

A Life Insurance and Retirement Plan

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

Insured: Joe Jordan

Preface

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

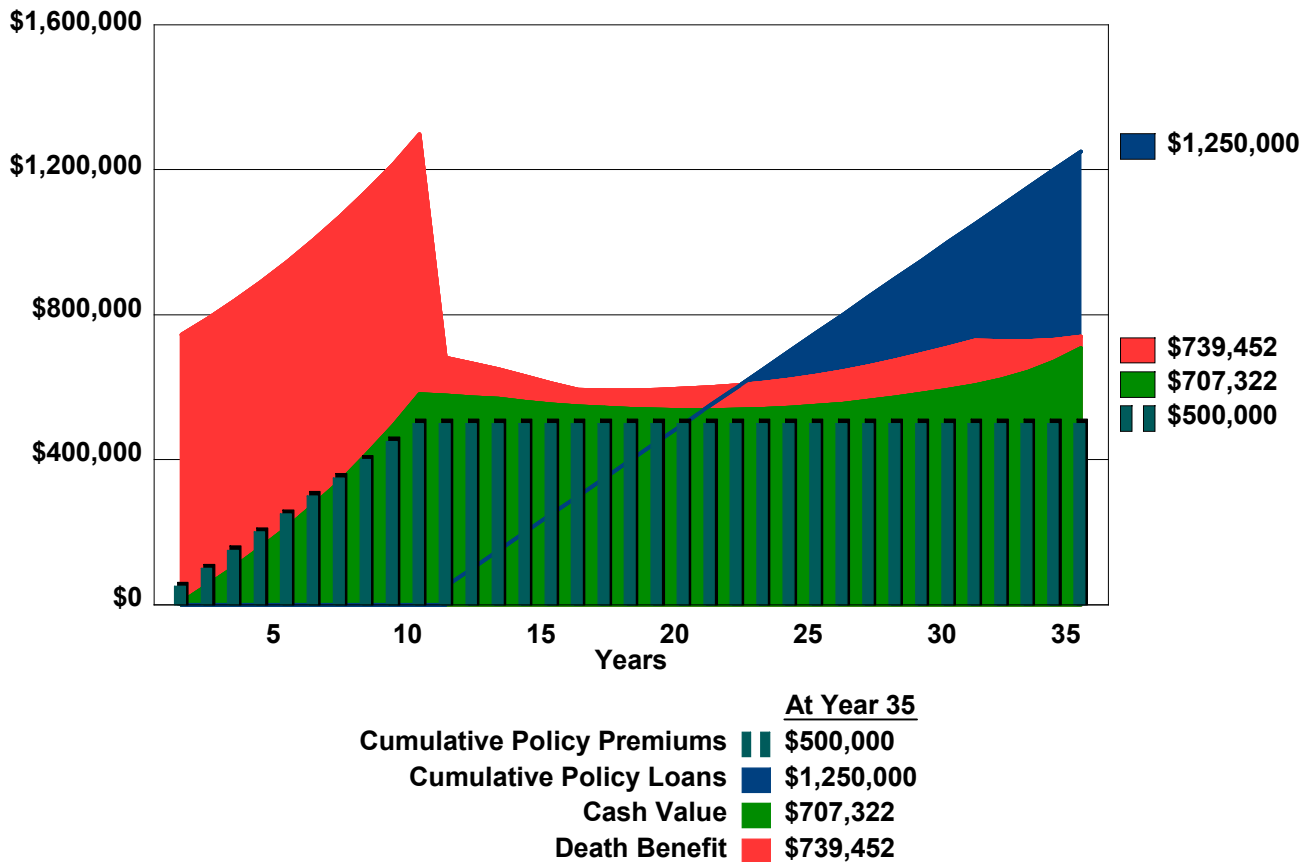
To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy loan proceeds.

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 Universal Life

		Income Tax Rate 35.00%	Indexed UL Interest Rate 6.90%	Initial Payment 50,000	Initial Death Benefit 701,198				
Year	Male Age	(1) Policy Premium	(2) Retirement Cash Flow 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	60	50,000	0	42,703	7,292	-85.42	743,901	2135.08	
2	61	50,000	0	88,326	53,855	-34.80	789,524	385.39	
3	62	50,000	0	137,044	103,513	-17.43	838,242	177.36	
4	63	50,000	0	189,038	156,453	-9.58	890,236	107.46	
5	64	50,000	0	244,861	213,230	-5.26	946,059	74.20	
6	65	50,000	0	304,840	274,163	-2.57	1,006,038	55.37	
7	66	50,000	0	369,333	339,623	-0.75	1,070,531	43.54	
8	67	50,000	0	438,725	413,966	1.17	1,139,923	35.58	
9	68	50,000	0	513,361	493,552	2.83	1,214,559	29.96	
10	69	50,000	0	595,769	580,917	4.17	1,296,967	25.89	
11	70	0	50,000	638,613	576,212	5.37	681,905	9.05	
12	71	0	50,000	684,496	571,921	6.24	665,856	8.96	
13	72	0	50,000	733,446	567,940	6.90	648,619	8.89	
14	73	0	50,000	785,720	559,439	7.32	630,154	8.83	
15	74	0	50,000	841,588	551,492	7.67	610,403	8.77	
16	75	0	50,000	903,900	546,800	8.02	591,995	8.77	
17	76	0	50,000	970,284	542,829	8.33	591,343	9.03	
18	77	0	50,000	1,040,998	539,670	8.60	591,719	9.27	
19	78	0	50,000	1,116,320	537,425	8.84	593,241	9.48	
20	79	0	50,000	1,196,551	536,212	9.06	596,039	9.67	
21	80	0	50,000	1,281,994	536,138	9.26	600,237	9.85	
22	81	0	50,000	1,372,881	537,231	9.45	605,875	10.01	
23	82	0	50,000	1,469,509	539,577	9.62	613,053	10.16	
24	83	0	50,000	1,572,168	543,239	9.78	621,848	10.29	
25	84	0	50,000	1,681,102	548,227	9.93	632,282	10.42	
26	85	0	50,000	1,796,477	554,459	10.06	644,283	10.54	
27	86	0	50,000	1,918,754	562,135	10.19	658,072	10.65	
28	87	0	50,000	2,048,184	571,234	10.30	673,643	10.75	
30	89	0	50,000	2,329,095	593,133	10.50	709,587	10.92	
35	94	0	50,000	3,212,995	707,322	10.95	739,452	11.03	
		500,000	1,250,000						

35 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	1,250,000
Cash Value	707,322
Death Benefit	739,452

*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.

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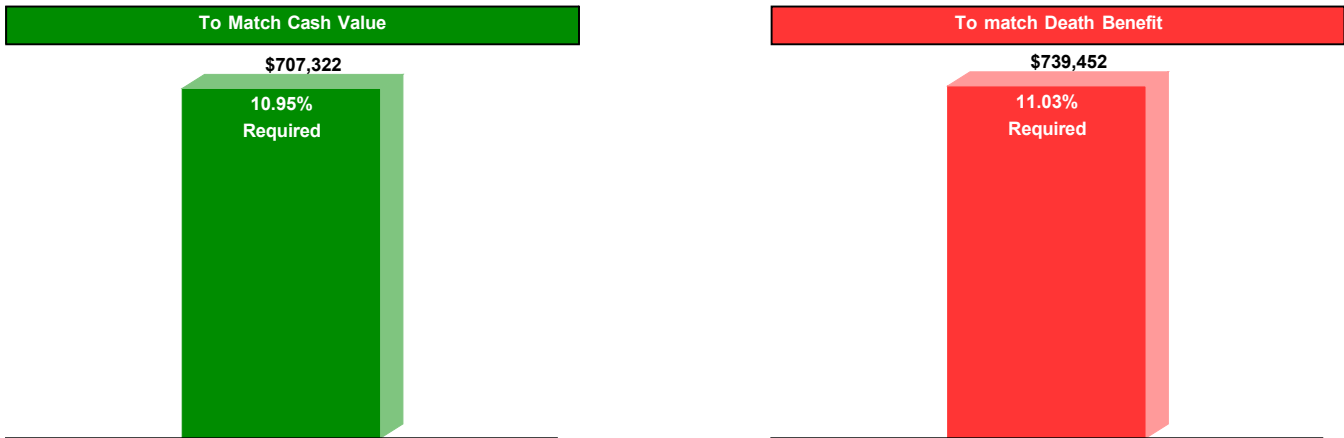
Insured: Joe Jordan

Matching Policy Values at Age 94 (Year 35)

Male	Income	Indexed UL	Initial	Initial
Age	Tax Rate	Interest Rate	Payment	Death Benefit
60	35.00%	6.90%	50,000	701,198

Gross Interest Rate Required on a Hypothetical Taxable Investment to Match Indexed Universal Life Policy Values over 35 Years.

	Hypothetical Taxable Alternative
To match Cash Value of: \$707,322	10.95%
To match Death Benefit of: \$739,452	11.03%



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.

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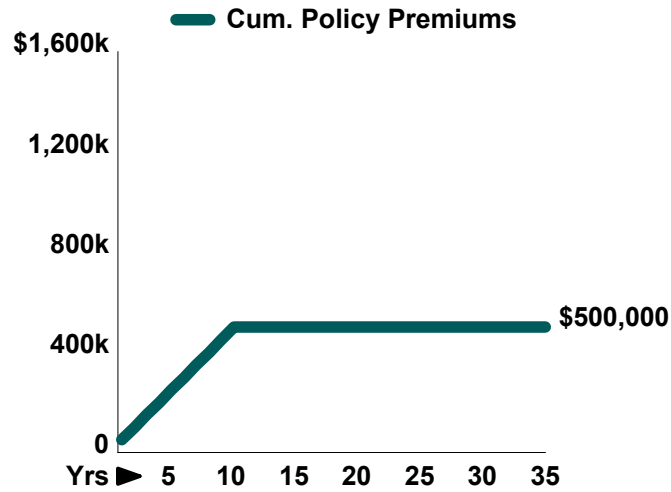
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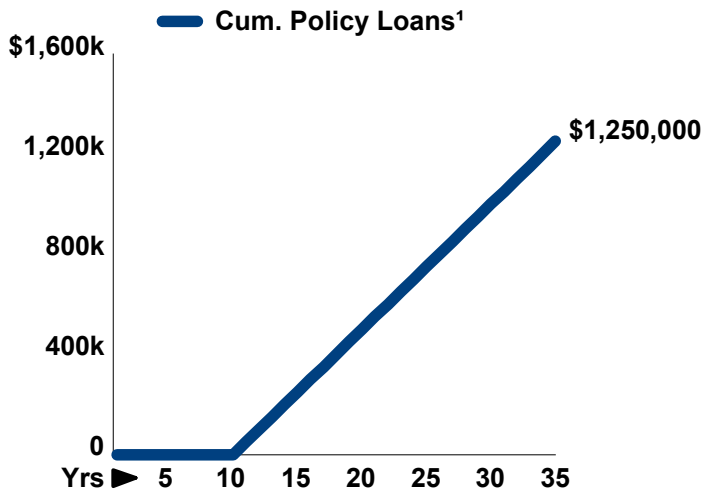
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35 Year Analysis

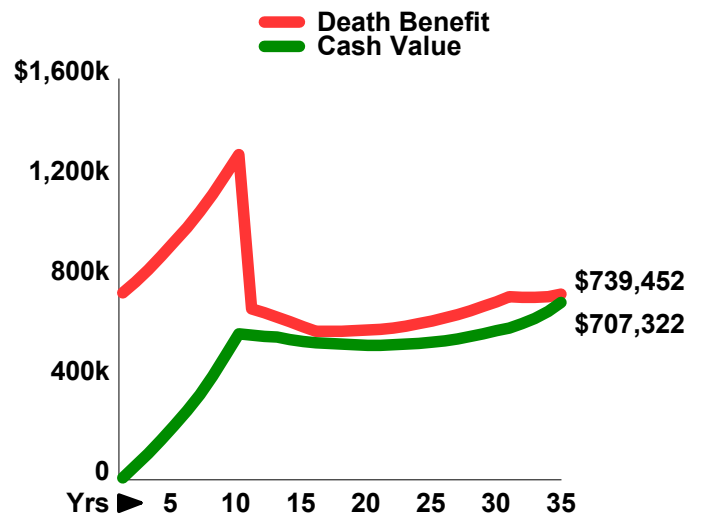
Payments



Cash Flow



Policy Values



¹For Retirement Cash Flow .