

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.

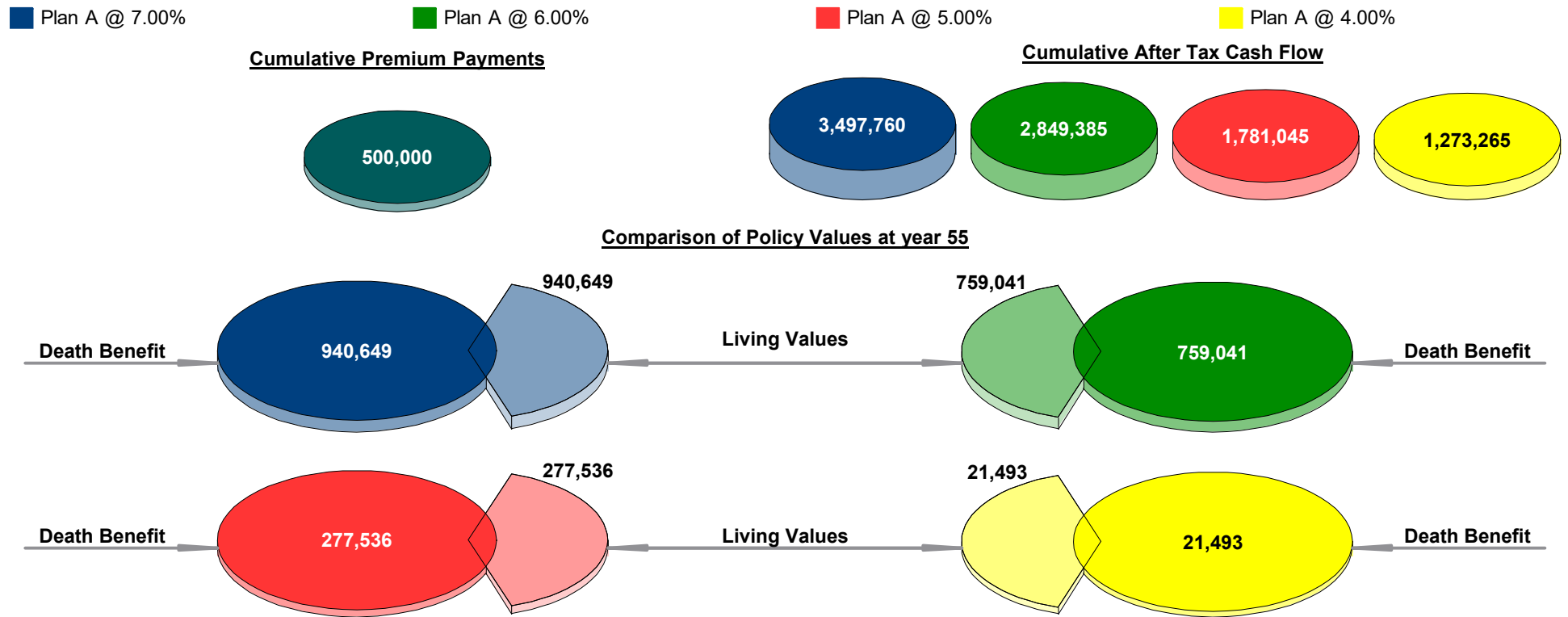
There are four policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

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: 7.00% Carrier A					Plan A Interest Rate: 6.00% Carrier A				Plan A Interest Rate: 5.00% Carrier A				Plan A Interest Rate: 4.00% Carrier A			
		7% Illustrated Rate					6% Illustrated Rate				5% Illustrated Rate				4% Illustrated Rate			
Yr	Male Age	(1) 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
1	45	25,000	0	22,354	7,033	549,389	0	22,133	6,813	549,168	0	21,913	6,592	548,948	0	21,693	6,372	548,728
2	46	25,000	0	46,262	31,157	573,297	0	45,585	30,480	572,620	0	44,912	29,807	571,947	0	44,243	29,138	571,278
3	47	25,000	0	71,847	56,968	598,882	0	70,445	55,567	597,480	0	69,062	54,184	596,097	0	67,697	52,819	594,732
4	48	25,000	0	99,235	84,594	626,270	0	96,810	82,169	623,845	0	94,433	79,792	621,468	0	92,103	77,462	619,138
5	49	25,000	0	128,543	114,145	655,578	0	124,761	110,362	651,796	0	121,076	106,678	648,111	0	117,488	103,089	644,523
6	50	25,000	0	159,903	145,752	686,938	0	154,387	140,236	681,422	0	149,050	134,899	676,085	0	143,887	129,736	670,922
7	51	25,000	0	193,453	182,132	720,488	0	185,787	174,466	712,822	0	178,419	167,098	705,454	0	171,338	160,017	698,373
8	52	25,000	0	229,349	220,858	756,384	0	219,068	210,577	746,103	0	209,253	200,763	736,288	0	199,884	191,394	726,919
9	53	25,000	0	267,758	262,098	794,793	0	254,346	248,686	781,381	0	241,630	235,969	768,665	0	229,573	223,913	756,608
10	54	25,000	0	308,862	306,032	835,897	0	291,748	288,918	818,783	0	275,631	272,801	802,666	0	260,456	257,626	787,491
11	55	25,000	0	357,671	357,671	884,706	0	335,727	335,727	862,762	0	315,066	315,066	842,101	0	295,760	295,760	822,795
12	56	25,000	0	410,244	410,244	937,279	0	382,602	382,602	909,637	0	356,630	356,630	883,665	0	332,551	332,551	859,586
13	57	25,000	0	466,860	466,860	993,895	0	432,548	432,548	959,583	0	400,422	400,422	927,457	0	370,873	370,873	897,908
14	58	25,000	0	527,824	527,824	1,054,859	0	485,760	485,760	1,012,795	0	446,553	446,553	973,588	0	410,781	410,781	937,816
15	59	25,000	0	593,468	593,468	1,120,503	0	542,449	542,449	1,069,484	0	495,143	495,143	1,022,178	0	452,331	452,331	979,366
16	60	25,000	0	664,141	664,141	1,191,176	0	602,827	602,827	1,129,862	0	546,306	546,306	1,073,341	0	495,573	495,573	1,022,608
17	61	25,000	0	740,237	740,237	1,267,272	0	667,142	667,142	1,194,177	0	600,183	600,183	1,127,218	0	540,578	540,578	1,067,613
18	62	25,000	0	822,170	822,170	1,349,205	0	735,646	735,646	1,262,681	0	656,910	656,910	1,183,945	0	587,406	587,406	1,114,441
19	63	25,000	0	910,384	910,384	1,437,419	0	808,604	808,604	1,335,639	0	716,628	716,628	1,243,663	0	636,120	636,120	1,163,155
20	64	25,000	0	1,005,361	1,005,361	1,532,396	0	886,304	886,304	1,413,339	0	779,489	779,489	1,306,524	0	686,786	686,786	1,213,821
21	65	0	99,936	1,081,903	976,971	1,193,351	81,411	944,961	859,479	1,048,471	50,887	822,115	768,683	933,106	36,379	678,490	678,490	814,188
22	66	0	99,936	1,163,417	948,305	1,169,354	81,411	1,007,624	832,387	1,023,836	50,887	867,179	757,644	922,408	36,379	669,914	669,914	797,198
23	67	0	99,936	1,250,229	919,429	1,144,470	81,411	1,074,559	805,078	998,499	50,887	914,811	746,369	911,035	36,379	661,033	661,033	780,019
24	68	0	99,936	1,342,645	890,372	1,118,621	81,411	1,146,061	777,625	972,455	50,887	965,163	734,867	898,945	36,379	651,832	651,832	762,644
25	69	0	99,936	1,440,954	861,134	1,091,687	81,411	1,222,449	750,109	945,701	50,887	1,018,394	723,152	886,095	36,379	642,294	642,294	745,061
26	70	0	99,936	1,545,563	831,820	1,063,654	81,411	1,304,072	722,634	918,245	50,887	1,074,679	711,243	872,445	36,379	632,406	632,406	727,267
27	71	0	99,936	1,657,147	802,783	1,018,212	81,411	1,391,514	695,523	876,420	50,887	1,134,377	699,338	846,807	36,379	622,248	622,248	703,140
28	72	0	99,936	1,776,288	774,274	969,665	81,411	1,485,231	668,958	832,334	50,887	1,197,724	687,502	819,252	36,379	611,809	611,809	679,109
29	73	0	99,936	1,903,581	746,533	917,855	81,411	1,585,708	643,140	785,854	50,887	1,264,969	675,805	789,652	36,379	601,077	601,077	655,174
30	74	0	99,936	2,039,665	719,831	862,608	81,411	1,693,470	618,292	736,835	50,887	1,336,376	664,322	757,868	36,379	590,033	590,033	631,335
		500,000	999,360				814,110				508,870			363,790				

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.

Comparison of Insurance Policies

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Insured: Valued Client

Comparison of Values

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Yr	Male Age	(1) 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	99,936	2,185,007	694,249	803,499	81,411	1,808,894	594,476	684,921	50,887	1,412,080	652,993	723,597	36,379	578,600	578,600	607,530
32	76	0	99,936	2,339,658	669,429	786,412	81,411	1,932,017	571,397	667,998	50,887	1,491,943	641,469	716,066	36,379	566,598	566,598	594,928
33	77	0	99,936	2,504,201	645,528	770,738	81,411	2,063,321	549,187	652,353	50,887	1,576,169	629,740	708,549	36,379	553,998	553,998	581,698
34	78	0	99,936	2,679,264	622,725	756,688	81,411	2,203,318	527,997	638,163	50,887	1,664,976	617,795	701,043	36,379	550,280	540,765	568,279
35	79	0	99,936	2,865,472	601,173	744,447	81,411	2,352,524	507,955	625,581	50,887	1,758,569	605,597	693,526	36,379	573,759	526,832	555,520
36	80	0	99,936	3,063,458	581,011	734,184	81,411	2,511,456	489,177	614,750	50,887	1,857,142	593,091	685,948	36,379	597,325	512,145	542,011
37	81	0	99,936	3,273,786	562,284	725,973	81,411	2,680,575	471,700	605,729	50,887	1,960,838	580,152	678,194	36,379	620,922	496,627	527,673
38	82	0	99,936	3,497,037	545,027	719,879	81,411	2,860,357	455,558	598,575	50,887	2,069,797	566,645	670,135	36,379	644,487	480,198	512,423
39	83	0	99,936	3,733,843	529,300	715,992	81,411	3,051,320	440,798	593,364	50,887	2,184,179	552,439	661,648	36,379	667,964	462,781	496,179
40	84	0	99,936	3,984,651	514,948	714,180	81,411	3,253,830	427,301	589,993	50,887	2,304,030	537,271	652,472	36,379	691,254	444,258	478,820
41	85	0	99,936	4,249,675	501,554	714,038	81,411	3,468,070	414,733	588,137	50,887	2,429,253	520,725	642,187	36,379	714,221	424,469	460,180
42	86	0	99,936	4,529,491	489,031	715,505	81,411	3,694,538	403,052	587,779	50,887	2,559,974	502,589	630,588	36,379	736,791	403,322	440,162
43	87	0	99,936	4,824,429	477,013	718,235	81,411	3,933,501	391,960	588,635	50,887	2,696,152	482,466	617,274	36,379	758,843	380,674	418,616
44	88	0	99,936	5,134,722	465,003	721,739	81,411	4,185,145	381,045	590,302	50,887	2,837,684	459,882	601,766	36,379	780,241	356,365	395,377
45	89	0	99,936	5,460,572	452,434	725,463	81,411	4,449,654	369,868	592,351	50,887	2,984,464	434,341	583,564	36,379	800,850	330,239	370,282
46	90	0	99,936	5,802,091	438,613	728,718	81,411	4,727,192	357,935	594,295	50,887	3,136,379	405,318	562,137	36,379	820,537	302,141	343,168
47	91	0	99,936	6,167,900	431,316	678,032	81,411	5,024,795	351,593	552,585	50,887	3,297,846	376,801	508,714	36,379	840,362	273,104	306,719
48	92	0	99,936	6,562,068	433,722	630,584	81,411	5,345,678	353,335	513,705	50,887	3,470,591	350,062	454,180	36,379	860,597	243,378	269,196
49	93	0	99,936	6,989,708	450,011	589,805	81,411	5,693,944	366,502	480,381	50,887	3,656,824	326,837	399,974	36,379	881,598	213,294	230,926
50	94	0	99,936	7,457,211	485,597	560,169	81,411	6,074,667	395,372	456,118	50,887	3,859,296	309,379	347,972	36,379	903,803	183,265	192,303
51	95	0	99,936	7,972,034	546,906	546,906	81,411	6,493,726	444,984	444,984	50,887	4,081,113	300,268	300,268	36,379	927,676	153,729	153,729
52	96	0	99,936	8,522,823	621,506	621,506	81,411	6,941,700	505,039	505,039	50,887	4,315,684	292,366	292,366	36,379	951,406	122,847	122,847
53	97	0	99,936	9,112,202	710,886	710,886	81,411	7,420,584	576,609	576,609	50,887	4,563,743	285,828	285,828	36,379	974,956	90,557	90,557
54	98	0	99,936	9,742,987	816,673	816,673	81,411	7,932,511	660,855	660,855	50,887	4,826,066	280,823	280,823	36,379	998,291	56,795	56,795
55	99	0	99,936	10M	940,649	940,649	81,411	8,479,761	759,041	759,041	50,887	5,103,472	277,536	277,536	36,379	1,021,370	21,493	21,493
		500,000	3,497,760				2,849,385				1,781,045				1,273,265			

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.

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: 7.00% Carrier A				Plan A Interest Rate: 6.00% Carrier A				Plan A Interest Rate: 5.00% Carrier A				Plan A Interest Rate: 4.00% Carrier A				
		7% Illustrated Rate				6% Illustrated Rate				5% Illustrated Rate				4% Illustrated Rate				
Yr	Male Age	(1) 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
1	45	25,000	0	-10.58	-71.87	2097.56	0	-11.47	-72.75	2096.67	0	-12.35	-73.63	2095.79	0	-13.23	-74.51	2094.91
2	46	25,000	0	-5.07	-27.68	331.48	0	-6.01	-28.79	331.19	0	-6.94	-29.90	330.91	0	-7.88	-31.02	330.64
3	47	25,000	0	-2.13	-13.13	148.29	0	-3.10	-14.26	148.06	0	-4.07	-15.40	147.84	0	-5.04	-16.53	147.61
4	48	25,000	0	-0.31	-6.58	89.18	0	-1.29	-7.70	88.95	0	-2.28	-8.83	88.73	0	-3.26	-9.96	88.51
5	49	25,000	0	0.93	-3.01	61.50	0	-0.06	-4.12	61.26	0	-1.06	-5.24	61.02	0	-2.06	-6.36	60.79
6	50	25,000	0	1.83	-0.82	45.90	0	0.82	-1.92	45.63	0	-0.18	-3.02	45.38	0	-1.19	-4.13	45.13
7	51	25,000	0	2.51	1.00	36.08	0	1.50	-0.08	35.80	0	0.48	-1.16	35.52	0	-0.53	-2.24	35.26
8	52	25,000	0	3.04	2.20	29.44	0	2.02	1.14	29.14	0	1.00	0.08	28.84	0	-0.01	-0.98	28.55
9	53	25,000	0	3.46	3.04	24.72	0	2.44	2.00	24.39	0	1.42	0.95	24.07	0	0.40	-0.10	23.76
10	54	25,000	0	3.81	3.65	21.23	0	2.79	2.61	20.87	0	1.77	1.58	20.52	0	0.74	0.55	20.19
11	55	25,000	0	4.32	4.32	18.66	0	3.29	3.29	18.26	0	2.25	2.25	17.89	0	1.21	1.21	17.52
12	56	25,000	0	4.73	4.73	16.66	0	3.69	3.69	16.24	0	2.63	2.63	15.82	0	1.57	1.57	15.43
13	57	25,000	0	5.06	5.06	15.08	0	4.01	4.01	14.63	0	2.94	2.94	14.18	0	1.87	1.87	13.76
14	58	25,000	0	5.32	5.32	13.82	0	4.27	4.27	13.33	0	3.19	3.19	12.85	0	2.11	2.11	12.40
15	59	25,000	0	5.55	5.55	12.79	0	4.49	4.49	12.27	0	3.40	3.40	11.77	0	2.31	2.31	11.29
16	60	25,000	0	5.74	5.74	11.95	0	4.67	4.67	11.40	0	3.58	3.58	10.86	0	2.48	2.48	10.36
17	61	25,000	0	5.90	5.90	11.25	0	4.83	4.83	10.67	0	3.72	3.72	10.11	0	2.62	2.62	9.57
18	62	25,000	0	6.04	6.04	10.67	0	4.96	4.96	10.06	0	3.85	3.85	9.47	0	2.74	2.74	8.91
19	63	25,000	0	6.16	6.16	10.19	0	5.08	5.08	9.55	0	3.96	3.96	8.93	0	2.84	2.84	8.34
20	64	25,000	0	6.26	6.26	9.78	0	5.18	5.18	9.11	0	4.06	4.06	8.46	0	2.93	2.93	7.85
21	65	0	99,936	7.10	6.37	7.80	81,411	5.98	5.29	6.74	50,887	4.68	4.16	5.64	36,379	3.04	3.04	4.46
22	66	0	99,936	7.72	6.47	7.75	81,411	6.59	5.39	6.69	50,887	5.15	4.25	5.57	36,379	3.12	3.12	4.33
23	67	0	99,936	8.19	6.56	7.72	81,411	7.06	5.48	6.65	50,887	5.53	4.33	5.51	36,379	3.20	3.20	4.22
24	68	0	99,936	8.56	6.65	7.69	81,411	7.43	5.57	6.62	50,887	5.84	4.39	5.46	36,379	3.26	3.26	4.13
25	69	0	99,936	8.84	6.73	7.67	81,411	7.72	5.65	6.60	50,887	6.09	4.45	5.41	36,379	3.31	3.31	4.05
26	70	0	99,936	9.07	6.81	7.66	81,411	7.96	5.73	6.59	50,887	6.29	4.51	5.37	36,379	3.36	3.36	3.99
27	71	0	99,936	9.25	6.88	7.60	81,411	8.16	5.80	6.53	50,887	6.46	4.56	5.29	36,379	3.40	3.40	3.90
28	72	0	99,936	9.39	6.96	7.55	81,411	8.32	5.88	6.48	50,887	6.61	4.60	5.21	36,379	3.43	3.43	3.83
29	73	0	99,936	9.51	7.03	7.50	81,411	8.46	5.96	6.44	50,887	6.73	4.65	5.13	36,379	3.47	3.47	3.76
30	74	0	99,936	9.60	7.11	7.46	81,411	8.57	6.03	6.40	50,887	6.83	4.69	5.06	36,379	3.50	3.50	3.71
		500,000	999,360					814,110					508,870					363,790

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

Insured: Valued Client

Net Rates of Return Required on Premium to Match Policy Values

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		7% Illustrated Rate				6% Illustrated Rate				5% Illustrated Rate				4% Illustrated Rate				
Yr	Male Age	(1) 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	99,936	9.68	7.18	7.43	81,411	8.66	6.11	6.37	50,887	6.92	4.73	5.00	36,379	3.53	3.53	3.66
32	76	0	99,936	9.73	7.25	7.49	81,411	8.73	6.18	6.43	50,887	6.99	4.77	5.03	36,379	3.55	3.55	3.68
33	77	0	99,936	9.78	7.31	7.55	81,411	8.80	6.25	6.50	50,887	7.05	4.81	5.06	36,379	3.57	3.57	3.69
34	78	0	99,936	9.81	7.38	7.61	81,411	8.85	6.32	6.56	50,887	7.11	4.84	5.09	36,379	3.63	3.59	3.70
35	79	0	99,936	9.84	7.44	7.66	81,411	8.89	6.39	6.62	50,887	7.15	4.87	5.11	36,379	3.78	3.61	3.71
36	80	0	99,936	9.86	7.50	7.71	81,411	8.92	6.46	6.68	50,887	7.18	4.90	5.14	36,379	3.91	3.62	3.73
37	81	0	99,936	9.87	7.56	7.77	81,411	8.95	6.52	6.74	50,887	7.21	4.93	5.16	36,379	4.03	3.63	3.74
38	82	0	99,936	9.87	7.62	7.82	81,411	8.97	6.59	6.80	50,887	7.24	5.00	5.18	36,379	4.13	3.64	3.75
39	83	0	99,936	9.87	7.67	7.86	81,411	8.98	6.65	6.85	50,887	7.26	5.00	5.20	36,379	4.22	3.65	3.75
40	84	0	99,936	9.87	7.72	7.91	81,411	8.99	6.70	6.90	50,887	7.27	5.00	5.22	36,379	4.29	3.66	3.76
41	85	0	99,936	9.86	7.77	7.95	81,411	8.99	6.76	6.95	50,887	7.28	5.02	5.24	36,379	4.36	3.66	3.76
42	86	0	99,936	9.85	7.82	7.99	81,411	9.00	6.81	7.00	50,887	7.29	5.04	5.25	36,379	4.42	3.67	3.76
43	87	0	99,936	9.84	7.86	8.02	81,411	8.99	6.86	7.04	50,887	7.29	5.05	5.26	36,379	4.47	3.67	3.76
44	88	0	99,936	9.82	7.90	8.06	81,411	8.99	6.90	7.08	50,887	7.29	5.06	5.27	36,379	4.51	3.67	3.76
45	89	0	99,936	9.81	7.93	8.09	81,411	8.98	6.94	7.12	50,887	7.29	5.07	5.28	36,379	4.55	3.66	3.75
46	90	0	99,936	9.79	7.96	8.11	81,411	8.97	6.98	7.15	50,887	7.28	5.07	5.28	36,379	4.58	3.66	3.75
47	91	0	99,936	9.77	7.99	8.11	81,411	8.96	7.02	7.15	50,887	7.27	5.08	5.24	36,379	4.61	3.65	3.72
48	92	0	99,936	9.75	8.03	8.11	81,411	8.95	7.06	7.16	50,887	7.27	5.09	5.21	36,379	4.63	3.65	3.70
49	93	0	99,936	9.73	8.07	8.12	81,411	8.94	7.10	7.17	50,887	7.26	5.10	5.18	36,379	5.00	3.64	3.68
50	94	0	99,936	9.71	8.11	8.13	81,411	8.93	7.15	7.18	50,887	7.26	5.12	5.16	36,379	5.00	3.64	3.66
51	95	0	99,936	9.70	8.15	8.15	81,411	8.93	7.20	7.20	50,887	7.26	5.15	5.15	36,379	5.00	3.65	3.65
52	96	0	99,936	9.69	8.19	8.19	81,411	8.92	7.25	7.25	50,887	7.26	5.18	5.18	36,379	5.00	3.65	3.65
53	97	0	99,936	9.67	8.23	8.23	81,411	8.91	7.30	7.30	50,887	7.25	5.21	5.21	36,379	5.00	3.65	3.65
54	98	0	99,936	9.66	8.27	8.27	81,411	8.90	7.34	7.34	50,887	7.25	5.24	5.24	36,379	5.00	3.65	3.65
55	99	0	99,936	9.64	8.30	8.30	81,411	8.89	7.39	7.39	50,887	7.25	5.26	5.26	36,379	5.00	3.65	3.65
		500,000	3,497,760				2,849,385				1,781,045				1,273,265			

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.

Comparison of Insurance Policies

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

Insured: Valued Client

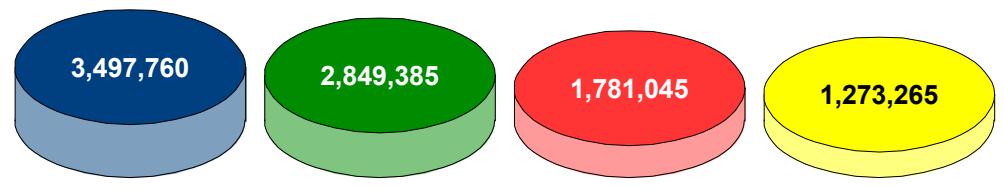
55th Year Summary

- Plan A @ 7.00%
- Plan A @ 6.00%
- Plan A @ 5.00%
- Plan A @ 4.00%

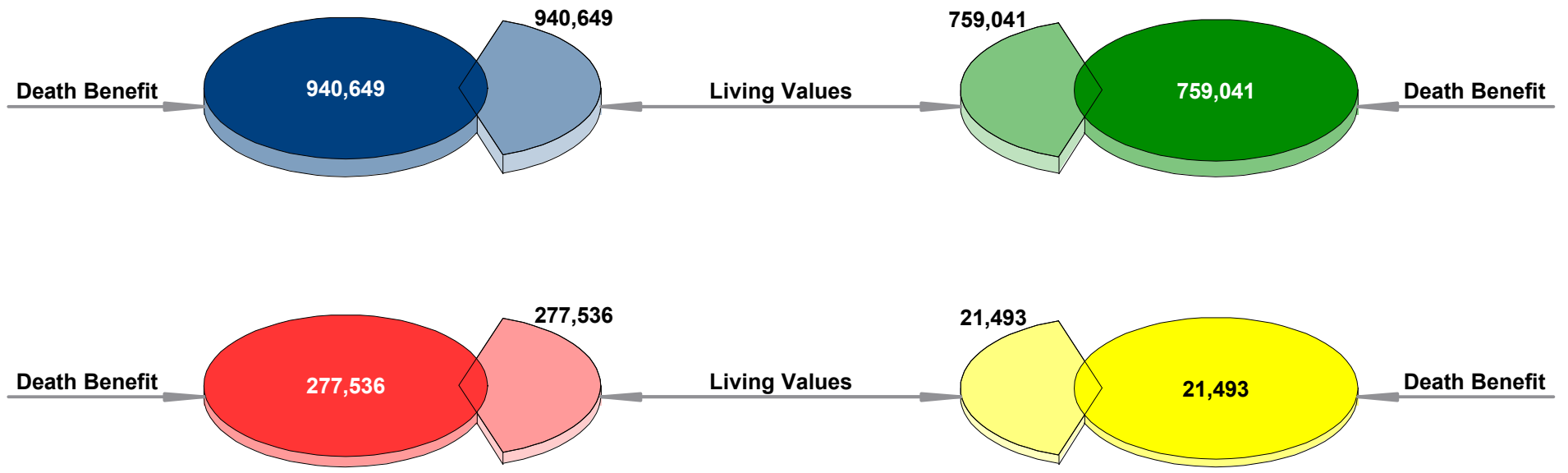
Cumulative Premium Payments



Cumulative After Tax Cash Flow



Comparison of Policy Values

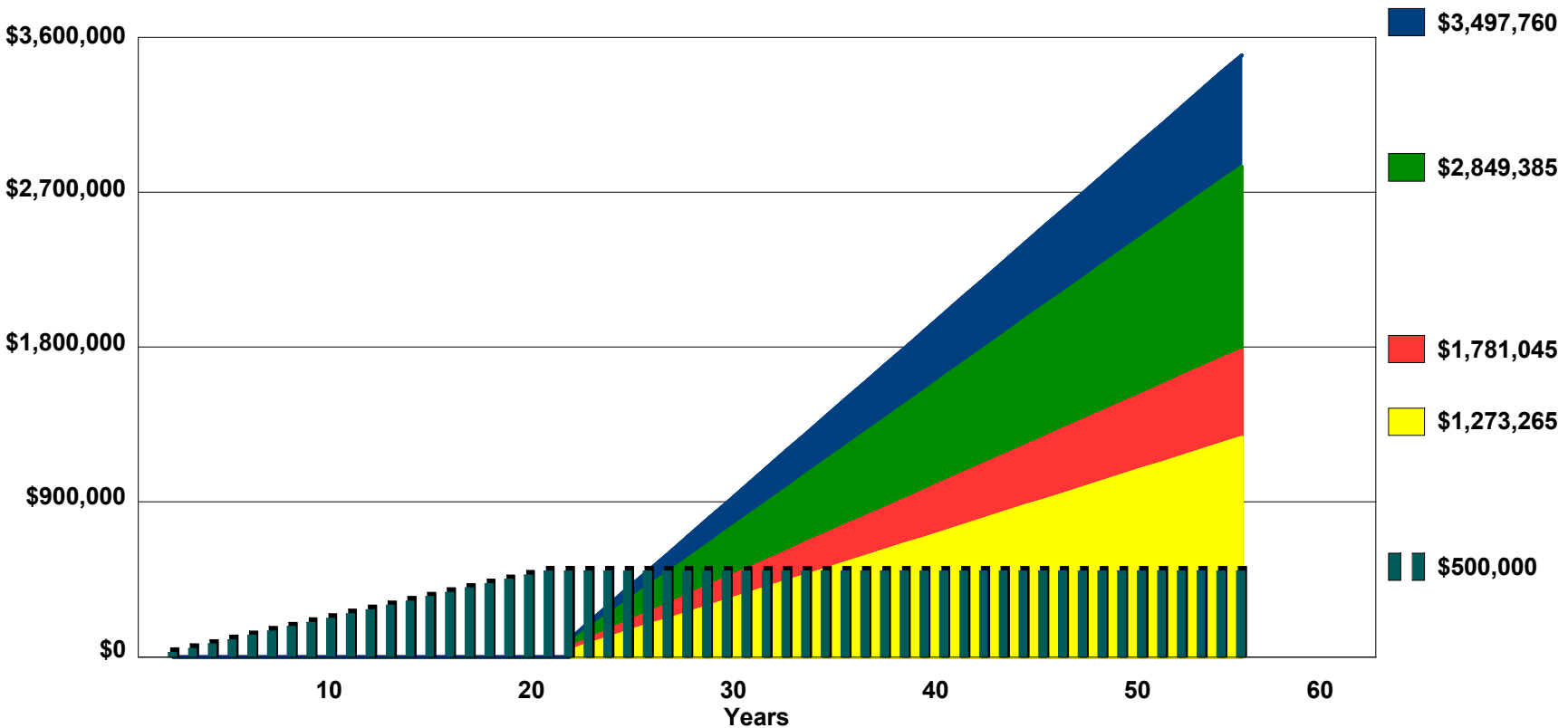


Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



At Year 55

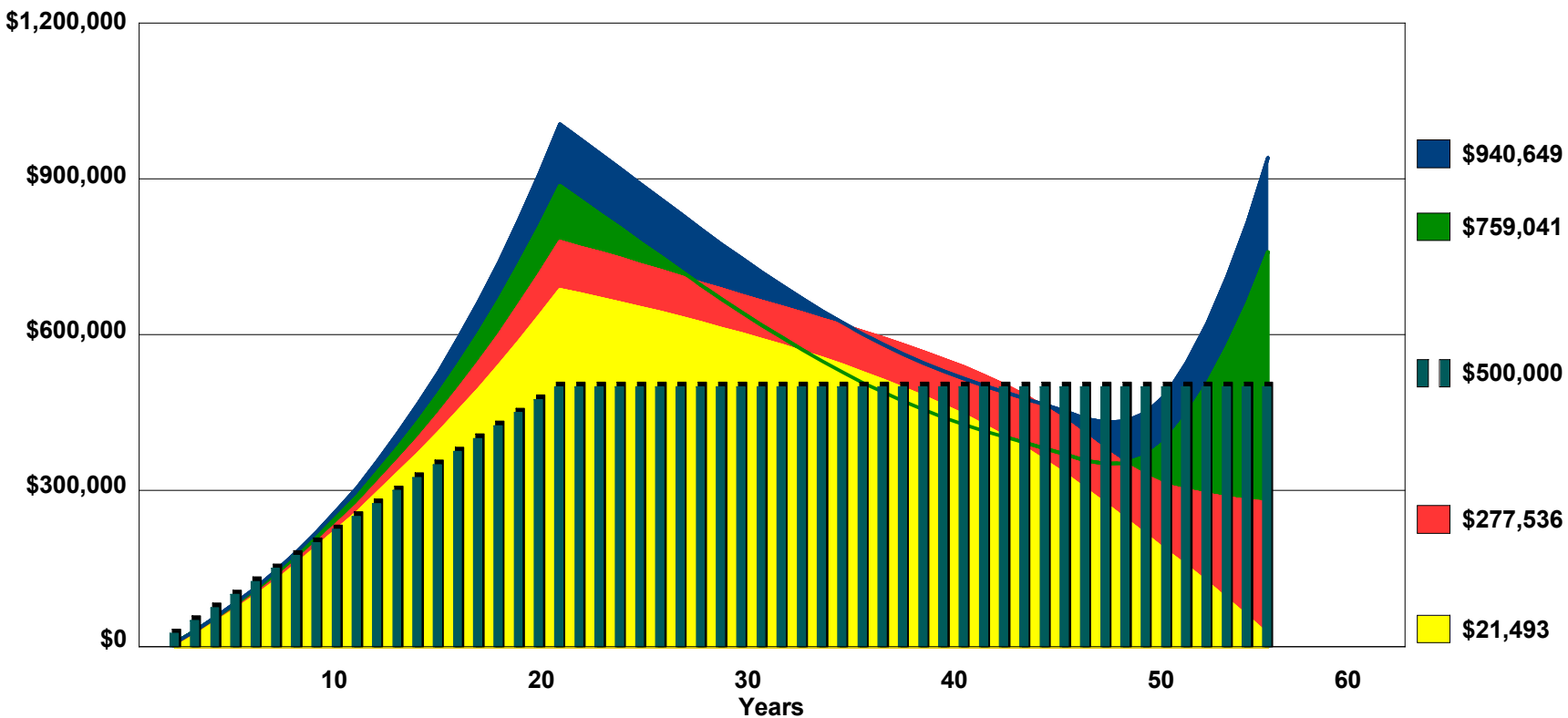
Cumulative Premium Payment	\$500,000
Plan A @ 7.00%	\$3,497,760
Plan A @ 6.00%	\$2,849,385
Plan A @ 5.00%	\$1,781,045
Plan A @ 4.00%	\$1,273,265

Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Surrender Values



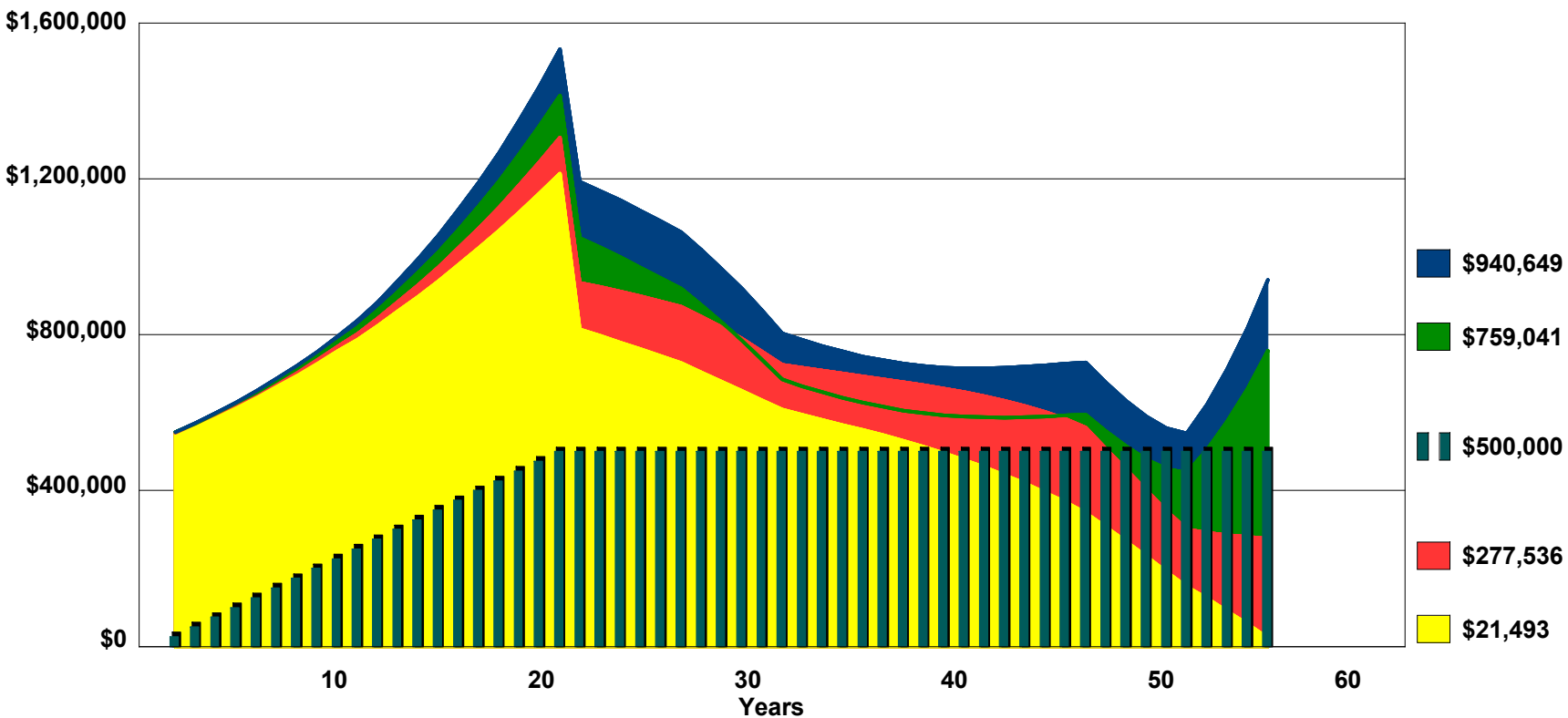
At Year 55	
Cumulative Premium Payment	\$500,000
Plan A @ 7.00%	\$940,649
Plan A @ 6.00%	\$759,041
Plan A @ 5.00%	\$277,536
Plan A @ 4.00%	\$21,493

Comparison of Insurance Policies

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

Insured: Valued Client

55 Year Summary Analysis of Death Benefits



<u>At Year 55</u>	
Cumulative Premium Payment	\$500,000
Plan A @ 7.00%	\$940,649
Plan A @ 6.00%	\$759,041
Plan A @ 5.00%	\$277,536
Plan A @ 4.00%	\$21,493

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.