

A Life Insurance and Retirement Strategy

Illustration of Values of Equity Indexed Universal Life

Introduction

In the accompanying presentation, you will see the financial data from an illustration of a cash value life insurance policy.

To help you make an informed decision about acquiring the policy, the illustration includes information about premiums, cash values and death benefits plus scheduled policy cash flow.

Cash value life insurance contains the following features:

1. Accumulating cash values;
2. Income tax favored growth of cash values;
3. Competitive current rate of return;
4. Lifelong income options;
5. Tax free access to cash values through policy loans;
6. Income tax free death benefits for beneficiaries;
7. Probate free death benefits for beneficiaries;
8. Privacy of all transactions.

Favorable income tax consequences combine with significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial leverage. This is particularly evident in the following presentation.

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Illustration of Values of Equity Indexed Universal Life

Values Page: 1

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

For: George Baker, MD

Date: [Current date appears here]

Male Age	Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	35.00%	8.00%	20,000	500,000	
Year	(1) Net Payment	(2) Retirement Income After Tax Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	20,000	0	20,240	13,240	520,240
2	20,000	0	42,192	28,192	542,192
3	20,000	0	65,897	50,997	565,897
4	20,000	0	91,492	76,592	591,492
5	20,000	0	119,125	104,225	619,125
6	20,000	0	148,964	134,809	648,964
7	20,000	0	181,153	167,892	681,153
8	20,000	0	215,878	203,660	715,878
9	20,000	0	253,330	242,304	753,330
10	20,000	0	293,717	284,032	793,717
11	20,000	0	337,269	329,074	837,269
12	20,000	0	384,231	377,675	884,231
13	20,000	0	434,856	430,088	934,856
14	20,000	0	489,429	486,598	989,429
15	20,000	0	548,256	548,256	1,048,256
16	20,000	0	611,650	611,650	1,111,650
17	20,000	0	679,967	679,967	1,179,967
18	20,000	0	753,583	753,583	1,253,583
19	20,000	0	832,894	832,894	1,332,894
20	20,000	0	918,327	918,327	1,418,328
	400,000	0			

20 Year Summary

Cum. Payments	400,000
Cum. A/T Cash Flow	0
Cash Value	918,327
Death Benefit	1,418,328

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.

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Illustration of Values of Equity Indexed Universal Life

Values Page: 2

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

For: George Baker, MD

Date: [Current date appears here]

Male Age	Tax Bracket	Eq. Indexed UL Interest Rate	Initial Payment	Initial Death Benefit	
45	35.00%	8.00%	20,000	500,000	
Year	(1) Net Payment	(2) Retirement Income After Tax Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	75,000	907,684	907,684	1,343,303
22	0	75,000	896,519	896,519	1,268,278
23	0	75,000	884,920	884,920	1,193,253
24	0	75,000	873,015	873,015	1,118,228
25	0	75,000	860,955	860,955	1,043,202
26	0	75,000	849,428	849,428	988,768
27	0	75,000	836,789	836,789	966,862
28	0	75,000	823,026	823,026	941,399
29	0	75,000	808,156	808,156	912,191
30	0	75,000	792,239	792,239	879,066
31	0	75,000	775,386	775,386	841,882
32	0	75,000	756,604	756,604	827,800
33	0	75,000	735,657	735,657	811,783
34	0	75,000	712,277	712,277	793,569
35	0	75,000	686,161	686,161	772,863
36	0	75,000	656,967	656,967	749,328
37	0	75,000	624,305	624,305	722,578
38	0	75,000	587,735	587,735	692,178
39	0	75,000	546,757	546,757	657,630
40	0	75,000	500,807	500,807	618,369
	400,000	1,500,000			

40 Year Summary

Cum. Payments	400,000
Cum. A/T Cash Flow	1,500,000
Cash Value	500,807
Death Benefit	618,369

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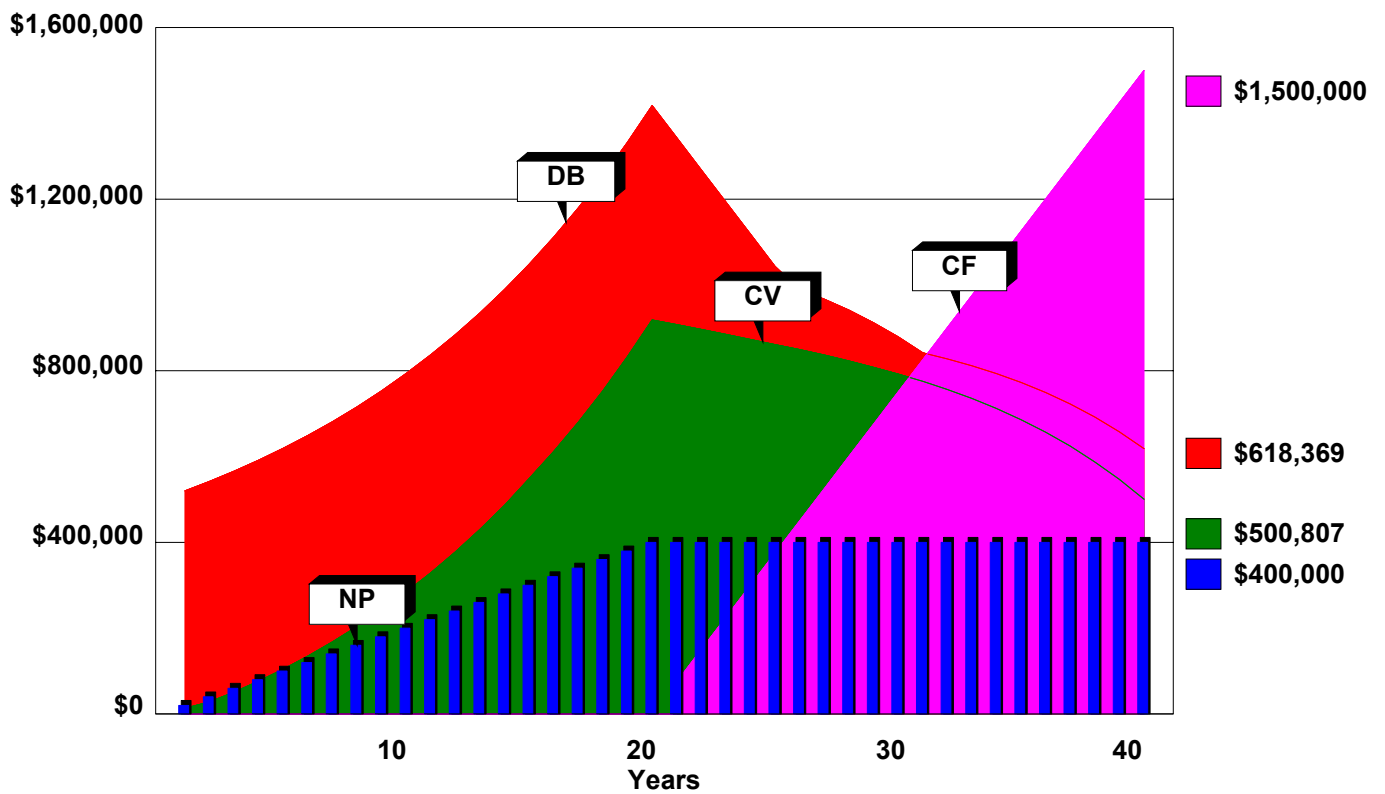
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40 Year Graphic Analysis



- NP - Cumulative Net Payments
- CF - Cumulative After Tax Cash Flow¹
- CV - Cash Value
- DB - Death Benefit

(1) For Retirement Income.