

**A Supplemental Executive Retirement Plan
for
Wilson Electronics, Inc.**



**Presented
by
[Licensed user's name appears here]**

A Supplemental Executive Retirement Plan

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A Supplemental Executive Retirement Plan

**Master Composite
of
A Supplemental Executive Retirement Plan
for
Wilson Electronics, Inc.**

Master Composite Analysis of Summary of Costs and Benefits of Wilson Electronics, Inc.

Master Composite Page: 1
Date: [Current date appears here]

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

For: 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 Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(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
	1,104,000							0		

List of Participating Executives:
Wayne Dexter
Jesse Franklin
Arthur Tubbs

*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.

Master Composite Analysis of Summary of Costs and Benefits of Wilson Electronics, Inc.

Master Composite Page: 2
Date: [Current date appears here]

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

For: 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 Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
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
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
Jesse Franklin
Arthur Tubbs

*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.

Master Composite Analysis of Employer's Costs

Employer's Composite Page: 1
Date: [Current date appears here]

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

For: Wilson Electronics, Inc.
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 Payment 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
	1,104,000	0	0	1,104,000	

List of Participating Executives:
Wayne Dexter
Jesse Franklin
Arthur Tubbs

Master Composite Analysis of Employer's Costs

Employer's Composite Page: 2
Date: [Current date appears here]

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

For: Wilson Electronics, Inc.
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 Payment to the Plan
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
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
	1,104,000	12,000,000	7,920,000	9,024,000	

List of Participating Executives:
Wayne Dexter
Jesse Franklin
Arthur Tubbs

Master Composite Analysis of Executives' Benefits

Executives' Composite Page: 1
Date: [Current date appears here]

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

For: Wilson Electronics, Inc.
Number of Participants: 3

Plan Year	Living Benefits		Survivor Benefits	
	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(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
	0			

List of Participating Executives:
Wayne Dexter
Jesse Franklin
Arthur Tubbs

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.

Master Composite Analysis of Executives' Benefits

Executives' Composite Page: 2
Date: [Current date appears here]

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

For: Wilson Electronics, Inc.
Number of Participants: 3

Plan Year	Living Benefits		Survivor Benefits	
	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Total Survivor Income Scheduled
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
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
Jesse Franklin
Arthur Tubbs

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 Supplemental Executive Retirement Plan

Individual Reports for Wayne Dexter

A Salary Continuation Plan

Introduction

Of all the strategies used by employers to provide unique fringe benefits for their valuable executives, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to certain selected executives. The income benefits are informally funded with life insurance policies owned by the employer. Plan premiums are paid by the employer without requiring compensation adjustment by the executive. These plans usually contain sufficient death benefits so that, at the executive's death, the employer will recover its costs of plan premiums and benefits.

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

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. No out-of-pocket cost to participants;
3. Optional vesting schedules;
4. Policy cash values are an employer asset;
5. Policy death benefits are an employer asset;
6. Deductible benefit payments;
7. No regulatory approval required;
8. Negligible plan administration.

In combination, 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.

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 1

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

For: Wayne Dexter

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	34.00%	8.00%	18,400	1,000,000	
Year	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	18,400	0	17,262	3,262	1,000,000
2	18,400	0	35,918	7,918	1,000,000
3	18,400	0	56,001	26,201	1,000,000
4	18,400	0	77,624	47,824	1,000,000
5	18,400	0	100,910	71,110	1,000,000
6	18,400	0	126,010	97,700	1,000,000
7	18,400	0	153,024	126,502	1,000,000
8	18,400	0	182,124	157,688	1,000,000
9	18,400	0	213,479	191,427	1,000,000
10	18,400	0	247,285	227,915	1,000,000
11	18,400	0	283,770	267,380	1,000,000
12	18,400	0	323,184	310,072	1,000,000
13	18,400	0	365,794	356,258	1,000,000
14	18,400	0	411,923	406,261	1,000,000
15	18,400	0	461,932	461,932	1,000,000
16	18,400	0	516,213	516,213	1,000,000
17	18,400	0	575,240	575,240	1,000,000
18	18,400	0	639,547	639,547	1,000,000
19	18,400	0	709,745	709,745	1,000,000
20	18,400	0	786,546	786,546	1,000,000
	368,000	0			

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

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 2

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

For: Wayne Dexter

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	34.00%	8.00%	18,400	1,000,000	
Year	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	0	850,863	850,863	1,021,036
22	0	0	920,334	920,334	1,095,198
23	0	0	995,366	995,366	1,174,531
24	0	0	1,076,404	1,076,404	1,259,392
25	0	0	1,163,925	1,163,925	1,350,153
26	0	0	1,258,452	1,258,452	1,447,220
27	0	0	1,360,909	1,360,909	1,537,827
28	0	0	1,472,077	1,472,077	1,634,006
29	0	0	1,592,854	1,592,854	1,736,210
30	0	0	1,724,266	1,724,266	1,844,965
31	0	0	1,867,508	1,867,508	1,960,883
32	0	0	2,022,311	2,022,311	2,123,427
33	0	0	2,189,545	2,189,545	2,299,022
34	0	0	2,370,128	2,370,128	2,488,634
35	0	0	2,565,034	2,565,034	2,693,286
36	0	0	2,775,293	2,775,293	2,914,058
37	0	0	3,001,980	3,001,980	3,152,079
38	0	0	3,246,225	3,246,225	3,408,536
39	0	0	3,509,204	3,509,204	3,684,664
40	0	0	3,792,135	3,792,135	3,981,742
	368,000	0			

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

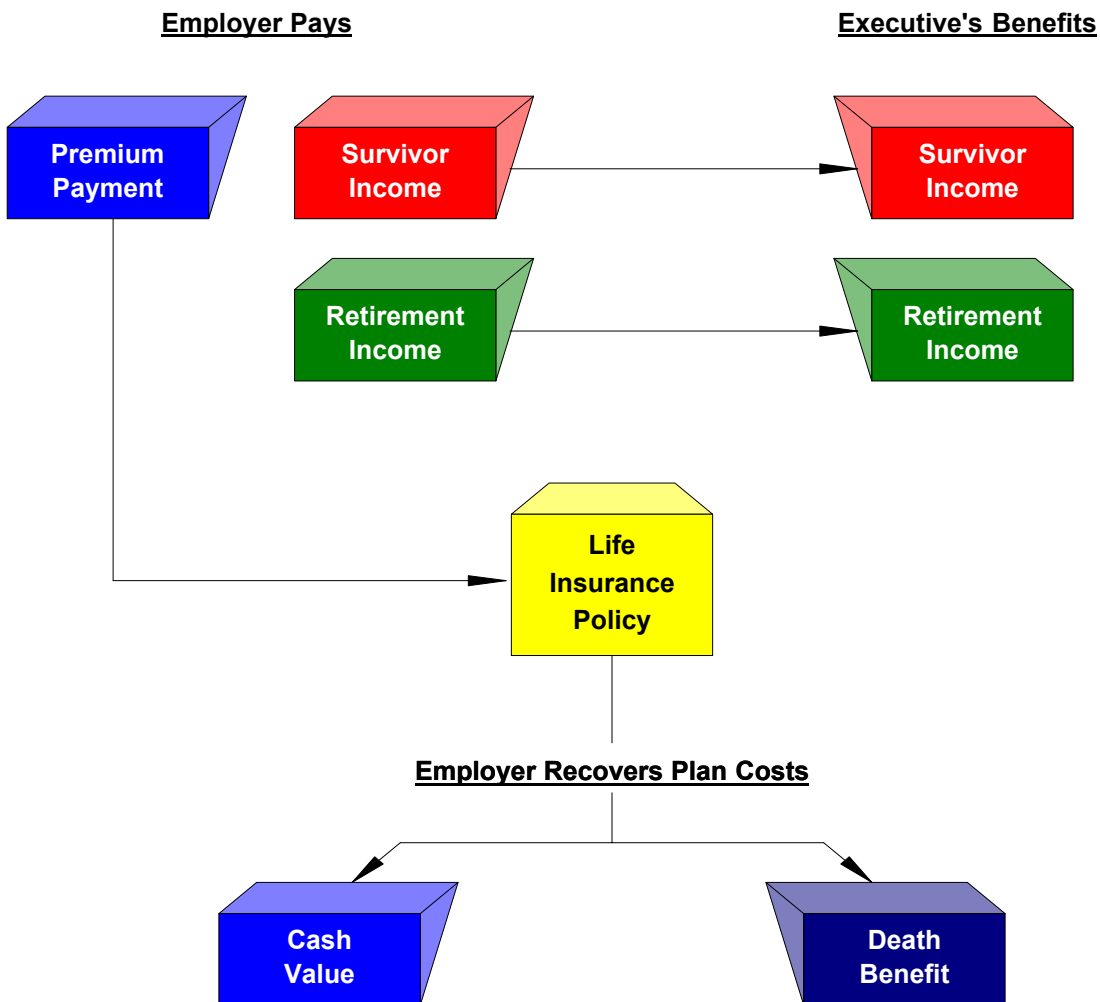
A Salary Continuation Plan Using Equity Indexed Universal Life

Who Pays What - Who Receives What

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

For: Wayne Dexter
Wilson Electronics, Inc.

Flow Chart Analysis



Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 1

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

For: Wayne Dexter

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45
Employer's Tax Bracket 34.00%
Employer's Assumed Use of Money (Survivor Income) 8.00%
Eq. Indexed UL Interest Rate 8.00%

Plan Year	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	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
	368,000							0		

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

Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 2

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

For: Wayne Dexter

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45 Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% Eq. Indexed UL Interest Rate 8.00%

Plan Year	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
21	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
31	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	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 an InsMark supplemental illustration for equity indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
Plan Year	(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	18,400	0	0	18,400	18,400
2	18,400	0	0	18,400	36,800
3	18,400	0	0	18,400	55,200
4	18,400	0	0	18,400	73,600
5	18,400	0	0	18,400	92,000
6	18,400	0	0	18,400	110,400
7	18,400	0	0	18,400	128,800
8	18,400	0	0	18,400	147,200
9	18,400	0	0	18,400	165,600
10	18,400	0	0	18,400	184,000
11	18,400	0	0	18,400	202,400
12	18,400	0	0	18,400	220,800
13	18,400	0	0	18,400	239,200
14	18,400	0	0	18,400	257,600
15	18,400	0	0	18,400	276,000
16	18,400	0	0	18,400	294,400
17	18,400	0	0	18,400	312,800
18	18,400	0	0	18,400	331,200
19	18,400	0	0	18,400	349,600
20	18,400	0	0	18,400	368,000
	368,000	0	0	368,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 2
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
Plan Year	(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
21	0	200,000	132,000	132,000	500,000
22	0	200,000	132,000	132,000	632,000
23	0	200,000	132,000	132,000	764,000
24	0	200,000	132,000	132,000	896,000
25	0	200,000	132,000	132,000	1,028,000
26	0	200,000	132,000	132,000	1,160,000
27	0	200,000	132,000	132,000	1,292,000
28	0	200,000	132,000	132,000	1,424,000
29	0	200,000	132,000	132,000	1,556,000
30	0	200,000	132,000	132,000	1,688,000
31	0	200,000	132,000	132,000	1,820,000
32	0	200,000	132,000	132,000	1,952,000
33	0	200,000	132,000	132,000	2,084,000
34	0	200,000	132,000	132,000	2,216,000
35	0	200,000	132,000	132,000	2,348,000
36	0	200,000	132,000	132,000	2,480,000
37	0	200,000	132,000	132,000	2,612,000
38	0	200,000	132,000	132,000	2,744,000
39	0	200,000	132,000	132,000	2,876,000
40	0	200,000	132,000	132,000	3,008,000
	368,000	4,000,000	2,640,000	3,008,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit
45	34.00%	8.00%	8.00%	18,400	1,000,000

Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
1	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000

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

**See accompanying Survivor Income Summary.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 2
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit			
45	34.00%	8.00%	8.00%	18,400	1,000,000			
Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
21	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0
31	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

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

**See accompanying Survivor Income Summary.

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	200,000	5	1,000,000	597,037
2	200,000	5	1,000,000	597,037
3	200,000	5	1,000,000	597,037
4	200,000	5	1,000,000	597,037
5	200,000	5	1,000,000	597,037
6	200,000	5	1,000,000	597,037
7	200,000	5	1,000,000	597,037
8	200,000	5	1,000,000	597,037
9	200,000	5	1,000,000	597,037
10	200,000	5	1,000,000	597,037
11	200,000	5	1,000,000	597,037
12	200,000	5	1,000,000	597,037
13	200,000	5	1,000,000	597,037
14	200,000	5	1,000,000	597,037
15	200,000	5	1,000,000	597,037
16	200,000	5	1,000,000	597,037
17	200,000	5	1,000,000	597,037
18	200,000	5	1,000,000	597,037
19	200,000	5	1,000,000	597,037
20	200,000	5	1,000,000	597,037

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

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 2
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
21	200,000	4	800,000	489,591
22	200,000	3	600,000	376,472
23	200,000	2	400,000	257,380
24	200,000	1	200,000	132,000
25	0	0	0	0
26	0	0	0	0
27	0	0	0	0
28	0	0	0	0
29	0	0	0	0
30	0	0	0	0
31	0	0	0	0
32	0	0	0	0
33	0	0	0	0
34	0	0	0	0
35	0	0	0	0
36	0	0	0	0
37	0	0	0	0
38	0	0	0	0
39	0	0	0	0
40	0	0	0	0

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

Employer's Analysis

Survivor Income in Plan Year 1 Using Equity Indexed Universal Life

Employer's Survivor Income Analysis Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Male Age 45	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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	Employer's Benefits and Costs		Employer's Survivor Income Account Activity		
	(1)	(2)	(3)	(4)	(5)
Year Following Executive's Death	Annual Payment to Executive's Survivors	Annual After Tax Cost of Payment to Survivors	Beginning of Year Balance in Survivor Income Account	Balance in Account to Accrue (3) - (2)	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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 2
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 1
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 2
Date: [Current date appears here]

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

For: Wayne Dexter
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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 Equity Indexed Universal Life

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

For: Wayne Dexter
Wilson Electronics, Inc.

40 Year Graphic Analysis



A Supplemental Executive Retirement Plan

**Individual Reports
for
Jesse Franklin**

A Salary Continuation Plan

Introduction

Of all the strategies used by employers to provide unique fringe benefits for their valuable executives, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to certain selected executives. The income benefits are informally funded with life insurance policies owned by the employer. Plan premiums are paid by the employer without requiring compensation adjustment by the executive. These plans usually contain sufficient death benefits so that, at the executive's death, the employer will recover its costs of plan premiums and benefits.

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

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. No out-of-pocket cost to participants;
3. Optional vesting schedules;
4. Policy cash values are an employer asset;
5. Policy death benefits are an employer asset;
6. Deductible benefit payments;
7. No regulatory approval required;
8. Negligible plan administration.

In combination, 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.

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 1

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

For: Jesse Franklin

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	34.00%	8.00%	18,400	1,000,000	
	(1)	(2)	(3)	(4)	(5)
Year	Payment	Pre-Tax Policy Cash Flow	Year End Accum Value*	Year End Cash Value*	Death Benefit
1	18,400	0	17,262	3,262	1,000,000
2	18,400	0	35,918	7,918	1,000,000
3	18,400	0	56,001	26,201	1,000,000
4	18,400	0	77,624	47,824	1,000,000
5	18,400	0	100,910	71,110	1,000,000
6	18,400	0	126,010	97,700	1,000,000
7	18,400	0	153,024	126,502	1,000,000
8	18,400	0	182,124	157,688	1,000,000
9	18,400	0	213,479	191,427	1,000,000
10	18,400	0	247,285	227,915	1,000,000
11	18,400	0	283,770	267,380	1,000,000
12	18,400	0	323,184	310,072	1,000,000
13	18,400	0	365,794	356,258	1,000,000
14	18,400	0	411,923	406,261	1,000,000
15	18,400	0	461,932	461,932	1,000,000
16	18,400	0	516,213	516,213	1,000,000
17	18,400	0	575,240	575,240	1,000,000
18	18,400	0	639,547	639,547	1,000,000
19	18,400	0	709,745	709,745	1,000,000
20	18,400	0	786,546	786,546	1,000,000
	368,000	0			

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

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 2

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

For: Jesse Franklin

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	34.00%	8.00%	18,400	1,000,000	
Year	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	0	850,863	850,863	1,021,036
22	0	0	920,334	920,334	1,095,198
23	0	0	995,366	995,366	1,174,531
24	0	0	1,076,404	1,076,404	1,259,392
25	0	0	1,163,925	1,163,925	1,350,153
26	0	0	1,258,452	1,258,452	1,447,220
27	0	0	1,360,909	1,360,909	1,537,827
28	0	0	1,472,077	1,472,077	1,634,006
29	0	0	1,592,854	1,592,854	1,736,210
30	0	0	1,724,266	1,724,266	1,844,965
31	0	0	1,867,508	1,867,508	1,960,883
32	0	0	2,022,311	2,022,311	2,123,427
33	0	0	2,189,545	2,189,545	2,299,022
34	0	0	2,370,128	2,370,128	2,488,634
35	0	0	2,565,034	2,565,034	2,693,286
36	0	0	2,775,293	2,775,293	2,914,058
37	0	0	3,001,980	3,001,980	3,152,079
38	0	0	3,246,225	3,246,225	3,408,536
39	0	0	3,509,204	3,509,204	3,684,664
40	0	0	3,792,135	3,792,135	3,981,742
	368,000	0			

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

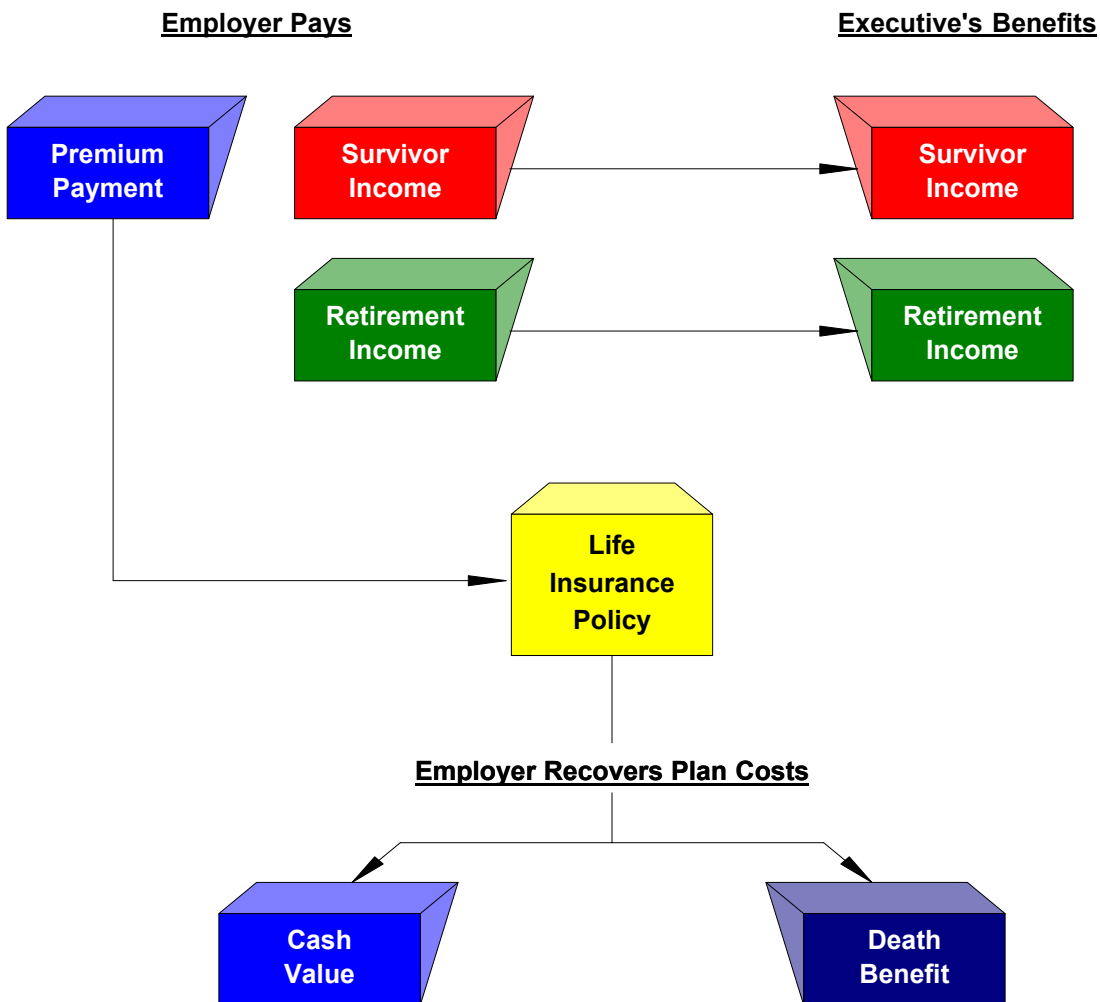
A Salary Continuation Plan Using Equity Indexed Universal Life

Who Pays What - Who Receives What

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

For: Jesse Franklin
Wilson Electronics, Inc.

Flow Chart Analysis



Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 1

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

For: Jesse Franklin

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45 Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% Eq. Indexed UL Interest Rate 8.00%

Plan Year	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	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
	368,000							0		

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

Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 2

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

For: Jesse Franklin

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45 Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% Eq. Indexed UL Interest Rate 8.00%

Plan Year	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
21	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
31	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	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 an InsMark supplemental illustration for equity indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
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Plan Year	(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	18,400	0	0	18,400	18,400
2	18,400	0	0	18,400	36,800
3	18,400	0	0	18,400	55,200
4	18,400	0	0	18,400	73,600
5	18,400	0	0	18,400	92,000
6	18,400	0	0	18,400	110,400
7	18,400	0	0	18,400	128,800
8	18,400	0	0	18,400	147,200
9	18,400	0	0	18,400	165,600
10	18,400	0	0	18,400	184,000
11	18,400	0	0	18,400	202,400
12	18,400	0	0	18,400	220,800
13	18,400	0	0	18,400	239,200
14	18,400	0	0	18,400	257,600
15	18,400	0	0	18,400	276,000
16	18,400	0	0	18,400	294,400
17	18,400	0	0	18,400	312,800
18	18,400	0	0	18,400	331,200
19	18,400	0	0	18,400	349,600
20	18,400	0	0	18,400	368,000
	368,000	0	0	368,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 2
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
Plan Year	(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
21	0	200,000	132,000	132,000	500,000
22	0	200,000	132,000	132,000	632,000
23	0	200,000	132,000	132,000	764,000
24	0	200,000	132,000	132,000	896,000
25	0	200,000	132,000	132,000	1,028,000
26	0	200,000	132,000	132,000	1,160,000
27	0	200,000	132,000	132,000	1,292,000
28	0	200,000	132,000	132,000	1,424,000
29	0	200,000	132,000	132,000	1,556,000
30	0	200,000	132,000	132,000	1,688,000
31	0	200,000	132,000	132,000	1,820,000
32	0	200,000	132,000	132,000	1,952,000
33	0	200,000	132,000	132,000	2,084,000
34	0	200,000	132,000	132,000	2,216,000
35	0	200,000	132,000	132,000	2,348,000
36	0	200,000	132,000	132,000	2,480,000
37	0	200,000	132,000	132,000	2,612,000
38	0	200,000	132,000	132,000	2,744,000
39	0	200,000	132,000	132,000	2,876,000
40	0	200,000	132,000	132,000	3,008,000
	368,000	4,000,000	2,640,000	3,008,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit			
45	34.00%	8.00%	8.00%	18,400	1,000,000			
Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
1	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000

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

**See accompanying Survivor Income Summary.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 2
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit			
45	34.00%	8.00%	8.00%	18,400	1,000,000			
Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
21	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0
31	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

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

**See accompanying Survivor Income Summary.

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	200,000	5	1,000,000	597,037
2	200,000	5	1,000,000	597,037
3	200,000	5	1,000,000	597,037
4	200,000	5	1,000,000	597,037
5	200,000	5	1,000,000	597,037
6	200,000	5	1,000,000	597,037
7	200,000	5	1,000,000	597,037
8	200,000	5	1,000,000	597,037
9	200,000	5	1,000,000	597,037
10	200,000	5	1,000,000	597,037
11	200,000	5	1,000,000	597,037
12	200,000	5	1,000,000	597,037
13	200,000	5	1,000,000	597,037
14	200,000	5	1,000,000	597,037
15	200,000	5	1,000,000	597,037
16	200,000	5	1,000,000	597,037
17	200,000	5	1,000,000	597,037
18	200,000	5	1,000,000	597,037
19	200,000	5	1,000,000	597,037
20	200,000	5	1,000,000	597,037

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

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 2
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
21	200,000	4	800,000	489,591
22	200,000	3	600,000	376,472
23	200,000	2	400,000	257,380
24	200,000	1	200,000	132,000
25	0	0	0	0
26	0	0	0	0
27	0	0	0	0
28	0	0	0	0
29	0	0	0	0
30	0	0	0	0
31	0	0	0	0
32	0	0	0	0
33	0	0	0	0
34	0	0	0	0
35	0	0	0	0
36	0	0	0	0
37	0	0	0	0
38	0	0	0	0
39	0	0	0	0
40	0	0	0	0

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

Employer's Analysis

Survivor Income in Plan Year 1 Using Equity Indexed Universal Life

Employer's Survivor Income Analysis Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Male Age 45	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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	Employer's Benefits and Costs		Employer's Survivor Income Account Activity		
	(1)	(2)	(3)	(4)	(5)
Year Following Executive's Death	Annual Payment to Executive's Survivors	Annual After Tax Cost of Payment to Survivors	Beginning of Year Balance in Survivor Income Account	Balance in Account to Accrue (3) - (2)	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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 2
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 1
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 2
Date: [Current date appears here]

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

For: Jesse Franklin
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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 Equity Indexed Universal Life

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

For: Jesse Franklin
Wilson Electronics, Inc.

40 Year Graphic Analysis



A Supplemental Executive Retirement Plan

Individual Reports for Arthur Tubbs

A Salary Continuation Plan

Introduction

Of all the strategies used by employers to provide unique fringe benefits for their valuable executives, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to certain selected executives. The income benefits are informally funded with life insurance policies owned by the employer. Plan premiums are paid by the employer without requiring compensation adjustment by the executive. These plans usually contain sufficient death benefits so that, at the executive's death, the employer will recover its costs of plan premiums and benefits.

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

These benefit plans have the following characteristics:

1. Discriminatory participation;
2. No out-of-pocket cost to participants;
3. Optional vesting schedules;
4. Policy cash values are an employer asset;
5. Policy death benefits are an employer asset;
6. Deductible benefit payments;
7. No regulatory approval required;
8. Negligible plan administration.

In combination, 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.

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 1

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

For: Arthur Tubbs

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	34.00%	8.00%	18,400	1,000,000	
	(1)	(2)	(3)	(4)	(5)
Year	Payment	Pre-Tax Policy Cash Flow	Year End Accum Value*	Year End Cash Value*	Death Benefit
1	18,400	0	17,262	3,262	1,000,000
2	18,400	0	35,918	7,918	1,000,000
3	18,400	0	56,001	26,201	1,000,000
4	18,400	0	77,624	47,824	1,000,000
5	18,400	0	100,910	71,110	1,000,000
6	18,400	0	126,010	97,700	1,000,000
7	18,400	0	153,024	126,502	1,000,000
8	18,400	0	182,124	157,688	1,000,000
9	18,400	0	213,479	191,427	1,000,000
10	18,400	0	247,285	227,915	1,000,000
11	18,400	0	283,770	267,380	1,000,000
12	18,400	0	323,184	310,072	1,000,000
13	18,400	0	365,794	356,258	1,000,000
14	18,400	0	411,923	406,261	1,000,000
15	18,400	0	461,932	461,932	1,000,000
16	18,400	0	516,213	516,213	1,000,000
17	18,400	0	575,240	575,240	1,000,000
18	18,400	0	639,547	639,547	1,000,000
19	18,400	0	709,745	709,745	1,000,000
20	18,400	0	786,546	786,546	1,000,000
	368,000	0			

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

A Salary Continuation Plan Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 2

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

For: Arthur Tubbs

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit
45	34.00%	8.00%	18,400	1,000,000

Year	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	0	850,863	850,863	1,021,036
22	0	0	920,334	920,334	1,095,198
23	0	0	995,366	995,366	1,174,531
24	0	0	1,076,404	1,076,404	1,259,392
25	0	0	1,163,925	1,163,925	1,350,153
26	0	0	1,258,452	1,258,452	1,447,220
27	0	0	1,360,909	1,360,909	1,537,827
28	0	0	1,472,077	1,472,077	1,634,006
29	0	0	1,592,854	1,592,854	1,736,210
30	0	0	1,724,266	1,724,266	1,844,965
31	0	0	1,867,508	1,867,508	1,960,883
32	0	0	2,022,311	2,022,311	2,123,427
33	0	0	2,189,545	2,189,545	2,299,022
34	0	0	2,370,128	2,370,128	2,488,634
35	0	0	2,565,034	2,565,034	2,693,286
36	0	0	2,775,293	2,775,293	2,914,058
37	0	0	3,001,980	3,001,980	3,152,079
38	0	0	3,246,225	3,246,225	3,408,536
39	0	0	3,509,204	3,509,204	3,684,664
40	0	0	3,792,135	3,792,135	3,981,742
	368,000	0			

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

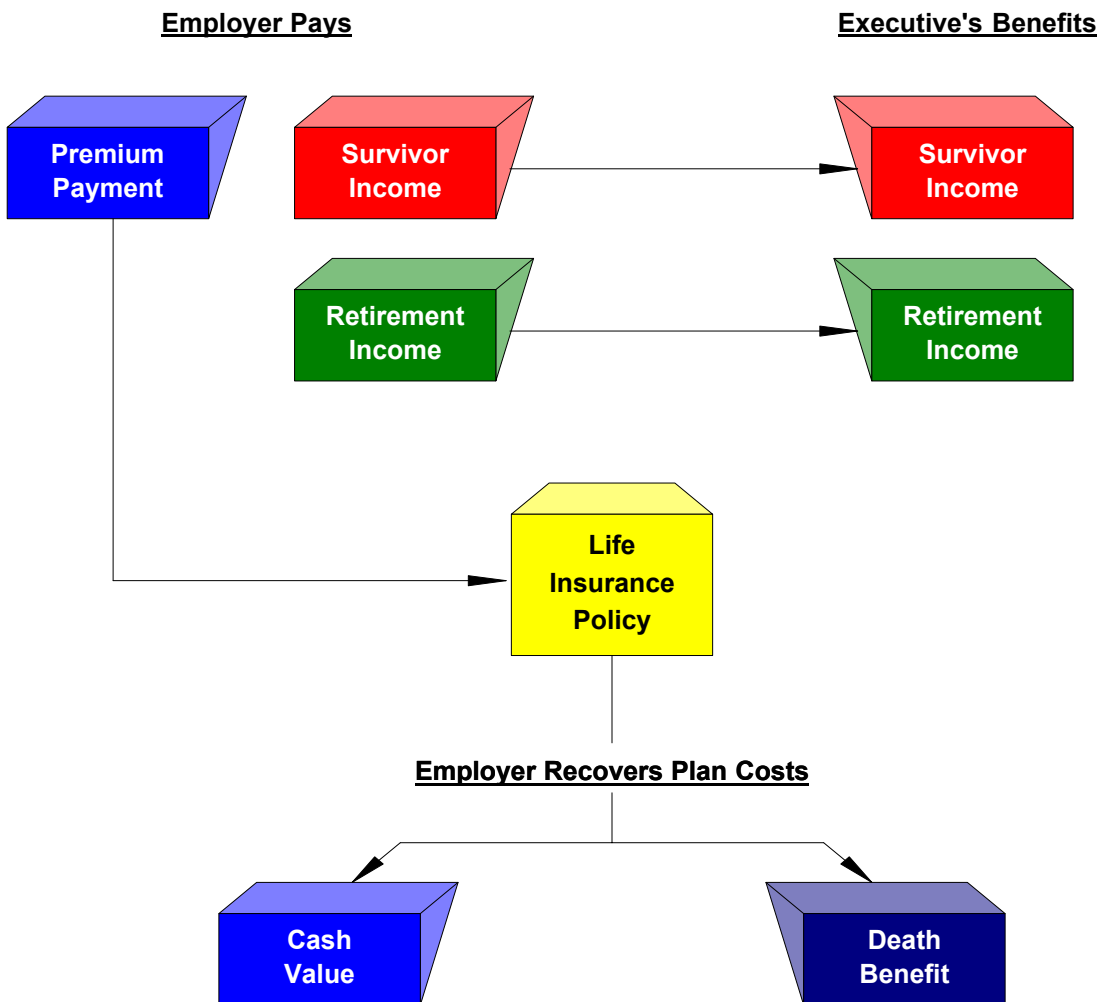
A Salary Continuation Plan Using Equity Indexed Universal Life

Who Pays What - Who Receives What

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Flow Chart Analysis



Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 1

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

For: Arthur Tubbs

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45 Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% Eq. Indexed UL Interest Rate 8.00%

Plan Year	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	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
	368,000							0		

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

Summary of Costs and Benefits

A Salary Continuation Plan Using Equity Indexed Universal Life

Summary Page: 2

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

For: Arthur Tubbs

Date: [Current date appears here]

Wilson Electronics, Inc.

Male Age 45 Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00% Eq. Indexed UL Interest Rate 8.00%

Plan Year	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
21	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
31	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883	200,000	2,200,000	0
32	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427	200,000	2,400,000	0
33	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022	200,000	2,600,000	0
34	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634	200,000	2,800,000	0
35	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286	200,000	3,000,000	0
36	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058	200,000	3,200,000	0
37	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079	200,000	3,400,000	0
38	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536	200,000	3,600,000	0
39	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664	200,000	3,800,000	0
40	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 an InsMark supplemental illustration for equity indexed universal life. In an actual presentation, this footnote will refer to an accompanying basic illustration from a specific life insurance company with important details, caveats, and guarantees.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
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Plan Year	(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	18,400	0	0	18,400	18,400
2	18,400	0	0	18,400	36,800
3	18,400	0	0	18,400	55,200
4	18,400	0	0	18,400	73,600
5	18,400	0	0	18,400	92,000
6	18,400	0	0	18,400	110,400
7	18,400	0	0	18,400	128,800
8	18,400	0	0	18,400	147,200
9	18,400	0	0	18,400	165,600
10	18,400	0	0	18,400	184,000
11	18,400	0	0	18,400	202,400
12	18,400	0	0	18,400	220,800
13	18,400	0	0	18,400	239,200
14	18,400	0	0	18,400	257,600
15	18,400	0	0	18,400	276,000
16	18,400	0	0	18,400	294,400
17	18,400	0	0	18,400	312,800
18	18,400	0	0	18,400	331,200
19	18,400	0	0	18,400	349,600
20	18,400	0	0	18,400	368,000
	368,000	0	0	368,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Funding Analysis Page: 2
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Male Age 45	Employer's Tax Bracket 34.00%	Employer's Assumed Use of Money 8.00%	Eq. Indexed UL Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000
Plan Year	(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
21	0	200,000	132,000	132,000	500,000
22	0	200,000	132,000	132,000	632,000
23	0	200,000	132,000	132,000	764,000
24	0	200,000	132,000	132,000	896,000
25	0	200,000	132,000	132,000	1,028,000
26	0	200,000	132,000	132,000	1,160,000
27	0	200,000	132,000	132,000	1,292,000
28	0	200,000	132,000	132,000	1,424,000
29	0	200,000	132,000	132,000	1,556,000
30	0	200,000	132,000	132,000	1,688,000
31	0	200,000	132,000	132,000	1,820,000
32	0	200,000	132,000	132,000	1,952,000
33	0	200,000	132,000	132,000	2,084,000
34	0	200,000	132,000	132,000	2,216,000
35	0	200,000	132,000	132,000	2,348,000
36	0	200,000	132,000	132,000	2,480,000
37	0	200,000	132,000	132,000	2,612,000
38	0	200,000	132,000	132,000	2,744,000
39	0	200,000	132,000	132,000	2,876,000
40	0	200,000	132,000	132,000	3,008,000
	368,000	4,000,000	2,640,000	3,008,000	

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

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit
45	34.00%	8.00%	8.00%	18,400	1,000,000

Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
1	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000

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

**See accompanying Survivor Income Summary.

Employer's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Employer's Cost Evaluation Page: 2
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Male Age	Employer's Tax Bracket	Employer's Assumed Use of Money	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit			
45	34.00%	8.00%	8.00%	18,400	1,000,000			
Plan Year	(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 (2) + (4)	(6) Plan Death Benefit	(7) Employer's Gain from the Plan (6) - (5)	(8) Total Survivor Income Scheduled**
21	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0
31	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	3,008,000	3,792,135	3,792,135	0	3,008,000	3,981,742	973,742	0

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

**See accompanying Survivor Income Summary.

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
1	200,000	5	1,000,000	597,037
2	200,000	5	1,000,000	597,037
3	200,000	5	1,000,000	597,037
4	200,000	5	1,000,000	597,037
5	200,000	5	1,000,000	597,037
6	200,000	5	1,000,000	597,037
7	200,000	5	1,000,000	597,037
8	200,000	5	1,000,000	597,037
9	200,000	5	1,000,000	597,037
10	200,000	5	1,000,000	597,037
11	200,000	5	1,000,000	597,037
12	200,000	5	1,000,000	597,037
13	200,000	5	1,000,000	597,037
14	200,000	5	1,000,000	597,037
15	200,000	5	1,000,000	597,037
16	200,000	5	1,000,000	597,037
17	200,000	5	1,000,000	597,037
18	200,000	5	1,000,000	597,037
19	200,000	5	1,000,000	597,037
20	200,000	5	1,000,000	597,037

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

Employer's Analysis

Survivor Income Using Equity Indexed Universal Life

Employer's Survivor Income Summary Page: 2
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	(1) Annual Scheduled Survivor Income*	(2) Years Payable	(3) Total Survivor Income Scheduled	(4) Cost to Provide Column (3)
21	200,000	4	800,000	489,591
22	200,000	3	600,000	376,472
23	200,000	2	400,000	257,380
24	200,000	1	200,000	132,000
25	0	0	0	0
26	0	0	0	0
27	0	0	0	0
28	0	0	0	0
29	0	0	0	0
30	0	0	0	0
31	0	0	0	0
32	0	0	0	0
33	0	0	0	0
34	0	0	0	0
35	0	0	0	0
36	0	0	0	0
37	0	0	0	0
38	0	0	0	0
39	0	0	0	0
40	0	0	0	0

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

Employer's Analysis

Survivor Income in Plan Year 1 Using Equity Indexed Universal Life

Employer's Survivor Income Analysis Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Male Age 45	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

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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Analysis

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Detail Page: 2
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 1
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	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	0	0	200,000	5	1,000,000
2	0	0	200,000	5	1,000,000
3	0	0	200,000	5	1,000,000
4	0	0	200,000	5	1,000,000
5	0	0	200,000	5	1,000,000
6	0	0	200,000	5	1,000,000
7	0	0	200,000	5	1,000,000
8	0	0	200,000	5	1,000,000
9	0	0	200,000	5	1,000,000
10	0	0	200,000	5	1,000,000
11	0	0	200,000	5	1,000,000
12	0	0	200,000	5	1,000,000
13	0	0	200,000	5	1,000,000
14	0	0	200,000	5	1,000,000
15	0	0	200,000	5	1,000,000
16	0	0	200,000	5	1,000,000
17	0	0	200,000	5	1,000,000
18	0	0	200,000	5	1,000,000
19	0	0	200,000	5	1,000,000
20	0	0	200,000	5	1,000,000
	0				

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.

Executive's Personal Report

A Salary Continuation Plan Using Equity Indexed Universal Life

Executive's Personal Report Page: 2
Date: [Current date appears here]

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

For: Arthur Tubbs
Wilson Electronics, Inc.

Plan Year	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
21	200,000	200,000	200,000	4	800,000
22	200,000	400,000	200,000	3	600,000
23	200,000	600,000	200,000	2	400,000
24	200,000	800,000	200,000	1	200,000
25	200,000	1,000,000	0	0	0
26	200,000	1,200,000	0	0	0
27	200,000	1,400,000	0	0	0
28	200,000	1,600,000	0	0	0
29	200,000	1,800,000	0	0	0
30	200,000	2,000,000	0	0	0
31	200,000	2,200,000	0	0	0
32	200,000	2,400,000	0	0	0
33	200,000	2,600,000	0	0	0
34	200,000	2,800,000	0	0	0
35	200,000	3,000,000	0	0	0
36	200,000	3,200,000	0	0	0
37	200,000	3,400,000	0	0	0
38	200,000	3,600,000	0	0	0
39	200,000	3,800,000	0	0	0
40	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 Equity Indexed Universal Life

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

For: Arthur Tubbs
Wilson Electronics, Inc.

40 Year Graphic Analysis

