

The Private Retirement Plan

For: Tony Jamison



***"It's not how much money you make,
but how much money you keep."***

Peter Lynch

Presented By:

[Licensed user's name appears here]

Tony Jamison's Private Retirement Plan Using Indexed Universal Life

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

Insured: Tony Jamison

Preface

Employer: Town and Country Auto Group
S Corporation

Of all the strategies available for an employer to provide unique benefits for selected executives, a bonus used to pay the premium for an executive-owned cash value life insurance policy is highly rewarding yet very simple to implement and administer.

There are two categories of this benefit plan:

Plans with Unrestricted Access

This executive owns the policy and has no restriction on access to plan values.

Plans with Deferred Access

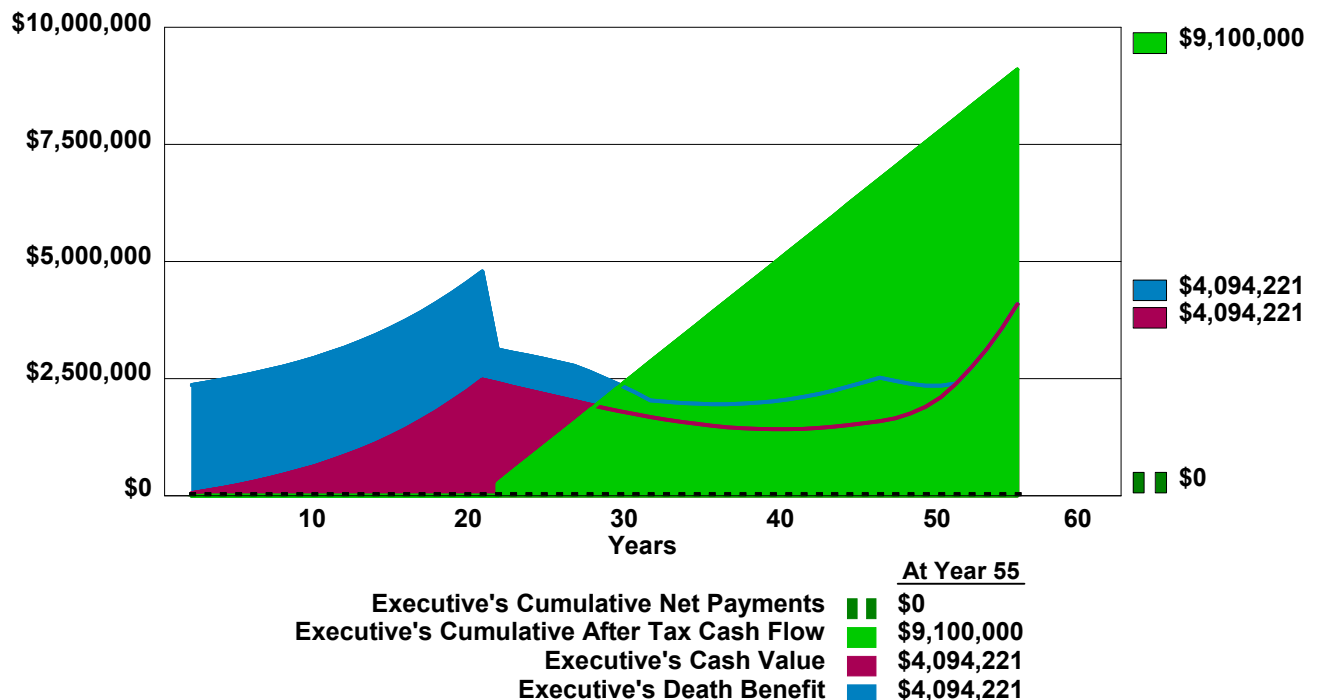
This plan includes an "endorsement of ownership rights" in which the executive agrees to make no loans or withdrawals on the policy without the employer's consent or until a specific date or event occurs -- such as retirement.

These plans have the following features:

1. Employer can pick and choose which executives to include;
2. No regulatory approval required;
3. Employer can deduct its funding costs;

4. Executive has tax free access to cash values through policy loans (the Deferred Access variation limits this feature);
5. Income tax free death benefits for the executive's family;
6. Any size business can establish a plan;
7. Types of business entities:
C corporations and tax exempt organizations: The plan is suitable for any executive.
S corporations, LLCs, and Partnerships: The plan is suitable for any non-owner executive.
8. Advance of death benefits in certain adverse health circumstances - as defined in the policy.

This compensation plan has a considerable amount of financial leverage that is particularly evident in the accompanying presentation.



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.

Tony Jamison's Private Retirement Plan Using Indexed Universal Life

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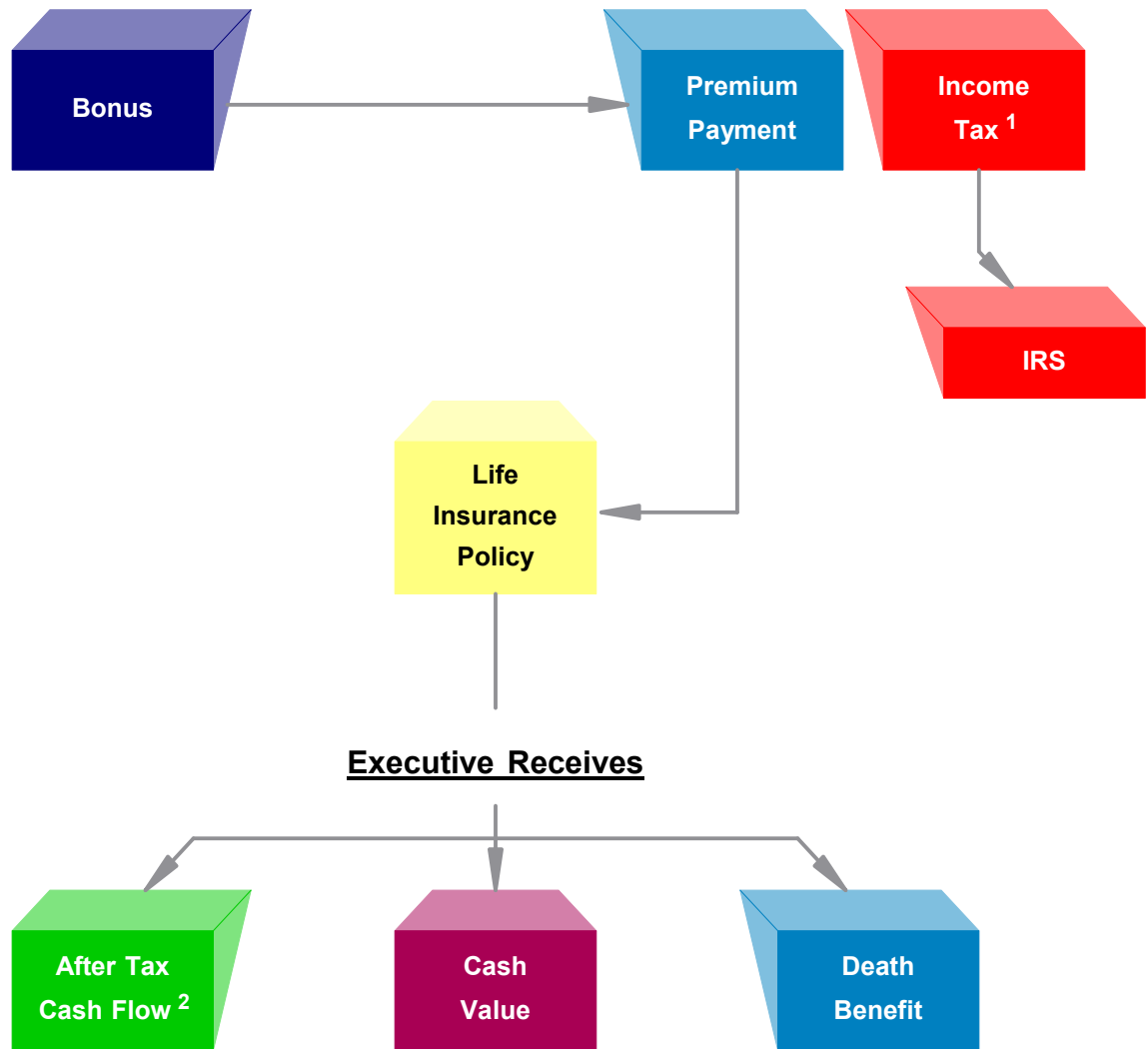
Insured: Tony Jamison

Flow Chart

Employer: Town and Country Auto Group
S Corporation

Employer Pays

Executive Pays



¹Due on the bonus received.

²For Retirement Income.

Tony Jamison's Private Retirement Plan Using Indexed Universal Life

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Summary of Costs and Benefits



Employer: Town and Country Auto Group
S Corporation

Employer's Tax Bracket 40.00% Executive's Tax Bracket 32.00% Indexed UL Interest Rate 6.50% Initial Payment 68,000 Initial Death Benefit 2,313,016

Yr	Male Age	Employer's Costs		Executive's Costs					Executive's Values		
		(1) Bonus to the Executive	(2) Cost of the Bonus (Net Payment)	(3) Policy Premium	(4) Bonus from Employer	(5) Income Tax on Column (4)	(6) After Tax Policy Cash Flow	(7) Executive's Net Payment	(8) Retirement Income After Tax Cash Flow	(9) Year End Cash Value*	(10) Death Benefit
1	45	100,000	60,000	68,000	100,000	32,000	0	0	0	52,753	2,365,769
2	46	100,000	60,000	100,000	100,000	32,000	32,000	0	0	106,697	2,419,713
3	47	100,000	60,000	100,000	100,000	32,000	32,000	0	0	164,674	2,477,690
4	48	100,000	60,000	100,000	100,000	32,000	32,000	0	0	227,583	2,540,599
5	49	100,000	60,000	100,000	100,000	32,000	32,000	0	0	295,824	2,608,840
6	50	100,000	60,000	100,000	100,000	32,000	32,000	0	0	369,825	2,682,841
7	51	100,000	60,000	100,000	100,000	32,000	32,000	0	0	450,052	2,763,068
8	52	100,000	60,000	100,000	100,000	32,000	32,000	0	0	537,003	2,850,019
9	53	100,000	60,000	100,000	100,000	32,000	32,000	0	0	631,219	2,944,235
10	54	100,000	60,000	100,000	100,000	32,000	32,000	0	0	737,578	3,050,594
11	55	100,000	60,000	100,000	100,000	32,000	32,000	0	0	852,730	3,165,746
12	56	100,000	60,000	100,000	100,000	32,000	32,000	0	0	977,375	3,290,391
13	57	100,000	60,000	100,000	100,000	32,000	32,000	0	0	1,116,555	3,429,571
14	58	100,000	60,000	100,000	100,000	32,000	32,000	0	0	1,267,113	3,580,129
15	59	100,000	60,000	100,000	100,000	32,000	32,000	0	0	1,429,596	3,742,612
16	60	100,000	60,000	100,000	100,000	32,000	32,000	0	0	1,609,634	3,922,650
17	61	100,000	60,000	100,000	100,000	32,000	32,000	0	0	1,803,564	4,116,580
18	62	100,000	60,000	100,000	100,000	32,000	32,000	0	0	2,012,341	4,325,357
19	63	100,000	60,000	100,000	100,000	32,000	32,000	0	0	2,236,898	4,549,914
20	64	100,000	60,000	100,000	100,000	32,000	32,000	0	0	2,478,367	4,791,383
21	65	0	0	0	0	0	0	0	260,000	2,401,962	3,119,284
22	66	0	0	0	0	0	0	0	260,000	2,325,288	3,055,299
23	67	0	0	0	0	0	0	0	260,000	2,248,577	2,989,151
24	68	0	0	0	0	0	0	0	260,000	2,172,072	2,920,766
25	69	0	0	0	0	0	0	0	260,000	2,095,910	2,849,914
26	70	0	0	0	0	0	0	0	260,000	2,020,350	2,776,469
27	71	0	0	0	0	0	0	0	260,000	1,946,466	2,647,287
28	72	0	0	0	0	0	0	0	260,000	1,874,924	2,509,032
29	73	0	0	0	0	0	0	0	260,000	1,806,533	2,361,266
30	74	0	0	0	0	0	0	0	260,000	1,742,267	2,203,588
		2,000,000	1,200,000	1,968,000	2,000,000	640,000	608,000	0	2,600,000		

30 Year Summary

Employer's Cumulative Net Payments	1,200,000
Executive's Cumulative Net Payments	0
Executive's Cum. A/T Retirement Income	2,600,000
Cash Value	1,742,267
Executive's Death Benefit	2,203,588

*This illustration assumes that the currently illustrated, non-guaranteed 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: Tony Jamison

Summary of Costs and Benefits

Employer: Town and Country Auto Group
S Corporation

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Yr	Male Age	Employer's Costs		Executive's Costs					Executive's Values		
		(1) Bonus to the Executive	(2) Cost of the Bonus (Net Payment)	(3) Policy Premium	(4) Bonus from Employer	(5) Income Tax on Column (4)	(6) After Tax Policy Cash Flow	(7) Executive's Net Payment	(8) Retirement Income After Tax Cash Flow	(9) Year End Cash Value*	(10) Death Benefit
31	75	0	0	0	0	0	0	0	260,000	1,683,312	2,035,649
32	76	0	0	0	0	0	0	0	260,000	1,628,586	2,005,246
33	77	0	0	0	0	0	0	0	260,000	1,578,708	1,981,285
34	78	0	0	0	0	0	0	0	260,000	1,534,326	1,964,516
35	79	0	0	0	0	0	0	0	260,000	1,496,141	1,955,746
36	80	0	0	0	0	0	0	0	260,000	1,464,834	1,955,763
37	81	0	0	0	0	0	0	0	260,000	1,440,965	1,965,235
38	82	0	0	0	0	0	0	0	260,000	1,425,231	1,984,976
39	83	0	0	0	0	0	0	0	260,000	1,418,308	2,015,780
40	84	0	0	0	0	0	0	0	260,000	1,420,246	2,057,793
41	85	0	0	0	0	0	0	0	260,000	1,430,507	2,110,544
42	86	0	0	0	0	0	0	0	260,000	1,449,436	2,174,494
43	87	0	0	0	0	0	0	0	260,000	1,476,575	2,249,270
44	88	0	0	0	0	0	0	0	260,000	1,510,443	2,333,425
45	89	0	0	0	0	0	0	0	260,000	1,549,438	2,425,393
46	90	0	0	0	0	0	0	0	260,000	1,591,083	2,522,694
47	91	0	0	0	0	0	0	0	260,000	1,656,385	2,449,288
48	92	0	0	0	0	0	0	0	260,000	1,754,670	2,387,735
49	93	0	0	0	0	0	0	0	260,000	1,899,113	2,348,853
50	94	0	0	0	0	0	0	0	260,000	2,107,005	2,346,978
51	95	0	0	0	0	0	0	0	260,000	2,399,462	2,399,462
52	96	0	0	0	0	0	0	0	260,000	2,739,370	2,739,370
53	97	0	0	0	0	0	0	0	260,000	3,131,555	3,131,555
54	98	0	0	0	0	0	0	0	260,000	3,581,268	3,581,268
55	99	0	0	0	0	0	0	0	260,000	4,094,221	4,094,221
		2,000,000	1,200,000	1,968,000	2,000,000	640,000	608,000	0	9,100,000		

55 Year Summary

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Employer's Cumulative Net Payments	1,200,000
Executive's Cumulative Net Payments	0
Executive's Cum. A/T Retirement Income Cash Value	9,100,000
Executive's Death Benefit	4,094,221

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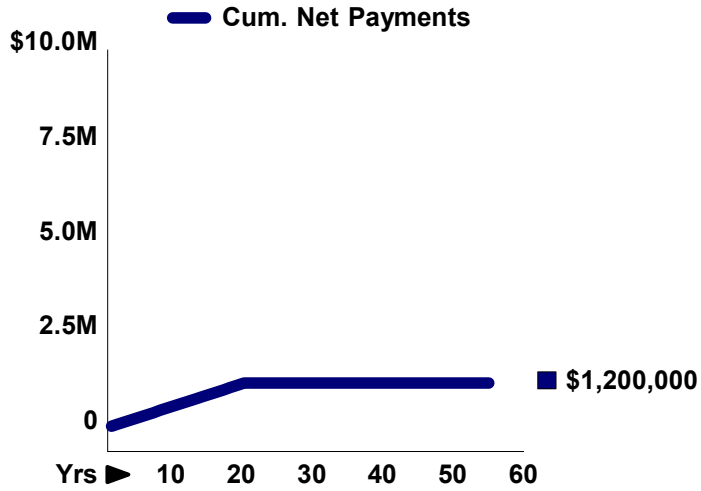
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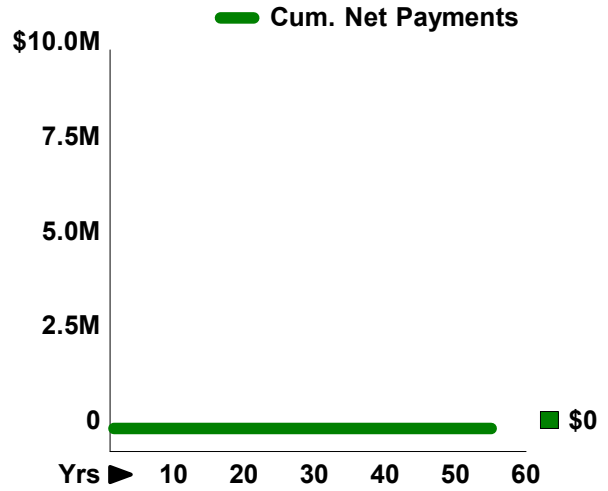
55 Year Analysis

Employer: Town and Country Auto Group
S Corporation

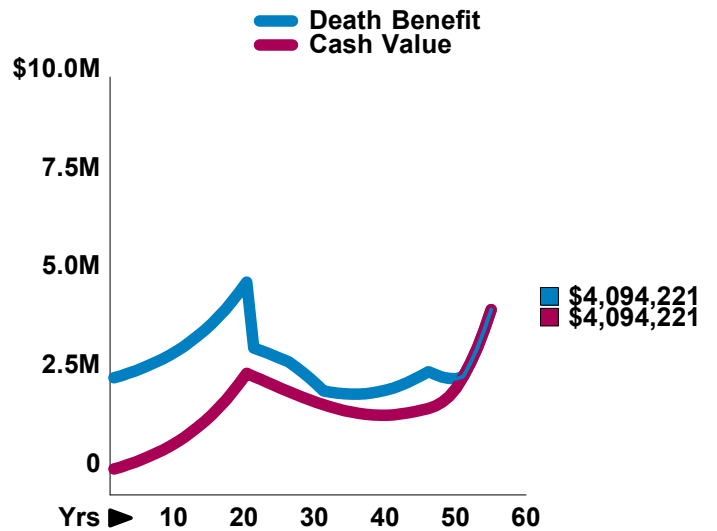
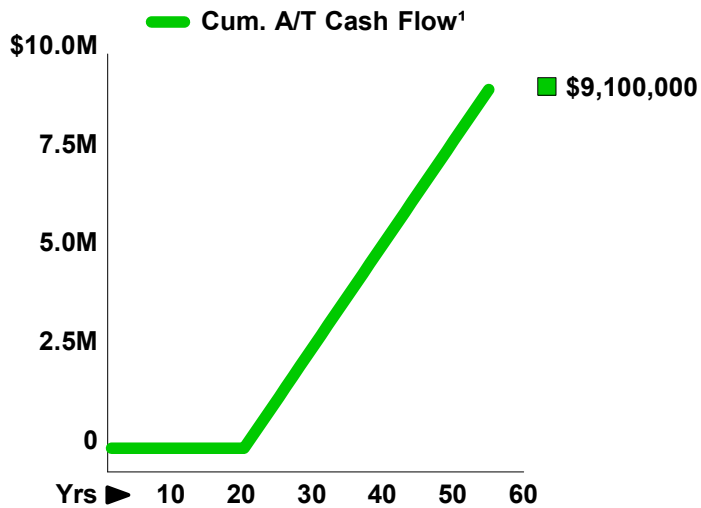
Employer's Costs



Executive's Costs



Executive's Values



¹For Retirement Income.