

Illustration of Values

Presented By: [Licensed user's name appears here]

Insured: Tom Johnson

Indexed Universal Life

		Income Tax Rate 45.00%	Indexed UL Interest Rate 7.00%	Initial Payment 40,000	Initial Death Benefit 1,000,000
Year	Age	(1) Policy Premium	(2) Cash Value* Increase	(3) Year End Cash Value*	(4) Death Benefit
1	40	40,000	10,530	10,530	1,039,540
2	41	40,000	40,703	51,233	1,077,713
3	42	40,000	43,248	94,481	1,118,442
4	43	40,000	45,971	140,452	1,161,883
5	44	40,000	48,847	189,299	1,208,211
6	45	0	11,482	200,781	1,217,174
7	46	0	12,207	212,988	1,226,851
8	47	0	13,007	225,995	1,237,339
9	48	0	13,916	239,911	1,248,725
10	49	0	14,865	254,776	1,261,070
11	50	0	20,939	275,715	1,279,490
12	51	0	19,729	295,444	1,299,219
13	52	0	21,126	316,570	1,320,345
14	53	0	22,606	339,176	1,342,951
15	54	0	24,186	363,362	1,367,137
16	55	0	25,842	389,204	1,392,979
17	56	0	27,635	416,839	1,420,614
18	57	0	29,553	446,392	1,450,167
19	58	0	31,609	478,001	1,481,776
20	59	0	33,812	511,813	1,515,588
21	60	0	36,150	547,963	1,551,738
22	61	0	38,624	586,587	1,590,362
23	62	0	41,217	627,804	1,631,579
24	63	0	43,948	671,752	1,675,527
25	64	0	46,813	718,565	1,722,340
26	65	0	52,629	771,194	1,059,158
27	66	0	56,675	827,869	1,059,158
28	67	0	61,115	888,984	1,059,158
29	68	0	66,000	954,984	1,117,331
30	69	0	70,971	1,025,955	1,190,108
		200,000			

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

30 Year Summary	
Cum. Payments	200,000
Cash Value	1,025,955
Death Benefit	1,190,108

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Year	Age	(1) Policy Premium	(2) Cash Value* Increase	(3) Year End Cash Value*	(4) Death Benefit
31	70	0	76,316	1,102,271	1,267,612
32	71	0	82,188	1,184,459	1,338,439
33	72	0	88,571	1,273,030	1,413,063
34	73	0	95,512	1,368,542	1,491,711
35	74	0	103,081	1,471,623	1,574,636
36	75	0	111,148	1,582,771	1,661,909
37	76	0	119,392	1,702,163	1,787,271
38	77	0	128,217	1,830,380	1,921,899
39	78	0	137,687	1,968,067	2,066,470
40	79	0	147,817	2,115,884	2,221,679
41	80	0	158,625	2,274,509	2,388,235
42	81	0	170,149	2,444,658	2,566,891
43	82	0	182,362	2,627,020	2,758,371
44	83	0	195,347	2,822,367	2,963,486
45	84	0	209,114	3,031,481	3,183,055
46	85	0	223,609	3,255,090	3,417,844
47	86	0	238,843	3,493,933	3,668,629
48	87	0	254,790	3,748,723	3,936,160
49	88	0	271,389	4,020,112	4,221,118
50	89	0	288,783	4,308,895	4,524,339
51	90	0	306,563	4,615,458	4,846,231
52	91	0	330,088	4,945,546	5,143,368
53	92	0	356,833	5,302,379	5,461,451
54	93	0	387,564	5,689,943	5,803,742
55	94	0	422,989	6,112,932	6,174,061

200,000

55 Year Summary

Cum. Payments	200,000
Cash Value	6,112,932
Death Benefit	6,174,061

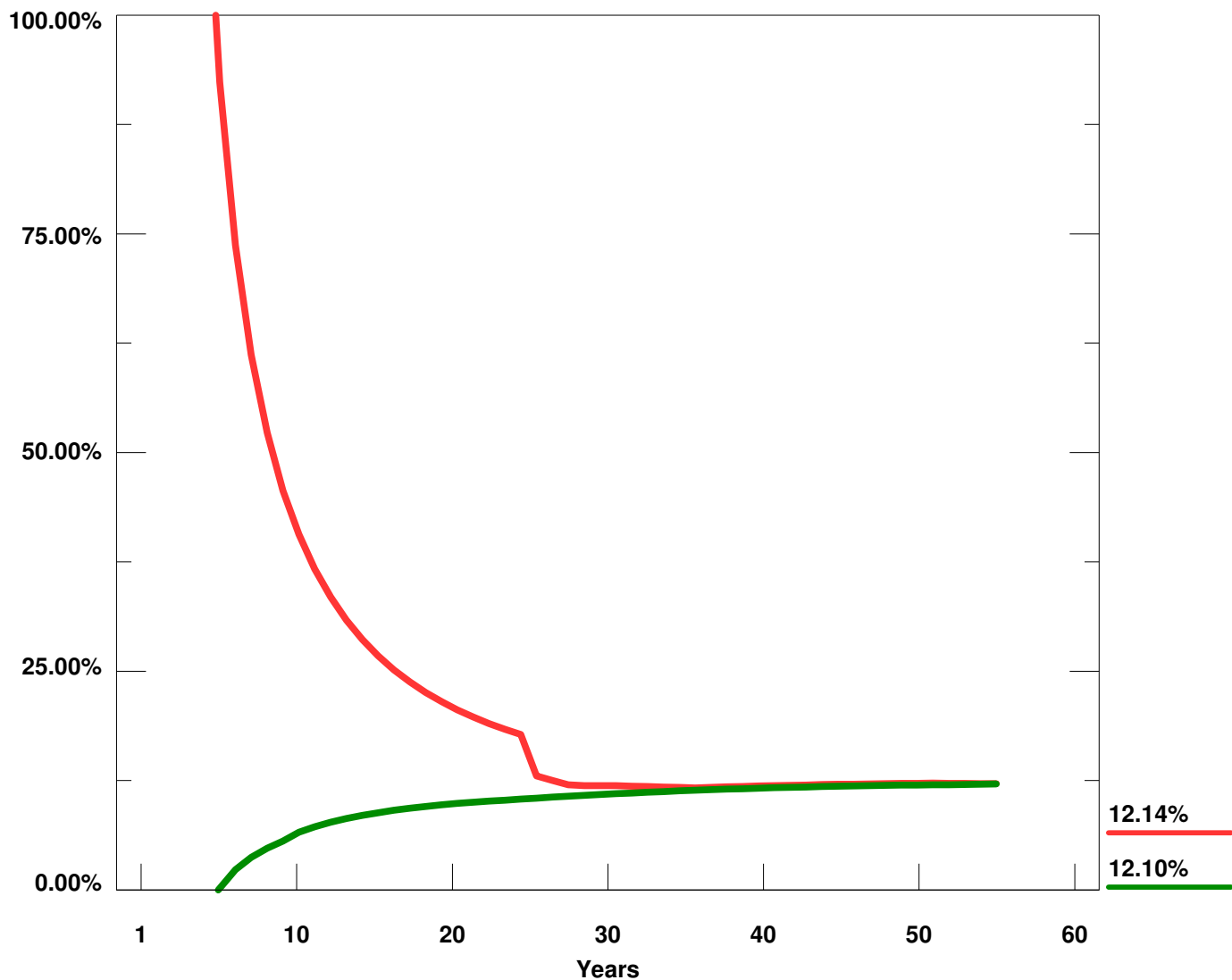
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55 Year Analysis



At Year 55

Cash Value Pre-Tax Equivalent Rate of Return ■ 12.10%

Death Benefit Pre-Tax Equivalent Rate of Return ■ 12.14%