Life Plan

For Harvey Hamilton

Presented By:

Introduction to Life Plan

As the years pass and retirement edges closer, planning for desired levels of income may seem like an imposing task. But every day you wait only amplifies the problem.

One important way to plan effectively is to take full advantage of an employer-sponsored 401(k) plan or a personal IRA. However, these devices have government restricted contribution limits so relying on them solely may cause you to fall short of your retirement goals. Consequently, a large portion of your retirement income must come from personal savings.

Private savings can include stocks, bonds, mutual funds, annuities, and life insurance. And life insurance can be particularly valuable since it does the double duty of protecting your family while you are building your long-term savings.

Life Plan is a life insurance strategy that emphasizes death benefit and pre-retirement cash accumulation while also providing a source of retirement income. Following is a summary of the accompanying life insurance illustration prepared for Harvey Hamilton, age 35.

Pre-Retirement Accumulation
(Based on Current Assumptions)

Initial Life Insurance Death Benefit	$500,000
Annual Premium Illustrated	$6,000
Number of Premium Payments Illustrated	30
Total Premiums Illustrated	$180,000
Cash Value* at Retirement	$740,983
Life Insurance Death Benefit at Retirement	$903,999

Retirement Distributions
(Based on Current Assumptions)

Illustrated Retirement Age	65
Annual Policy Distribution	$60,000
Number of Annual Policy Distributions	20
Total Policy Distributions	$1,200,000
Cash Value* at Age 95	$1,166,546
Death Benefit at Age 95	$1,210,345

Premium payments are subject to certain policy and IRS limitations and must be sufficient to keep your policy in force. Under current tax laws, policy values accumulate on a tax deferred basis. Policy loans and withdrawals decrease the death benefit and affect policy value accumulation. Withdrawals in excess of total premiums paid are taxable.

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

Introduction to Life Plan

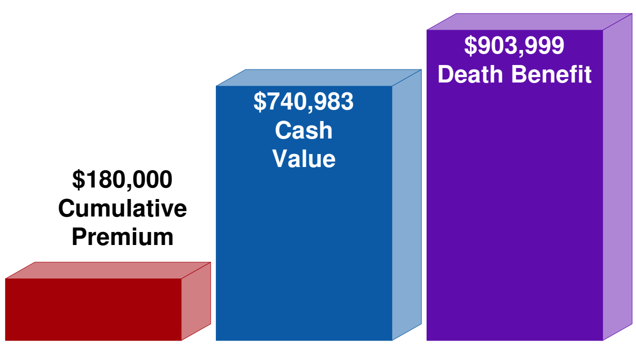
Illustrated Retirement Age	CVI Interest Rate	Initial Premium	Initial Death Benefit
65	8.50%	6,000	500,000

Tax Deferred Accumulation

Year	Male Age	(1) Annual Premium*	(2) Year End Accum Value**	(3) Year End Cash Value**	(4) Year End Death Benefit
1	35	6,000	5,650	1,650	500,000
2	36	6,000	11,810	3,810	500,000
3	37	6,000	18,492	9,992	500,000
4	38	6,000	25,746	17,246	500,000
5	39	6,000	33,626	25,126	500,000
10	44	6,000	84,583	79,058	500,000
15	49	6,000	162,080	162,080	500,000
20	54	6,000	280,426	280,426	500,000
25	59	6,000	463,192	463,192	620,677
30	64	6,000	740,983	740,983	903,999
		180,000			

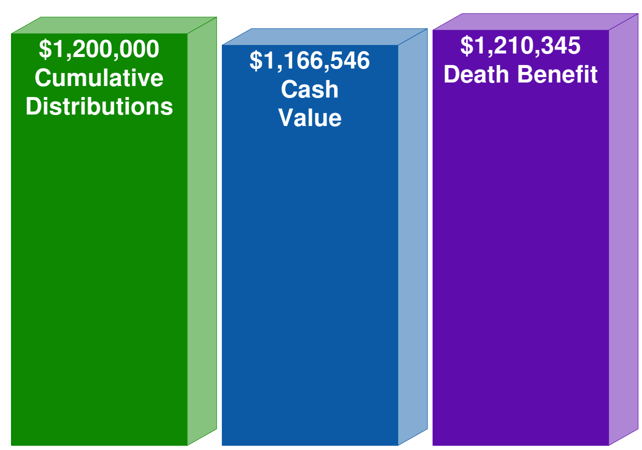
*Premiums are level in all pre-retirement years.

Summary of Pre-Retirement Years
(Based on Current Assumptions)



Pay $180,000 in premiums in pre-retirement years, and, by age 65, accumulate $740,983 of cash value** with $903,999 of death benefit protection.

Summary of Retirement Years
(Based on Current Assumptions)



Pay no more premiums, take cash distributions starting at age 65 of $60,000 a year for 20 years, and maintain death benefit protection which, by age 95, is illustrated to be $1,210,345 with $1,166,546 of cash value.**

**This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.