

A Tax-Advantaged Life Insurance and Retirement Plan

Illustration of Values of Indexed Universal Life

Values Page: 1

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

For: Tom Murray

Date: [Current date appears here]

| Male Age | Income Tax Rate | Indexed UL Interest Rate | Initial Payment | Initial Death Benefit | |
|----------|--------------------|--|------------------------------|-----------------------------|----------------------|
| 45 | 30.00% | 7.50% | 53,304 | 1,300,000 | |
| Year | (1) Net Payment | (2) Retirement Income After Tax Cash Flow | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit |
| 1 | 53,304 | 0 | 54,014 | 35,814 | 1,300,000 |
| 2 | 53,304 | 0 | 112,502 | 76,102 | 1,300,000 |
| 3 | 53,304 | 0 | 175,585 | 136,845 | 1,300,000 |
| 4 | 53,304 | 0 | 243,648 | 204,908 | 1,300,000 |
| 5 | 53,304 | 0 | 317,115 | 278,375 | 1,300,000 |
| 6 | 0 | 0 | 338,687 | 301,884 | 1,300,000 |
| 7 | 0 | 0 | 361,714 | 327,236 | 1,300,000 |
| 8 | 0 | 0 | 386,315 | 354,548 | 1,300,000 |
| 9 | 0 | 0 | 412,596 | 383,929 | 1,300,000 |
| 10 | 0 | 0 | 440,682 | 415,501 | 1,300,000 |
| 11 | 0 | 0 | 470,724 | 449,417 | 1,300,000 |
| 12 | 0 | 0 | 502,881 | 485,836 | 1,300,000 |
| 13 | 0 | 0 | 537,318 | 524,921 | 1,300,000 |
| 14 | 0 | 0 | 574,242 | 566,882 | 1,300,000 |
| 15 | 0 | 0 | 613,883 | 613,883 | 1,300,000 |
| 16 | 0 | 0 | 656,477 | 656,477 | 1,300,000 |
| 17 | 0 | 0 | 702,326 | 702,326 | 1,300,000 |
| 18 | 0 | 0 | 751,764 | 751,764 | 1,300,000 |
| 19 | 0 | 0 | 805,163 | 805,163 | 1,300,000 |
| 20 | 0 | 0 | 862,962 | 862,962 | 1,300,000 |
| | 266,520 | 0 | | | |

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

20 Year Summary

| | |
|--------------------|-----------|
| Cum. Payments | 266,520 |
| Cum. A/T Cash Flow | 0 |
| Cash Value | 862,962 |
| Death Benefit | 1,300,000 |

A Tax-Advantaged Life Insurance and Retirement Plan

Illustration of Values of Indexed Universal Life

Values Page: 2

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

For: Tom Murray

Date: [Current date appears here]

| Male Age | Income Tax Rate | Indexed UL Interest Rate | Initial Payment | Initial Death Benefit | |
|----------|--------------------|--|------------------------------|-----------------------------|----------------------|
| 45 | 30.00% | 7.50% | 53,304 | 1,300,000 | |
| Year | (1) Net Payment | (2) Retirement Income After Tax Cash Flow | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit |
| 21 | 0 | 50,000 | 871,621 | 871,621 | 1,249,975 |
| 22 | 0 | 50,000 | 881,363 | 881,363 | 1,199,950 |
| 23 | 0 | 50,000 | 892,429 | 892,429 | 1,149,925 |
| 24 | 0 | 50,000 | 905,122 | 905,122 | 1,099,900 |
| 25 | 0 | 50,000 | 920,166 | 920,166 | 1,075,872 |
| 26 | 0 | 50,000 | 936,038 | 936,038 | 1,092,821 |
| 27 | 0 | 50,000 | 953,082 | 953,082 | 1,098,918 |
| 28 | 0 | 50,000 | 971,484 | 971,484 | 1,103,851 |
| 29 | 0 | 50,000 | 991,476 | 991,476 | 1,107,598 |
| 30 | 0 | 50,000 | 1,013,356 | 1,013,356 | 1,110,169 |
| 31 | 0 | 50,000 | 1,037,496 | 1,037,496 | 1,111,614 |
| 32 | 0 | 50,000 | 1,063,063 | 1,063,063 | 1,142,445 |
| 33 | 0 | 50,000 | 1,090,091 | 1,090,091 | 1,175,048 |
| 34 | 0 | 50,000 | 1,118,603 | 1,118,603 | 1,209,462 |
| 35 | 0 | 50,000 | 1,148,609 | 1,148,609 | 1,245,714 |
| 36 | 0 | 50,000 | 1,180,104 | 1,180,104 | 1,283,815 |
| 37 | 0 | 50,000 | 1,213,060 | 1,213,060 | 1,323,751 |
| 38 | 0 | 50,000 | 1,247,425 | 1,247,425 | 1,365,487 |
| 39 | 0 | 50,000 | 1,283,115 | 1,283,115 | 1,408,952 |
| 40 | 0 | 50,000 | 1,320,008 | 1,320,008 | 1,454,040 |
| | 266,520 | 1,000,000 | | | |

40 Year Summary

| | |
|--------------------|-----------|
| Cum. Payments | 266,520 |
| Cum. A/T Cash Flow | 1,000,000 |
| Cash Value | 1,320,008 |
| Death Benefit | 1,454,040 |

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

A Tax-Advantaged Life Insurance and Retirement Plan

Illustration of Values of Indexed Universal Life

Values Page: 3

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

For: Tom Murray

Date: [Current date appears here]

| Male Age | Income Tax Rate | Indexed UL Interest Rate | Initial Payment | Initial Death Benefit | |
|----------|--------------------|--|------------------------------|-----------------------------|----------------------|
| 45 | 30.00% | 7.50% | 53,304 | 1,300,000 | |
| Year | (1) Net Payment | (2) Retirement Income After Tax Cash Flow | (3) Year End Accum Value* | (4) Year End Cash Value* | (5) Death Benefit |
| 41 | 0 | 50,000 | 1,357,936 | 1,357,936 | 1,500,597 |
| 42 | 0 | 50,000 | 1,396,680 | 1,396,680 | 1,548,414 |
| 43 | 0 | 50,000 | 1,435,950 | 1,435,950 | 1,597,211 |
| 44 | 0 | 50,000 | 1,475,383 | 1,475,383 | 1,646,634 |
| 45 | 0 | 50,000 | 1,514,528 | 1,514,528 | 1,696,235 |
| 46 | 0 | 50,000 | 1,552,818 | 1,552,818 | 1,745,448 |
| 47 | 0 | 50,000 | 1,596,500 | 1,596,500 | 1,759,992 |
| 48 | 0 | 50,000 | 1,647,675 | 1,647,675 | 1,777,902 |
| 49 | 0 | 50,000 | 1,708,752 | 1,708,752 | 1,801,083 |
| 50 | 0 | 50,000 | 1,782,655 | 1,782,655 | 1,831,834 |

266,520 1,500,000

*This is an InsMark supplemental illustration for indexed universal life. In an actual presentation, this footnote refers to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

50 Year Summary

| | |
|--------------------|-----------|
| Cum. Payments | 266,520 |
| Cum. A/T Cash Flow | 1,500,000 |
| Cash Value | 1,782,655 |
| Death Benefit | 1,831,834 |

A Tax-Advantaged Life Insurance and Retirement Plan

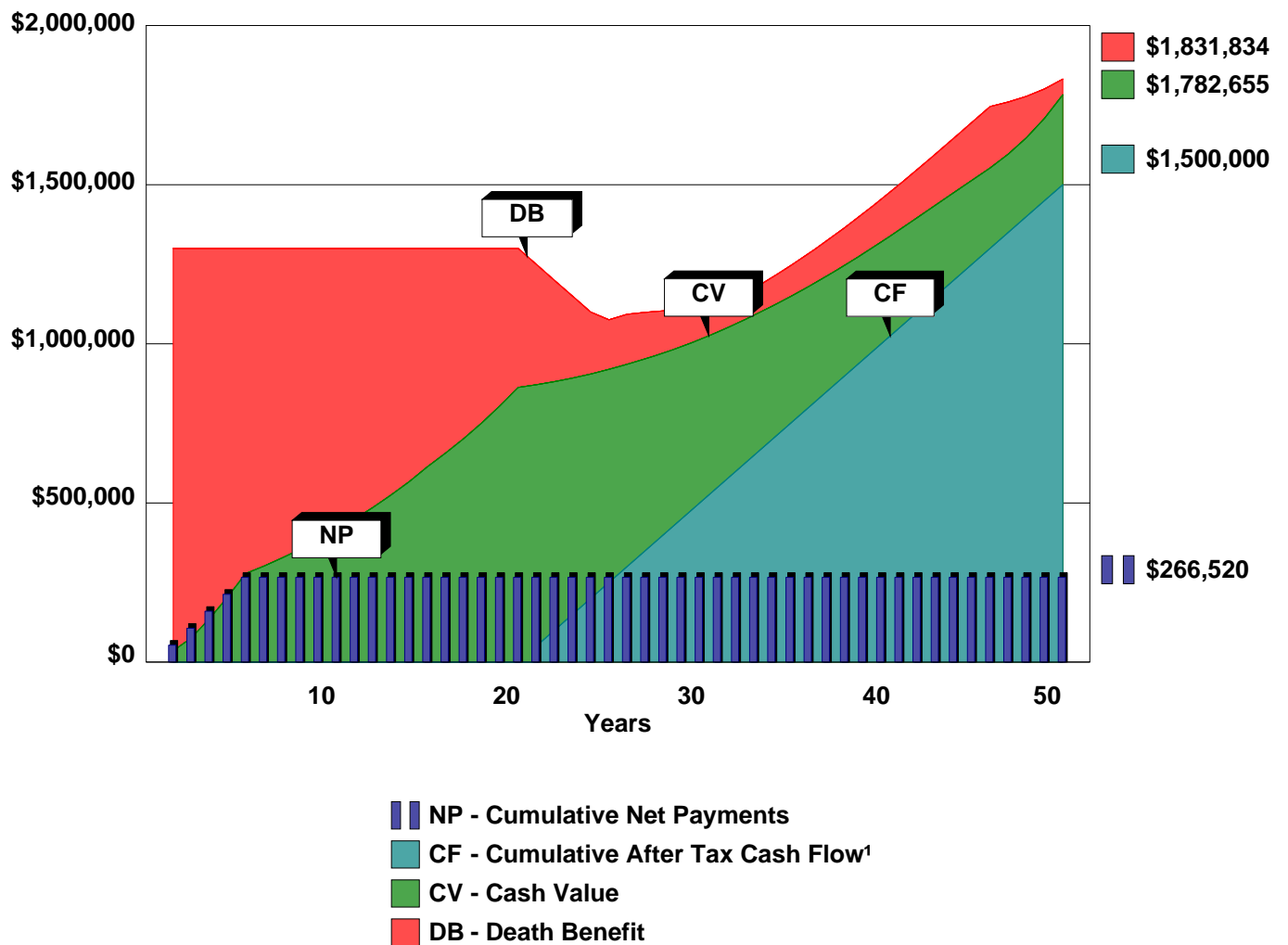
Illustration of Values of Indexed Universal Life

Date: [Current date appears here]

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

For: Tom Murray

50 Year Graphic Analysis



¹ For Retirement Income.