

**GUARANTEED
UNIVERSAL LIFE**



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

Yr	Age	POLICY PREMIUMS	NET DEATH BENEFIT	PAYMENT & INCOME	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT	PAYMENT & INCOME	PREMIUM FUNDING	POLICY VALUE	NET CASH VALUE	NET DEATH BENEFIT
1	60	-50,000	629,119	-50,000	31,165	0	910,000	-50,000	50,000	31,129	0	941,129
2	61	-50,000	629,119	-50,000	66,932	18,184	910,000	-50,000	50,000	66,818	18,070	976,818
3	62	-50,000	629,119	-50,000	104,917	57,824	910,000	-50,000	50,000	104,628	57,536	1,014,628
4	63	-50,000	629,119	-50,000	145,495	100,040	910,000	-50,000	50,000	144,922	99,467	1,054,922
5	64	-50,000	629,119	-50,000	188,844	145,027	910,000	-50,000	50,000	187,832	144,016	1,097,832
6	65	0	629,119	0	200,353	165,299	910,000	0	100,000	300,290	159,737	1,104,790
7	66	0	629,119	0	212,367	186,077	910,000	0	100,000	420,168	177,075	1,113,365
8	67	0	629,119	0	224,983	207,456	910,000	0	100,000	548,049	196,296	1,123,823
9	68	0	629,119	0	238,208	229,445	910,000	0	100,000	684,434	217,562	1,136,325
10	69	0	629,119	0	251,975	251,975	910,000	0	100,000	829,749	240,944	1,150,944
11	70	0	629,119	0	266,256	266,256	910,000	0	100,000	986,648	259,958	1,169,958
12	71	0	629,119	0	281,093	281,093	910,000	0	100,000	1,153,776	281,619	1,191,619
13	72	0	629,119	0	296,574	296,574	910,000	0	100,000	1,331,883	306,257	1,216,257
14	73	0	629,119	0	312,773	312,773	910,000	0	100,000	1,521,739	334,204	1,244,204
15	74	0	629,119	0	329,670	329,670	910,000	0	100,000	1,724,017	365,668	1,275,668
16	75	0	629,119	0	347,147	347,147	910,000	0	0	1,835,607	402,547	1,312,547
17	76	0	629,119	0	365,053	365,053	910,000	0	0	1,953,455	441,578	1,351,578
18	77	0	629,119	0	383,344	383,344	910,000	0	0	2,077,769	482,738	1,392,738
19	78	0	629,119	0	401,980	401,980	910,000	0	0	2,208,760	526,002	1,436,002
20	79	0	629,119	0	420,834	420,834	910,000	0	0	2,346,470	571,161	1,481,161
21	80	0	629,119	0	439,761	439,761	910,000	0	0	2,490,890	617,939	1,527,939
22	81	0	629,119	0	458,675	458,675	910,000	0	0	2,642,084	666,121	1,576,121
23	82	0	629,119	0	477,626	477,626	910,000	0	0	2,800,357	715,715	1,625,715
24	83	0	629,119	0	496,468	496,468	910,000	0	0	2,965,599	766,303	1,676,303
25	84	0	629,119	0	515,005	515,005	910,000	0	0	3,137,547	817,290	1,727,290
26	85	0	629,119	0	532,986	532,986	910,000	0	0	3,315,756	867,884	1,777,884
27	86	0	629,119	0	550,217	550,217	910,000	0	0	3,499,840	917,335	1,827,335
28	87	0	629,119	0	566,370	566,370	910,000	0	0	3,689,049	964,507	1,874,507
29	88	0	629,119	0	581,079	581,079	910,000	0	0	3,882,509	1,008,116	1,918,116
30	89	0	629,119	0	594,021	594,021	910,000	0	0	4,079,467	1,046,983	1,956,983
31	90	0	629,119	0	604,820	604,820	910,000	0	0	4,279,142	1,079,871	1,989,871
32	91	0	629,119	0	612,803	612,803	910,000	0	0	4,480,166	1,104,935	2,014,935
33	92	0	629,119	0	617,403	617,403	910,000	0	0	4,681,893	1,121,025	2,031,025
34	93	0	629,119	0	617,826	617,826	910,000	0	0	4,883,691	1,126,975	2,036,975
35	94	0	629,119	0	613,104	613,104	910,000	0	0	5,085,401	1,122,066	2,032,066
36	95	0	629,119	0	601,986	601,986	910,000	0	0	5,287,359	1,106,040	2,016,040
37	96	0	629,119	0	579,686	579,686	910,000	0	0	5,482,674	1,071,383	1,981,383
38	97	0	629,119	0	540,570	540,570	910,000	0	0	5,667,792	1,013,879	1,923,879
39	98	0	629,119	0	475,023	475,023	910,000	0	0	5,837,917	928,039	1,838,039
40	99	0	629,119	0	366,529	366,529	910,000	0	0	5,987,602	807,681	1,717,681
41	100	0	629,119	0	185,509	185,509	910,000	0	0	6,110,720	645,904	1,555,904

	Guaranteed UL	5 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$250,000	\$250,000	\$250,000
Age 90 Death Benefit	\$629,119	\$910,000	\$1,989,871
Tax Equivalent IRR at 30%	4.61%	6.50%	10.57%

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.

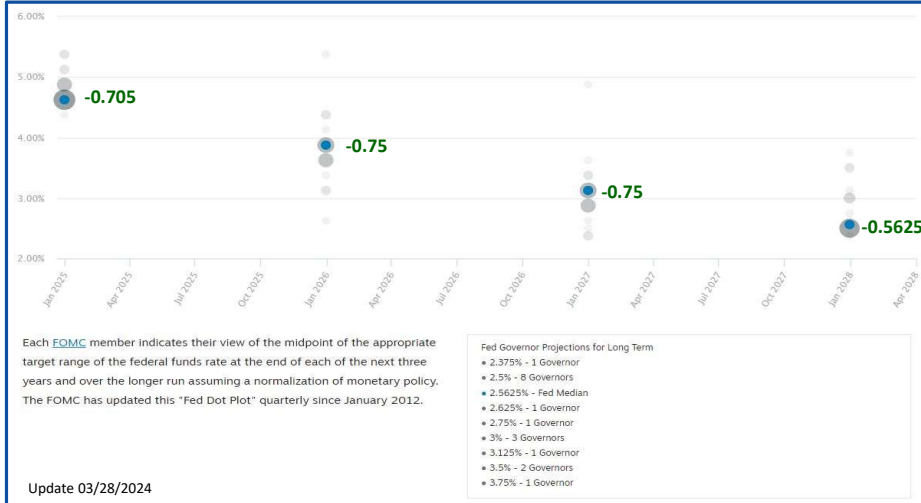
Design Goal Management keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

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	60	-50,000	941,129	-50,000	941,129	-50,000	941,129
2	61	-50,000	976,818	-50,000	976,818	-50,000	976,818
3	62	-50,000	1,014,628	-50,000	1,014,628	-50,000	1,014,628
4	63	-50,000	1,054,922	-50,000	1,054,922	-50,000	1,054,922
5	64	-50,000	1,097,832	-50,000	1,097,832	-50,000	1,097,832
6	65	0	1,104,790	0	1,104,790	0	1,104,790
7	66	0	1,113,365	0	1,113,365	0	1,113,365
8	67	0	1,123,823	0	1,123,823	0	1,123,823
9	68	0	1,136,325	0	1,136,325	0	1,136,325
10	69	0	1,150,944	0	1,150,944	0	1,150,944
11	70	0	1,169,958	0	1,169,958	0	1,169,958
12	71	0	1,191,619	0	1,191,619	0	1,191,619
13	72	0	1,216,257	0	1,216,257	0	1,216,257
14	73	0	1,244,204	0	1,244,204	0	1,244,204
15	74	0	1,275,668	0	1,275,668	0	1,275,668
16	75	0	1,312,547	50,000	1,060,792	54,000	446,292
17	76	0	1,351,578	50,000	1,046,551	54,000	442,024
18	77	0	1,392,738	50,000	1,031,839	54,000	439,212
19	78	0	1,436,002	50,000	1,016,542	54,000	438,008
20	79	0	1,481,161	50,000	1,000,400	54,000	438,553
21	80	0	1,527,939	0	1,035,957	54,000	440,978
22	81	0	1,576,121	0	1,073,110	54,000	445,424
23	82	0	1,625,715	0	1,111,931	54,000	452,067
24	83	0	1,676,303	0	1,152,168	54,000	461,020
25	84	0	1,727,290	0	1,193,440	54,000	472,355
26	85	0	1,777,884	0	1,235,220	54,000	486,089
27	86	0	1,827,335	0	1,277,020	54,000	502,221
28	87	0	1,874,507	0	1,318,064	54,000	520,638
29	88	0	1,918,116	0	1,357,470	54,000	541,143
30	89	0	1,956,983	0	1,394,448	54,000	563,506
31	90	0	1,989,871	0	1,428,176	54,000	587,419
32	91	0	2,014,935	0	1,457,371	54,000	565,370
33	92	0	2,031,025	0	1,481,305	54,000	545,365
34	93	0	2,036,975	0	1,499,255	54,000	529,490
35	94	0	2,032,066	0	1,510,860	54,000	520,436
36	95	0	2,016,040	0	1,516,136	54,000	578,914
37	96	0	1,981,383	0	1,509,476	54,000	645,171
38	97	0	1,923,879	0	1,487,860	54,000	719,611
39	98	0	1,838,039	0	1,447,302	54,000	802,537
40	99	0	1,717,681	0	1,383,304	54,000	894,177
41	100	0	1,555,904	0	1,290,838	54,000	994,662

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



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0 Tax Free Income
10.57% Age 90 Tax Eq IRR

250,000 Tax Free Income
10.93% Age 90 Tax Eq IRR

1,404,000 Tax Free Income
11.47% Age 90 Tax Eq IRR