

Comparison of Insurance Policies

For: Valued Client



Presented By: _____

[Licensed user's name appears here]

Comparison of Insurance Policies

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

Insured: Valued Client

Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

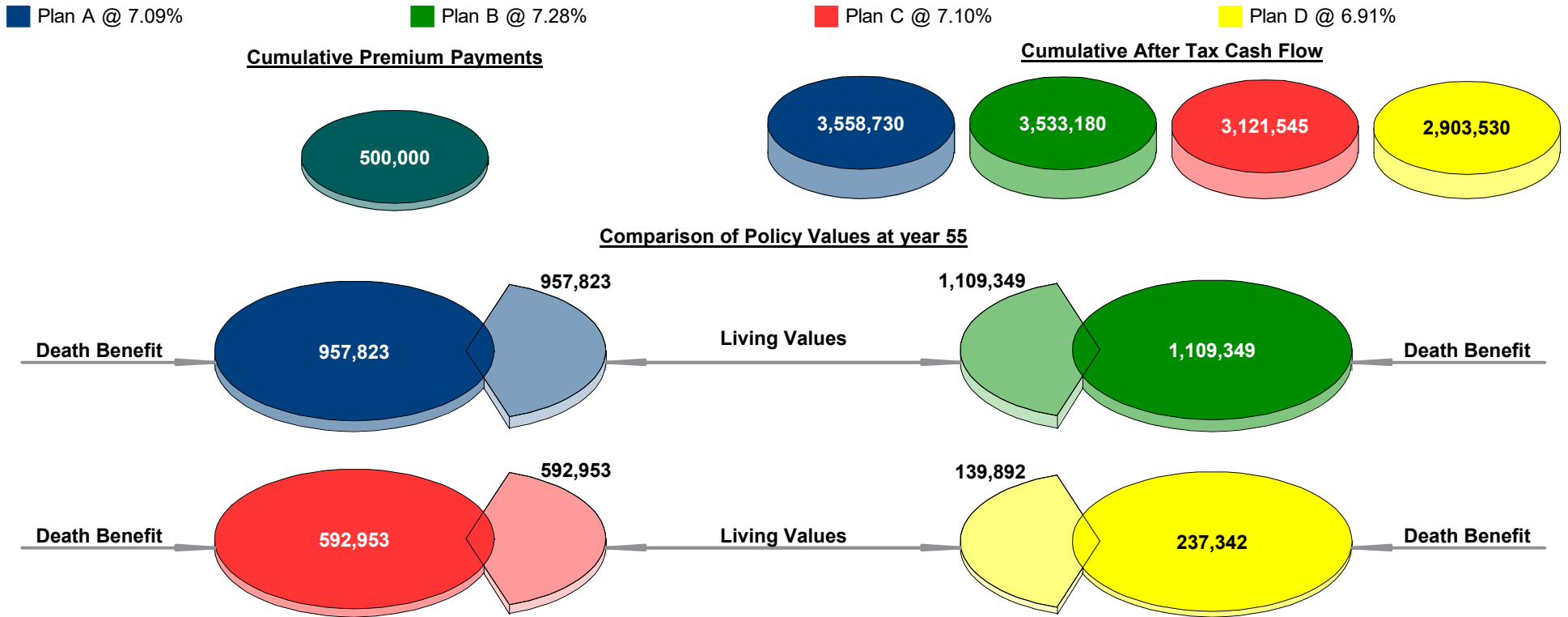
There are four policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

1. The financial strength of the company;
2. Suitability of the type of plan;

3. Plan provisions and contractual guarantees;
4. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

Comparison of Insurance Policies

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

Insured: Valued Client

Comparison of Values

		Plan A Interest Rate: 7.09% Carrier A				Plan B Interest Rate: 7.28% Carrier B				Plan C Interest Rate: 7.10% Carrier C				Plan D Interest Rate: 6.91% Carrier D				
Yr	Male Age	(1) Premium Payment	Plan A				Plan B				Plan C				Plan D			
			(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
1	45	25,000	0	22,374	7,053	549,409	0	23,043	8,967	534,876	0	22,503	6,477	558,643	0	22,081	7,527	589,738
2	46	25,000	0	46,324	31,219	573,359	0	47,510	33,716	559,343	0	46,574	30,814	582,714	0	45,543	32,033	613,200
3	47	25,000	0	71,974	57,095	599,009	0	73,562	60,050	585,395	0	72,322	56,833	608,462	0	70,424	57,986	638,081
4	48	25,000	0	99,455	84,814	626,490	0	101,310	88,361	613,143	0	99,890	84,678	636,030	0	96,924	85,582	664,581
5	49	25,000	0	128,889	114,490	655,924	0	130,872	118,486	642,705	0	129,403	114,476	665,543	0	125,095	114,883	692,752
6	50	25,000	0	160,408	146,257	687,443	0	162,314	150,491	674,147	0	160,992	146,992	697,132	0	155,047	146,424	722,704
7	51	25,000	0	194,158	182,837	721,193	0	195,828	184,568	707,661	0	194,801	184,301	730,941	0	186,840	179,846	754,497
8	52	25,000	0	230,297	221,807	757,332	0	231,621	221,205	743,454	0	230,976	223,976	767,116	0	220,540	215,221	788,197
9	53	25,000	0	269,000	263,340	796,035	0	269,911	260,340	781,744	0	269,685	266,185	805,825	0	256,327	252,728	823,984
10	54	25,000	0	310,453	307,623	837,488	0	310,813	302,087	822,646	0	311,100	311,100	847,240	0	294,335	292,507	861,992
11	55	25,000	0	359,689	359,689	886,724	0	360,602	353,001	872,435	0	358,769	358,769	894,909	0	339,123	339,123	906,780
12	56	25,000	0	412,769	412,769	939,804	0	414,273	408,080	926,106	0	410,009	410,009	946,149	0	386,894	386,894	954,551
13	57	25,000	0	469,978	469,978	997,013	0	472,135	467,349	983,968	0	465,100	465,100	1,001,240	0	437,922	437,922	1,005,579
14	58	25,000	0	531,635	531,635	1,058,670	0	534,581	531,484	1,046,414	0	524,364	524,364	1,060,504	0	492,388	492,388	1,060,045
15	59	25,000	0	598,082	598,082	1,125,117	0	601,912	600,504	1,113,745	0	588,126	588,126	1,124,266	0	550,598	550,598	1,118,255
16	60	25,000	0	669,683	669,683	1,196,718	0	674,454	674,454	1,186,287	0	656,736	656,736	1,192,876	0	612,830	612,830	1,180,487
17	61	25,000	0	746,845	746,845	1,273,880	0	752,560	752,560	1,264,393	0	730,575	730,575	1,266,715	0	679,360	679,360	1,247,017
18	62	25,000	0	829,999	829,999	1,357,034	0	836,668	836,668	1,348,501	0	810,061	810,061	1,346,201	0	750,481	750,481	1,318,138
19	63	25,000	0	919,606	919,606	1,446,641	0	927,194	927,194	1,439,027	0	895,659	895,659	1,431,799	0	826,508	826,508	1,394,165
20	64	25,000	0	1,016,168	1,016,168	1,543,203	0	1,024,585	1,024,585	1,536,418	0	987,886	987,886	1,524,026	0	907,778	907,778	1,475,435
21	65	0	101,678	1,094,352	987,590	1,206,461	100,948	1,102,203	995,199	1,429,413	89,187	1,060,660	967,014	1,430,380	82,958	969,632	881,771	1,387,574
22	66	0	101,678	1,177,593	958,731	1,182,474	100,948	1,186,005	965,575	1,315,988	89,187	1,138,257	946,282	1,332,051	82,958	1,036,186	855,271	1,294,520
23	67	0	101,678	1,266,217	929,650	1,157,569	100,948	1,276,524	935,863	1,195,757	89,187	1,220,894	925,674	1,228,806	82,958	1,107,882	828,414	1,195,967
24	68	0	101,678	1,360,586	900,429	1,131,729	100,948	1,374,448	906,343	1,139,999	89,187	1,308,534	904,907	1,127,357	82,958	1,185,216	801,370	1,091,589
25	69	0	101,678	1,460,990	871,063	1,104,821	100,948	1,480,022	876,826	1,113,629	89,187	1,401,402	883,947	1,108,171	82,958	1,268,746	774,353	981,043
26	70	0	101,678	1,567,791	841,606	1,076,775	100,948	1,593,397	847,004	1,086,013	89,187	1,499,726	862,752	1,087,711	82,958	1,358,695	747,223	951,027
27	71	0	101,678	1,681,674	812,418	1,031,036	100,948	1,715,381	817,199	1,040,199	89,187	1,603,740	841,270	1,049,757	82,958	1,455,174	719,702	908,874
28	72	0	101,678	1,803,234	783,753	982,109	100,948	1,846,729	787,651	990,792	89,187	1,713,677	819,438	1,007,942	82,958	1,558,674	691,874	863,328
29	73	0	101,678	1,933,076	755,859	929,836	100,948	1,988,236	758,609	937,550	89,187	1,829,774	797,177	961,857	82,958	1,669,765	663,876	814,154
30	74	0	101,678	2,071,850	729,010	874,040	100,948	2,140,819	730,410	880,267	89,187	1,952,269	774,396	911,054	82,958	1,789,105	635,907	761,144
		500,000	1,016,780				1,009,480				891,870				829,580			

*See the Policy Disclosures on page 6.

Comparison of Insurance Policies

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

Insured: Valued Client

Comparison of Values

		Plan A Interest Rate: 7.09% Carrier A				Plan B Interest Rate: 7.28% Carrier B				Plan C Interest Rate: 7.10% Carrier C				Plan D Interest Rate: 6.91% Carrier D				
Yr	Male Age	(1) Premium Payment	Plan A				Plan B				Plan C				Plan D			
			(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
31	75	0	101,678	2,220,033	703,289	814,291	100,948	2,305,538	703,499	818,776	89,187	2,081,398	750,984	855,054	82,958	1,917,453	608,239	704,112
32	76	0	101,678	2,377,675	678,332	797,216	100,948	2,482,562	677,396	801,525	89,187	2,217,421	726,840	837,711	82,958	2,054,805	580,356	683,096
33	77	0	101,678	2,545,371	654,299	781,567	100,948	2,672,755	652,274	785,912	89,187	2,360,599	701,843	819,873	82,958	2,201,731	552,280	662,367
34	78	0	101,678	2,723,757	631,370	767,557	100,948	2,877,029	628,315	772,166	89,187	2,512,793	677,453	803,093	82,958	2,358,837	524,043	641,985
35	79	0	101,678	2,913,470	609,701	755,375	100,948	3,096,387	605,744	760,564	89,187	2,674,715	653,961	787,697	82,958	2,526,755	495,663	622,001
36	80	0	101,678	3,115,153	589,435	745,192	100,948	3,331,821	584,735	751,326	89,187	2,846,991	631,553	773,902	82,958	2,706,165	467,174	602,482
37	81	0	101,678	3,329,381	570,614	737,083	100,948	3,584,414	565,498	744,719	89,187	3,029,572	609,716	761,194	82,958	2,897,775	438,598	583,487
38	82	0	101,678	3,556,744	553,277	731,114	100,948	3,855,329	548,274	741,040	89,187	3,222,911	588,416	749,561	82,958	3,102,363	409,988	565,107
39	83	0	101,678	3,797,883	537,481	727,375	100,948	4,145,752	533,268	740,556	89,187	3,427,503	567,637	739,012	82,958	3,320,661	381,305	547,338
40	84	0	101,678	4,053,255	523,071	725,734	100,948	4,456,925	520,687	743,533	89,187	3,643,833	547,327	729,518	82,958	3,553,378	352,445	530,114
41	85	0	101,678	4,323,075	509,620	725,773	100,948	4,323,075	509,620	725,773	89,187	3,872,367	527,389	721,008	82,958	3,801,204	323,234	513,294
42	86	0	101,678	4,607,920	497,031	727,427	100,948	4,790,121	510,704	750,210	89,187	4,113,548	507,676	713,353	82,958	4,064,751	293,373	496,610
43	87	0	101,678	4,908,138	484,941	730,348	100,948	5,146,377	503,190	760,509	89,187	4,367,799	487,987	706,377	82,958	4,344,768	262,640	479,878
44	88	0	101,678	5,223,961	472,843	734,041	100,948	5,526,967	498,184	774,532	89,187	4,635,527	468,077	699,854	82,958	4,641,981	230,737	462,836
45	89	0	101,678	5,555,592	460,156	737,936	100,948	5,933,261	495,746	792,409	89,187	4,917,115	447,646	693,502	82,958	4,957,258	197,449	445,312
46	90	0	101,678	5,903,136	446,166	741,323	100,948	6,366,349	495,578	813,896	89,187	5,212,929	426,340	686,987	82,958	5,291,442	162,467	427,039
47	91	0	101,678	6,275,363	438,783	689,797	100,948	6,827,991	497,970	839,369	89,187	5,529,060	409,496	630,659	82,958	5,651,461	131,502	357,561
48	92	0	101,678	6,676,423	441,253	641,545	100,948	7,326,395	509,567	802,623	89,187	5,867,990	398,801	574,841	82,958	6,040,680	106,630	287,850
49	93	0	101,678	7,111,526	457,835	600,065	100,948	7,866,123	533,280	769,264	89,187	6,232,671	396,377	521,030	82,958	6,462,538	89,925	219,176
50	94	0	101,678	7,587,190	494,052	569,924	100,948	8,452,888	573,070	742,128	89,187	6,626,612	404,856	471,123	82,958	6,922,941	85,845	155,075
51	95	0	101,678	8,111,021	556,464	556,464	100,948	9,093,914	634,303	725,242	89,187	7,053,106	426,616	426,616	82,958	7,414,786	85,756	159,904
52	96	0	101,678	8,671,490	632,443	632,443	100,948	9,798,449	724,256	724,256	89,187	7,506,983	455,522	455,522	82,958	7,940,223	90,187	169,589
53	97	0	101,678	9,271,279	723,519	723,519	100,948	11M	832,014	832,014	89,187	7,990,005	492,325	492,325	82,958	8,501,905	100,070	185,089
54	98	0	101,678	9,913,277	831,367	831,367	100,948	11M	959,627	959,627	89,187	8,504,051	537,841	537,841	82,958	9,102,671	116,426	207,453
55	99	0	101,678	11M	957,823	957,823	100,948	12M	1,109,349	1,109,349	89,187	9,051,120	592,953	592,953	82,958	9,745,085	139,892	237,342
		500,000	3,558,730				3,533,180				3,121,545				2,903,530			

*See the Policy Disclosures on page 6.

Comparison of Insurance Policies

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

Insured: Valued Client

Net Rates of Return Required on Premium to Match Policy Values

Income Tax Rate 35.00%			Plan A Interest Rate: 7.09% Carrier A				Plan B Interest Rate: 7.28% Carrier B				Plan C Interest Rate: 7.10% Carrier C				Plan D Interest Rate: 6.91% Carrier D			
Yr	Male Age	(1) Premium Payment	Plan A				Plan B				Plan C				Plan D			
			(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
1	45	25,000	0	-10.50	-71.79	2097.64	0	-7.83	-64.13	2039.50	0	-9.99	-74.09	2134.57	0	-11.68	-69.89	2258.95
2	46	25,000	0	-4.98	-27.58	331.50	0	-3.36	-23.56	325.64	0	-4.64	-28.24	335.37	0	-6.07	-26.25	347.78
3	47	25,000	0	-2.05	-13.03	148.32	0	-0.96	-10.71	146.07	0	-1.81	-13.24	149.85	0	-3.11	-12.32	154.57
4	48	25,000	0	-0.22	-6.48	89.20	0	0.52	-4.89	87.94	0	-0.04	-6.54	90.09	0	-1.25	-6.13	92.70
5	49	25,000	0	1.02	-2.91	61.52	0	1.53	-1.78	60.67	0	1.16	-2.92	62.13	0	0.03	-2.80	63.81
6	50	25,000	0	1.92	-0.72	45.92	0	2.26	0.09	45.29	0	2.02	-0.58	46.37	0	0.95	-0.69	47.54
7	51	25,000	0	2.60	1.10	36.11	0	2.81	1.33	35.61	0	2.68	1.29	36.46	0	1.64	0.68	37.30
8	52	25,000	0	3.13	2.30	29.47	0	3.25	2.24	29.06	0	3.19	2.51	29.76	0	2.17	1.63	30.37
9	53	25,000	0	3.55	3.13	24.75	0	3.62	2.90	24.40	0	3.60	3.34	24.99	0	2.60	2.32	25.42
10	54	25,000	0	3.90	3.74	21.26	0	3.92	3.41	20.95	0	3.94	3.94	21.46	0	2.95	2.84	21.76
11	55	25,000	0	4.41	4.41	18.69	0	4.46	4.11	18.44	0	4.37	4.37	18.83	0	3.46	3.46	19.04
12	56	25,000	0	4.82	4.82	16.70	0	4.87	4.65	16.49	0	4.72	4.72	16.79	0	3.85	3.85	16.92
13	57	25,000	0	5.15	5.15	15.12	0	5.21	5.07	14.95	0	5.00	5.00	15.18	0	4.18	4.18	15.23
14	58	25,000	0	5.42	5.42	13.86	0	5.49	5.41	13.72	0	5.24	5.24	13.88	0	4.44	4.44	13.88
15	59	25,000	0	5.64	5.64	12.84	0	5.71	5.69	12.72	0	5.44	5.44	12.83	0	4.66	4.66	12.77
16	60	25,000	0	5.83	5.83	12.00	0	5.91	5.91	11.91	0	5.61	5.61	11.96	0	4.85	4.85	11.85
17	61	25,000	0	5.99	5.99	11.30	0	6.07	6.07	11.23	0	5.76	5.76	11.25	0	5.02	5.02	11.10
18	62	25,000	0	6.13	6.13	10.72	0	6.20	6.20	10.67	0	5.89	5.89	10.65	0	5.16	5.16	10.46
19	63	25,000	0	6.25	6.25	10.24	0	6.32	6.32	10.20	0	6.01	6.01	10.15	0	5.28	5.28	9.92
20	64	25,000	0	6.35	6.35	9.83	0	6.42	6.42	9.80	0	6.11	6.11	9.73	0	5.39	5.39	9.47
21	65	0	101,678	7.20	6.46	7.89	100,948	7.24	6.51	9.10	89,187	6.88	6.21	9.04	82,958	6.18	5.49	8.79
22	66	0	101,678	7.82	6.56	7.84	100,948	7.85	6.60	8.50	89,187	7.46	6.31	8.45	82,958	6.79	5.58	8.20
23	67	0	101,678	8.29	6.65	7.81	100,948	8.32	6.67	7.97	89,187	7.90	6.39	7.93	82,958	7.26	5.67	7.68
24	68	0	101,678	8.65	6.74	7.78	100,948	8.69	6.75	7.80	89,187	8.24	6.47	7.51	82,958	7.63	5.75	7.22
25	69	0	101,678	8.94	6.82	7.76	100,948	8.98	6.83	7.78	89,187	8.51	6.54	7.48	82,958	7.93	5.82	6.80
26	70	0	101,678	9.16	6.90	7.75	100,948	9.21	6.90	7.76	89,187	8.72	6.60	7.45	82,958	8.17	5.90	6.77
27	71	0	101,678	9.34	6.98	7.69	100,948	9.40	6.97	7.69	89,187	8.88	6.67	7.38	82,958	8.37	5.97	6.71
28	72	0	101,678	9.48	7.05	7.64	100,948	9.55	7.04	7.64	89,187	9.02	6.72	7.31	82,958	8.53	6.03	6.65
29	73	0	101,678	9.60	7.12	7.59	100,948	9.67	7.10	7.59	89,187	9.12	6.78	7.25	82,958	8.66	6.10	6.59
30	74	0	101,678	9.69	7.20	7.55	100,948	9.77	7.17	7.54	89,187	9.20	6.83	7.18	82,958	8.77	6.16	6.54
		500,000	1,016,780					1,009,480					891,870					829,580

*See the Policy Disclosures on page 6.

Comparison of Insurance Policies

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

Insured: Valued Client

Net Rates of Return Required on Premium to Match Policy Values

Income Tax Rate 35.00%		Plan A Interest Rate: 7.09% Carrier A				Plan B Interest Rate: 7.28% Carrier B				Plan C Interest Rate: 7.10% Carrier C				Plan D Interest Rate: 6.91% Carrier D				
Yr	Male Age	(1)	Plan A		Plan B		Plan C		Plan D		(14)	(15)	(16)	(17)				
		Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	(6) After Tax Policy Loan Proceeds	(7) Year End Accum Value*	(8) Year End Surrender Value*	(9) Death Benefit	(10) After Tax Policy Loan Proceeds	(11) Year End Accum Value*	(12) Year End Surrender Value*	(13) Death Benefit	(14) After Tax Policy Loan Proceeds	(15) Year End Accum Value*	(16) Year End Surrender Value*	(17) Death Benefit
31	75	0	101,678	9.76	7.27	7.52	100,948	9.85	7.24	7.50	89,187	9.27	6.88	7.13	82,958	8.87	6.22	6.49
32	76	0	101,678	9.82	7.34	7.58	100,948	9.91	7.31	7.56	89,187	9.32	6.92	7.16	82,958	8.94	6.28	6.54
33	77	0	101,678	9.86	7.40	7.64	100,948	9.96	7.37	7.61	89,187	9.35	6.96	7.20	82,958	9.00	6.34	6.59
34	78	0	101,678	9.89	7.47	7.69	100,948	10.00	7.43	7.67	89,187	9.38	7.00	7.23	82,958	9.05	6.39	6.64
35	79	0	101,678	9.92	7.53	7.75	100,948	10.03	7.49	7.73	89,187	9.40	7.05	7.27	82,958	9.09	6.45	6.69
36	80	0	101,678	9.93	7.59	7.80	100,948	10.05	7.55	7.78	89,187	9.41	7.09	7.30	82,958	9.13	6.50	6.74
37	81	0	101,678	9.94	7.65	7.85	100,948	10.07	7.61	7.83	89,187	9.42	7.13	7.34	82,958	9.15	6.55	6.79
38	82	0	101,678	9.95	7.71	7.90	100,948	10.08	7.67	7.88	89,187	9.42	7.17	7.37	82,958	9.17	6.60	6.83
39	83	0	101,678	9.95	7.76	7.95	100,948	10.09	7.72	7.93	89,187	9.42	7.21	7.41	82,958	9.18	6.65	6.87
40	84	0	101,678	9.94	7.81	7.99	100,948	10.09	7.78	7.98	89,187	9.42	7.25	7.44	82,958	9.19	6.69	6.91
41	85	0	101,678	9.94	7.86	8.03	100,948	9.92	7.82	8.00	89,187	9.41	7.28	7.47	82,958	9.20	6.73	6.95
42	86	0	101,678	9.92	7.90	8.07	100,948	9.97	7.88	8.06	89,187	9.40	7.32	7.50	82,958	9.20	6.77	6.99
43	87	0	101,678	9.91	7.94	8.11	100,948	9.96	7.92	8.10	89,187	9.39	7.35	7.53	82,958	9.20	6.81	7.02
44	88	0	101,678	9.89	7.98	8.14	100,948	9.96	7.96	8.13	89,187	9.37	7.38	7.55	82,958	9.20	6.85	7.06
45	89	0	101,678	9.88	8.02	8.17	100,948	9.95	8.00	8.17	89,187	9.36	7.41	7.57	82,958	9.19	6.88	7.09
46	90	0	101,678	9.86	8.05	8.20	100,948	9.94	8.04	8.20	89,187	9.34	7.44	7.60	82,958	9.18	6.92	7.11
47	91	0	101,678	9.84	8.08	8.19	100,948	9.93	8.07	8.23	89,187	9.32	7.46	7.59	82,958	9.17	6.95	7.11
48	92	0	101,678	9.82	8.11	8.20	100,948	9.92	8.11	8.23	89,187	9.31	7.49	7.59	82,958	9.16	6.99	7.10
49	93	0	101,678	9.80	8.15	8.20	100,948	9.90	8.14	8.23	89,187	9.29	7.53	7.59	82,958	9.16	7.03	7.10
50	94	0	101,678	9.78	8.19	8.21	100,948	9.89	8.18	8.24	89,187	9.27	7.56	7.59	82,958	9.15	7.07	7.11
51	95	0	101,678	9.77	8.23	8.23	100,948	9.88	8.22	8.25	89,187	9.26	7.59	7.59	82,958	9.14	7.11	7.15
52	96	0	101,678	9.75	8.27	8.27	100,948	9.87	8.26	8.26	89,187	9.24	7.63	7.63	82,958	9.13	7.15	7.19
53	97	0	101,678	9.74	8.31	8.31	100,948	9.86	8.30	8.30	89,187	9.23	7.66	7.66	82,958	9.12	7.19	7.23
54	98	0	101,678	9.72	8.35	8.35	100,948	9.85	8.34	8.34	89,187	9.21	7.69	7.69	82,958	9.11	7.23	7.26
55	99	0	101,678	9.70	8.38	8.38	100,948	9.84	8.38	8.38	89,187	9.19	7.73	7.73	82,958	9.10	7.26	7.30
		500,000	3,558,730			3,533,180			3,121,545			2,903,530						

*See the Policy Disclosures on page 6.

Policy Disclosures

Plan A
Interest Rate: 7.09%
Carrier A

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 proposal from Carrier A.

This is an illustration, not a contract.

Plan B
Interest Rate: 7.28%
Carrier B

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 proposal from Carrier B.

This is an illustration, not a contract.

Plan C
Interest Rate: 7.10%
Carrier C

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 proposal from Carrier C.

This is an illustration, not a contract.

Plan D
Interest Rate: 6.91%
Carrier D

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 proposal from Carrier D.

This is an illustration, not a contract.

Comparison of Insurance Policies

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

Insured: Valued Client

55th Year Summary

Plan A @ 7.09%

Plan B @ 7.28%

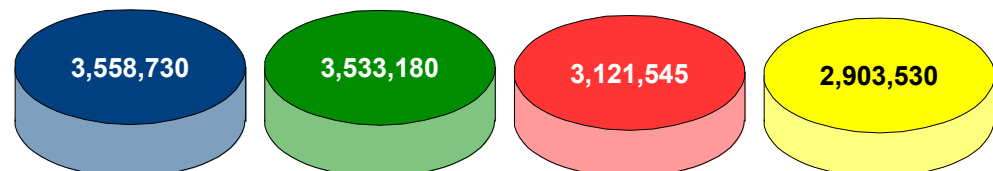
Plan C @ 7.10%

Plan D @ 6.91%

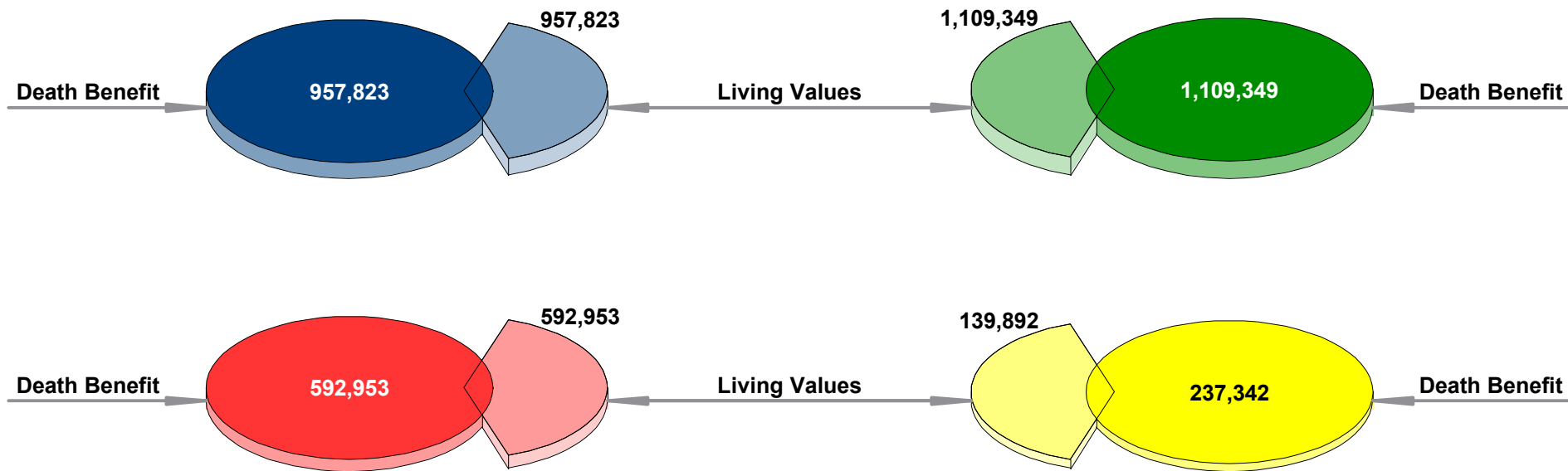
Cumulative Premium Payments



Cumulative After Tax Cash Flow



Comparison of Policy Values

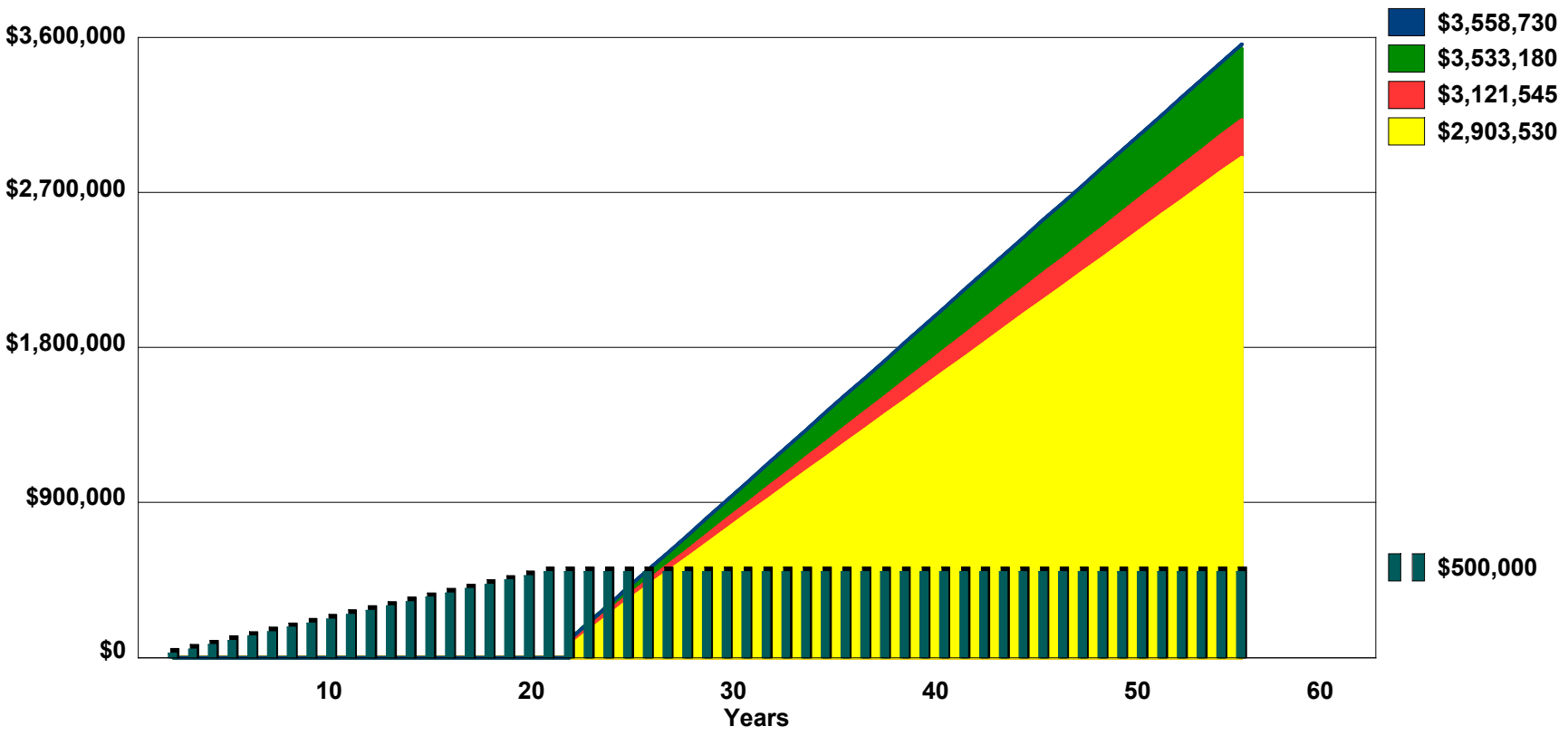


Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



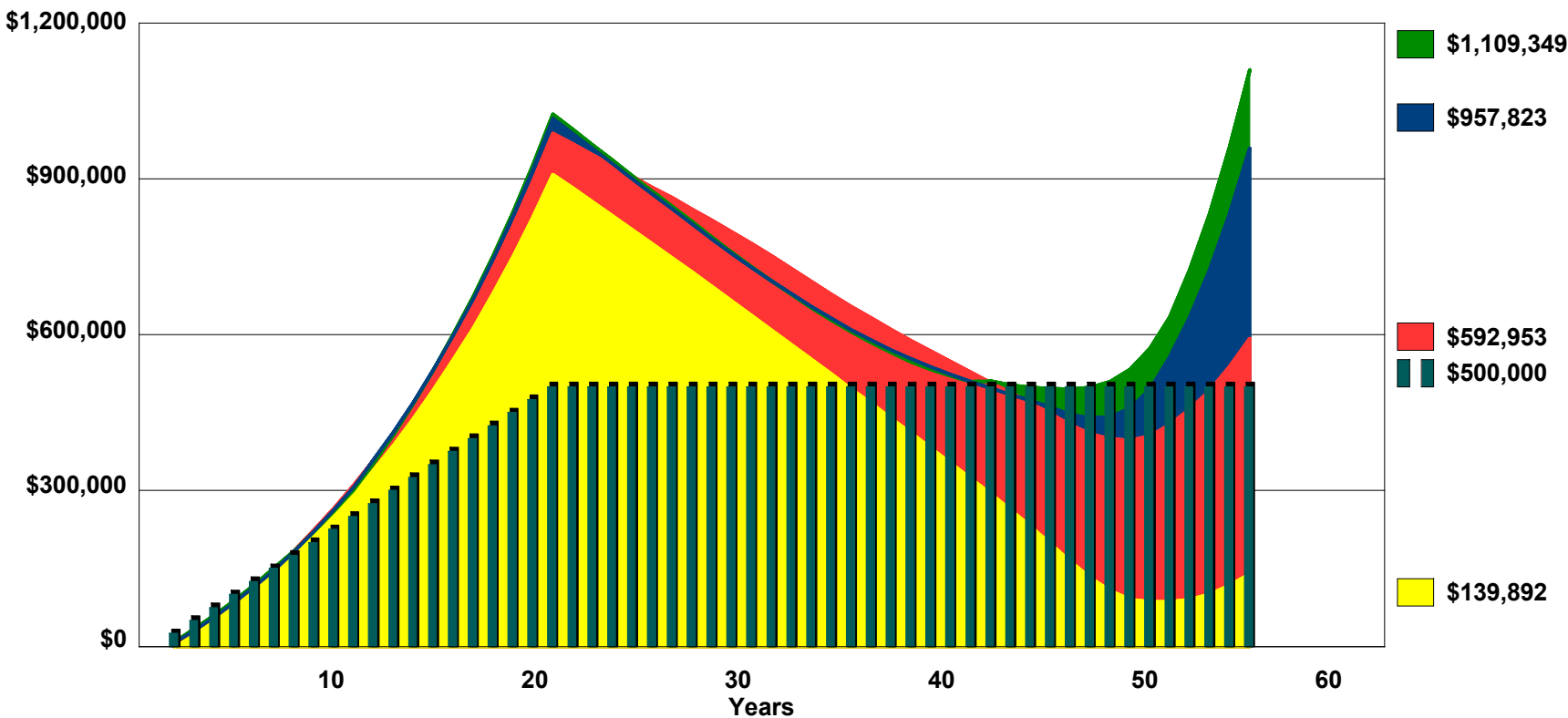
At Year 55	
Cumulative Premium Payment	\$500,000
Plan A @ 7.09%	\$3,558,730
Plan B @ 7.28%	\$3,533,180
Plan C @ 7.10%	\$3,121,545
Plan D @ 6.91%	\$2,903,530

Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Surrender Values



At Year 55

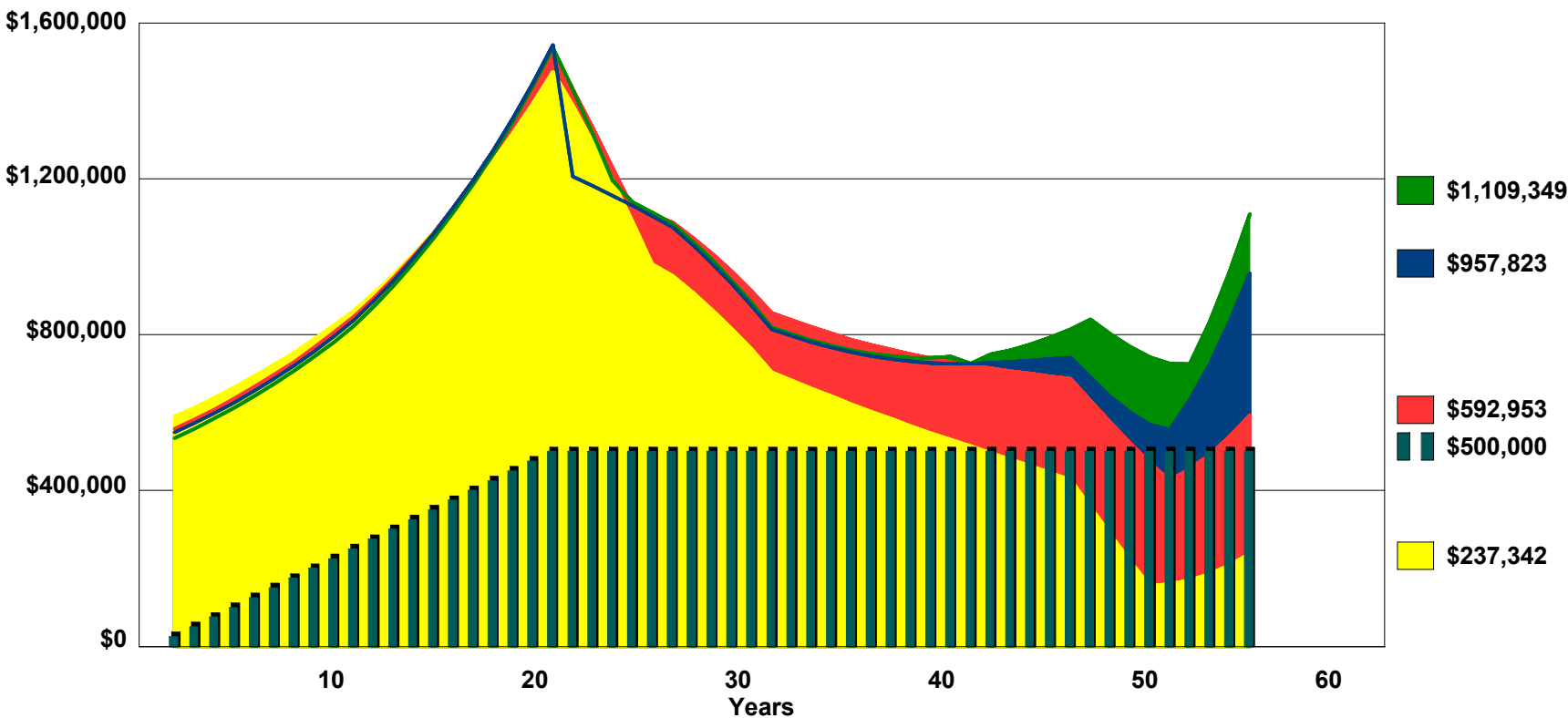
Cumulative Premium Payment	\$500,000
Plan A @ 7.09%	\$957,823
Plan B @ 7.28%	\$1,109,349
Plan C @ 7.10%	\$592,953
Plan D @ 6.91%	\$139,892

Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Death Benefits



At Year 55

Cumulative Premium Payment	■ ■	\$500,000
Plan A @ 7.09%	■	\$957,823
Plan B @ 7.28%	■	\$1,109,349
Plan C @ 7.10%	■	\$592,953
Plan D @ 6.91%	■	\$237,342

Supplemental Report

Important Note

This material is for educational purposes only. In all cases, the approval of a client's legal and tax advisers must be secured regarding the implementation or modification of any planning technique as well as the applicability and consequences of new cases, rulings, or legislation upon existing or impending plans.