

A Salary Continuation Plan

For: Wilson Electronics, Inc.



Presented By: _____

[Licensed user's name appears here]

A Salary Continuation Plan

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A Salary Continuation Plan

**Plan Sponsor's Composite Analysis
of
A Salary Continuation Plan
for
Wilson Electronics, Inc.**

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Summary of Costs and Benefits of Wilson Electronics, Inc.

Number of Participants: 3

Plan Year	Wilson Electronics, Inc.							Executives		
	(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)**	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Retirement Income Scheduled	(9) Cumulative Retirement Income Scheduled	(10) Total Survivor Income Scheduled
1	55,200	55,200	9,786	1,791,111	1,846,311	3,000,000	1,153,689	0	0	3,000,000
2	55,200	110,400	23,754	1,791,111	1,901,511	3,000,000	1,098,489	0	0	3,000,000
3	55,200	165,600	78,603	1,791,111	1,956,711	3,000,000	1,043,289	0	0	3,000,000
4	55,200	220,800	143,472	1,791,111	2,011,911	3,000,000	988,089	0	0	3,000,000
5	55,200	276,000	213,330	1,791,111	2,067,111	3,000,000	932,889	0	0	3,000,000
6	55,200	331,200	293,100	1,791,111	2,122,311	3,000,000	877,689	0	0	3,000,000
7	55,200	386,400	379,506	1,791,111	2,177,511	3,000,000	822,489	0	0	3,000,000
8	55,200	441,600	473,064	1,791,111	2,232,711	3,000,000	767,289	0	0	3,000,000
9	55,200	496,800	574,281	1,791,111	2,287,911	3,000,000	712,089	0	0	3,000,000
10	55,200	552,000	683,745	1,791,111	2,343,111	3,000,000	656,889	0	0	3,000,000
11	55,200	607,200	802,140	1,791,111	2,398,311	3,000,000	601,689	0	0	3,000,000
12	55,200	662,400	930,216	1,791,111	2,453,511	3,000,000	546,489	0	0	3,000,000
13	55,200	717,600	1,068,774	1,791,111	2,508,711	3,000,000	491,289	0	0	3,000,000
14	55,200	772,800	1,218,783	1,791,111	2,563,911	3,000,000	436,089	0	0	3,000,000
15	55,200	828,000	1,385,796	1,791,111	2,619,111	3,000,000	380,889	0	0	3,000,000
16	55,200	883,200	1,548,639	1,791,111	2,674,311	3,000,000	325,689	0	0	3,000,000
17	55,200	938,400	1,725,720	1,791,111	2,729,511	3,000,000	270,489	0	0	3,000,000
18	55,200	993,600	1,918,641	1,791,111	2,784,711	3,000,000	215,289	0	0	3,000,000
19	55,200	1,048,800	2,129,235	1,791,111	2,839,911	3,000,000	160,089	0	0	3,000,000
20	55,200	1,104,000	2,359,638	1,791,111	2,895,111	3,000,000	104,889	0	0	3,000,000
21	396,000	1,500,000	2,552,589	1,468,773	2,968,773	3,063,108	94,335	600,000	600,000	2,400,000
22	396,000	1,896,000	2,761,002	1,129,416	3,025,416	3,285,594	260,178	600,000	1,200,000	1,800,000
23	396,000	2,292,000	2,986,098	772,140	3,064,140	3,523,593	459,453	600,000	1,800,000	1,200,000
24	396,000	2,688,000	3,229,212	396,000	3,084,000	3,778,176	694,176	600,000	2,400,000	600,000
25	396,000	3,084,000	3,491,775	0	3,084,000	4,050,459	966,459	600,000	3,000,000	0
26	396,000	3,480,000	3,775,356	0	3,480,000	4,341,660	861,660	600,000	3,600,000	0
27	396,000	3,876,000	4,082,727	0	3,876,000	4,613,481	737,481	600,000	4,200,000	0
28	396,000	4,272,000	4,416,231	0	4,272,000	4,902,018	630,018	600,000	4,800,000	0
29	396,000	4,668,000	4,778,562	0	4,668,000	5,208,630	540,630	600,000	5,400,000	0
30	396,000	5,064,000	5,172,798	0	5,064,000	5,534,895	470,895	600,000	6,000,000	0
	5,064,000							6,000,000		

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

*This Composite page includes non-guaranteed life insurance values. Actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration for each participant in the Composite that details non-guaranteed and guaranteed elements.

**This is the amount needed to provide the total survivor income for all participants. See column (3) of the Employer's Survivor Income Analysis reports for each participant in the Composite for details.

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Summary of Costs and Benefits of Wilson Electronics, Inc.

Number of Participants: 3

Plan Year	Wilson Electronics, Inc.							Executives		
	(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)**	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Retirement Income Scheduled	(9) Cumulative Retirement Income Scheduled	(10) Total Survivor Income Scheduled
31	396,000	5,460,000	5,602,524	0	5,460,000	5,882,649	422,649	600,000	6,600,000	0
32	396,000	5,856,000	6,066,933	0	5,856,000	6,370,281	514,281	600,000	7,200,000	0
33	396,000	6,252,000	6,568,635	0	6,252,000	6,897,066	645,066	600,000	7,800,000	0
34	396,000	6,648,000	7,110,384	0	6,648,000	7,465,902	817,902	600,000	8,400,000	0
35	396,000	7,044,000	7,695,102	0	7,044,000	8,079,858	1,035,858	600,000	9,000,000	0
36	396,000	7,440,000	8,325,879	0	7,440,000	8,742,174	1,302,174	600,000	9,600,000	0
37	396,000	7,836,000	9,005,940	0	7,836,000	9,456,237	1,620,237	600,000	10,200,000	0
38	396,000	8,232,000	9,738,675	0	8,232,000	10,225,608	1,993,608	600,000	10,800,000	0
39	396,000	8,628,000	10,527,612	0	8,628,000	11,053,992	2,425,992	600,000	11,400,000	0
40	396,000	9,024,000	11,376,405	0	9,024,000	11,945,226	2,921,226	600,000	12,000,000	0
	9,024,000							12,000,000		

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

*This Composite page includes non-guaranteed life insurance values. Actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration for each participant in the Composite that details non-guaranteed and guaranteed elements.

**This is the amount needed to provide the total survivor income for all participants. See column (3) of the Employer's Survivor Income Analysis reports for each participant in the Composite for details.

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Number of Participants: 3

Employer's Costs

Plan Year	(1) Payment to the Plan	(2) Retirement Payment to the Executives	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payments to the Plan
1	55,200	0	0	55,200	55,200
2	55,200	0	0	55,200	110,400
3	55,200	0	0	55,200	165,600
4	55,200	0	0	55,200	220,800
5	55,200	0	0	55,200	276,000
6	55,200	0	0	55,200	331,200
7	55,200	0	0	55,200	386,400
8	55,200	0	0	55,200	441,600
9	55,200	0	0	55,200	496,800
10	55,200	0	0	55,200	552,000
11	55,200	0	0	55,200	607,200
12	55,200	0	0	55,200	662,400
13	55,200	0	0	55,200	717,600
14	55,200	0	0	55,200	772,800
15	55,200	0	0	55,200	828,000
16	55,200	0	0	55,200	883,200
17	55,200	0	0	55,200	938,400
18	55,200	0	0	55,200	993,600
19	55,200	0	0	55,200	1,048,800
20	55,200	0	0	55,200	1,104,000
21	0	600,000	396,000	396,000	1,500,000
22	0	600,000	396,000	396,000	1,896,000
23	0	600,000	396,000	396,000	2,292,000
24	0	600,000	396,000	396,000	2,688,000
25	0	600,000	396,000	396,000	3,084,000
26	0	600,000	396,000	396,000	3,480,000
27	0	600,000	396,000	396,000	3,876,000
28	0	600,000	396,000	396,000	4,272,000
29	0	600,000	396,000	396,000	4,668,000
30	0	600,000	396,000	396,000	5,064,000
	1,104,000	6,000,000	3,960,000	5,064,000	

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Employer's Costs

Number of Participants: 3

Plan Year	(1) Payment to the Plan	(2) Retirement Payment to the Executives	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payments to the Plan
31	0	600,000	396,000	396,000	5,460,000
32	0	600,000	396,000	396,000	5,856,000
33	0	600,000	396,000	396,000	6,252,000
34	0	600,000	396,000	396,000	6,648,000
35	0	600,000	396,000	396,000	7,044,000
36	0	600,000	396,000	396,000	7,440,000
37	0	600,000	396,000	396,000	7,836,000
38	0	600,000	396,000	396,000	8,232,000
39	0	600,000	396,000	396,000	8,628,000
40	0	600,000	396,000	396,000	9,024,000
	<u>1,104,000</u>	<u>12,000,000</u>	<u>7,920,000</u>	<u>9,024,000</u>	

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Executives' Benefits

Number of Participants: 3

Plan Year	Living Benefits		Survivor Benefits	
	(1) Annual Retirement Income Scheduled	(2) Cumulative Retirement Income Scheduled	(3) Annual Survivor Income Scheduled	(4) Total Survivor Income Scheduled
1	0	0	600,000	3,000,000
2	0	0	600,000	3,000,000
3	0	0	600,000	3,000,000
4	0	0	600,000	3,000,000
5	0	0	600,000	3,000,000
6	0	0	600,000	3,000,000
7	0	0	600,000	3,000,000
8	0	0	600,000	3,000,000
9	0	0	600,000	3,000,000
10	0	0	600,000	3,000,000
11	0	0	600,000	3,000,000
12	0	0	600,000	3,000,000
13	0	0	600,000	3,000,000
14	0	0	600,000	3,000,000
15	0	0	600,000	3,000,000
16	0	0	600,000	3,000,000
17	0	0	600,000	3,000,000
18	0	0	600,000	3,000,000
19	0	0	600,000	3,000,000
20	0	0	600,000	3,000,000
21	600,000	600,000	600,000	2,400,000
22	600,000	1,200,000	600,000	1,800,000
23	600,000	1,800,000	600,000	1,200,000
24	600,000	2,400,000	600,000	600,000
25	600,000	3,000,000	0	0
26	600,000	3,600,000	0	0
27	600,000	4,200,000	0	0
28	600,000	4,800,000	0	0
29	600,000	5,400,000	0	0
30	600,000	6,000,000	0	0
	6,000,000			

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan

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

For: Wilson Electronics, Inc.

Executives' Benefits

Number of Participants: 3

Plan Year	Living Benefits		Survivor Benefits	
	(1) Annual Retirement Income Scheduled	(2) Cumulative Retirement Income Scheduled	(3) Annual Survivor Income Scheduled	(4) Total Survivor Income Scheduled
31	600,000	6,600,000	0	0
32	600,000	7,200,000	0	0
33	600,000	7,800,000	0	0
34	600,000	8,400,000	0	0
35	600,000	9,000,000	0	0
36	600,000	9,600,000	0	0
37	600,000	10,200,000	0	0
38	600,000	10,800,000	0	0
39	600,000	11,400,000	0	0
40	600,000	12,000,000	0	0

12,000,000

List of Participating Executives:
 Wayne Dexter, Senior Vice President
 Jesse Franklin, Senior Vice President
 Arthur Tubbs, Senior Vice President

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan

Individual Reports for Wayne Dexter, Senior Vice President

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Preface

Senior Vice President
Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. Policy cash values are an employer asset;
3. Tax free policy death benefits;
4. Deductible benefit payments;
5. No regulatory approval required;
6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	0	35,918	7,918	1,000,000
3	47	18,400	0	56,001	26,201	1,000,000
4	48	18,400	0	77,624	47,824	1,000,000
5	49	18,400	0	100,910	71,110	1,000,000
6	50	18,400	0	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
21	65	0	0	850,863	850,863	1,021,036
22	66	0	0	920,334	920,334	1,095,198
23	67	0	0	995,366	995,366	1,174,531
24	68	0	0	1,076,404	1,076,404	1,259,392
25	69	0	0	1,163,925	1,163,925	1,350,153
26	70	0	0	1,258,452	1,258,452	1,447,220
27	71	0	0	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	0	0	1,592,854	1,592,854	1,736,210
30	74	0	0	1,724,266	1,724,266	1,844,965
		368,000	0			

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
31	75	0	0	1,867,508	1,867,508	1,960,883
32	76	0	0	2,022,311	2,022,311	2,123,427
33	77	0	0	2,189,545	2,189,545	2,299,022
34	78	0	0	2,370,128	2,370,128	2,488,634
35	79	0	0	2,565,034	2,565,034	2,693,286
36	80	0	0	2,775,293	2,775,293	2,914,058
37	81	0	0	3,001,980	3,001,980	3,152,079
38	82	0	0	3,246,225	3,246,225	3,408,536
39	83	0	0	3,509,204	3,509,204	3,684,664
40	84	0	0	3,792,135	3,792,135	3,981,742

368,000 0

*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.

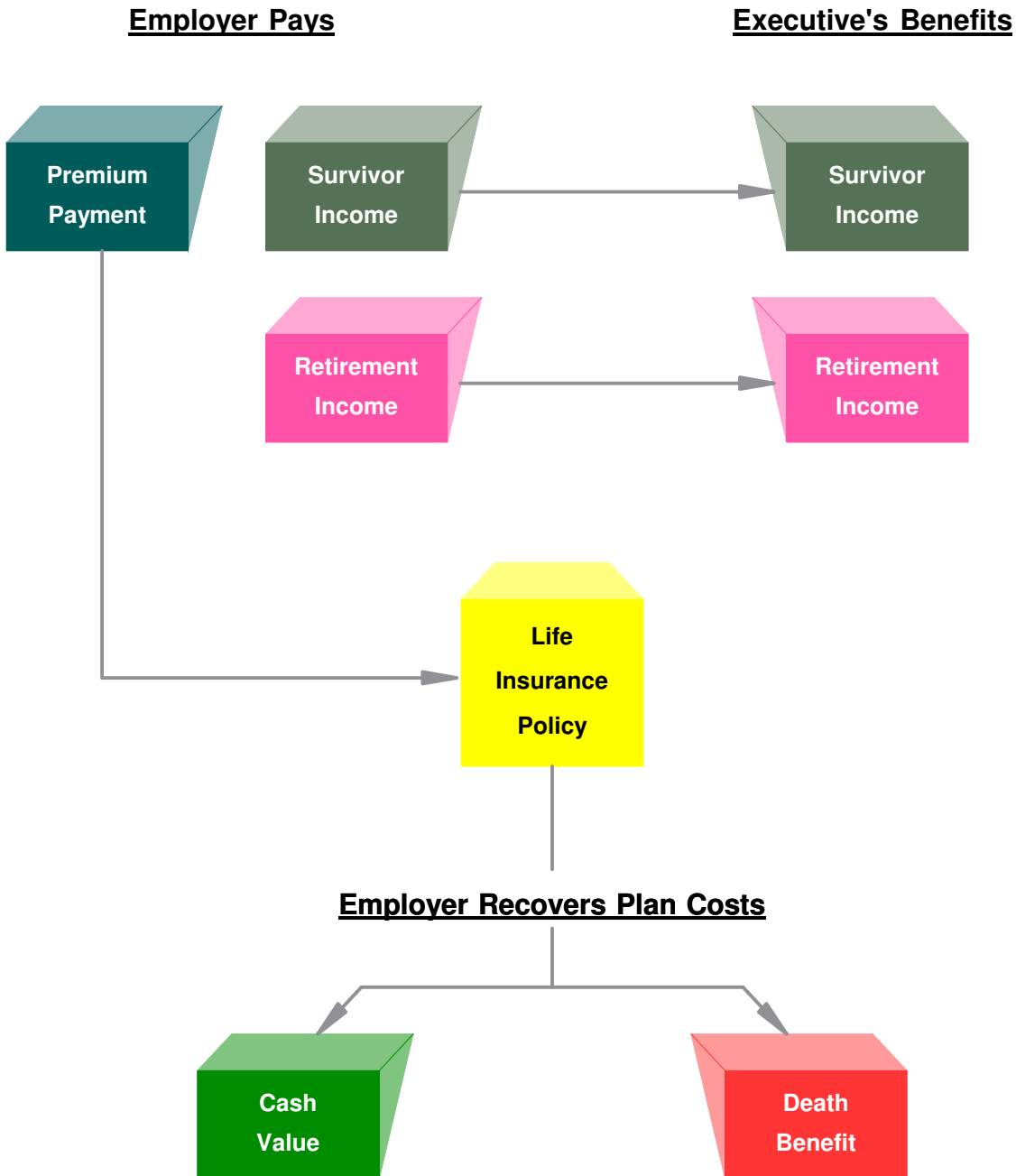
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Flow Chart

Senior Vice President
Wilson Electronics, Inc.



A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer							Executive		
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
1	45	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	46	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	47	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	48	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	49	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	50	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	51	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	52	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	53	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	54	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	55	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	56	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	57	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	58	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	59	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	60	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	61	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	62	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	63	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	64	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
21	65	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	66	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	67	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	68	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	69	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	70	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	71	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	72	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	73	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	74	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
		1,688,000							2,000,000		

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer					Executive				
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
31	75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742	200,000	4,000,000	0
		3,008,000					4,000,000				

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
1	45	18,400	0	0	18,400	18,400	
2	46	18,400	0	0	18,400	36,800	
3	47	18,400	0	0	18,400	55,200	
4	48	18,400	0	0	18,400	73,600	
5	49	18,400	0	0	18,400	92,000	
6	50	18,400	0	0	18,400	110,400	
7	51	18,400	0	0	18,400	128,800	
8	52	18,400	0	0	18,400	147,200	
9	53	18,400	0	0	18,400	165,600	
10	54	18,400	0	0	18,400	184,000	
11	55	18,400	0	0	18,400	202,400	
12	56	18,400	0	0	18,400	220,800	
13	57	18,400	0	0	18,400	239,200	
14	58	18,400	0	0	18,400	257,600	
15	59	18,400	0	0	18,400	276,000	
16	60	18,400	0	0	18,400	294,400	
17	61	18,400	0	0	18,400	312,800	
18	62	18,400	0	0	18,400	331,200	
19	63	18,400	0	0	18,400	349,600	
20	64	18,400	0	0	18,400	368,000	
21	65	0	200,000	132,000	132,000	500,000	
22	66	0	200,000	132,000	132,000	632,000	
23	67	0	200,000	132,000	132,000	764,000	
24	68	0	200,000	132,000	132,000	896,000	
25	69	0	200,000	132,000	132,000	1,028,000	
26	70	0	200,000	132,000	132,000	1,160,000	
27	71	0	200,000	132,000	132,000	1,292,000	
28	72	0	200,000	132,000	132,000	1,424,000	
29	73	0	200,000	132,000	132,000	1,556,000	
30	74	0	200,000	132,000	132,000	1,688,000	
		368,000	2,000,000	1,320,000	1,688,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
31	75	0	200,000	132,000	132,000	1,820,000	
32	76	0	200,000	132,000	132,000	1,952,000	
33	77	0	200,000	132,000	132,000	2,084,000	
34	78	0	200,000	132,000	132,000	2,216,000	
35	79	0	200,000	132,000	132,000	2,348,000	
36	80	0	200,000	132,000	132,000	2,480,000	
37	81	0	200,000	132,000	132,000	2,612,000	
38	82	0	200,000	132,000	132,000	2,744,000	
39	83	0	200,000	132,000	132,000	2,876,000	
40	84	0	200,000	132,000	132,000	3,008,000	
		368,000	4,000,000	2,640,000	3,008,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled
			Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000			
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	54	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	58	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000				
Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1,000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
31	75	0	0	0	0
32	76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money 8.00% Employer's Cost to Provide the Benefit* 597,037 Total Survivor Income Scheduled 1,000,000

Year Following Executive's Death	Employer's Benefits and Costs		Employer's Survivor Income Account Activity		
	(1) Annual Payment to Executive's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Income Account	(4) Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account
1	200,000	132,000	597,037	465,037	489,591
2	200,000	132,000	489,591	357,591	376,472
3	200,000	132,000	376,472	244,472	257,380
4	200,000	132,000	257,380	125,380	132,000
5	200,000	132,000	132,000	0	0

1,000,000
660,000

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

- Column (2) = column (1) times (1-(tax bracket/100))
- Column (4) = column (3) minus column (2)
- Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

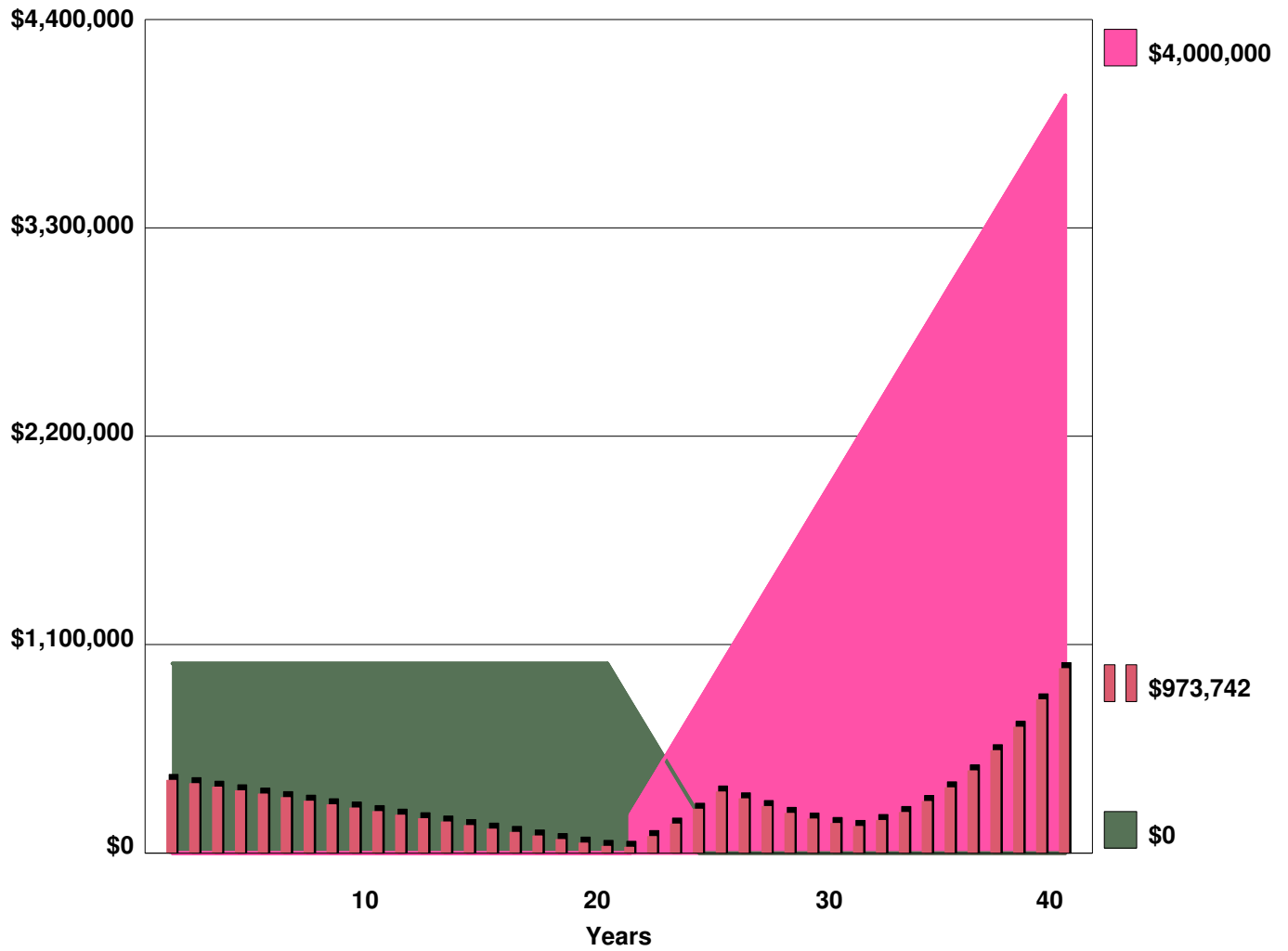
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Wayne Dexter

40 Year Analysis

Senior Vice President
Wilson Electronics, Inc.



	At Year 40
Employer's overall gain	\$973,742
Executive's cumulative retirement income	\$4,000,000
Total survivor income scheduled	\$0

A Salary Continuation Plan

**Individual Reports
for
Jesse Franklin, Senior Vice President**

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Preface

Senior Vice President
Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. Policy cash values are an employer asset;
3. Tax free policy death benefits;
4. Deductible benefit payments;
5. No regulatory approval required;
6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	0	35,918	7,918	1,000,000
3	47	18,400	0	56,001	26,201	1,000,000
4	48	18,400	0	77,624	47,824	1,000,000
5	49	18,400	0	100,910	71,110	1,000,000
6	50	18,400	0	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
21	65	0	0	850,863	850,863	1,021,036
22	66	0	0	920,334	920,334	1,095,198
23	67	0	0	995,366	995,366	1,174,531
24	68	0	0	1,076,404	1,076,404	1,259,392
25	69	0	0	1,163,925	1,163,925	1,350,153
26	70	0	0	1,258,452	1,258,452	1,447,220
27	71	0	0	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	0	0	1,592,854	1,592,854	1,736,210
30	74	0	0	1,724,266	1,724,266	1,844,965
		368,000	0			

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
31	75	0	0	1,867,508	1,867,508	1,960,883
32	76	0	0	2,022,311	2,022,311	2,123,427
33	77	0	0	2,189,545	2,189,545	2,299,022
34	78	0	0	2,370,128	2,370,128	2,488,634
35	79	0	0	2,565,034	2,565,034	2,693,286
36	80	0	0	2,775,293	2,775,293	2,914,058
37	81	0	0	3,001,980	3,001,980	3,152,079
38	82	0	0	3,246,225	3,246,225	3,408,536
39	83	0	0	3,509,204	3,509,204	3,684,664
40	84	0	0	3,792,135	3,792,135	3,981,742

368,000 0

*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.

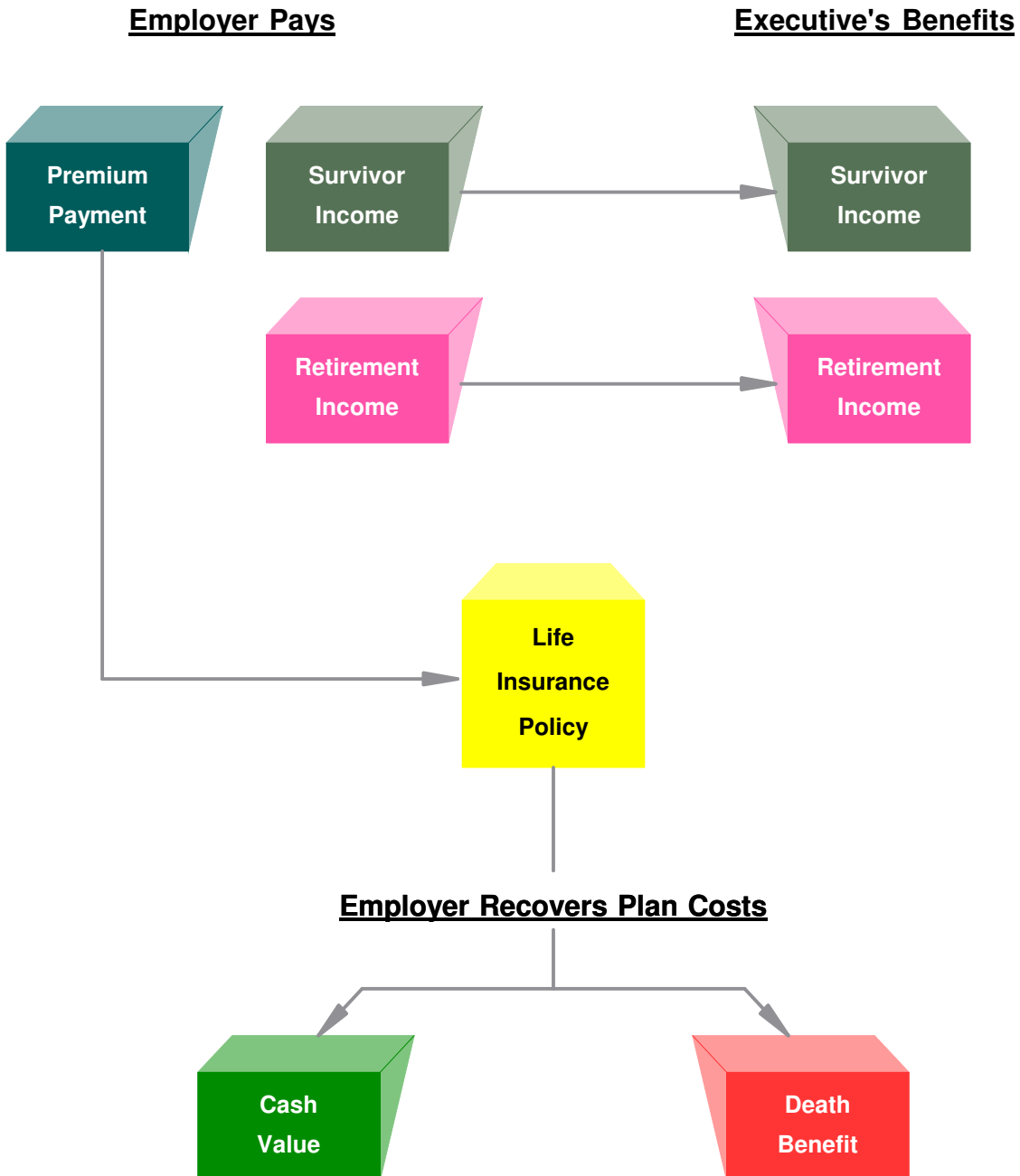
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Senior Vice President
Wilson Electronics, Inc.

Flow Chart



A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer							Executive		
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
1	45	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	46	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	47	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	48	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	49	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	50	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	51	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	52	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	53	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	54	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	55	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	56	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	57	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	58	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	59	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	60	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	61	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	62	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	63	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	64	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
21	65	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	66	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	67	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	68	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	69	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	70	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	71	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	72	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	73	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	74	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
		1,688,000							2,000,000		

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer					Executive				
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
31	75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742	200,000	4,000,000	0
		3,008,000					4,000,000				

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
1	45	18,400	0	0	18,400	18,400	
2	46	18,400	0	0	18,400	36,800	
3	47	18,400	0	0	18,400	55,200	
4	48	18,400	0	0	18,400	73,600	
5	49	18,400	0	0	18,400	92,000	
6	50	18,400	0	0	18,400	110,400	
7	51	18,400	0	0	18,400	128,800	
8	52	18,400	0	0	18,400	147,200	
9	53	18,400	0	0	18,400	165,600	
10	54	18,400	0	0	18,400	184,000	
11	55	18,400	0	0	18,400	202,400	
12	56	18,400	0	0	18,400	220,800	
13	57	18,400	0	0	18,400	239,200	
14	58	18,400	0	0	18,400	257,600	
15	59	18,400	0	0	18,400	276,000	
16	60	18,400	0	0	18,400	294,400	
17	61	18,400	0	0	18,400	312,800	
18	62	18,400	0	0	18,400	331,200	
19	63	18,400	0	0	18,400	349,600	
20	64	18,400	0	0	18,400	368,000	
21	65	0	200,000	132,000	132,000	500,000	
22	66	0	200,000	132,000	132,000	632,000	
23	67	0	200,000	132,000	132,000	764,000	
24	68	0	200,000	132,000	132,000	896,000	
25	69	0	200,000	132,000	132,000	1,028,000	
26	70	0	200,000	132,000	132,000	1,160,000	
27	71	0	200,000	132,000	132,000	1,292,000	
28	72	0	200,000	132,000	132,000	1,424,000	
29	73	0	200,000	132,000	132,000	1,556,000	
30	74	0	200,000	132,000	132,000	1,688,000	
		368,000	2,000,000	1,320,000	1,688,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
31	75	0	200,000	132,000	132,000	1,820,000	
32	76	0	200,000	132,000	132,000	1,952,000	
33	77	0	200,000	132,000	132,000	2,084,000	
34	78	0	200,000	132,000	132,000	2,216,000	
35	79	0	200,000	132,000	132,000	2,348,000	
36	80	0	200,000	132,000	132,000	2,480,000	
37	81	0	200,000	132,000	132,000	2,612,000	
38	82	0	200,000	132,000	132,000	2,744,000	
39	83	0	200,000	132,000	132,000	2,876,000	
40	84	0	200,000	132,000	132,000	3,008,000	
		368,000	4,000,000	2,640,000	3,008,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	Initial Death Benefit		(8) Total Survivor Income Scheduled
							Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	54	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	58	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000				
Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1,000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
31	75	0	0	0	0
32	76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Employer's Cost to Provide the Benefit* 597,037	Total Survivor Income Scheduled 1,000,000
----------------------------------	--	--	--

Year Following Executive's Death	Employer's Benefits and Costs		Employer's Survivor Income Account Activity		
	(1) Annual Payment to Executive's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Income Account	(4) Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account
1	200,000	132,000	597,037	465,037	489,591
2	200,000	132,000	489,591	357,591	376,472
3	200,000	132,000	376,472	244,472	257,380
4	200,000	132,000	257,380	125,380	132,000
5	200,000	132,000	132,000	0	0

1,000,000	660,000
-----------	---------

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

- Column (2) = column (1) times (1-(tax bracket/100))
- Column (4) = column (3) minus column (2)
- Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

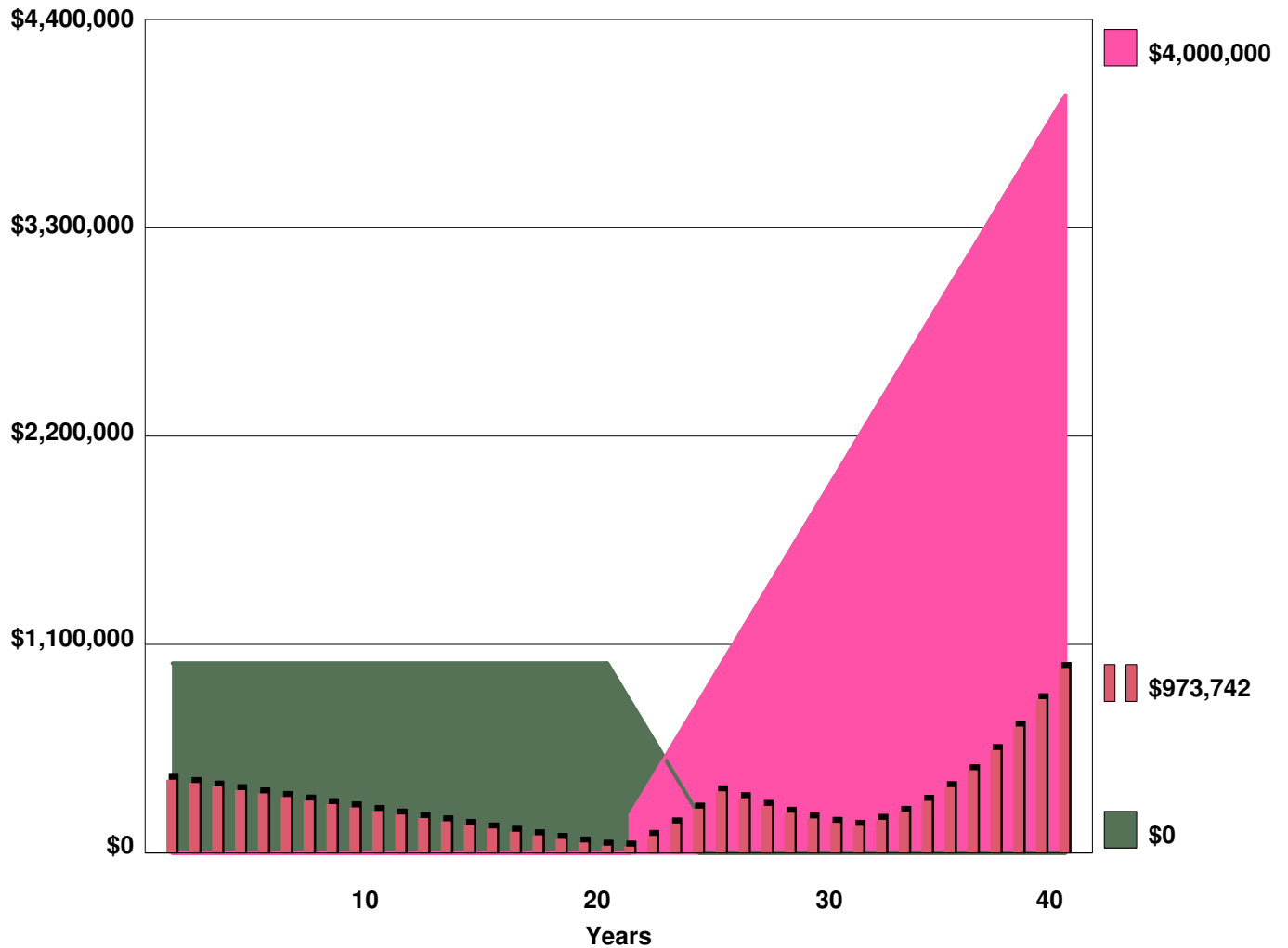
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Jesse Franklin

40 Year Analysis

Senior Vice President
Wilson Electronics, Inc.



	At Year 40
Employer's overall gain	\$973,742
Executive's cumulative retirement income	\$4,000,000
Total survivor income scheduled	\$0

A Salary Continuation Plan

**Individual Reports
for
Arthur Tubbs, Senior Vice President**

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Preface

Senior Vice President
Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. Policy cash values are an employer asset;
3. Tax free policy death benefits;
4. Deductible benefit payments;
5. No regulatory approval required;
6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	0	35,918	7,918	1,000,000
3	47	18,400	0	56,001	26,201	1,000,000
4	48	18,400	0	77,624	47,824	1,000,000
5	49	18,400	0	100,910	71,110	1,000,000
6	50	18,400	0	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
21	65	0	0	850,863	850,863	1,021,036
22	66	0	0	920,334	920,334	1,095,198
23	67	0	0	995,366	995,366	1,174,531
24	68	0	0	1,076,404	1,076,404	1,259,392
25	69	0	0	1,163,925	1,163,925	1,350,153
26	70	0	0	1,258,452	1,258,452	1,447,220
27	71	0	0	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	0	0	1,592,854	1,592,854	1,736,210
30	74	0	0	1,724,266	1,724,266	1,844,965
		368,000	0			

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Illustration of Policy Values Funding the Plan

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit	
31	75	0	0	1,867,508	1,867,508	1,960,883	
32	76	0	0	2,022,311	2,022,311	2,123,427	
33	77	0	0	2,189,545	2,189,545	2,299,022	
34	78	0	0	2,370,128	2,370,128	2,488,634	
35	79	0	0	2,565,034	2,565,034	2,693,286	
36	80	0	0	2,775,293	2,775,293	2,914,058	
37	81	0	0	3,001,980	3,001,980	3,152,079	
38	82	0	0	3,246,225	3,246,225	3,408,536	
39	83	0	0	3,509,204	3,509,204	3,684,664	
40	84	0	0	3,792,135	3,792,135	3,981,742	

368,000 0

*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.

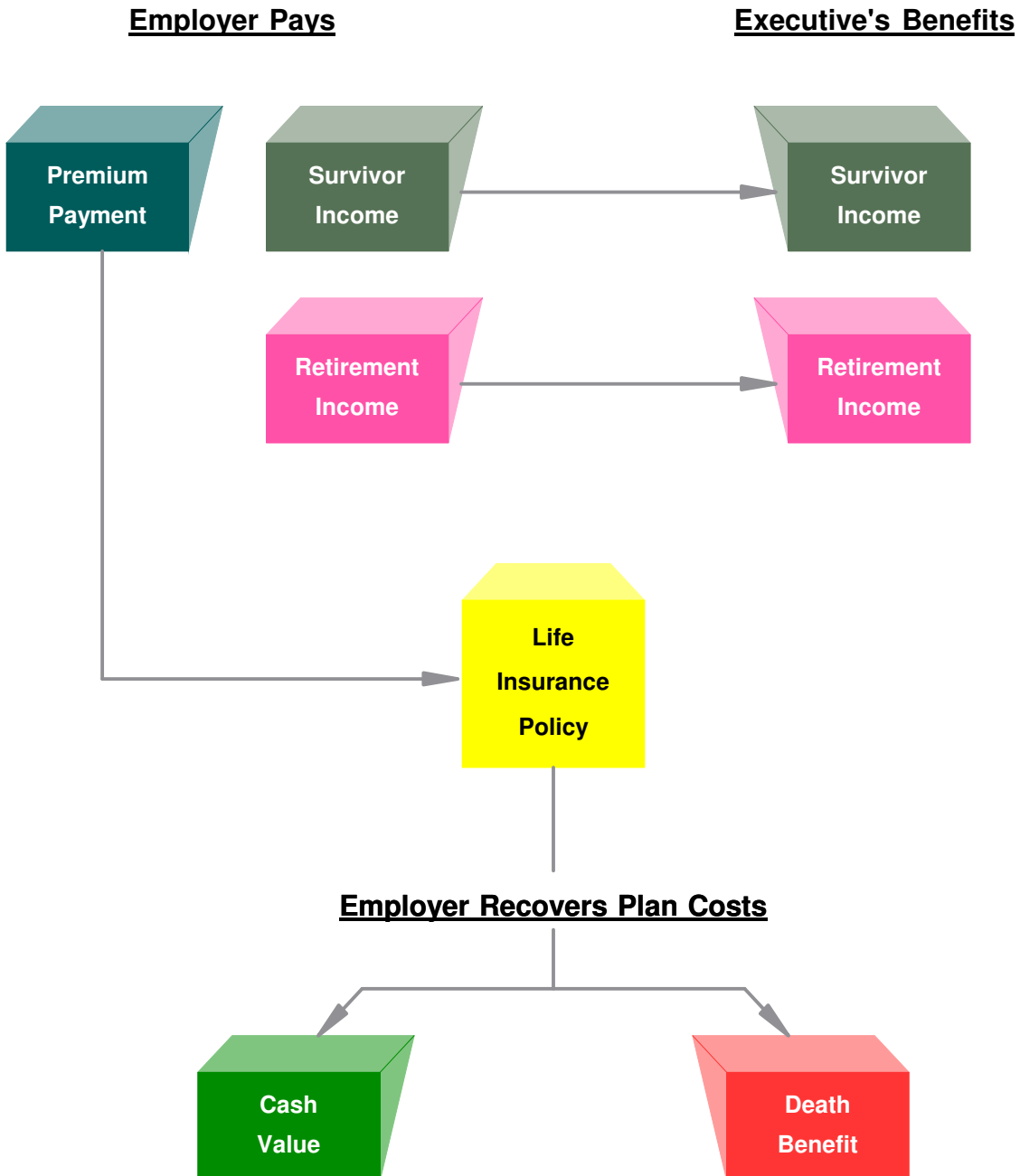
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Flow Chart

Senior Vice President
Wilson Electronics, Inc.



A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer							Executive		
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
1	45	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	46	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	47	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	48	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	49	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	50	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	51	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	52	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	53	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	54	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	55	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	56	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	57	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	58	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	59	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	60	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	61	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	62	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	63	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	64	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
21	65	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	66	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	67	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	68	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	69	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	70	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	71	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	72	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	73	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	74	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
		1,688,000							2,000,000		

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Summary of Costs and Benefits

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% CVI Interest Rate 8.00%

Plan Year	Male Age	Employer					Executive				
		(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
31	75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742	200,000	4,000,000	0
		3,008,000					4,000,000				

*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.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
1	45	18,400	0	0	18,400	18,400	
2	46	18,400	0	0	18,400	36,800	
3	47	18,400	0	0	18,400	55,200	
4	48	18,400	0	0	18,400	73,600	
5	49	18,400	0	0	18,400	92,000	
6	50	18,400	0	0	18,400	110,400	
7	51	18,400	0	0	18,400	128,800	
8	52	18,400	0	0	18,400	147,200	
9	53	18,400	0	0	18,400	165,600	
10	54	18,400	0	0	18,400	184,000	
11	55	18,400	0	0	18,400	202,400	
12	56	18,400	0	0	18,400	220,800	
13	57	18,400	0	0	18,400	239,200	
14	58	18,400	0	0	18,400	257,600	
15	59	18,400	0	0	18,400	276,000	
16	60	18,400	0	0	18,400	294,400	
17	61	18,400	0	0	18,400	312,800	
18	62	18,400	0	0	18,400	331,200	
19	63	18,400	0	0	18,400	349,600	
20	64	18,400	0	0	18,400	368,000	
21	65	0	200,000	132,000	132,000	500,000	
22	66	0	200,000	132,000	132,000	632,000	
23	67	0	200,000	132,000	132,000	764,000	
24	68	0	200,000	132,000	132,000	896,000	
25	69	0	200,000	132,000	132,000	1,028,000	
26	70	0	200,000	132,000	132,000	1,160,000	
27	71	0	200,000	132,000	132,000	1,292,000	
28	72	0	200,000	132,000	132,000	1,424,000	
29	73	0	200,000	132,000	132,000	1,556,000	
30	74	0	200,000	132,000	132,000	1,688,000	
		368,000	2,000,000	1,320,000	1,688,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Funding Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000		
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan	
31	75	0	200,000	132,000	132,000	1,820,000	
32	76	0	200,000	132,000	132,000	1,952,000	
33	77	0	200,000	132,000	132,000	2,084,000	
34	78	0	200,000	132,000	132,000	2,216,000	
35	79	0	200,000	132,000	132,000	2,348,000	
36	80	0	200,000	132,000	132,000	2,480,000	
37	81	0	200,000	132,000	132,000	2,612,000	
38	82	0	200,000	132,000	132,000	2,744,000	
39	83	0	200,000	132,000	132,000	2,876,000	
40	84	0	200,000	132,000	132,000	3,008,000	
		368,000	4,000,000	2,640,000	3,008,000		

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	Initial		(8) Total Survivor Income Scheduled
							Tax Bracket 34.00%	Interest Rate 8.00%	
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	54	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	58	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Cost Evaluation Analysis

Senior Vice President
Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000				
Plan Year	Male Age	(1) Cumulative Net Payments to the Plan	(2) Year End Accum Value*	(3) Year End Cash Value*	(4) Cost to Provide Column (8)**	(5) Total Plan Cost (1) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

*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.

**This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1,000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Survivor Income Summary

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
31	75	0	0	0	0
32	76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

*See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President
Wilson Electronics, Inc.

Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Employer's Cost to Provide the Benefit* 597,037	Total Survivor Income Scheduled 1,000,000
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Year Following Executive's Death	Employer's Benefits and Costs		Employer's Survivor Income Account Activity		
	(1) Annual Payment to Executive's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Income Account	(4) Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account
1	200,000	132,000	597,037	465,037	489,591
2	200,000	132,000	489,591	357,591	376,472
3	200,000	132,000	376,472	244,472	257,380
4	200,000	132,000	257,380	125,380	132,000
5	200,000	132,000	132,000	0	0

1,000,000	660,000
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This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

Column (2) = column (1) times (1-(tax bracket/100))

Column (4) = column (3) minus column (2)

Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Executive's Analysis

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6	50	0	0	200,000	5	1,000,000
7	51	0	0	200,000	5	1,000,000
8	52	0	0	200,000	5	1,000,000
9	53	0	0	200,000	5	1,000,000
10	54	0	0	200,000	5	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

Executive's Personal Report

Senior Vice President
Wilson Electronics, Inc.

Plan Year	Male Age	Living Benefits		Survivor Benefits		
		(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

4,000,000

This is an illustration not a contract. Specific terms as to the timing and amount of any retirement and survivor income are contained only in written agreements between the parties.

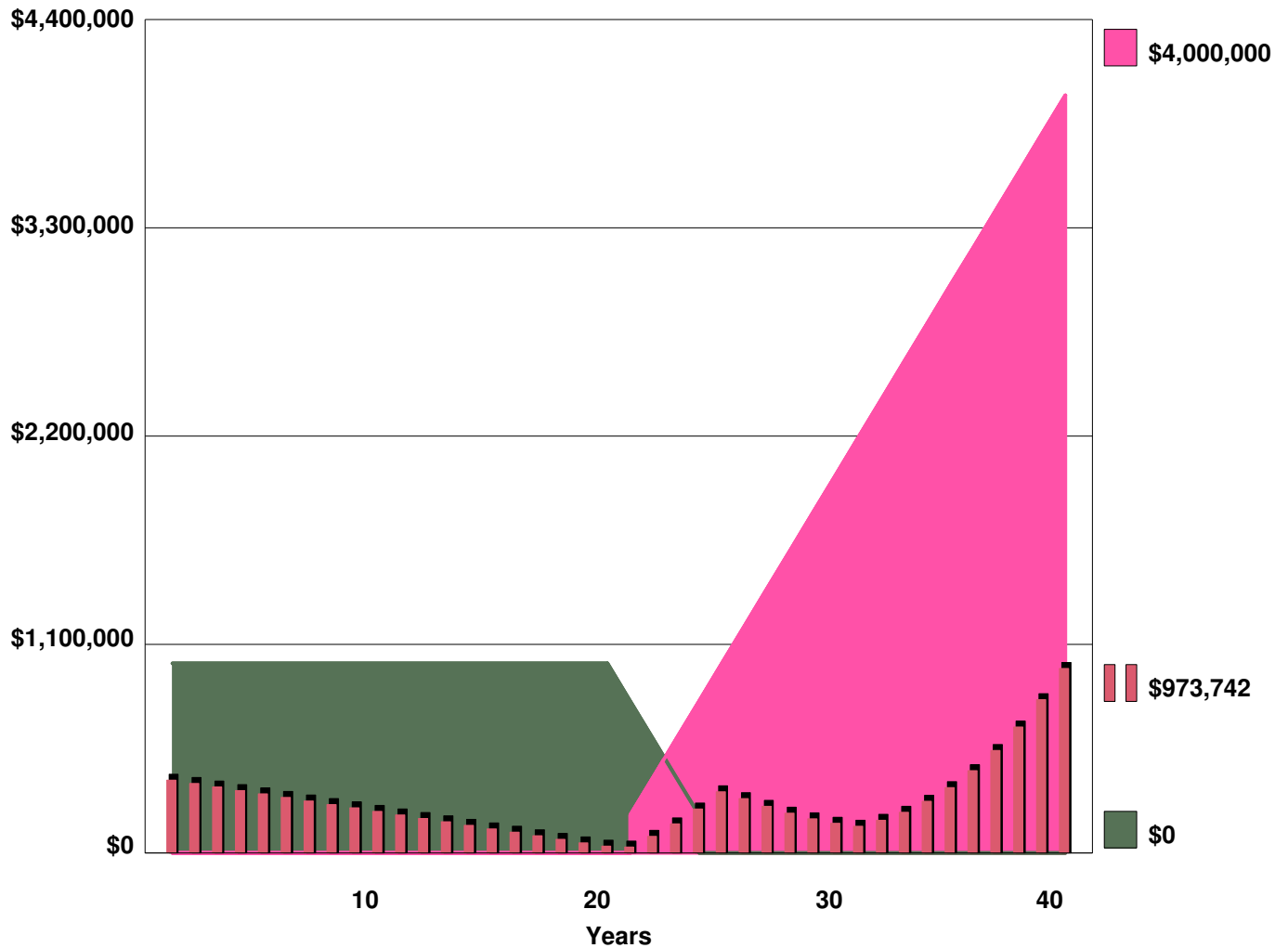
A Salary Continuation Plan Using Cash Value Insurance (CVI)

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

Insured: Arthur Tubbs

40 Year Analysis

Senior Vice President
Wilson Electronics, Inc.



	At Year 40
Employer's overall gain	\$973,742
Executive's cumulative retirement income	\$4,000,000
Total survivor income scheduled	\$0