

TAXABLE INVESTMENT  
7.00% EARNINGS RATE



Total Outlay 20% **250,000**  
Total Premiums **1,250,000**  
Leverage Factor **5 to 1**

| Yr | Age | INCOME TO NET DEATH |         | PAYMENT & INCOME | POLICY VALUE | NET CASH VALUE | NET DEATH BENEFIT | PAYMENT & INCOME | PREMIUM FUNDING | POLICY VALUE | NET CASH VALUE | NET DEATH BENEFIT |
|----|-----|---------------------|---------|------------------|--------------|----------------|-------------------|------------------|-----------------|--------------|----------------|-------------------|
|    |     | AGE 100             | BENEFIT |                  |              |                |                   |                  |                 |              |                |                   |
| 1  | 35  | -50,000             | 52,450  | -50,000          | 43,132       | 11,637         | 1,058,132         | -50,000          | 50,000          | 39,664       | 0              | 1,739,664         |
| 2  | 36  | -50,000             | 107,470 | -50,000          | 91,768       | 60,790         | 1,106,768         | -50,000          | 50,000          | 84,568       | 32,684         | 1,784,568         |
| 3  | 37  | -50,000             | 165,186 | -50,000          | 143,853      | 113,393        | 1,158,853         | -50,000          | 50,000          | 132,615      | 81,598         | 1,832,615         |
| 4  | 38  | -50,000             | 225,730 | -50,000          | 199,667      | 169,724        | 1,214,667         | -50,000          | 50,000          | 184,080      | 133,930        | 1,884,080         |
| 5  | 39  | -50,000             | 289,241 | -50,000          | 259,488      | 230,073        | 1,274,488         | -50,000          | 50,000          | 239,228      | 189,962        | 1,939,228         |
| 6  | 40  | 0                   | 303,414 | 0                | 277,721      | 254,193        | 1,274,488         | 0                | 100,000         | 357,326      | 212,420        | 1,951,826         |
| 7  | 41  | 0                   | 318,281 | 0                | 297,249      | 279,598        | 1,274,488         | 0                | 100,000         | 483,663      | 237,298        | 1,966,861         |
| 8  | 42  | 0                   | 333,877 | 0                | 318,348      | 306,584        | 751,302           | 0                | 100,000         | 618,777      | 264,847        | 1,984,550         |
| 9  | 43  | 0                   | 350,237 | 0                | 340,946      | 335,069        | 780,766           | 0                | 100,000         | 763,286      | 295,334        | 2,005,177         |
| 10 | 44  | 0                   | 367,398 | 0                | 365,158      | 365,158        | 810,650           | 0                | 100,000         | 917,889      | 329,084        | 2,029,084         |
| 11 | 45  | 0                   | 385,401 | 0                | 391,108      | 391,108        | 840,882           | 0                | 100,000         | 1,085,471    | 358,782        | 2,058,782         |
| 12 | 46  | 0                   | 404,286 | 0                | 418,910      | 418,910        | 875,523           | 0                | 100,000         | 1,264,766    | 392,609        | 2,092,609         |
| 13 | 47  | 0                   | 424,096 | 0                | 448,692      | 448,692        | 910,844           | 0                | 100,000         | 1,456,574    | 430,948        | 2,130,948         |
| 14 | 48  | 0                   | 444,876 | 0                | 480,591      | 480,591        | 946,765           | 0                | 100,000         | 1,661,768    | 474,232        | 2,174,232         |
| 15 | 49  | 0                   | 466,675 | 0                | 514,764      | 514,764        | 983,199           | 0                | 100,000         | 1,881,296    | 522,946        | 2,234,926         |
| 16 | 50  | 0                   | 489,542 | 0                | 551,371      | 551,371        | 1,020,037         | 0                | 0               | 2,012,572    | 579,513        | 2,290,199         |
| 17 | 51  | 0                   | 513,530 | 0                | 590,592      | 590,592        | 1,051,254         | 0                | 0               | 2,153,053    | 641,176        | 2,320,558         |
| 18 | 52  | 0                   | 538,693 | 0                | 632,615      | 632,615        | 1,081,772         | 0                | 0               | 2,303,397    | 708,367        | 2,343,779         |
| 19 | 53  | 0                   | 565,089 | 0                | 677,641      | 677,641        | 1,111,332         | 0                | 0               | 2,464,301    | 781,544        | 2,358,696         |
| 20 | 54  | 0                   | 592,778 | 0                | 725,885      | 725,885        | 1,139,639         | 0                | 0               | 2,636,508    | 861,199        | 2,364,009         |
| 21 | 55  | 0                   | 621,824 | 0                | 777,577      | 777,577        | 1,166,365         | 0                | 0               | 2,820,818    | 947,867        | 2,358,276         |
| 22 | 56  | 0                   | 652,294 | 0                | 832,941      | 832,941        | 1,216,093         | 0                | 0               | 3,018,004    | 1,042,041      | 2,430,322         |
| 23 | 57  | 0                   | 684,256 | 0                | 892,250      | 892,250        | 1,266,996         | 0                | 0               | 3,229,015    | 1,144,374      | 2,500,560         |
| 24 | 58  | 0                   | 717,785 | 0                | 955,804      | 955,804        | 1,319,010         | 0                | 0               | 3,454,885    | 1,255,588      | 2,568,444         |
| 25 | 59  | 0                   | 752,956 | 0                | 1,023,920    | 1,023,920      | 1,372,052         | 0                | 0               | 3,696,714    | 1,376,456      | 2,633,339         |
| 26 | 60  | 0                   | 789,851 | 0                | 1,096,932    | 1,096,932      | 1,426,012         | 0                | 0               | 3,955,663    | 1,507,791      | 2,694,490         |
| 27 | 61  | 0                   | 828,554 | 0                | 1,175,142    | 1,175,142      | 1,504,181         | 0                | 0               | 4,232,760    | 1,650,255      | 2,835,427         |
| 28 | 62  | 0                   | 869,153 | 0                | 1,258,912    | 1,258,912      | 1,586,229         | 0                | 0               | 4,529,257    | 1,804,714      | 2,982,321         |
| 29 | 63  | 0                   | 911,741 | 0                | 1,348,641    | 1,348,641      | 1,672,315         | 0                | 0               | 4,846,532    | 1,972,139      | 3,135,307         |
| 30 | 64  | 0                   | 956,416 | 0                | 1,444,762    | 1,444,762      | 1,762,609         | 0                | 0               | 5,186,071    | 2,153,587      | 3,294,523         |
| 31 | 65  | 54,395              | 946,221 | 130,000          | 1,547,450    | 1,410,300      | 1,719,790         | 260,000          | 0               | 5,548,902    | 2,075,331      | 3,185,111         |
| 32 | 66  | 54,395              | 935,526 | 130,000          | 1,657,111    | 1,375,267      | 1,690,118         | 260,000          | 0               | 5,936,461    | 1,997,544      | 3,125,471         |
| 33 | 67  | 54,395              | 924,306 | 130,000          | 1,774,219    | 1,339,725      | 1,659,084         | 260,000          | 0               | 6,350,442    | 1,920,585      | 3,063,664         |
| 34 | 68  | 54,395              | 912,537 | 130,000          | 1,899,284    | 1,303,742      | 1,626,621         | 260,000          | 0               | 6,792,654    | 1,844,854      | 2,999,605         |
| 35 | 69  | 54,395              | 900,192 | 130,000          | 2,032,848    | 1,267,401      | 1,592,657         | 260,000          | 0               | 7,265,028    | 1,770,799      | 2,933,203         |
| 36 | 70  | 54,395              | 887,241 | 130,000          | 2,175,478    | 1,230,782      | 1,557,104         | 260,000          | 0               | 7,769,587    | 1,698,875      | 2,864,313         |
| 37 | 71  | 54,395              | 873,656 | 130,000          | 2,327,927    | 1,194,122      | 1,496,753         | 260,000          | 0               | 8,309,005    | 1,630,104      | 2,710,275         |
| 38 | 72  | 54,395              | 859,405 | 130,000          | 2,490,910    | 1,157,596      | 1,431,596         | 260,000          | 0               | 8,885,837    | 1,565,297      | 2,542,739         |
| 39 | 73  | 54,395              | 844,455 | 130,000          | 2,665,229    | 1,121,433      | 1,361,304         | 260,000          | 0               | 9,502,939    | 1,505,470      | 2,360,734         |
| 41 | 75  | 54,395              | 812,324 | 130,000          | 3,051,517    | 1,051,390      | 1,203,966         | 260,000          | 0               | 10,870,916   | 1,405,846      | 1,949,392         |
| 46 | 80  | 54,395              | 717,163 | 130,000          | 4,272,560    | 893,028        | 1,106,656         | 260,000          | 0               | 15,198,457   | 1,297,096      | 2,057,019         |
| 51 | 85  | 54,395              | 596,287 | 130,000          | 5,957,394    | 775,034        | 1,072,904         | 260,000          | 0               | 21,175,915   | 1,476,499      | 2,535,295         |
| 56 | 90  | 54,395              | 442,750 | 130,000          | 8,243,329    | 704,745        | 1,116,912         | 260,000          | 0               | 29,294,044   | 2,016,801      | 3,481,503         |
| 61 | 95  | 54,395              | 247,725 | 130,000          | 11,439,556   | 821,482        | 935,877           | 260,000          | 0               | 40,656,145   | 3,474,986      | 3,881,547         |
| 66 | 100 | 54,395              | 0       | 130,000          | 15,885,883   | 1,243,037      | 1,401,896         | 260,000          | 0               | 56,476,864   | 6,351,683      | 6,916,452         |

|                           | Taxable Investment | 5 Pay Only IUL      | PremiumLife™ Flex IUL |
|---------------------------|--------------------|---------------------|-----------------------|
| Total Outlay              | \$250,000          | \$250,000           | \$250,000             |
| Age 90 Death Benefit      | \$442,750          | \$1,116,912         | \$3,481,503           |
| Tax Equivalent IRR at 30% | 7.00%              | 10.38%              | 13.36%                |
| Annual Income             | \$54,395           | \$130,000 Tax Free  | \$260,000 Tax Free    |
|                           |                    | \$185,714 TE at 30% | \$371,429 TE at 30%   |

This PremiumLife™ design must be accompanied by a life insurance sales illustration. Rates and values are hypothetical projections, not guaranteed, and actual results will vary based on factors including policy charges, market environment, and annual changes in caps and rates. Loans and withdrawals will reduce the death benefit and the cash surrender value and may cause the policy to lapse. Lapse or surrender of a policy with a loan may cause the recognition of taxable income. The tax treatment of life insurance under federal tax law is subject to change. You should review the tax status of your policy with a knowledgeable tax or legal advisor each year. We make no warranties, express or implied as to the validity or completeness of this data. You should conduct your own independent assessment of the merits of pursuing this transaction and consult with your own professional advisors. Life Insurance is not a deposit at any bank, nor is it FDIC insured or insured by any government agency, bank or savings association.

**Loan Optimization Management** is a flexible strategy utilizing a combination of finance bank loans and policy loans to take advantage of changing loan rates.

**Design Goal Management** keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

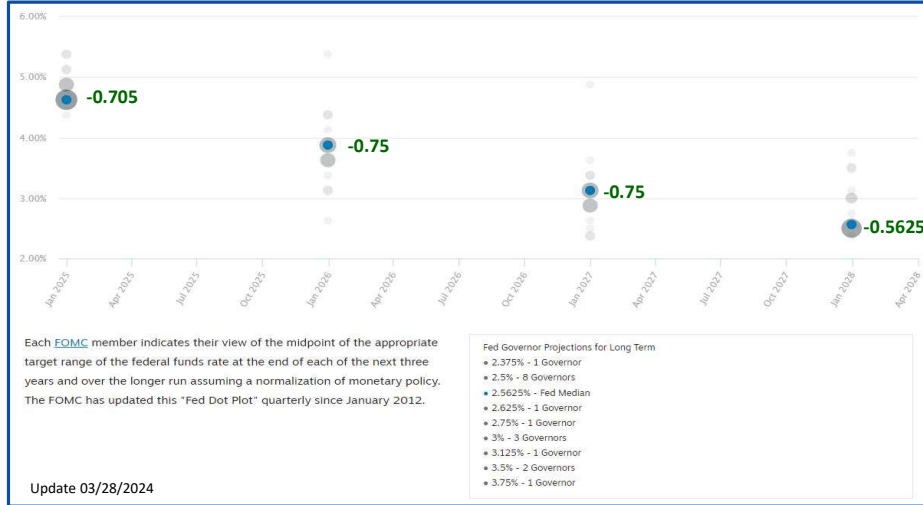
| Loan Funding |         | Plan Design |            | Forward Rates Q2 |            | Dot Plot Decrease |            |
|--------------|---------|-------------|------------|------------------|------------|-------------------|------------|
| Yr           | Loan    | Rate        | Cumulative | CMT +2.10        | Cumulative | Rate              | Cumulative |
| 1            | 0       | 5.50%       | 0          | 7.10%            | 0          | 7.10%             | 0          |
| 2            | 0       | 5.50%       | 0          | 5.85%            | 0          | 6.40%             | 0          |
| 3            | 0       | 5.50%       | 0          | 5.89%            | 0          | 5.65%             | 0          |
| 4            | 0       | 5.50%       | 0          | 6.06%            | 0          | 4.90%             | 0          |
| 5            | 0       | 5.50%       | 0          | 6.22%            | 0          | 4.33%             | 0          |
| 6            | 100,000 | 5.50%       | 105,500    | 6.35%            | 106,350    | 4.33%             | 104,333    |
| 7            | 100,000 | 5.50%       | 216,803    | 6.44%            | 219,639    | 4.33%             | 213,185    |
| 8            | 100,000 | 5.50%       | 334,227    | 6.49%            | 340,384    | 4.33%             | 326,754    |
| 9            | 100,000 | 5.50%       | 458,109    | 6.52%            | 469,097    | 4.33%             | 445,243    |
| 10           | 100,000 | 5.50%       | 588,805    | 6.54%            | 606,315    | 4.33%             | 568,866    |
| 11           | 100,000 | 5.50%       | 726,689    | 6.55%            | 752,579    | 4.33%             | 697,844    |
| 12           | 100,000 | 5.50%       | 872,157    | 6.56%            | 908,508    | 4.33%             | 832,411    |
| 13           | 100,000 | 5.50%       | 1,025,626  | 6.57%            | 1,074,767  | 4.33%             | 972,808    |
| 14           | 100,000 | 5.50%       | 1,187,535  | 6.57%            | 1,251,949  | 4.33%             | 1,119,287  |
| 15           | 100,000 | 5.50%       | 1,358,350  | 6.57%            | 1,440,773  | 4.33%             | 1,272,113  |

|                           |                            |                            |
|---------------------------|----------------------------|----------------------------|
| <b>Fixed Policy Loans</b> | Difference: <b>+82,423</b> | Difference: <b>-86,237</b> |
| Variance: 0.00%           | Higher Cost: <b>+6.1%</b>  | Lower Cost: <b>-6.3%</b>   |

| Yr | Age | Income Plan |                   | Income COLA 3.00% |                   | Estate Plan |                   |
|----|-----|-------------|-------------------|-------------------|-------------------|-------------|-------------------|
|    |     | Cash Flow   | Net Benefit       | Cash Flow         | Net Benefit       | Cash Flow   | Net Benefit       |
| 1  | 35  | -50,000     | 1,739,664         | -50,000           | 1,739,664         | -50,000     | 1,739,664         |
| 2  | 36  | -50,000     | 1,784,568         | -50,000           | 1,784,568         | -50,000     | 1,784,568         |
| 3  | 37  | -50,000     | 1,832,615         | -50,000           | 1,832,615         | -50,000     | 1,832,615         |
| 4  | 38  | -50,000     | 1,884,080         | -50,000           | 1,884,080         | -50,000     | 1,884,080         |
| 5  | 39  | -50,000     | 1,939,228         | -50,000           | 1,939,228         | -50,000     | 1,939,228         |
| 6  | 40  | 0           | 1,951,826         | 0                 | 1,951,826         | 0           | 1,951,826         |
| 7  | 41  | 0           | 1,966,861         | 0                 | 1,966,861         | 0           | 1,966,861         |
| 8  | 42  | 0           | 1,984,550         | 0                 | 1,984,550         | 0           | 1,984,550         |
| 9  | 43  | 0           | 2,005,177         | 0                 | 2,005,177         | 0           | 2,005,177         |
| 10 | 44  | 0           | 2,029,084         | 0                 | 2,029,084         | 0           | 2,029,084         |
| 11 | 45  | 0           | 2,058,782         | 0                 | 2,058,782         | 0           | 2,058,782         |
| 12 | 46  | 0           | 2,092,609         | 0                 | 2,092,609         | 0           | 2,092,609         |
| 13 | 47  | 0           | 2,130,948         | 0                 | 2,130,948         | 0           | 2,130,948         |
| 14 | 48  | 0           | 2,174,232         | 0                 | 2,174,232         | 0           | 2,174,232         |
| 15 | 49  | 0           | 2,234,926         | 0                 | 2,234,926         | 0           | 2,234,926         |
| 16 | 50  | 0           | 2,290,199         | 0                 | 2,290,199         | 0           | 2,290,199         |
| 17 | 51  | 0           | 2,320,558         | 0                 | 2,320,558         | 0           | 2,320,558         |
| 18 | 52  | 0           | 2,343,779         | 0                 | 2,343,779         | 0           | 2,343,779         |
| 19 | 53  | 0           | 2,358,696         | 0                 | 2,358,696         | 0           | 2,358,696         |
| 20 | 54  | 0           | 2,364,009         | 0                 | 2,364,009         | 0           | 2,364,009         |
| 21 | 55  | 0           | 2,358,276         | 0                 | 2,358,276         | 0           | 2,358,276         |
| 22 | 56  | 0           | 2,430,322         | 0                 | 2,430,322         | 0           | 2,430,322         |
| 23 | 57  | 0           | 2,500,560         | 0                 | 2,500,560         | 0           | 2,500,560         |
| 24 | 58  | 0           | 2,568,444         | 0                 | 2,568,444         | 0           | 2,568,444         |
| 25 | 59  | 0           | 2,633,339         | 0                 | 2,633,339         | 0           | 2,633,339         |
| 26 | 60  | 0           | 2,694,490         | 0                 | 2,694,490         | 0           | 2,694,490         |
| 27 | 61  | 0           | 2,835,427         | 0                 | 2,835,427         | 0           | 2,835,427         |
| 28 | 62  | 0           | 2,982,321         | 0                 | 2,982,321         | 0           | 2,982,321         |
| 29 | 63  | 0           | 3,135,307         | 0                 | 3,135,307         | 0           | 3,135,307         |
| 30 | 64  | 0           | 3,294,523         | 0                 | 3,294,523         | 0           | 3,294,523         |
| 31 | 65  | 260,000     | 3,185,111         | 190,000           | 3,259,147         | 0           | 3,460,103         |
| 32 | 66  | 260,000     | 3,125,471         | 195,700           | 3,271,781         | 0           | 3,691,301         |
| 33 | 67  | 260,000     | 3,063,664         | 201,571           | 3,280,202         | 0           | 3,937,083         |
| 34 | 68  | 260,000     | 2,999,605         | 207,618           | 3,284,018         | 0           | 4,198,321         |
| 35 | 69  | 260,000     | 2,933,203         | 213,847           | 3,282,809         | 0           | 4,475,932         |
| 36 | 70  | 260,000     | 2,864,313         | 220,262           | 3,276,075         | 0           | 4,770,838         |
| 37 | 71  | 260,000     | 2,710,275         | 226,870           | 3,180,730         | 0           | 5,001,299         |
| 38 | 72  | 260,000     | 2,542,739         | 233,676           | 3,068,035         | 0           | 5,240,222         |
| 39 | 73  | 260,000     | 2,360,734         | 240,686           | 2,936,576         | 0           | 5,487,856         |
| 41 | 75  | 260,000     | 1,949,392         | 255,344           | 2,611,508         | 0           | 6,023,559         |
| 46 | 80  | 260,000     | 2,057,019         | 296,014           | 2,824,539         | 0           | 8,971,178         |
| 51 | 85  | 260,000     | 2,535,295         | 343,161           | 3,180,412         | 0           | 13,229,221        |
| 56 | 90  | 260,000     | 3,481,503         | 397,818           | 3,661,280         | 0           | 19,182,532        |
| 61 | 95  | 260,000     | 3,881,547         | 461,180           | 3,091,537         | 0           | 26,274,207        |
| 66 | 100 | 260,000     | 6,916,452         | 534,634           | 4,440,985         | 0           | 37,833,605        |
|    |     | 9,360,000   | Tax Free Income   | 12,022,428        | Tax Free Income   | 0           | Tax Free Income   |
|    |     | 13.36%      | Age 90 Tax Eq IRR | 13.17%            | Age 90 Tax Eq IRR | 11.94%      | Age 90 Tax Eq IRR |

**Fed Dot Plot & Median** of the FOMC Member View of the Federal Funds Rate



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