Plan Sponsor's Analysis of Key Executive Life Insurance Coverage

Analysis Page: 1 Presented By: [Licensed user's name appears here] Insured: Tom Hamilton
Date: [Current date appears here] Plan Sponsor: Acme Ford, LLC

Limited Liability Company

	Column (1) Growth Factor 7.50%	Column (2) Growth Factor 7.50%		Column (4) Growth Factor 6.00%	Column (5) Growth Factor 6.00%		
Ę	(1) Annual Net Sales With Current	(2) Annual Net Sales With Replacement	(3) Difference in Annual Net Sales	Current Executive's	(5) Replacement Executive's	(6) Difference in Compensation	(7) Loss Due to Death of Current Executive
Year	Executive†	Executive†	(1) - (2)	Compensation††	Compensation††	(4) - (5)	(3) - (6)
1	1,881,250	1,316,875	564,375	318,000	265,000	53,000	511,375
2	2,022,344	1,516,758	505,586	337,080	280,900	56,180	449,406
3	2,174,020	1,739,216	434,804	357,305	315,619	41,686	393,118
4	2,337,071	2,103,364	233,707	378,743	353,494	25,250	208,457
5	2,512,351	2,512,351	0	401,468	401,468	0	0
			1,738,472			176,116	1,562,356

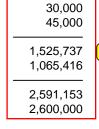
Analysis of Key Executive Coverage Required

Present Value* of Column (7) Loss
After Tax Cost of \$75,000 Signing Bonus
After Tax Cost of \$50,000 Relocation Package
After Tax Cost of \$75,000 for Executive Search Firm

Portion of Policy Death Benefit Allocated for Key Executive Coverage

Portion of Policy Death Benefit Allocated for Survivor Income Benefit**

Total Key Executive Coverage Required Key Executive Coverage Provided



1,405,737

45,000

^{*}Present value interest rate assumption: 5.00%

^{**}See attached Plan Sponsor's Analysis of Survivor Income Benefit

[†] See the report named Plan Sponsor's Analysis of Annual Net Sales.

^{††} See the report named Plan Sponsor's Analysis of Executive Compensation.

Plan Sponsor's Analysis of **Annual Net Sales** (gross sales less cost of goods sold)

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Insured: Tom Hamilton

Plan Sponsor: Acme Ford, LLC

Limited Liability Company

Current Executive				Replacement Executive		
(1)	(2)	(3)	(4)	(5) Annual	(6)	(7) Loss of
Annual Net Sales With Current Executive	Column (1) Growth Factor 7.50%	Percent of Sales Attributable to Current Executive	Annual Net Sales Attributable to Current Executive (2) x (3)	Percent of Column (4) Expected With Replacement Executive	Annual Net Sales Attributable to Replacement Executive (4) x (5)	Annual Net Sales from Loss of Current Executive (4) - (6)
5,000,000	5,375,000	35.00%	1,881,250	70.00%	1,316,875	564,375
5,000,000	5,778,125	35.00%	2,022,344	75.00%	1,516,758	505,586
5,000,000	6,211,484	35.00%	2,174,020	80.00%	1,739,216	434,804
5,000,000	6,677,346	35.00%	2,337,071	90.00%	2,103,364	233,707
5,000,000	7,178,147	35.00%	2,512,351	100.00%	2,512,351	0 1,738,472
	Annual Net Sales With Current Executive 5,000,000 5,000,000 5,000,000 5,000,000	(1) (2) Annual Net Sales With Current Executive 5,000,000 5,000,000 5,000,000 5,778,125 5,000,000 6,211,484 5,000,000 6,677,346	(1) (2) (3) Annual Net Sales With Column (1) Attributable to Current Executive 5,000,000 5,375,000 35.00% 5,000,000 5,778,125 35.00% 5,000,000 6,211,484 35.00% 5,000,000 6,677,346 35.00%	(1) (2) (3) (4) Annual Net Sales Sales Attributable Sales With Column (1) Attributable to Current Executive 7.50% Executive 7.50% Executive (2) x (3) 5,000,000 5,375,000 35.00% 1,881,250 5,000,000 5,778,125 35.00% 2,022,344 5,000,000 6,211,484 35.00% 2,174,020 5,000,000 6,677,346 35.00% 2,337,071	(1) (2) (3) (4) (5) Annual Net Sales Percent of Sales Annual Net Column (4) Percent of Sales Column (4) With Current Executive Growth Factor Factor Executive 4ttributable to Current Executive With Replacement Executive Executive 7.50% Executive (2) x (3) Executive 5,000,000 5,375,000 35.00% 1,881,250 70.00% 5,000,000 5,778,125 35.00% 2,022,344 75.00% 5,000,000 6,211,484 35.00% 2,174,020 80.00% 5,000,000 6,677,346 35.00% 2,337,071 90.00%	(1) (2) (3) (4) (5) (6) Annual Net Annual Net Sales Sales With Current Executive Fercutive Fercutive Fercutive Fercutive Fercent of Sales Attributable to Current Executive Fercutive Fercutive Fercutive Fercent of Sales Attributable to Current Executive Fercutive Fercent of Column (4) Sales Expected Attributable to Current Replacement Executive Fercutive Ferceutive Fercent of Column (4) Sales Fercent of Column (4) Fercent of

Plan Sponsor's Analysis of Executive Compensation (including expected bonuses and the cost of all Employer-paid benefits)

Analysis Page: 3 Presented By: [Licensed user's name appears here]

Date: [Current date appears here]

Insured: Tom Hamilton Plan Sponsor: Acme Ford, LLC

Limited Liability Company

	Current E	Executive	Replacement Executive		
	(1)	(2)	(3)	(4)	
Year	Current Executive's Compensation	Column (1) Growth Factor 6.00%	Replacement Executive's Compensation	Column (3) Growth Factor 6.00%	
1	300,000	318,000	250,000	265,000	
2	300,000	337,080	250,000	280,900	
3	300,000	357,305	265,000	315,619	
4	300,000	378,743	280,000	353,494	
5	300,000	401,468	300,000	401,468	

(5)
Difference
in
Compensation
(2) - (4)
53,000
56,180
41,686
25,250
0
176,116

Plan Sponsor's Analysis of Survivor Income Benefit

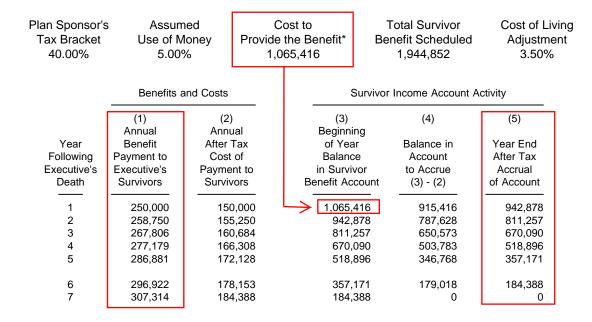
Executive Trifecta Using Indexed Universal Life

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Date: [Current date appears here]

For the Beneficiaries of: Tom Hamilton
Plan Sponsor: Acme Ford, LLC

Limited Liability Company



1,944,852 1,166,911

*See Column (3), year 1. (Funding source is a portion of the proceeds from the Key Executive coverage.)

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor benefit shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

Column (2) = column (1) times (1-(tax bracket/100))

Column (4) = column (3) minus column (2)

Column (5) = column (4) plus the after tax interest credit