

**GUARANTEED
UNIVERSAL LIFE**



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

Yr	Age	POLICY		PAYMENT		PREMIUM		POLICY		NET CASH		NET DEATH	
		PREMIUMS	NET DEATH BENEFIT	& INCOME	VALUE	FUNDING	VALUE	VALUE	VALUE	VALUE	VALUE	BENEFIT	
1	50	-50,000	833,373	-50,000	30,395	0	50,000	30,381	0	1,645,381			
2	51	-50,000	833,373	-50,000	65,263	0	50,000	65,214	0	1,680,214			
3	52	-50,000	833,373	-50,000	102,408	38,163	50,000	102,287	38,043	1,717,287			
4	53	-50,000	833,373	-50,000	142,083	79,502	50,000	141,846	79,265	1,756,846			
5	54	-50,000	833,373	-50,000	184,460	123,559	50,000	184,044	123,142	1,799,044			
6	55	0	833,373	0	196,105	147,380	100,000	296,990	142,766	1,806,490			
7	56	0	833,373	0	208,475	171,943	100,000	417,704	164,370	1,815,901			
8	57	0	833,373	0	221,603	197,249	100,000	546,705	188,125	1,827,479			
9	58	0	833,373	0	235,441	223,264	100,000	684,454	214,168	1,841,345			
10	59	0	833,373	0	249,977	249,977	100,000	831,489	242,684	1,857,684			
11	60	0	833,373	0	265,315	265,315	100,000	990,660	263,971	1,878,971			
12	61	0	833,373	0	281,583	281,583	100,000	1,160,760	288,603	1,903,603			
13	62	0	833,373	0	298,783	298,783	100,000	1,342,470	316,844	1,931,844			
14	63	0	833,373	0	316,908	316,908	100,000	1,536,511	348,976	1,963,976			
15	64	0	833,373	0	335,948	335,948	100,000	1,743,643	385,294	2,000,294			
16	65	0	833,373	0	355,933	355,933	0	1,861,061	428,002	2,043,002			
17	66	0	833,373	0	376,925	376,925	0	1,986,145	474,268	2,089,268			
18	67	0	833,373	0	398,997	398,997	0	2,119,412	524,381	2,139,381			
19	68	0	833,373	0	422,117	422,117	0	2,261,270	578,512	2,193,512			
20	69	0	833,373	0	446,173	446,173	0	2,412,036	636,727	2,251,727			
21	70	0	833,373	0	470,988	470,988	0	2,571,958	699,007	2,314,007			
22	71	0	833,373	0	496,590	496,590	0	2,741,577	765,614	2,380,614			
23	72	0	833,373	0	523,054	523,054	0	2,921,526	836,885	2,451,885			
24	73	0	833,373	0	550,300	550,300	0	3,112,242	912,946	2,527,946			
25	74	0	833,373	0	578,279	578,279	0	3,314,221	993,964	2,608,964			
26	75	0	833,373	0	606,863	606,863	0	3,527,858	1,079,986	2,694,986			
27	76	0	833,373	0	636,312	636,312	0	3,754,162	1,171,657	2,786,657			
28	77	0	833,373	0	666,636	666,636	0	3,993,786	1,269,243	2,884,243			
29	78	0	833,373	0	697,696	697,696	0	4,247,147	1,372,755	2,987,755			
30	79	0	833,373	0	729,403	729,403	0	4,514,743	1,482,259	3,097,259			
31	80	0	833,373	0	761,607	761,607	0	4,796,955	1,597,684	3,212,684			
32	81	0	833,373	0	794,109	794,109	0	5,094,048	1,718,817	3,333,817			
33	82	0	833,373	0	826,783	826,783	0	5,406,396	1,845,528	3,460,528			
34	83	0	833,373	0	859,330	859,330	0	5,733,996	1,977,280	3,592,280			
35	84	0	833,373	0	891,432	891,432	0	6,076,731	2,113,396	3,728,396			
36	85	0	833,373	0	922,665	922,665	0	6,434,198	2,252,879	3,867,879			
37	86	0	833,373	0	952,533	952,533	0	6,805,741	2,394,449	4,009,449			
38	87	0	833,373	0	980,442	980,442	0	7,190,423	2,536,511	4,151,511			
39	88	0	833,373	0	1,005,718	1,005,718	0	7,587,092	2,677,215	4,292,215			
40	89	0	833,373	0	1,027,751	1,027,751	0	7,994,837	2,814,917	4,429,917			
41	90	0	833,373	0	1,045,841	1,045,841	0	8,412,740	2,947,924	4,562,924			
42	91	0	833,373	0	1,058,756	1,058,756	0	8,838,928	3,073,547	4,688,547			
43	92	0	833,373	0	1,065,432	1,065,432	0	9,272,740	3,190,263	4,805,263			
46	95	0	833,373	0	1,031,679	1,031,679	0	10,618,176	3,475,879	5,090,879			
51	100	0	833,373	0	286,393	286,393	0	12,730,178	3,395,482	5,010,482			

	Guaranteed UL	5 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$250,000	\$250,000	\$250,000
Age 90 Death Benefit	\$833,373	\$1,615,000	\$4,562,924
Tax Equivalent IRR at 30%	4.48%	6.99%	11.02%

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.

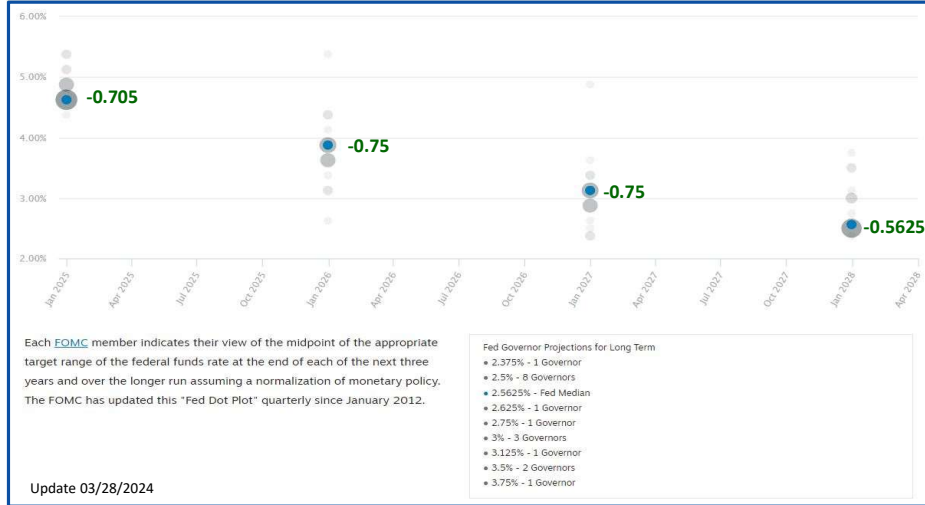
Design Goal Management keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

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

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

Yr	Age	Estate Plan		Estate Net Outlay Return		Income Plan	
		Cash Flow	Net Benefit	Cash Flow	Net Benefit	Cash Flow	Net Benefit
1	50	-50,000	1,645,381	-50,000	1,645,381	-50,000	1,645,381
2	51	-50,000	1,680,214	-50,000	1,680,214	-50,000	1,680,214
3	52	-50,000	1,717,287	-50,000	1,717,287	-50,000	1,717,287
4	53	-50,000	1,756,846	-50,000	1,756,846	-50,000	1,756,846
5	54	-50,000	1,799,044	-50,000	1,799,044	-50,000	1,799,044
6	55	0	1,806,490	0	1,806,490	0	1,806,490
7	56	0	1,815,901	0	1,815,901	0	1,815,901
8	57	0	1,827,479	0	1,827,479	0	1,827,479
9	58	0	1,841,345	0	1,841,345	0	1,841,345
10	59	0	1,857,684	0	1,857,684	0	1,857,684
11	60	0	1,878,971	0	1,878,971	0	1,878,971
12	61	0	1,903,603	0	1,903,603	0	1,903,603
13	62	0	1,931,844	0	1,931,844	0	1,931,844
14	63	0	1,963,976	0	1,963,976	0	1,963,976
15	64	0	2,000,294	0	2,000,294	0	2,000,294
16	65	0	2,043,002	50,000	1,990,141	59,000	742,618
17	66	0	2,089,268	50,000	1,980,520	59,000	733,679
18	67	0	2,139,381	50,000	1,971,545	59,000	724,656
19	68	0	2,193,512	50,000	1,963,202	59,000	715,529
20	69	0	2,251,727	50,000	1,955,361	59,000	706,250
21	70	0	2,314,007	0	2,000,655	59,000	696,746
22	71	0	2,380,614	0	2,049,292	59,000	659,359
23	72	0	2,451,885	0	2,101,551	59,000	618,241
24	73	0	2,527,946	0	2,157,499	59,000	573,108
25	74	0	2,608,964	0	2,217,236	59,000	523,701
26	75	0	2,694,986	0	2,280,742	59,000	469,769
27	76	0	2,786,657	0	2,348,588	59,000	488,018
28	77	0	2,884,243	0	2,420,963	59,000	510,710
29	78	0	2,987,755	0	2,497,797	59,000	538,238
30	79	0	3,097,259	0	2,579,071	59,000	571,020
31	80	0	3,212,684	0	2,664,619	59,000	609,471
32	81	0	3,333,817	0	2,754,133	59,000	653,998
33	82	0	3,460,528	0	2,847,380	59,000	705,030
34	83	0	3,592,280	0	2,943,712	59,000	762,928
35	84	0	3,728,396	0	3,042,338	59,000	828,015
36	85	0	3,867,879	0	3,142,139	59,000	900,525
37	86	0	4,009,449	0	3,241,702	59,000	980,590
38	87	0	4,151,511	0	3,339,296	59,000	1,068,205
39	88	0	4,292,215	0	3,432,924	59,000	1,163,218
40	89	0	4,429,917	0	3,520,787	59,000	1,265,427
41	90	0	4,562,924	0	3,601,028	59,000	1,374,508
42	91	0	4,688,547	0	3,670,783	59,000	1,396,216
43	92	0	4,805,263	0	3,728,342	59,000	1,425,445
46	95	0	5,090,879	0	3,814,741	59,000	1,719,959
51	100	0	5,010,482	0	3,315,667	59,000	3,023,705
		0	Tax Free Income	250,000	Tax Free Income	2,124,000	Tax Free Income
		11.02%	Age 90 Tax Eq IRR	11.56%	Age 90 Tax Eq IRR	12.96%	Age 90 Tax Eq IRR

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



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