

A Tax-Advantaged Life Insurance and Retirement Plan

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

Introduction to Life Plan

As the years pass and retirement edges closer, planning for desired levels of income may seem like an imposing task. But every day you wait only amplifies the problem.

One important way to plan effectively is to take full advantage of an employer-sponsored 401(k) plan or a personal IRA. However, these devices have government restricted contribution limits so relying on them solely may cause you to fall short of your retirement goals. Consequently, a large portion of your retirement income must come from personal savings.

Private savings can include stocks, bonds, mutual funds, annuities, and life insurance. And life insurance can be particularly valuable since it does the double duty of protecting your family while you are building your long-term savings.

Life Plan is a life insurance strategy that emphasizes death benefit and pre-retirement cash accumulation while also providing a source of retirement income. Following is a summary of the accompanying life insurance illustration prepared for Laura Lake Johnson, age 35.

Pre-Retirement Accumulation (Based on Current Assumptions)

Initial Life Insurance Death Benefit	\$1,087,792
Annual Premium Illustrated	\$25,000
Number of Premium Payments Illustrated	5
Total Premiums Illustrated	\$125,000
Cash Value* at Retirement	\$660,653
Life Insurance Death Benefit at Retirement	\$1,748,445

Retirement Distributions (Based on Current Assumptions)

Illustrated Retirement Age	65
Annual Policy Distribution	\$60,000
Number of Annual Policy Distributions	25
Total Policy Distributions	\$1,500,000
Cash Value* at Age 90	\$580,094
Death Benefit at Age 90	\$759,439

Premium payments are subject to certain policy and IRS limitations and must be sufficient to keep your policy in force. Under current tax laws, policy values accumulate on a tax deferred basis. Policy loans and withdrawals decrease the death benefit and affect policy value accumulation. Withdrawals in excess of total premiums paid are taxable.

*This illustration assumes the nonguaranteed values 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.

Summary of Indexed Universal Life Values

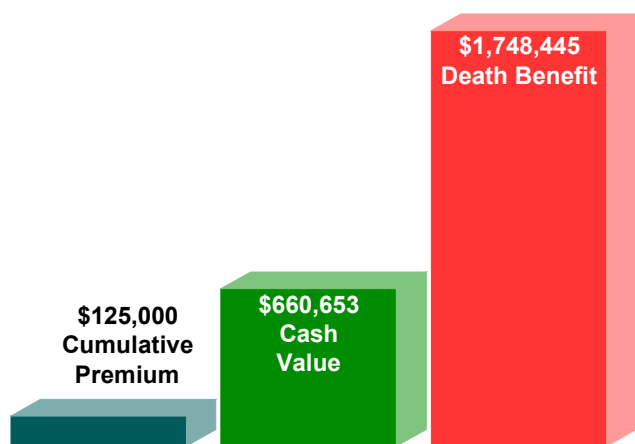
Illustrated Retirement Age	Indexed UL Interest Rate	Initial Premium	Initial Death Benefit
65	6.90%	25,000	1,087,792

Tax Deferred Accumulation

Year	Female Age	(1) Annual Premium*	(2) Year End Accum Value**	(3) Year End Cash Value**	(4) Year End Death Benefit
1	35	25,000	22,567	311	1,110,359
2	36	25,000	46,854	24,782	1,134,646
3	37	25,000	73,006	51,130	1,160,798
4	38	25,000	101,182	79,503	1,188,974
5	39	25,000	131,533	110,049	1,219,325
10	44	0	176,566	166,047	1,264,358
15	49	0	241,902	241,902	1,329,694
20	54	0	336,081	336,081	1,423,873
25	59	0	472,762	472,762	1,560,554
30	64	0	660,653	660,653	1,748,445
		125,000			

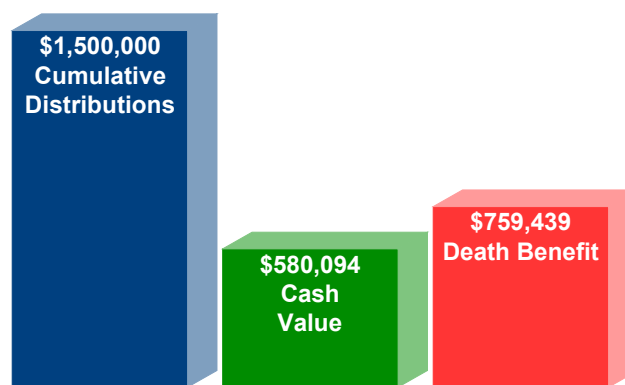
*Premiums are level for the first 5 pre-retirement years.

Summary of Pre-Retirement Years (Based on Current Assumptions)



Pay \$125,000 in premiums in pre-retirement years, and, by age 65, accumulate \$660,653 of cash value** with \$1,748,445 of death benefit protection.

Summary of Retirement Years (Based on Current Assumptions)



Pay no more premiums, take cash distributions starting at age 65 of \$60,000 a year for 25 years, and maintain death benefit protection which, by age 90, is illustrated to be \$759,439 with \$580,094 of cash value.**

**This illustration assumes the nonguaranteed values 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.

Preface

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

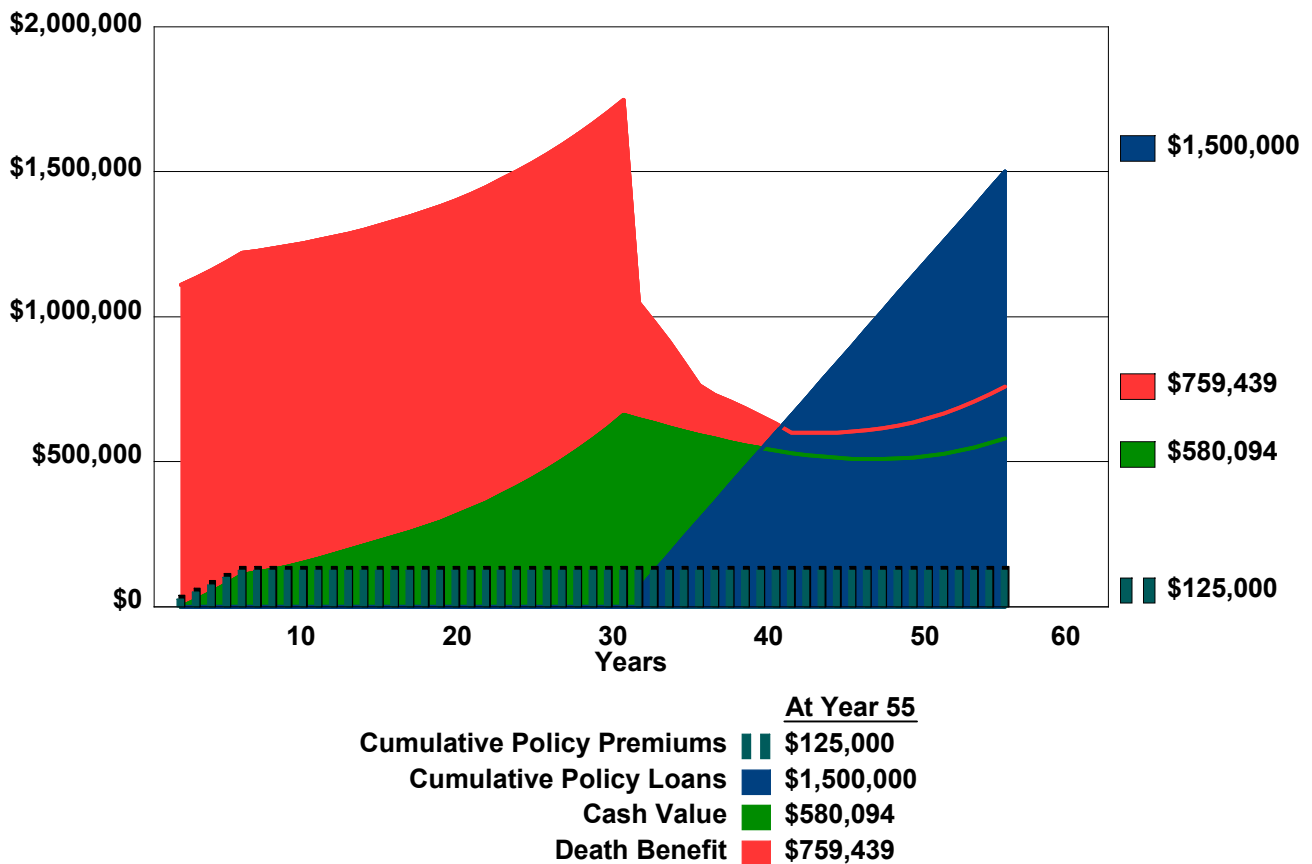
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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: Laura Lake Johnson

Illustration of Values of Indexed Universal Life

		Income Tax Rate 30.00%	Indexed UL Interest Rate 6.90%	Initial Payment 25,000	Initial Death Benefit 1,087,792			
Year	Female Age	(1) Policy Premium	(2) 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	35	25,000	0	22,567	311	-98.76	1,110,359	6202.05
2	36	25,000	0	46,854	24,782	-38.59	1,134,646	750.78
3	37	25,000	0	73,006	51,130	-17.97	1,160,798	315.12
4	38	25,000	0	101,182	79,503	-8.97	1,188,974	185.34
5	39	25,000	0	131,533	110,049	-4.22	1,219,325	126.72
6	40	0	0	139,395	118,129	-1.41	1,227,187	94.91
7	41	0	0	147,800	126,751	0.40	1,235,592	75.35
8	42	0	0	156,779	139,233	2.58	1,244,571	62.28
9	43	0	0	166,359	152,326	4.08	1,254,151	52.99
10	44	0	0	176,566	166,047	5.14	1,264,358	46.09
11	45	0	0	187,429	180,412	5.92	1,275,221	40.79
12	46	0	0	198,970	195,467	6.50	1,286,762	36.59
13	47	0	0	212,436	212,436	7.02	1,300,228	33.20
14	48	0	0	226,735	226,735	7.24	1,314,527	30.41
15	49	0	0	241,902	241,902	7.41	1,329,694	28.07
16	50	0	0	257,977	257,977	7.56	1,345,769	26.09
17	51	0	0	275,326	275,326	7.69	1,363,118	24.39
18	52	0	0	294,053	294,053	7.82	1,381,845	22.92
19	53	0	0	314,265	314,265	7.94	1,402,057	21.64
20	54	0	0	336,081	336,081	8.04	1,423,873	20.51
21	55	0	0	359,629	359,629	8.15	1,447,421	19.52
22	56	0	0	385,044	385,044	8.24	1,472,836	18.63
23	57	0	0	412,412	412,412	8.33	1,500,204	17.84
24	58	0	0	441,632	441,632	8.41	1,529,424	17.13
25	59	0	0	472,762	472,762	8.48	1,560,554	16.49
26	60	0	0	505,695	505,695	8.54	1,593,487	15.91
27	61	0	0	540,833	540,833	8.60	1,628,625	15.38
28	62	0	0	578,285	578,285	8.65	1,666,077	14.90
29	63	0	0	618,185	618,185	8.69	1,705,977	14.47
30	64	0	0	660,653	660,653	8.73	1,748,445	14.07
		125,000	0					

30 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	0
Cash Value	660,653
Death Benefit	1,748,445

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31	65	0	60,000	709,354	646,354	8.80	1,048,139	11.16			
32	66	0	60,000	761,274	632,124	8.86	981,989	10.79			
33	67	0	60,000	816,702	618,095	8.93	912,532	10.45			
34	68	0	60,000	875,959	604,421	8.99	839,601	10.13			
35	69	0	60,000	939,416	591,301	9.05	763,024	9.84			
36	70	0	60,000	1,007,512	578,992	9.12	730,119	9.76			
37	71	0	60,000	1,080,428	567,482	9.18	707,938	9.73			
38	72	0	60,000	1,158,185	556,591	9.25	683,991	9.70			
39	73	0	60,000	1,241,172	546,499	9.31	658,204	9.68			
40	74	0	60,000	1,329,838	537,430	9.37	630,519	9.65			
41	75	0	60,000	1,424,689	529,661	9.43	600,896	9.63			
42	76	0	60,000	1,525,680	522,901	9.49	599,185	9.68			
43	77	0	60,000	1,633,189	517,272	9.55	598,931	9.74			
44	78	0	60,000	1,747,609	512,896	9.60	600,276	9.79			
45	79	0	60,000	1,869,353	509,904	9.66	603,372	9.84			
46	80	0	60,000	1,998,844	508,422	9.71	608,365	9.89			
47	81	0	60,000	2,136,501	508,558	9.76	615,383	9.93			
48	82	0	60,000	2,282,768	510,428	9.81	624,567	9.98			
49	83	0	60,000	2,438,102	514,145	9.85	636,050	10.02			
50	84	0	60,000	2,602,967	519,812	9.90	649,960	10.06			
51	85	0	60,000	2,777,825	527,512	9.94	666,403	10.10			
52	86	0	60,000	2,963,184	537,355	9.98	685,515	10.14			
53	87	0	60,000	3,159,522	549,402	10.02	707,378	10.18			
54	88	0	60,000	3,367,275	563,649	10.06	732,013	10.21			
55	89	0	60,000	3,586,901	580,094	10.09	759,439	10.24			
		125,000	1,500,000								

55 Year Summary

Cum. Payments	125,000
Cum. Policy Loan Proceeds	1,500,000
Cash Value	580,094
Death Benefit	759,439

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