

A Life Insurance and Retirement Plan

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

Insured: Jennifer Thompson

Preface

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

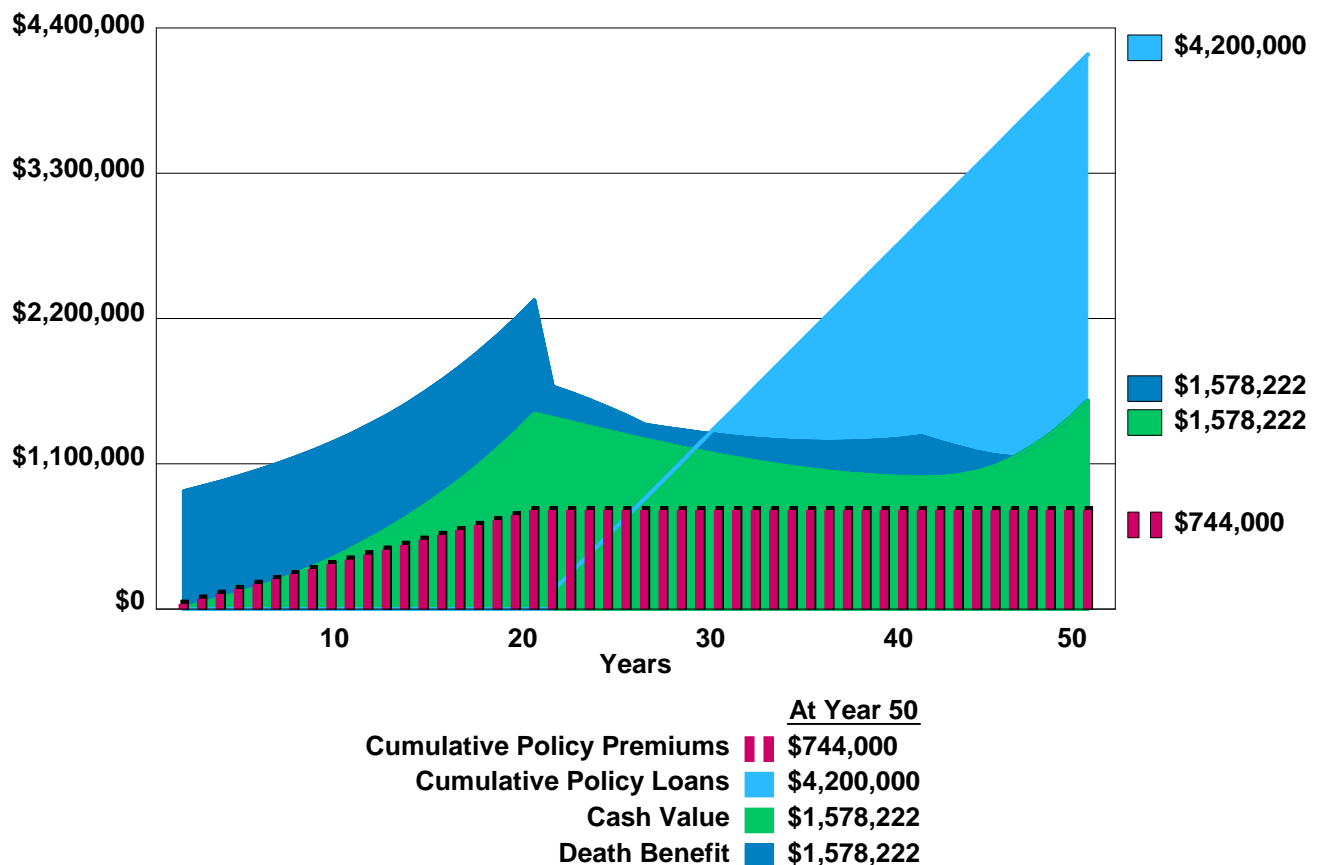
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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: Jennifer Thompson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 6.85%	Initial Payment 37,200	Initial Death Benefit 859,277				
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum 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	
1	50	37,200	0	33,324	7,099	-80.92	892,601	3832.44	
2	51	37,200	0	68,788	42,958	-31.48	928,065	586.63	
3	52	37,200	0	106,486	81,060	-15.16	965,763	260.46	
4	53	37,200	0	146,779	121,757	-7.86	1,006,056	156.21	
5	54	37,200	0	189,948	165,347	-3.90	1,049,225	107.59	
6	55	37,200	0	236,286	212,115	-1.45	1,095,563	80.24	
7	56	37,200	0	286,140	262,398	0.32	1,145,417	63.06	
8	57	37,200	0	339,838	320,057	2.69	1,199,115	51.45	
9	58	37,200	0	397,736	381,908	4.37	1,257,013	43.18	
10	59	37,200	0	461,800	449,933	5.72	1,321,077	37.12	
11	60	37,200	0	530,910	522,996	6.73	1,390,187	32.51	
12	61	37,200	0	605,465	601,512	7.52	1,464,742	28.92	
13	62	37,200	0	688,324	688,324	8.22	1,547,601	26.12	
14	63	37,200	0	777,711	777,711	8.67	1,636,988	23.87	
15	64	37,200	0	874,139	874,139	9.05	1,733,416	22.04	
16	65	37,200	0	978,163	978,163	9.38	1,837,440	20.54	
17	66	37,200	0	1,090,382	1,090,382	9.66	1,949,659	19.29	
18	67	37,200	0	1,210,980	1,210,980	9.90	2,070,257	18.25	
19	68	37,200	0	1,340,423	1,340,423	10.10	2,199,700	17.38	
20	69	37,200	0	1,479,287	1,479,287	10.28	2,338,564	16.64	
21	70	0	140,000	1,593,002	1,446,002	10.48	1,684,953	12.32	
22	71	0	140,000	1,714,040	1,412,690	10.66	1,635,515	12.17	
23	72	0	140,000	1,842,932	1,379,515	10.82	1,582,237	12.04	
24	73	0	140,000	1,980,269	1,346,681	10.98	1,524,905	11.93	
25	74	0	140,000	2,126,703	1,314,435	11.12	1,463,305	11.84	
26	75	0	140,000	2,282,992	1,283,111	11.26	1,397,260	11.75	
27	76	0	140,000	2,449,384	1,252,509	11.39	1,374,978	11.86	
28	77	0	140,000	2,626,527	1,222,808	11.51	1,354,135	11.97	
29	78	0	140,000	2,815,103	1,194,198	11.63	1,334,953	12.07	
30	79	0	140,000	3,015,837	1,166,887	11.75	1,317,679	12.17	
		744,000	1,400,000						

30 Year Summary

Cum. Payments	744,000
Cum. Policy Loan Proceeds	1,400,000
Cash Value	1,166,887
Death Benefit	1,317,679

*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: Jennifer Thompson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 40.00%	Indexed UL Interest Rate 6.85%	Initial Payment 37,200	Initial Death Benefit 859,277					
Year	Female Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum 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	80	0	140,000	3,229,485	1,141,087	11.86	1,302,562	12.27		
32	81	0	140,000	3,456,779	1,116,961	11.96	1,289,800	12.36		
33	82	0	140,000	3,698,504	1,094,696	12.07	1,279,621	12.45		
34	83	0	140,000	3,955,348	1,074,349	12.17	1,272,116	12.54		
35	84	0	140,000	4,228,116	1,056,067	12.26	1,267,473	12.62		
36	85	0	140,000	4,517,585	1,039,933	12.35	1,265,813	12.70		
37	86	0	140,000	4,824,759	1,026,225	12.44	1,267,463	12.78		
38	87	0	140,000	5,150,504	1,015,044	12.53	1,272,569	12.85		
39	88	0	140,000	5,495,494	1,006,260	12.60	1,281,035	12.92		
40	89	0	140,000	5,860,494	999,799	12.68	1,292,824	12.99		
41	90	0	140,000	6,246,175	995,445	12.75	1,307,753	13.05		
42	91	0	140,000	6,659,091	998,825	12.82	1,265,189	13.05		
43	92	0	140,000	7,102,620	1,012,340	12.89	1,225,419	13.06		
44	93	0	140,000	7,580,965	1,039,171	12.97	1,190,791	13.08		
45	94	0	140,000	8,099,245	1,083,362	13.04	1,164,354	13.10		
46	95	0	140,000	8,663,723	1,150,046	13.12	1,150,046	13.12		
47	96	0	140,000	9,267,559	1,231,197	13.20	1,231,197	13.20		
48	97	0	140,000	9,913,597	1,328,417	13.28	1,328,417	13.28		
49	98	0	140,000	10,604,894	1,443,455	13.35	1,443,455	13.35		
50	99	0	140,000	11,344,733	1,578,222	13.42	1,578,222	13.42		

744,000 4,200,000

50 Year Summary

Cum. Payments	744,000
Cum. Policy Loan Proceeds	4,200,000
Cash Value	1,578,222
Death Benefit	1,578,222

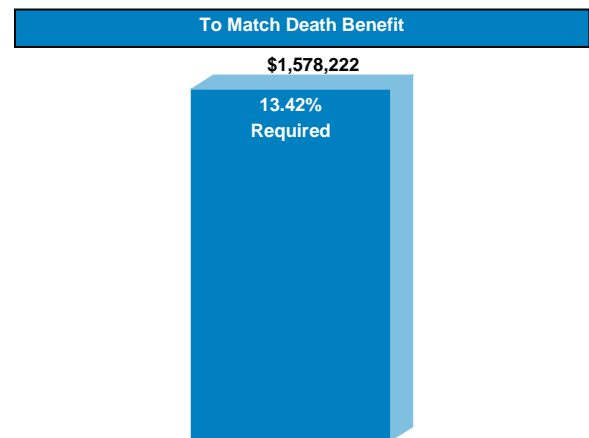
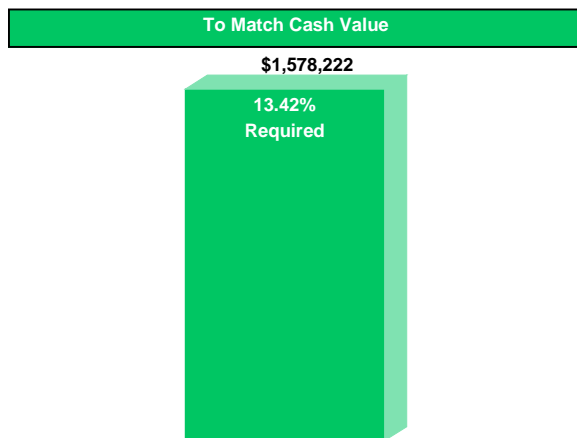
*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Matching Policy Values at Age 99 (Year 50)

Female	Income	Indexed UL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
50	40.00%	6.85%	37,200	859,277

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 50 Years.

	Hypothetical Taxable Alternative
To match Cash Value of: \$1,578,222	13.42%
To match Death Benefit of: \$1,578,222	13.42%



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(A)) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

*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.