

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) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	
1	40	40,000	0	0	10,530	1,039,540	
2	41	40,000	0	0	51,233	1,077,713	
3	42	40,000	0	0	94,481	1,118,442	
4	43	40,000	0	0	140,452	1,161,883	
5	44	40,000	0	0	189,299	1,208,211	
6	45	0	0	0	200,781	1,217,174	
7	46	0	0	0	212,988	1,226,851	
8	47	0	0	0	225,995	1,237,339	
9	48	0	0	0	239,911	1,248,725	
10	49	0	0	0	254,776	1,261,070	
11	50	0	0	0	275,715	1,279,490	
12	51	0	0	0	295,444	1,299,219	
13	52	0	0	0	316,570	1,320,345	
14	53	0	0	0	339,176	1,342,951	
15	54	0	0	0	363,362	1,367,137	
16	55	0	0	0	389,204	1,392,979	
17	56	0	0	0	416,839	1,420,614	
18	57	0	0	0	446,392	1,450,167	
19	58	0	0	0	478,001	1,481,776	
20	59	0	0	0	511,813	1,515,588	
21	60	0	0	0	547,963	1,551,738	
22	61	0	0	0	586,587	1,590,362	
23	62	0	0	0	627,804	1,631,579	
24	63	0	0	0	671,752	1,675,527	
25	64	0	0	0	718,565	1,722,340	
26	65	0	62,700	0	694,017	993,323	
27	66	0	64,856	0	669,249	921,933	
28	67	0	67,076	0	644,461	844,642	
29	68	0	69,363	0	619,903	775,960	
30	69	0	71,719	0	595,871	753,335	
		200,000	335,714				

30 Year Summary

Cum. Payments	200,000
Cum. Policy Loan Proceeds	335,714
Cash Value	595,871
Death Benefit	753,335

*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.

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Year	Age	(1) Policy Premium	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	
31	70	0	74,145	0	572,276	730,950	
32	71	0	76,644	0	549,440	697,607	
33	72	0	79,218	0	527,673	663,047	
34	73	0	81,869	0	507,332	627,162	
35	74	0	84,600	0	488,837	589,846	
36	75	0	87,413	0	472,481	550,786	
37	76	0	90,310	0	458,242	513,311	
38	77	0	93,294	0	446,491	478,978	
39	78	0	96,367	0	437,655	448,268	
40	79	0	99,533	0	432,181	422,683	
41	80	0	102,794	0	430,524	400,734	
42	81	0	106,152	0	433,178	382,977	
43	82	0	109,611	0	440,601	369,933	
44	83	0	113,174	0	453,335	361,211	
45	84	0	116,844	0	471,920	357,420	
46	85	0	120,624	0	448,465	358,320	
47	86	0	120,624	0	428,331	362,384	
48	87	0	120,624	0	411,636	368,768	
49	88	0	120,624	0	398,391	376,521	
50	89	0	120,624	0	388,714	385,804	
51	90	0	120,624	0	382,267	397,300	
52	91	0	120,624	0	384,567	410,188	
53	92	0	120,624	0	398,319	424,119	
54	93	0	120,624	0	427,035	439,804	
55	94	0	120,624	0	474,970	457,531	
		200,000	2,953,922				

55 Year Summary

Cum. Payments	200,000
Cum. Policy Loan Proceeds	2,953,922
Cash Value	474,970
Death Benefit	542,531

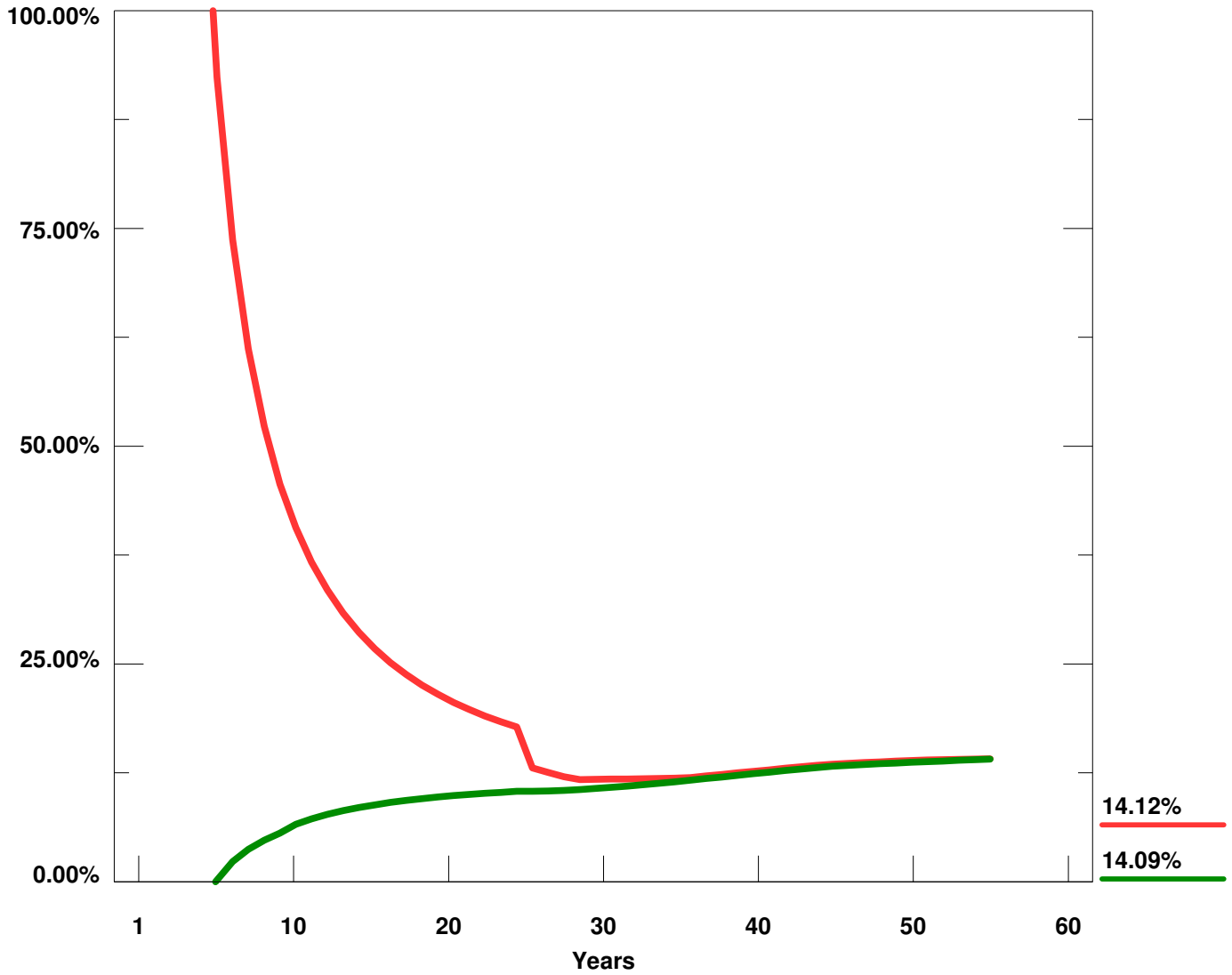
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55 Year Analysis



At Year 55
Cash Value Pre-Tax Equivalent Rate of Return ■ 14.09%
Death Benefit Pre-Tax Equivalent Rate of Return ■ 14.12%