

Executive Trifecta®

(for Key Shareholders of S Corporations)

Key Shareholder Coverage, a Survivor Income Benefit, and Subsequent Distribution of Policy to the Key Shareholder

"Trifecta" refers to a winning sequence of three, and Executive Trifecta delivers three, very powerful, sequential benefits:

- 1) Selected shareholders whose deaths would cause a serious financial loss for the Corporation are insured in favor of the Corporation thereby providing indemnification for such a loss.
- 2) During their participation, each insured shareholder is provided with corporate-paid survivor income benefits should death occur while involved with the firm.
- 3) At a prearranged date, as described in the Agreement between the parties, the life insurance policy is distributed to the participating shareholder (as a K-1 distribution) thereby creating a supplemental retirement asset. After the policy transfer, any payment of the life insurance death benefit is made directly to the shareholder's personal beneficiaries.

Part 1: Key Shareholder Coverage

Most firms would not consider operating without insuring against the loss of its property. The same logic should apply to its human capital -- a far more vital asset to the successful continuation of any business. Property can be rebuilt; not so with a human life.

In order to recognize the value of a key shareholder, a life insurance policy on the shareholder's life made payable to the Corporation is a prudent strategy. This coverage can provide needed cash to:

- a) Recover the costs of locating a replacement;
- b) Recover the loss of profits while training a replacement;
- c) Recover the permanent loss of profits if the shareholder is "irreplaceable";
- d) Assure creditors and suppliers that their loans and receivables are safe;
- e) Assure customers that the Corporation will continue its operations;
- f) Fund a buyout of the shareholder's interest in the firm.

Features of this coverage for the Corporation are:

- a) Discriminatory participation as to the selection of participants;
- b) Income tax free policy death benefits;
- c) No regulatory approval required and negligible plan administration.

Part 2: Survivor Income Benefit

With Executive Trifecta, the Corporation contractually agrees to pay scheduled amounts of income to the survivors of a participating shareholder. This provides the shareholder with:

- a) A source of continuing family income;
- b) Relief from purchasing expensive personal life insurance.

Features of this coverage for the Corporation are:

- a) Discriminatory participation as to the selection of participants;
- b) Deductible benefit payments (Shareholder's legal and tax advisers may find it advantageous to treat the death benefit proceeds allocated for the survivor income benefit as a lump sum K-1 distribution);
- c) No regulatory approval required and negligible plan administration.

Part 3: Policy Transfer

At a prearranged date, as described in the Agreement between the parties, the Corporation transfers ownership of the policy to the participating shareholder who, in turn, names personal beneficiaries. This provides the shareholder with:

- a) Policy cash values for use as a supplemental retirement asset;
- b) Income tax free policy death benefits for personal beneficiaries.

Conclusion

Executive Trifecta facilitates a nurturing environment that rewards key shareholders while simultaneously providing indemnification for the Corporation in the event of the untimely death of a covered participant.

Be sure to consult with your own tax attorney and accountant before entering into this or any other arrangement involving tax, legal, and economic considerations.

Executive Trifecta Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 1
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

	Male Age 45	Eq. Indexed UL Interest Rate 8.50%	Initial Premium 25,000	Initial Death Benefit 1,529,322	
Year	(1) Premium Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Policy Death Benefit
1	25,000	0	23,148	1,737	1,529,322
2	25,000	0	48,241	5,420	1,529,322
3	25,000	0	75,337	29,764	1,529,322
4	25,000	0	104,601	59,027	1,529,322
5	25,000	0	136,213	90,639	1,529,322
6	25,000	0	170,395	127,100	1,529,322
7	25,000	0	207,290	166,730	1,529,322
8	25,000	0	247,152	209,781	1,529,322
9	25,000	0	290,229	256,505	1,529,322
10	25,000	0	336,808	307,185	1,529,322
11	25,000	0	387,227	362,162	1,529,322
12	25,000	0	441,856	421,804	1,529,322
13	25,000	0	501,089	486,506	1,529,322
14	25,000	0	565,406	556,746	1,529,322
15	25,000	0	635,340	635,340	1,529,322
16	25,000	0	711,475	711,475	1,529,322
17	25,000	0	794,519	794,519	1,529,322
18	25,000	0	885,267	885,267	1,529,322
19	25,000	0	984,629	984,629	1,529,322
20	25,000	0	1,093,671	1,093,671	1,529,322
	500,000	0			

20 Year Summary

Cum. Premium Payments	500,000
Cum. Pre-Tax Cash Flow	0
Accum Value	1,093,671
Death Benefit	1,529,322

*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.

Executive Trifecta Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 2
Date: 03/28/2008

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Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

	Male Age 45	Eq. Indexed UL Interest Rate 8.50%	Initial Premium 25,000	Initial Death Benefit 1,529,322	
	(1) Premium Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Policy Death Benefit
21	0	281,848	878,552	878,552	1,247,449
22	0	80,000	864,609	864,609	1,167,424
23	0	80,000	850,078	850,078	1,087,399
24	0	80,000	835,086	835,086	1,002,599
25	0	80,000	819,471	819,471	978,537
26	0	80,000	801,999	801,999	962,794
27	0	80,000	782,786	782,786	932,773
28	0	80,000	761,769	761,769	898,146
29	0	80,000	738,918	738,918	858,656
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31	0	80,000	687,803	687,803	764,159
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33	0	80,000	625,665	625,665	712,835
34	0	80,000	589,217	589,217	682,158
35	0	80,000	548,609	548,609	647,568
36	0	80,000	503,341	503,341	608,569
37	0	80,000	452,850	452,850	564,597
38	0	80,000	396,504	396,504	515,020
39	0	80,000	333,588	333,588	459,119
40	0	80,000	263,300	263,300	396,088
	500,000	1,801,848			

40 Year Summary

Cum. Premium Payments	500,000
Cum. Pre-Tax Cash Flow	1,801,848
Accum Value	263,300
Death Benefit	396,088

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Executive Trifecta Using Equity Indexed Universal Life

Illustration of Values of The Policy Used in the Plan

Values Page: 3
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

	Male Age	Eq. Indexed UL Interest Rate	Initial Premium	Initial Death Benefit	
	45	8.50%	25,000	1,529,322	
Year	(1) Premium Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Policy Death Benefit
41	0	0	272,008	272,008	412,408
42	0	0	279,340	279,340	427,715
43	0	0	284,846	284,846	441,560
44	0	0	287,988	287,988	453,408
45	0	0	288,131	288,131	462,619
46	0	0	284,513	284,513	468,425
47	0	0	282,873	282,873	438,083
48	0	0	284,945	284,945	407,889
49	0	0	292,722	292,722	379,417
50	0	0	308,658	308,658	354,590
	500,000	1,801,848			

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50 Year Summary

Cum. Premium Payments	500,000
Cum. Pre-Tax Cash Flow	1,801,848
Accum Value	308,658
Death Benefit	354,590

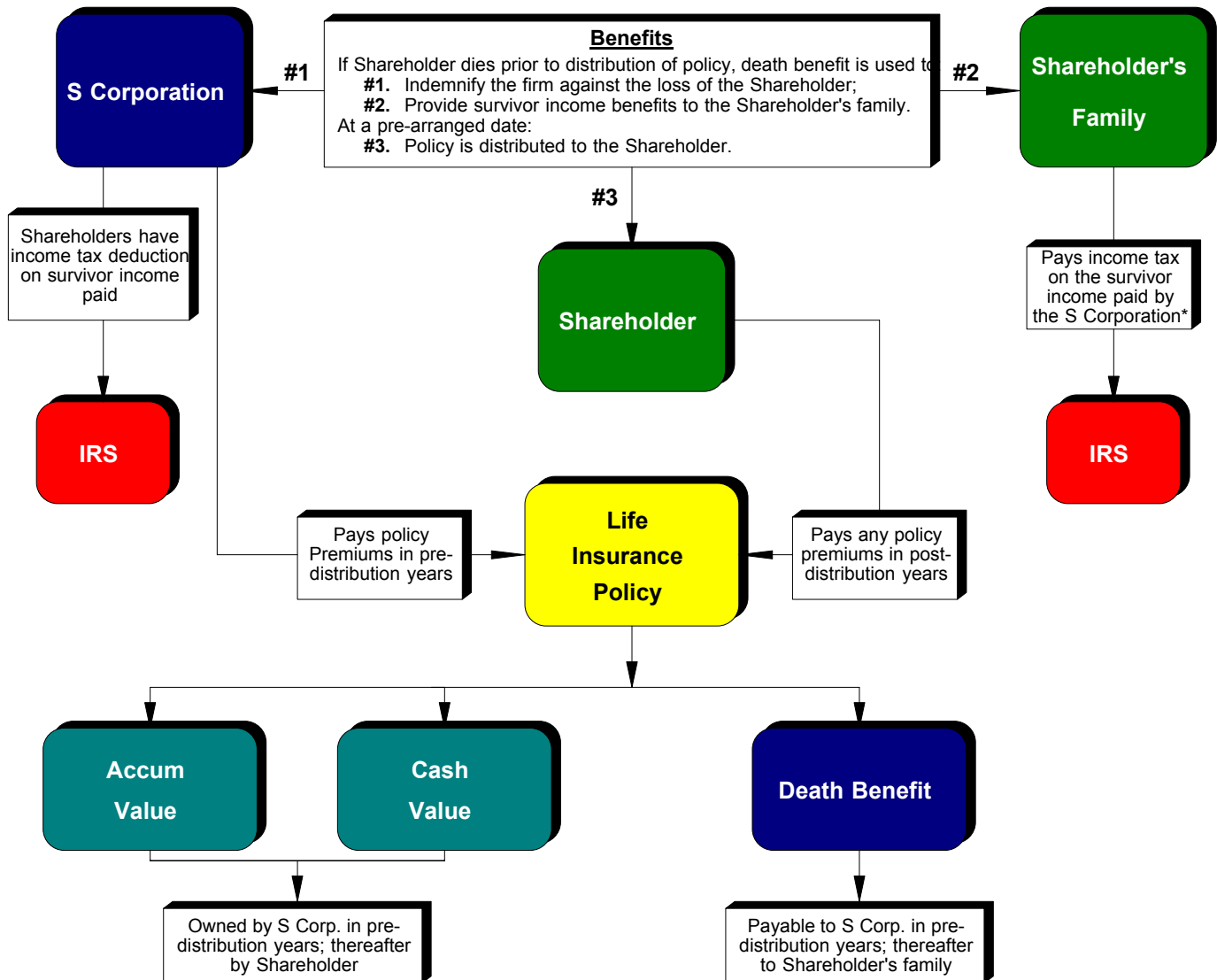
Executive Trifecta Using Equity Indexed Universal Life

Who Pays What - Who Receives What

Presented By: [Licensed user's name appears here]
Date: 03/28/2008

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Flow Chart Analysis



*Shareholder's legal and tax advisers may find it advantageous to treat the death benefit proceeds allocated for the survivor income benefit as a lump sum K-1 distribution.

When the policy is distributed to the insured Shareholder, the S Corporation must recognize gain to the extent that the policy value (without regard to any surrender charges) exceeds the S Corporation's premium payments, and any gain will pass through to the Shareholder as ordinary income under the built-in gains rules (IRC Secs. 311(b), 1366(a)(1) and 1374).

Executive Trifecta

Details of the Tax Consequences When the Policy is Distributed to the Key Shareholder

Tax Details Page: 1
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	Shareholder's Tax Bracket 34.00%
Age 45			

K-1 Distribution Details:

Year the K-1 Distribution is illustrated: Beginning of year 21
Accumulation value of policy when distributed: \$1,093,671
S Corporation's cumulative premiums prior to distribution: \$500,000
Shareholder's cumulative premiums prior to distribution: \$0

Tax Consequences of the K-1 Distribution:

(The following taxation remarks assume the insured is the sole shareholder of the S Corporation.)*
When the policy is distributed to the insured shareholder, the S Corporation must recognize gain to the extent that the policy value (without regard to any surrender charges) exceeds the S Corporation's premium payments, and any gain will pass through to the shareholder as ordinary income under the built-in gains rules (IRC Secs. 311(b), 1366(a)(1) and 1374).

Therefore, for this case, the S Corporation has a taxable gain of the difference between \$1,093,671 (accumulation value of policy) and \$500,000 (S Corporation's cumulative premium share) which equals \$593,671 in taxable gain which is passed through to the shareholder. $\$593,671 \times 34.00\%$ (assumed tax bracket of shareholder) = \$201,848 of income tax due by the shareholder. At the point of distribution, the shareholder has basis in the policy of \$1,093,671.

Any premium payments, increase in policy values, or policy activity (loans, withdrawals, etc.) in the year of distribution are presumed to occur after the distribution takes place.

*If there is more than one shareholder and only one is the insured, distributions from an S Corporation must be pro rata in relation to all shareholders' interests, so additional distributions in cash and property must be made to the other shareholders. Any amounts distributed in excess of the taxable built-in gains will result in a reduction of a shareholder's basis or in capital gain if basis is exhausted. In the event there are multiple shareholders and all are insured, and the S Corporation distributes each policy to the respective insured shareholder in the same year, each shareholder has taxable income to the extent of the combined gain from all policies being distributed. In the year of distribution, all shareholders are entitled to their proportionate share of a deduction based upon the distributed policies' combined fair market value -- which is generally approximated by the policies' combined cash value without reduction for surrender charges (IRS Rev. Proc. 2005-25).

*S Corporation accounting is complex and should only be done by a qualified professional. Be sure to consult with your own legal and tax advisers before entering into this or any other arrangement involving legal, tax, and economic considerations.

Key Shareholder's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Summary Page: 1
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%
Age 45				

Year	(1) Net Payment	(2) Retirement Income After Tax Policy Cash Flow	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
1	0	0	0	0	0	1,000,000
2	0	0	0	0	0	1,000,000
3	0	0	0	0	0	1,000,000
4	0	0	0	0	0	1,000,000
5	0	0	0	0	0	1,000,000
6	0	0	0	0	0	1,000,000
7	0	0	0	0	0	1,000,000
8	0	0	0	0	0	1,000,000
9	0	0	0	0	0	1,000,000
10	0	0	0	0	0	1,000,000
11	0	0	0	0	0	1,000,000
12	0	0	0	0	0	1,000,000
13	0	0	0	0	0	1,000,000
14	0	0	0	0	0	1,000,000
15	0	0	0	0	0	1,000,000
16	0	0	0	0	0	1,000,000
17	0	0	0	0	0	1,000,000
18	0	0	0	0	0	1,000,000
19	0	0	0	0	0	1,000,000
20	0	0	0	0	0	1,000,000
	0	0				

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**Survivor Income Benefit is terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

Key Shareholder's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Summary Page: 2
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25	0	80,000	819,471	819,471	978,537	0
26	0	80,000	801,999	801,999	962,794	0
27	0	80,000	782,786	782,786	932,773	0
28	0	80,000	761,769	761,769	898,146	0
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33	0	80,000	625,665	625,665	712,835	0
34	0	80,000	589,217	589,217	682,158	0
35	0	80,000	548,609	548,609	647,568	0
36	0	80,000	503,341	503,341	608,569	0
37	0	80,000	452,850	452,850	564,597	0
38	0	80,000	396,504	396,504	515,020	0
39	0	80,000	333,588	333,588	459,119	0
40	0	80,000	263,300	263,300	396,088	0
	0	1,600,000				

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**Survivor Income Benefit is terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

Key Shareholder's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Summary Page: 3
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Age 45				

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41	0	0	272,008	272,008	412,408	0
42	0	0	279,340	279,340	427,715	0
43	0	0	284,846	284,846	441,560	0
44	0	0	287,988	287,988	453,408	0
45	0	0	288,131	288,131	462,619	0
46	0	0	284,513	284,513	468,425	0
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49	0	0	292,722	292,722	379,417	0
50	0	0	308,658	308,658	354,590	0

0 1,600,000

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**Survivor Income Benefit is terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

Key Shareholder's Personal Report

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Personal Report Page: 1
Date: 03/28/2008

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Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%
Age 45				

Year	Key Shareholder's Costs		Key Shareholder's Values			
	(1) Premium Payment	(2) Retirement Income After Tax Policy Cash Flow	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Policy Death Benefit	(6) Total Survivor Income Benefit**
1	0	0	0	0	0	1,000,000
2	0	0	0	0	0	1,000,000
3	0	0	0	0	0	1,000,000
4	0	0	0	0	0	1,000,000
5	0	0	0	0	0	1,000,000
6	0	0	0	0	0	1,000,000
7	0	0	0	0	0	1,000,000
8	0	0	0	0	0	1,000,000
9	0	0	0	0	0	1,000,000
10	0	0	0	0	0	1,000,000
11	0	0	0	0	0	1,000,000
12	0	0	0	0	0	1,000,000
13	0	0	0	0	0	1,000,000
14	0	0	0	0	0	1,000,000
15	0	0	0	0	0	1,000,000
16	0	0	0	0	0	1,000,000
17	0	0	0	0	0	1,000,000
18	0	0	0	0	0	1,000,000
19	0	0	0	0	0	1,000,000
20	0	0	0	0	0	1,000,000
	0	0				

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**\$1,000,000 is the sum of 10 scheduled survivor income payments from the S Corporation to the Key Shareholder's beneficiaries.

**Survivor Income Benefit is terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

Key Shareholder's Personal Report

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Personal Report Page: 2
Date: 03/28/2008

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Plan Sponsor: Advantis Software, Inc.
S Corporation

Male Age 45	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%
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Key Shareholder's Personal Report

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Personal Report Page: 3
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Plan Sponsor: Advantis Software, Inc.
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Key Shareholder's Cost Analysis

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Cost Analysis Page: 1
Date: 03/28/2008

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Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction	Policy Distribution to	S Corporation	Eq. Indexed UL
Age	(Key Shareholder Coverage with	Key Shareholder is Illustrated	(Key Shareholder's)	Interest Rate
45	Deferred K-1 Distribution	at Beginning of Year	Tax Bracket	8.50%
	of Policy to Key Shareholder)	21	34.00%	

Year	(1) Premium Payment	(2) Income from K-1 Distribution*	(3) Income Tax Due on Col (2)	(4) After Tax Policy Cash Flow	(5) Net Payment (1)+(3)-(4)
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
7	0	0	0	0	0
8	0	0	0	0	0
9	0	0	0	0	0
10	0	0	0	0	0
11	0	0	0	0	0
12	0	0	0	0	0
13	0	0	0	0	0
14	0	0	0	0	0
15	0	0	0	0	0
16	0	0	0	0	0
17	0	0	0	0	0
18	0	0	0	0	0
19	0	0	0	0	0
20	0	0	0	0	0
	0	0	0	0	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.

*When the policy is distributed to the Key Shareholder, the S Corporation must recognize gain to the to the extent that the policy value (without regard to any surrender charges) exceeds the S Corporation's premium payments, and any gain will pass through to the Key Shareholder as ordinary income under the built-in gains rules (IRC Secs. 311(b), 1366(a)(1) and 1374). (See the report entitled "Details of the Tax Consequences When the Policy is Transferred to the Key Shareholder".)

Key Shareholder's Cost Analysis

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Cost Analysis Page: 2
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction	Policy Distribution to	S Corporation	Eq. Indexed UL
Age	(Key Shareholder Coverage with	Key Shareholder is Illustrated	(Key Shareholder's)	Interest Rate
45	Deferred K-1 Distribution	at Beginning of Year	Tax Bracket	8.50%
	of Policy to Key Shareholder)	21	34.00%	

Year	(1) Premium Payment	(2) Income from K-1 Distribution*	(3) Income Tax Due on Col (2)	(4) After Tax Policy Cash Flow	(5) Net Payment (1)+(3)-(4)
21	0	593,671	201,848	201,848	0
22	0	0	0	0	0
23	0	0	0	0	0
24	0	0	0	0	0
25	0	0	0	0	0
26	0	0	0	0	0
27	0	0	0	0	0
28	0	0	0	0	0
29	0	0	0	0	0
30	0	0	0	0	0
31	0	0	0	0	0
32	0	0	0	0	0
33	0	0	0	0	0
34	0	0	0	0	0
35	0	0	0	0	0
36	0	0	0	0	0
37	0	0	0	0	0
38	0	0	0	0	0
39	0	0	0	0	0
40	0	0	0	0	0
	0	593,671	201,848	201,848	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.

*When the policy is distributed to the Key Shareholder, the S Corporation must recognize gain to the to the extent that the policy value (without regard to any surrender charges) exceeds the S Corporation's premium payments, and any gain will pass through to the Key Shareholder as ordinary income under the built-in gains rules (IRC Secs. 311(b), 1366(a)(1) and 1374). (See the report entitled "Details of the Tax Consequences When the Policy is Transferred to the Key Shareholder".)

Key Shareholder's Cost Analysis

Executive Trifecta Using Equity Indexed Universal Life

Key Shareholder's Cost Analysis Page: 3
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male	Form of Transaction	Policy Distribution to	S Corporation	Eq. Indexed UL
Age	(Key Shareholder Coverage with	Key Shareholder is Illustrated	(Key Shareholder's)	Interest Rate
45	Deferred K-1 Distribution	at Beginning of Year	Tax Bracket	8.50%
	of Policy to Key Shareholder)	21	34.00%	

	(1)	(2)	(3)	(4)	(5)
Year	Premium Payment	Income from K-1 Distribution*	Income Tax Due on Col (2)	After Tax Policy Cash Flow	Net Payment (1)+(3)-(4)
41	0	0	0	0	0
42	0	0	0	0	0
43	0	0	0	0	0
44	0	0	0	0	0
45	0	0	0	0	0
46	0	0	0	0	0
47	0	0	0	0	0
48	0	0	0	0	0
49	0	0	0	0	0
50	0	0	0	0	0
	0	593,671	201,848	201,848	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.

*When the policy is distributed to the Key Shareholder, the S Corporation must recognize gain to the extent that the policy value (without regard to any surrender charges) exceeds the S Corporation's premium payments, and any gain will pass through to the Key Shareholder as ordinary income under the built-in gains rules (IRC Secs. 311(b), 1366(a)(1) and 1374). (See the report entitled "Details of the Tax Consequences When the Policy is Transferred to the Key Shareholder".)

S Corporation's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

S Corporation's Summary Page: 1
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male Age 45	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21			S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%		
Year	(1) Premium Payment	(2) Cumulative Premium Payments	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Portion of Policy Death Benefit Allocated for Key Shareholder Coverage	(6) Portion of Policy Death Benefit Allocated for Survivor Income Benefit**	(7) Total Policy Death Benefit Required (5) + (6)	(8) Total Policy Death Benefit Provided
1	25,000	25,000	23,148	1,737	1,000,000	529,322	1,529,322	1,529,322
2	25,000	50,000	48,241	5,420	1,000,000	529,322	1,529,322	1,529,322
3	25,000	75,000	75,337	29,764	1,000,000	529,322	1,529,322	1,529,322
4	25,000	100,000	104,601	59,027	1,000,000	529,322	1,529,322	1,529,322
5	25,000	125,000	136,213	90,639	1,000,000	529,322	1,529,322	1,529,322
6	25,000	150,000	170,395	127,100	1,000,000	529,322	1,529,322	1,529,322
7	25,000	175,000	207,290	166,730	1,000,000	529,322	1,529,322	1,529,322
8	25,000	200,000	247,152	209,781	1,000,000	529,322	1,529,322	1,529,322
9	25,000	225,000	290,229	256,505	1,000,000	529,322	1,529,322	1,529,322
10	25,000	250,000	336,808	307,185	1,000,000	529,322	1,529,322	1,529,322
11	25,000	275,000	387,227	362,162	1,000,000	529,322	1,529,322	1,529,322
12	25,000	300,000	441,856	421,804	1,000,000	529,322	1,529,322	1,529,322
13	25,000	325,000	501,089	486,506	1,000,000	529,322	1,529,322	1,529,322
14	25,000	350,000	565,406	556,746	1,000,000	529,322	1,529,322	1,529,322
15	25,000	375,000	635,340	635,340	1,000,000	529,322	1,529,322	1,529,322
16	25,000	400,000	711,475	711,475	1,000,000	529,322	1,529,322	1,529,322
17	25,000	425,000	794,519	794,519	1,000,000	529,322	1,529,322	1,529,322
18	25,000	450,000	885,267	885,267	1,000,000	529,322	1,529,322	1,529,322
19	25,000	475,000	984,629	984,629	1,000,000	529,322	1,529,322	1,529,322
20	25,000	500,000	1,093,671	1,093,671	1,000,000	529,322	1,529,322	1,529,322
	500,000							

*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.

**Key Shareholder Coverage and Survivor Income Benefit are terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

S Corporation's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

S Corporation's Summary Page: 2
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male Age 45	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%				
Year	(1) Premium Payment	(2) Cumulative Premium Payments	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Portion of Policy Death Benefit Allocated for Key Shareholder Coverage	(6) Portion of Policy Death Benefit Allocated for Survivor Income Benefit**	(7) Total Policy Death Benefit Required (5) + (6)	(8) Total Policy Death Benefit Provided
21	0	500,000	0	0	0	0	0	0
22	0	500,000	0	0	0	0	0	0
23	0	500,000	0	0	0	0	0	0
24	0	500,000	0	0	0	0	0	0
25	0	500,000	0	0	0	0	0	0
26	0	500,000	0	0	0	0	0	0
27	0	500,000	0	0	0	0	0	0
28	0	500,000	0	0	0	0	0	0
29	0	500,000	0	0	0	0	0	0
30	0	500,000	0	0	0	0	0	0
31	0	500,000	0	0	0	0	0	0
32	0	500,000	0	0	0	0	0	0
33	0	500,000	0	0	0	0	0	0
34	0	500,000	0	0	0	0	0	0
35	0	500,000	0	0	0	0	0	0
36	0	500,000	0	0	0	0	0	0
37	0	500,000	0	0	0	0	0	0
38	0	500,000	0	0	0	0	0	0
39	0	500,000	0	0	0	0	0	0
40	0	500,000	0	0	0	0	0	0
	500,000							

*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.

**Key Shareholder Coverage and Survivor Income Benefit are terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

S Corporation's Summary of Costs and Benefits

Executive Trifecta Using Equity Indexed Universal Life

S Corporation's Summary Page: 3
Date: 03/28/2008

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

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Male Age 45	Form of Transaction (Key Shareholder Coverage with Deferred K-1 Distribution of Policy to Key Shareholder)	Policy Distribution to Key Shareholder is Illustrated at Beginning of Year 21	S Corporation's (Key Shareholder's) Tax Bracket 34.00%	Eq. Indexed UL Interest Rate 8.50%				
Year	(1) Premium Payment	(2) Cumulative Premium Payments	(3) Policy Accum Value*	(4) Policy Cash Value*	(5) Portion of Policy Death Benefit Allocated for Key Shareholder Coverage	(6) Portion of Policy Death Benefit Allocated for Survivor Income Benefit**	(7) Total Policy Death Benefit Required (5) + (6)	(8) Total Policy Death Benefit Provided
41	0	500,000	0	0	0	0	0	0
42	0	500,000	0	0	0	0	0	0
43	0	500,000	0	0	0	0	0	0
44	0	500,000	0	0	0	0	0	0
45	0	500,000	0	0	0	0	0	0
46	0	500,000	0	0	0	0	0	0
47	0	500,000	0	0	0	0	0	0
48	0	500,000	0	0	0	0	0	0
49	0	500,000	0	0	0	0	0	0
50	0	500,000	0	0	0	0	0	0

500,000

*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.

**Key Shareholder Coverage and Survivor Income Benefit are terminated at the beginning of year 21 when the policy is transferred to the Key Shareholder.

S Corporation's Analysis of Survivor Income Benefit

Executive Trifecta Using Equity Indexed Universal Life

Analysis Page: 1
Date: 03/28/2008

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

For the Beneficiaries of: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

S Corporation's (Key Shareholder's) Tax Bracket 34.00%		Assumed Use of Money 8.00%	Cost to Provide the Benefit* 529,322	Total Survivor Benefit Scheduled 1,000,000	
Benefits and Costs**			Survivor Income Account Activity		
Year Following Key Shareholder's Death	(1) Annual Benefit Payment to Key Shareholder's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Benefit Account	(4) Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account
1	100,000	66,000	529,322	463,322	487,785
2	100,000	66,000	487,785	421,785	444,055
3	100,000	66,000	444,055	378,055	398,017
4	100,000	66,000	398,017	332,017	349,547
5	100,000	66,000	349,547	283,547	298,519
6	100,000	66,000	298,519	232,519	244,796
7	100,000	66,000	244,796	178,796	188,236
8	100,000	66,000	188,236	122,236	128,690
9	100,000	66,000	128,690	62,690	66,000
10	100,000	66,000	66,000	0	0
	1,000,000	660,000			

*See Column (3), year 1. (Funding source is a portion of the proceeds from the Key Shareholder coverage.)

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor benefit 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

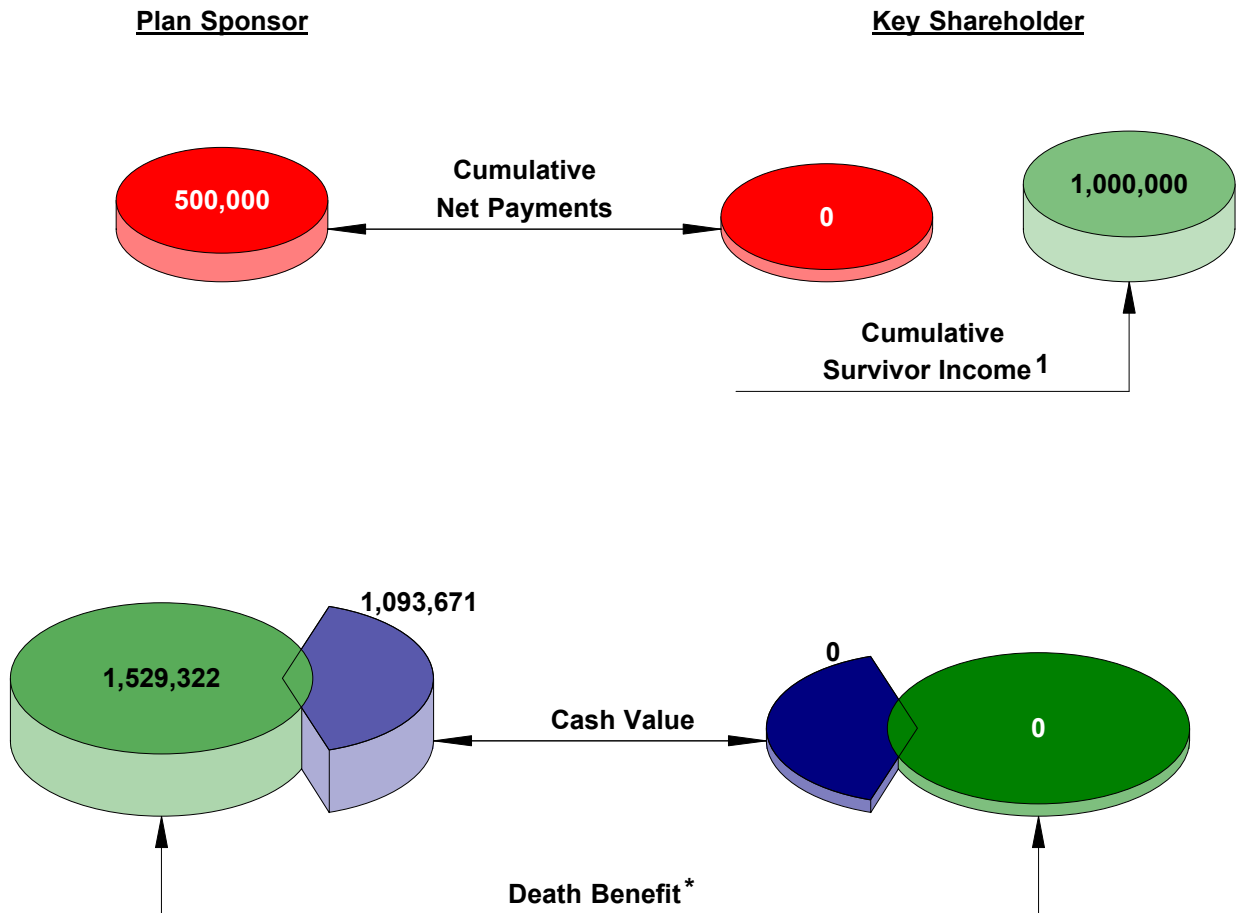
**Shareholder's legal and tax advisers may find it advantageous to treat the allocated 529,322 of death benefit as a lump sum K-1 distribution.

Executive Trifecta Using Equity Indexed Universal Life

Presented By: [Licensed user's name appears here]
Date: 03/28/2008

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

20th Year Summary Analysis



(1) For Family Income

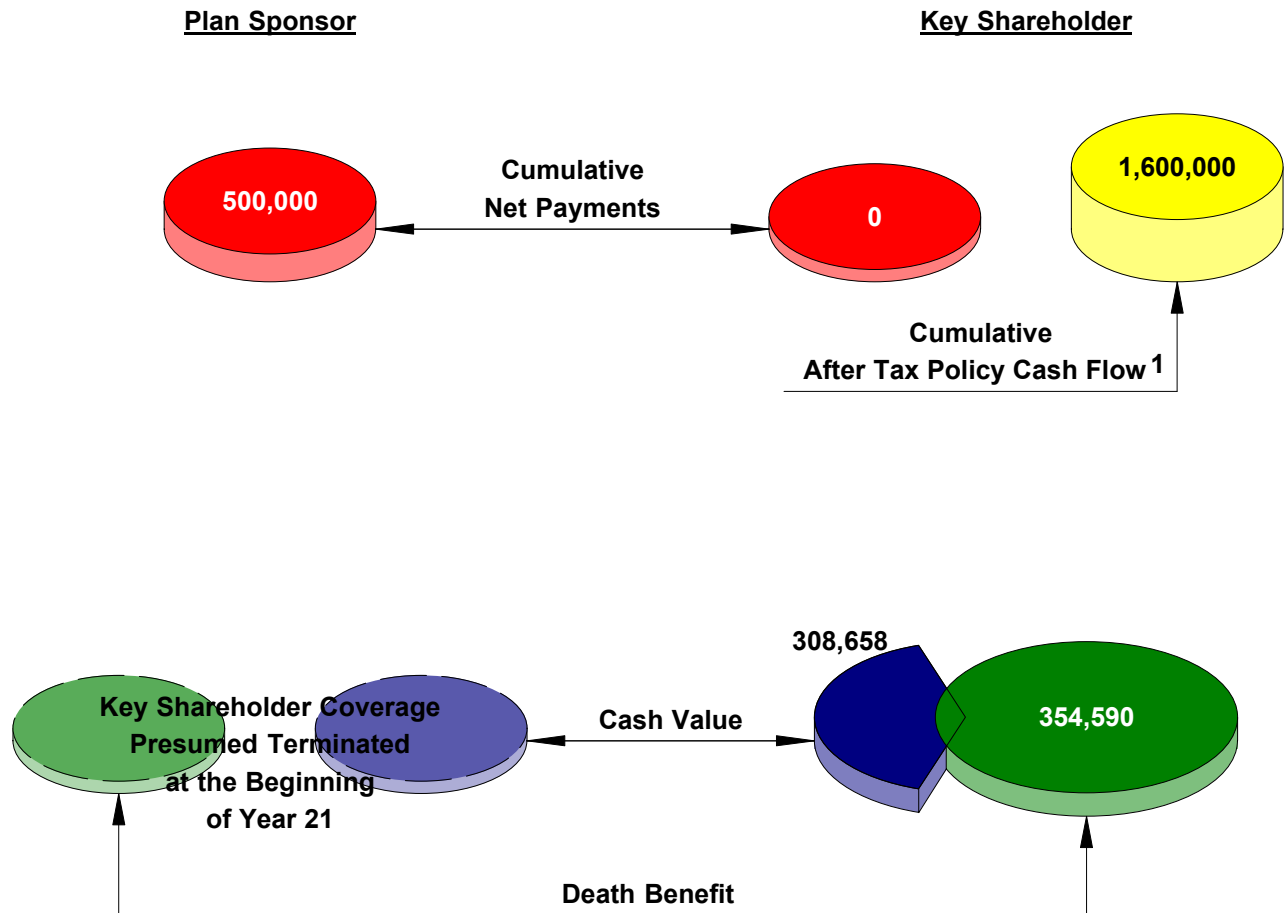
* Plan Sponsor's Death Benefit includes an amount allocated for funding the survivor income benefit for the Key Shareholder's beneficiaries.

Executive Trifecta Using Equity Indexed Universal Life

Presented By: [Licensed user's name appears here]
Date: 03/28/2008

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

50th Year Summary Analysis



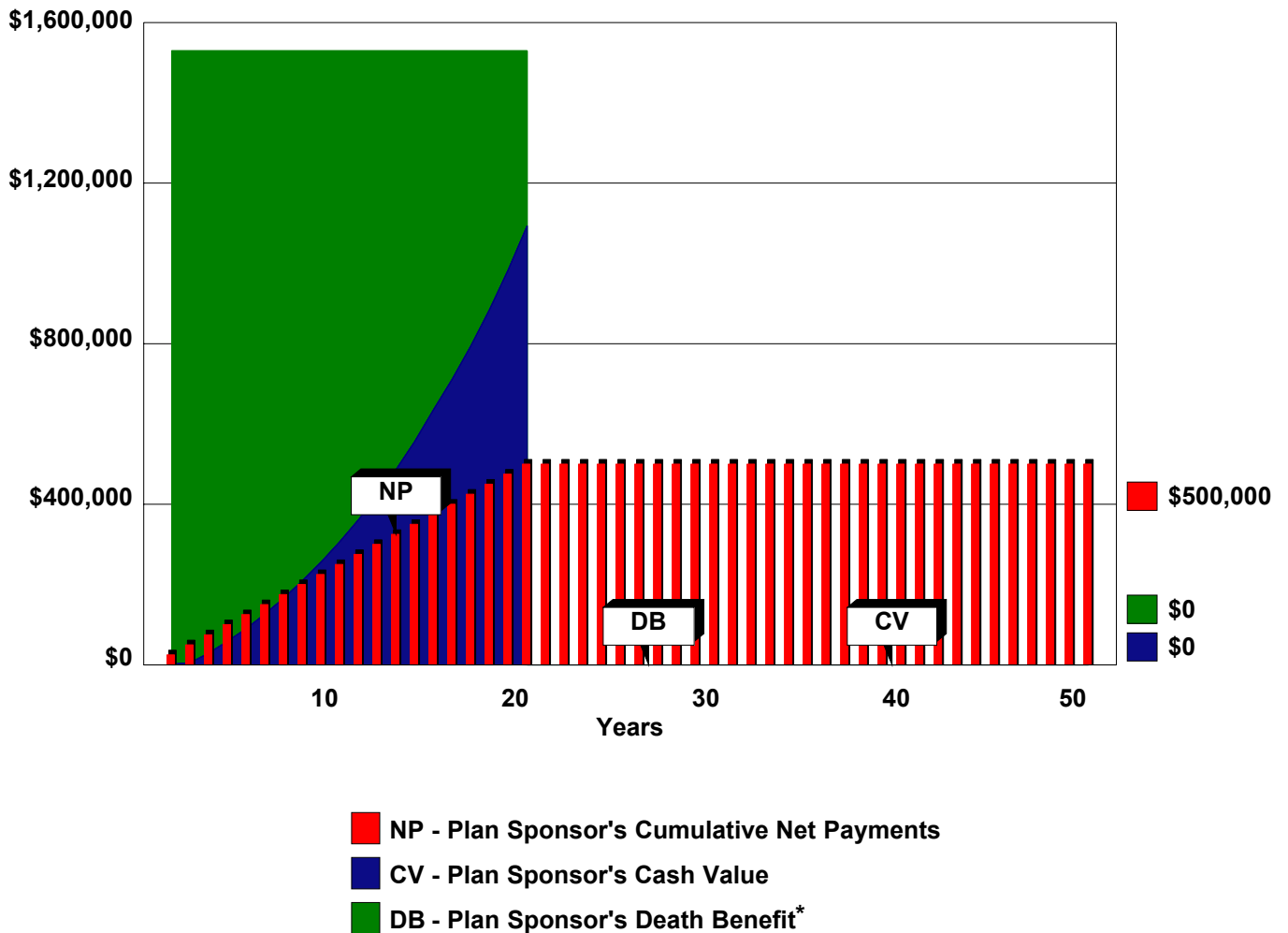
(1) For Retirement Income.

Executive Trifecta Using Equity Indexed Universal Life

Presented By: [Licensed user's name appears here]
Date: 03/28/2008

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

S Corporation's 50 Year Graphic Analysis



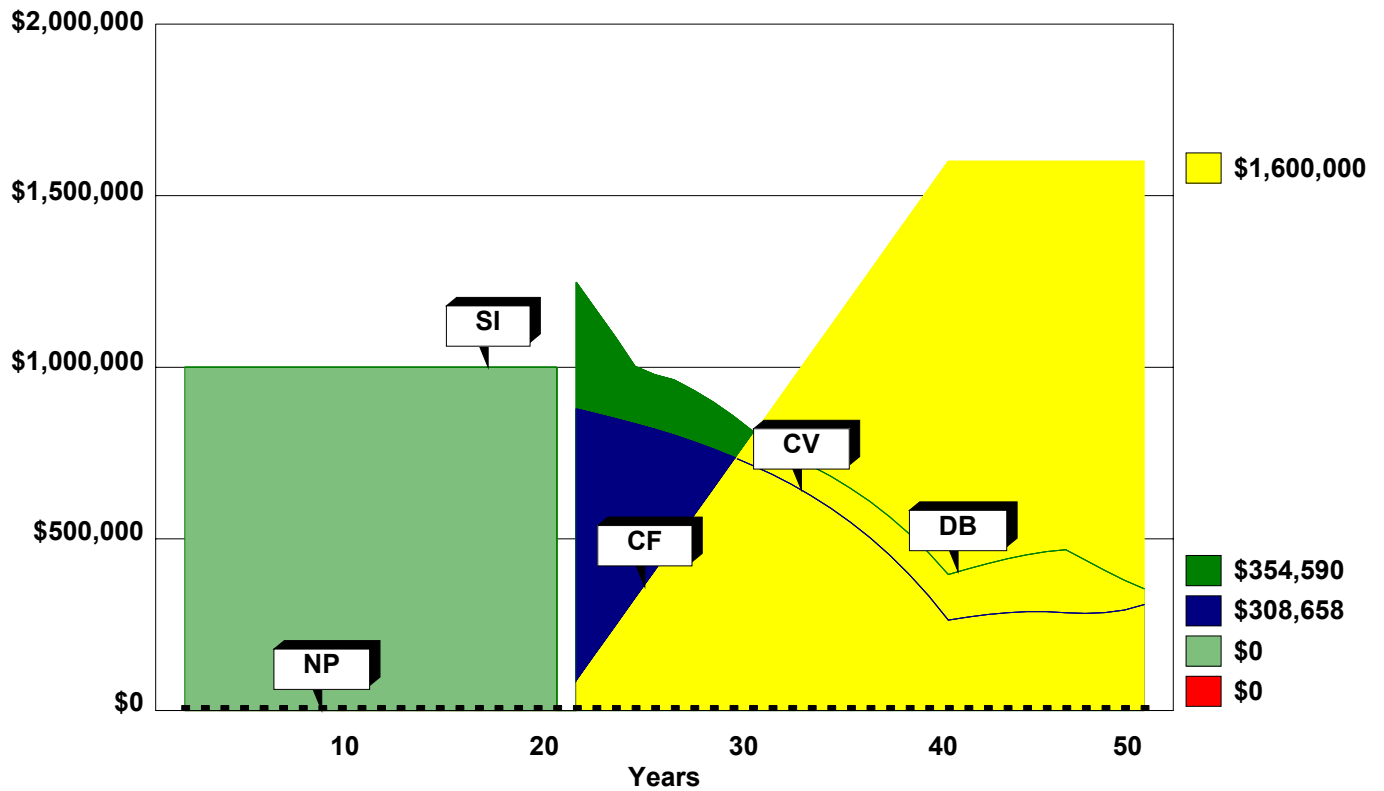
* Plan Sponsor's Death Benefit includes an amount allocated for funding the survivor income benefit for the Key Shareholder's beneficiaries.

Executive Trifecta Using Equity Indexed Universal Life

Presented By: [Licensed user's name appears here]
Date: 03/28/2008

Insured: Joe Mason
Plan Sponsor: Advantis Software, Inc.
S Corporation

Key Shareholder's 50 Year Graphic Analysis



- NP - Key Shareholder's Cumulative Net Payments
- SI - Key Shareholder's Total Survivor Income Benefit
- CF - Key Shareholder's Cumulative After Tax Policy Cash Flow¹
- CV - Key Shareholder's Cash Value
- DB - Key Shareholder's Death Benefit

(1) For Retirement Income.