

**GUARANTEED
UNIVERSAL LIFE**



Total Outlay 28.5% **500,000**
 Total Premiums **1,750,000**
 Leverage Factor **3.5 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 | 1,422,531 | -50,000 | 26,203 | 19,314 | 1,900,000 | -50,000 | 50,000 | 26,191 | 19,302 | 1,926,191 |
| 2 | 61 | -50,000 | 1,422,531 | -50,000 | 56,707 | 43,367 | 1,900,000 | -50,000 | 50,000 | 56,648 | 43,308 | 1,956,648 |
| 3 | 62 | -50,000 | 1,422,531 | -50,000 | 88,923 | 63,094 | 1,900,000 | -50,000 | 50,000 | 88,760 | 62,931 | 1,988,760 |
| 4 | 63 | -50,000 | 1,422,531 | -50,000 | 122,718 | 85,265 | 1,900,000 | -50,000 | 50,000 | 122,336 | 84,883 | 2,022,336 |
| 5 | 64 | -50,000 | 1,422,531 | -50,000 | 158,390 | 110,150 | 1,900,000 | -50,000 | 50,000 | 157,645 | 109,406 | 2,057,645 |
| 6 | 65 | -50,000 | 1,422,531 | -50,000 | 215,457 | 167,218 | 1,900,000 | -50,000 | 100,000 | 264,950 | 163,961 | 2,112,200 |
| 7 | 66 | -50,000 | 1,422,531 | -50,000 | 276,497 | 240,321 | 1,900,000 | -50,000 | 100,000 | 379,563 | 234,986 | 2,171,162 |
| 8 | 67 | -50,000 | 1,422,531 | -50,000 | 341,801 | 317,688 | 1,900,000 | -50,000 | 100,000 | 501,984 | 310,758 | 2,234,871 |
| 9 | 68 | -50,000 | 1,422,531 | -50,000 | 411,663 | 399,613 | 1,900,000 | -50,000 | 100,000 | 632,710 | 391,605 | 2,303,655 |
| 10 | 69 | -50,000 | 1,422,531 | -50,000 | 486,346 | 486,346 | 1,900,000 | -50,000 | 100,000 | 772,185 | 477,783 | 2,377,783 |
| 11 | 70 | 0 | 1,422,531 | 0 | 515,190 | 515,190 | 1,900,000 | 0 | 100,000 | 922,943 | 506,848 | 2,406,848 |
| 12 | 71 | 0 | 1,422,531 | 0 | 545,215 | 545,215 | 1,900,000 | 0 | 100,000 | 1,082,939 | 538,459 | 2,438,459 |
| 13 | 72 | 0 | 1,422,531 | 0 | 576,311 | 576,311 | 1,900,000 | 0 | 100,000 | 1,252,488 | 572,562 | 2,472,562 |
| 14 | 73 | 0 | 1,422,531 | 0 | 608,503 | 608,503 | 1,900,000 | 0 | 100,000 | 1,432,104 | 609,282 | 2,509,282 |
| 15 | 74 | 0 | 1,422,531 | 0 | 641,807 | 641,807 | 1,900,000 | 0 | 100,000 | 1,622,310 | 648,732 | 2,548,732 |
| 16 | 75 | 0 | 1,422,531 | 0 | 676,256 | 676,256 | 1,900,000 | 0 | 100,000 | 1,823,664 | 691,039 | 2,591,039 |
| 17 | 76 | 0 | 1,422,531 | 0 | 711,881 | 711,881 | 1,900,000 | 0 | 100,000 | 2,036,741 | 736,322 | 2,636,322 |
| 18 | 77 | 0 | 1,422,531 | 0 | 748,695 | 748,695 | 1,900,000 | 0 | 100,000 | 2,262,099 | 784,658 | 2,684,658 |
| 19 | 78 | 0 | 1,422,531 | 0 | 786,320 | 786,320 | 1,900,000 | 0 | 100,000 | 2,499,663 | 835,462 | 2,735,462 |
| 20 | 79 | 0 | 1,422,531 | 0 | 824,575 | 824,575 | 1,900,000 | 0 | 100,000 | 2,749,638 | 888,406 | 2,788,406 |
| 21 | 80 | 0 | 1,422,531 | 0 | 863,521 | 863,521 | 1,900,000 | 0 | 0 | 2,914,917 | 951,318 | 2,500,000 |
| 22 | 81 | 0 | 1,422,531 | 0 | 903,016 | 903,016 | 1,900,000 | 0 | 0 | 3,087,561 | 1,015,963 | 2,564,645 |
| 23 | 82 | 0 | 1,422,531 | 0 | 943,400 | 943,400 | 1,900,000 | 0 | 0 | 3,268,213 | 1,082,677 | 2,631,359 |
| 24 | 83 | 0 | 1,422,531 | 0 | 984,453 | 984,453 | 1,900,000 | 0 | 0 | 3,456,626 | 1,150,886 | 2,699,568 |
| 25 | 84 | 0 | 1,422,531 | 0 | 1,025,771 | 1,025,771 | 1,900,000 | 0 | 0 | 3,652,158 | 1,219,602 | 2,768,284 |
| 26 | 85 | 0 | 1,422,531 | 0 | 1,065,762 | 1,065,762 | 1,900,000 | 0 | 0 | 3,864,215 | 1,297,869 | 2,500,000 |
| 27 | 86 | 0 | 1,422,531 | 0 | 1,105,020 | 1,105,020 | 1,900,000 | 0 | 0 | 4,084,172 | 1,376,677 | 2,578,808 |
| 28 | 87 | 0 | 1,422,531 | 0 | 1,143,173 | 1,143,173 | 1,900,000 | 0 | 0 | 4,311,516 | 1,455,109 | 2,657,240 |
| 29 | 88 | 0 | 1,422,531 | 0 | 1,179,970 | 1,179,970 | 1,900,000 | 0 | 0 | 4,545,823 | 1,532,313 | 2,734,444 |
| 30 | 89 | 0 | 1,422,531 | 0 | 1,215,006 | 1,215,006 | 1,900,000 | 0 | 0 | 4,786,353 | 1,607,100 | 2,809,231 |
| 31 | 90 | 0 | 1,422,531 | 0 | 1,247,854 | 1,247,854 | 1,900,000 | 0 | 0 | 5,032,264 | 1,678,152 | 2,880,283 |
| 32 | 91 | 0 | 1,422,531 | 0 | 1,278,000 | 1,278,000 | 1,900,000 | 0 | 0 | 5,282,518 | 1,743,930 | 2,946,061 |
| 33 | 92 | 0 | 1,422,531 | 0 | 1,304,763 | 1,304,763 | 1,900,000 | 0 | 0 | 5,535,812 | 1,802,601 | 3,004,732 |
| 34 | 93 | 0 | 1,422,531 | 0 | 1,327,276 | 1,327,276 | 1,900,000 | 0 | 0 | 5,790,623 | 1,852,086 | 3,054,217 |
| 35 | 94 | 0 | 1,422,531 | 0 | 1,344,766 | 1,344,766 | 1,900,000 | 0 | 0 | 6,045,911 | 1,890,754 | 3,092,885 |
| 36 | 95 | 0 | 1,422,531 | 0 | 1,355,605 | 1,355,605 | 1,900,000 | 0 | 0 | 6,299,529 | 1,915,838 | 3,117,969 |
| 37 | 96 | 0 | 1,422,531 | 0 | 1,354,414 | 1,354,414 | 1,900,000 | 0 | 0 | 6,543,171 | 1,918,378 | 3,120,509 |
| 38 | 97 | 0 | 1,422,531 | 0 | 1,335,556 | 1,335,556 | 1,900,000 | 0 | 0 | 6,771,262 | 1,892,105 | 3,094,236 |
| 39 | 98 | 0 | 1,422,531 | 0 | 1,289,740 | 1,289,740 | 1,900,000 | 0 | 0 | 6,976,962 | 1,829,452 | 3,031,583 |
| 40 | 99 | 0 | 1,422,531 | 0 | 1,201,184 | 1,201,184 | 1,900,000 | 0 | 0 | 7,152,349 | 1,721,726 | 2,923,857 |
| 41 | 100 | 0 | 1,422,531 | 0 | 1,041,710 | 1,041,710 | 1,900,000 | 0 | 0 | 7,288,300 | 1,558,992 | 2,761,123 |

| | Guaranteed UL | 10 Pay Only IUL | PremiumLife™ Flex IUL |
|---------------------------|---------------|-----------------|-----------------------|
| Total Outlay | \$500,000 | \$500,000 | \$500,000 |
| Age 90 Death Benefit | \$1,422,531 | \$1,900,000 | \$2,880,283 |
| Tax Equivalent IRR at 30% | 5.71% | 7.32% | 9.66% |

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.

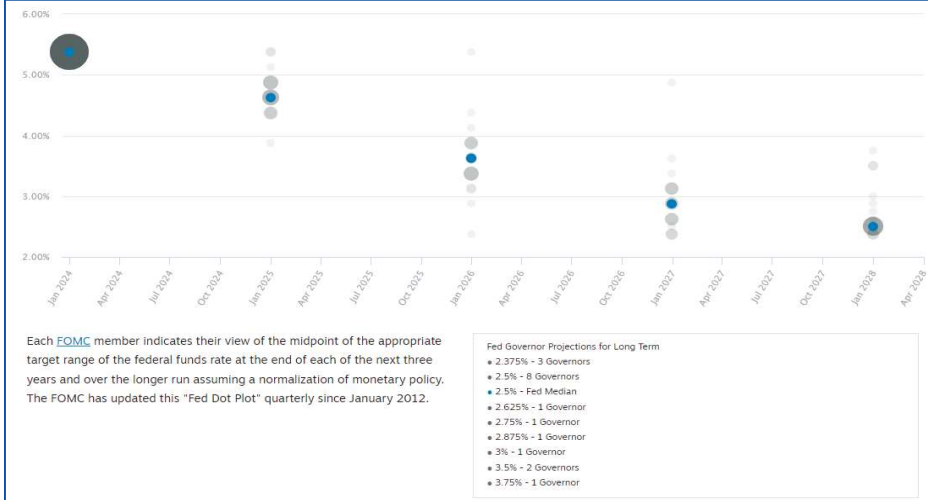
Design Goal Management keeps pace with changing needs over time to satisfy Estate Planning or Tax Free Income Planning requirements.

| 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 | 0 | 5.50% | 0 | 5.63% | 0 | 5.50% | 0 |
| 4 | 0 | 5.50% | 0 | 5.84% | 0 | 5.00% | 0 |
| 5 | 0 | 5.50% | 0 | 6.03% | 0 | 5.00% | 0 |
| 6 | 50,000 | 5.50% | 52,750 | 6.17% | 53,085 | 5.00% | 52,500 |
| 7 | 50,000 | 5.50% | 108,401 | 6.26% | 109,538 | 5.00% | 107,625 |
| 8 | 50,000 | 5.50% | 167,113 | 6.32% | 169,621 | 4.50% | 164,718 |
| 9 | 50,000 | 5.50% | 229,055 | 6.36% | 233,589 | 4.50% | 224,380 |
| 10 | 50,000 | 5.50% | 294,403 | 6.38% | 301,682 | 4.50% | 286,728 |
| 11 | 100,000 | 5.50% | 416,095 | 6.39% | 427,349 | 4.50% | 404,130 |
| 12 | 100,000 | 5.50% | 544,480 | 6.40% | 561,100 | 4.00% | 524,296 |
| 13 | 100,000 | 5.50% | 679,926 | 6.40% | 703,410 | 4.00% | 649,267 |
| 14 | 100,000 | 5.50% | 822,822 | 6.41% | 854,909 | 4.00% | 779,238 |
| 15 | 100,000 | 5.50% | 973,577 | 6.41% | 1,016,118 | 4.00% | 914,408 |

| | | |
|---------------------------|----------------------------|----------------------------|
| Fixed Policy Loans | Difference: +42,541 | Difference: -59,170 |
| Variance: 0.00% | Higher Cost: +4.4% | Lower Cost: -6.1% |

| Yr | Age | Estate Plan | | Estate Net Outlay Return | | Estate Max Reduction | |
|----|-----|-------------|-------------|--------------------------|-------------|----------------------|-------------|
| | | Cash Flow | Net Benefit | Cash Flow | Net Benefit | Cash Flow | Net Benefit |
| 1 | 60 | -50,000 | 1,926,191 | -50,000 | 1,926,191 | -50,000 | 1,926,191 |
| 2 | 61 | -50,000 | 1,956,648 | -50,000 | 1,956,648 | -50,000 | 1,956,648 |
| 3 | 62 | -50,000 | 1,988,760 | -50,000 | 1,988,760 | -50,000 | 1,988,760 |
| 4 | 63 | -50,000 | 2,022,336 | -50,000 | 2,022,336 | -50,000 | 2,022,336 |
| 5 | 64 | -50,000 | 2,057,645 | -50,000 | 2,057,645 | -50,000 | 2,057,645 |
| 6 | 65 | -50,000 | 2,112,200 | -50,000 | 2,112,200 | -50,000 | 2,112,200 |
| 7 | 66 | -50,000 | 2,171,162 | -50,000 | 2,171,162 | -50,000 | 2,171,162 |
| 8 | 67 | -50,000 | 2,234,871 | -50,000 | 2,234,871 | -50,000 | 2,234,871 |
| 9 | 68 | -50,000 | 2,303,655 | -50,000 | 2,303,655 | -50,000 | 2,303,655 |
| 10 | 69 | -50,000 | 2,377,783 | -50,000 | 2,377,783 | -50,000 | 2,377,783 |
| 11 | 70 | 0 | 2,406,848 | 50,000 | 1,257,881 | 0 | 1,111,318 |
| 12 | 71 | 0 | 2,438,459 | 50,000 | 1,238,622 | 0 | 1,148,580 |
| 13 | 72 | 0 | 2,472,562 | 50,000 | 1,220,053 | 0 | 1,189,822 |
| 14 | 73 | 0 | 2,509,282 | 50,000 | 1,202,309 | 0 | 1,235,378 |
| 15 | 74 | 0 | 2,548,732 | 50,000 | 1,185,527 | 0 | 1,285,602 |
| 16 | 75 | 0 | 2,591,039 | 50,000 | 1,169,867 | 0 | 1,340,879 |
| 17 | 76 | 0 | 2,636,322 | 50,000 | 1,155,495 | 0 | 1,401,619 |
| 18 | 77 | 0 | 2,684,658 | 50,000 | 1,142,577 | 0 | 1,468,251 |
| 19 | 78 | 0 | 2,735,462 | 50,000 | 1,131,018 | 0 | 1,541,027 |
| 20 | 79 | 0 | 2,788,406 | 50,000 | 1,120,848 | 0 | 1,620,317 |
| 21 | 80 | 0 | 2,500,000 | 0 | 1,166,863 | 0 | 1,708,487 |
| 22 | 81 | 0 | 2,564,645 | 0 | 1,215,997 | 0 | 1,802,704 |
| 23 | 82 | 0 | 2,631,359 | 0 | 1,268,648 | 0 | 1,903,523 |
| 24 | 83 | 0 | 2,699,568 | 0 | 1,324,767 | 0 | 2,011,180 |
| 25 | 84 | 0 | 2,768,284 | 0 | 1,384,112 | 0 | 2,125,790 |
| 26 | 85 | 0 | 2,500,000 | 0 | 1,445,330 | 0 | 2,246,653 |
| 27 | 86 | 0 | 2,578,808 | 0 | 1,508,932 | 0 | 2,374,489 |
| 28 | 87 | 0 | 2,657,240 | 0 | 1,574,525 | 0 | 2,509,364 |
| 29 | 88 | 0 | 2,734,444 | 0 | 1,641,781 | 0 | 2,651,417 |
| 30 | 89 | 0 | 2,809,231 | 0 | 1,710,170 | 0 | 2,800,664 |
| 31 | 90 | 0 | 2,880,283 | 0 | 1,779,099 | 0 | 2,957,101 |
| 32 | 91 | 0 | 2,946,061 | 0 | 1,847,852 | 0 | 3,120,667 |
| 33 | 92 | 0 | 3,004,732 | 0 | 1,915,549 | 0 | 3,291,206 |
| 34 | 93 | 0 | 3,054,217 | 0 | 1,981,171 | 0 | 3,468,498 |
| 35 | 94 | 0 | 3,092,885 | 0 | 2,044,033 | 0 | 3,652,609 |
| 36 | 95 | 0 | 3,117,969 | 0 | 2,102,728 | 0 | 3,843,107 |
| 37 | 96 | 0 | 3,120,509 | 0 | 2,151,781 | 0 | 4,036,561 |
| 38 | 97 | 0 | 3,094,236 | 0 | 2,187,543 | 0 | 4,230,955 |
| 39 | 98 | 0 | 3,031,583 | 0 | 2,205,551 | 0 | 4,423,716 |
| 40 | 99 | 0 | 2,923,857 | 0 | 2,200,648 | 0 | 4,611,809 |
| 41 | 100 | 0 | 2,761,123 | 0 | 2,166,906 | 0 | 4,791,681 |

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



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.

0 Tax Free Income
9.66% Age 90 Tax Eq IRR

500,000 Tax Free Income
10.69% Age 90 Tax Eq IRR

0 Tax Free Income
9.81% Age 90 Tax Eq IRR