

TAXABLE INVESTMENT
6.00% EARNINGS RATE



Total Outlay 20% 100,000
Total Premiums 500,000
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	50	-50,000	52,100	-50,000	41,514	15,997	651,514	-50,000	50,000	40,968	13,361	700,968
2	51	-50,000	106,388	-50,000	88,282	63,394	698,282	-50,000	50,000	87,150	60,222	747,150
3	52	0	110,857	0	87,460	63,194	698,282	0	50,000	136,452	57,447	743,702
4	53	0	115,512	0	86,520	62,882	698,282	0	50,000	189,125	55,149	740,724
5	54	0	120,364	0	85,443	62,440	698,282	0	50,000	245,395	53,393	738,281
6	55	0	125,419	0	90,668	72,264	698,282	0	50,000	312,484	63,517	743,429
7	56	0	130,687	0	96,212	82,414	698,282	0	50,000	384,196	74,864	749,793
8	57	0	136,176	0	102,672	93,473	152,500	0	50,000	460,848	87,550	757,503
9	58	0	141,895	0	109,581	104,981	152,500	0	50,000	542,745	101,690	766,666
10	59	0	147,855	0	116,971	116,971	156,741	0	50,000	630,214	117,401	777,401
11	60	0	154,065	0	124,880	124,880	162,344	0	0	673,654	132,637	334,733
12	61	0	160,535	0	133,337	133,337	170,672	0	0	720,097	149,324	350,951
13	62	0	167,278	0	142,378	142,378	179,397	0	0	769,748	167,581	367,716
14	63	0	174,303	0	152,043	152,043	188,533	0	0	822,819	187,534	385,011
15	64	0	181,624	0	162,372	162,372	198,094	0	0	879,546	209,320	402,820
16	65	9,475	179,379	14,000	173,414	158,644	193,326	31,000	0	940,182	200,388	388,424
17	66	9,475	177,040	14,000	185,212	154,859	190,049	31,000	0	1,004,973	191,786	382,731
18	67	9,475	174,602	14,000	197,819	151,027	186,635	31,000	0	1,074,211	183,593	376,951
19	68	9,475	172,062	14,000	211,289	147,154	183,073	31,000	0	1,148,186	175,880	371,072
20	69	9,475	169,416	14,000	225,677	143,244	179,353	31,000	0	1,227,202	168,713	365,066
21	70	9,475	166,658	14,000	241,040	139,304	175,460	31,000	0	1,311,574	162,164	358,900
22	71	9,475	163,784	14,000	257,460	135,358	168,828	31,000	0	1,401,752	156,419	338,647
23	72	9,475	160,790	14,000	275,018	131,431	161,683	31,000	0	1,498,178	151,647	316,447
24	73	9,475	157,670	14,000	293,800	127,545	153,987	31,000	0	1,601,322	148,027	292,146
25	74	9,475	154,419	14,000	313,900	123,731	145,704	31,000	0	1,711,707	145,776	265,595
26	75	9,475	151,031	14,000	335,425	120,026	136,798	31,000	0	1,829,916	145,154	236,649
27	76	9,475	147,501	14,000	358,417	116,402	134,322	31,000	0	1,956,183	146,054	243,863
28	77	9,475	143,823	14,000	382,972	112,876	132,025	31,000	0	2,091,036	148,644	253,196
29	78	9,475	139,990	14,000	409,190	109,469	129,928	31,000	0	2,235,020	153,092	264,843
30	79	9,475	135,997	14,000	437,175	106,199	128,058	31,000	0	2,388,712	159,573	279,009
31	80	9,475	131,835	14,000	467,037	103,088	126,440	31,000	0	2,552,712	168,265	295,901
32	81	9,475	127,499	14,000	498,889	100,152	125,096	31,000	0	2,727,639	179,342	315,724
33	82	9,475	122,981	14,000	532,848	97,411	124,054	31,000	0	2,914,147	192,989	338,697
34	83	9,475	118,273	14,000	569,035	94,879	123,330	31,000	0	3,112,887	209,361	365,005
35	84	9,475	113,367	14,000	607,569	92,564	122,942	31,000	0	3,324,520	228,595	394,821
36	85	9,475	108,255	14,000	648,569	90,468	122,897	31,000	0	3,549,701	250,795	428,280
37	86	9,475	102,929	14,000	692,150	88,585	123,192	31,000	0	3,789,065	276,014	465,467
38	87	9,475	97,378	14,000	738,424	86,892	123,813	31,000	0	4,043,220	304,246	506,407
39	88	9,475	91,595	14,000	787,493	85,357	124,732	31,000	0	4,312,732	335,410	551,046
40	89	9,475	85,569	14,000	839,461	83,938	125,911	31,000	0	4,598,173	369,393	599,301
41	90	9,475	79,289	14,000	894,425	82,577	127,298	31,000	0	4,900,072	406,004	651,007
42	91	9,475	72,746	14,000	953,287	82,018	120,149	31,000	0	5,223,384	449,437	658,372
43	92	9,475	65,929	14,000	1,016,552	82,593	113,089	31,000	0	5,570,869	501,650	668,776
46	95	9,475	43,708	14,000	1,237,841	94,356	106,735	31,000	0	6,786,260	730,163	798,026
51	100	9,475	0	14,000	1,714,465	137,543	154,688	31,000	0	9,404,061	1,306,454	1,400,495

	Taxable Investment	2 Pay Only IUL	PremiumLife™ Flex IUL
Total Outlay	\$100,000	\$100,000	\$100,000
Age 90 Death Benefit	\$79,289	\$127,298	\$651,007
Tax Equivalent IRR at 30%	4.20%	8.27%	13.77%
Annual Income	\$9,475	\$14,000 Tax Free	\$31,000 Tax Free
		\$20,000 TE at 30%	\$44,286 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.

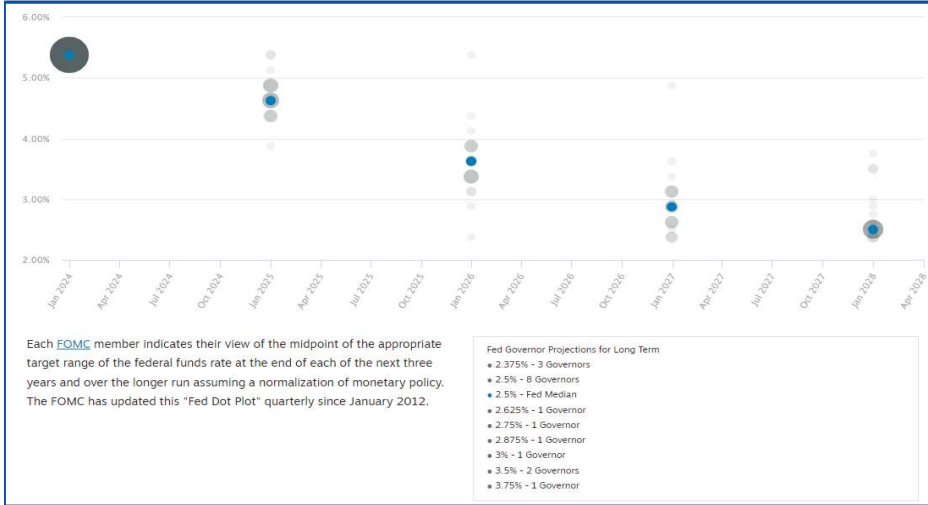
Design Goal Management keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

Loan Funding		Plan Design		Forward Rates Q1		Decreasing Rates	
Yr	Loan	Rate	Cumulative	CMT +2.10	Cumulative	Rate	Cumulative
1	0	5.50%	0	6.91%	0	5.50%	0
2	0	5.50%	0	5.53%	0	5.50%	0
3	50,000	5.50%	52,750	5.63%	52,815	5.50%	52,750
4	50,000	5.50%	108,401	5.84%	108,819	5.00%	107,888
5	50,000	5.50%	167,113	6.03%	168,396	5.00%	165,782
6	50,000	5.50%	229,055	6.17%	231,871	5.00%	226,571
7	50,000	5.50%	294,403	6.26%	299,516	5.00%	290,400
8	50,000	5.50%	363,345	6.32%	371,606	4.50%	355,717
9	50,000	5.50%	436,079	6.36%	448,420	4.50%	423,975
10	50,000	5.50%	512,813	6.38%	530,219	4.50%	495,304
11	0	5.50%	541,018	6.39%	564,100	4.50%	517,592
12	0	5.50%	570,774	6.40%	600,203	4.00%	538,296
13	0	5.50%	602,166	6.40%	638,616	4.00%	559,828
14	0	5.50%	635,285	6.41%	679,551	4.00%	582,221
15	0	5.50%	670,226	6.41%	723,110	4.00%	605,510

Fixed Policy Loans	Difference: +52,884	Difference: -64,716
Variance: 0.00%	Higher Cost: +7.9%	Lower Cost: -9.7%

Yr	Age	Income Plan		Income COLA 3.00%		Estate Plan	
		Cash Flow	Net Benefit	Cash Flow	Net Benefit	Cash Flow	Net Benefit
1	50	-50,000	700,968	-50,000	700,968	-50,000	700,968
2	51	-50,000	747,150	-50,000	747,150	-50,000	747,150
3	52	0	743,702	0	743,702	0	743,702
4	53	0	740,724	0	740,724	0	740,724
5	54	0	738,281	0	738,281	0	738,281
6	55	0	743,429	0	743,429	0	743,429
7	56	0	749,793	0	749,793	0	749,793
8	57	0	757,503	0	757,503	0	757,503
9	58	0	766,666	0	766,666	0	766,666
10	59	0	777,401	0	777,401	0	777,401
11	60	0	334,733	0	334,733	0	791,890
12	61	0	350,951	0	350,951	0	807,714
13	62	0	367,716	0	367,716	0	824,963
14	63	0	385,011	0	385,011	0	843,720
15	64	0	402,820	0	402,820	0	864,080
16	65	31,000	388,424	23,000	396,864	0	886,155
17	66	31,000	382,731	23,690	399,347	0	910,079
18	67	31,000	376,951	24,401	401,444	0	936,010
19	68	31,000	371,072	25,133	403,101	0	964,054
20	69	31,000	365,066	25,887	404,251	0	994,285
21	70	31,000	358,900	26,663	404,817	0	1,026,758
22	71	31,000	338,647	27,463	390,820	0	1,061,625
23	72	31,000	316,447	28,287	374,351	0	1,099,073
24	73	31,000	292,146	29,136	355,201	0	1,139,221
25	74	31,000	265,595	30,010	333,164	0	1,182,202
26	75	31,000	236,649	30,910	308,029	0	1,228,122
27	76	31,000	243,863	31,837	318,285	0	1,277,298
28	77	31,000	253,196	32,793	329,821	0	1,329,926
29	78	31,000	264,843	33,776	342,753	0	1,386,113
30	79	31,000	279,009	34,790	357,205	0	1,445,988
31	80	31,000	295,901	35,833	373,299	0	1,509,650
32	81	31,000	315,724	36,908	391,147	0	1,577,150
33	82	31,000	338,697	38,015	410,866	0	1,648,578
34	83	31,000	365,005	39,156	432,539	0	1,723,881
35	84	31,000	394,821	40,331	456,225	0	1,802,960
36	85	31,000	428,280	41,541	481,942	0	1,885,620
37	86	31,000	465,467	42,787	509,645	0	1,971,544
38	87	31,000	506,407	44,070	539,225	0	2,060,315
39	88	31,000	551,046	45,392	570,486	0	2,151,405
40	89	31,000	599,301	46,754	603,189	0	2,244,344
41	90	31,000	651,007	48,157	637,008	0	2,338,605
42	91	31,000	658,372	49,602	623,978	0	2,433,270
43	92	31,000	668,776	51,090	611,296	0	2,527,778
46	95	31,000	798,026	55,827	653,125	0	2,805,351
51	100	31,000	1,400,495	64,719	1,035,273	0	3,087,488
		1,116,000	Tax Free Income	1,455,348	Tax Free Income	0	Tax Free Income
		13.77%	Age 90 Tax Eq IRR	13.50%	Age 90 Tax Eq IRR	11.56%	Age 90 Tax Eq IRR

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



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