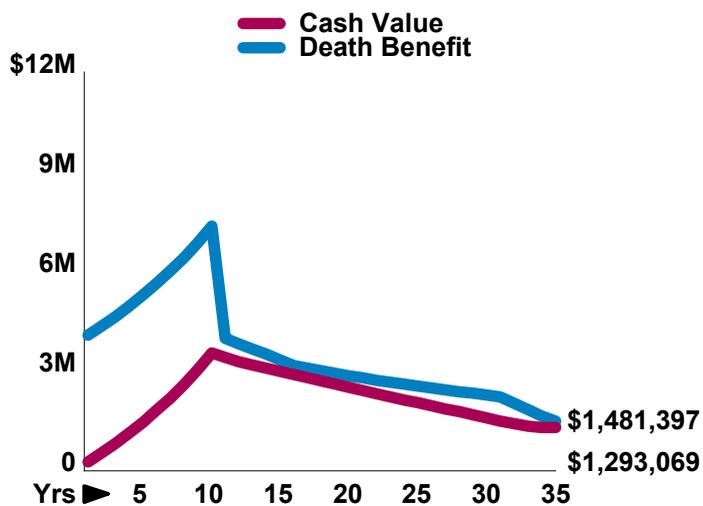
Payments



Cash Flow



Policy Values



¹For Retirement Income.