

A Life Insurance Policy as a Tax-Advantaged Non-Qualified Retirement Planning Alternative



prepared for
John and Jane Doe
August 27, 2008

Age	End Of Year	Premium Payment	Withdrawal or Loan Proceeds	Year End Accumulation Value	Year End Surrender Value	Death Benefit
51	1	\$125,000.00	\$0.00	\$110,466.00	\$89,717.00	\$2,022,981.00
52	2	\$125,000.00	\$0.00	\$233,140.00	\$187,745.00	\$2,022,981.00
53	3	\$24,000.00	\$0.00	\$269,603.00	\$205,134.00	\$2,022,981.00
54	4	\$24,000.00	\$0.00	\$309,595.00	\$228,878.00	\$2,022,981.00
55	5	\$24,000.00	\$0.00	\$353,462.00	\$272,745.00	\$2,022,981.00
56	6	\$0.00	\$0.00	\$378,658.00	\$297,941.00	\$2,022,981.00
57	7	\$0.00	\$0.00	\$406,294.00	\$325,577.00	\$2,022,981.00
58	8	\$0.00	\$0.00	\$436,313.00	\$355,596.00	\$2,022,981.00
59	9	\$0.00	\$0.00	\$469,212.00	\$388,818.00	\$2,022,981.00
60	10	\$0.00	\$0.00	\$505,735.00	\$428,246.00	\$2,022,981.00
61	11	\$0.00	\$0.00	\$546,065.00	\$471,483.00	\$2,022,981.00
62	12	\$0.00	\$0.00	\$589,935.00	\$525,362.00	\$2,022,981.00
63	13	\$0.00	\$0.00	\$637,672.00	\$589,242.00	\$2,022,981.00
64	14	\$0.00	\$0.00	\$689,352.00	\$657,065.00	\$2,022,981.00
65	15	\$0.00	\$0.00	\$745,343.00	\$729,199.00	\$2,022,981.00
66	16	\$0.00	\$58,590.00	\$804,487.00	\$742,381.00	\$1,960,876.00
67	17	\$0.00	\$58,590.00	\$866,673.00	\$738,736.00	\$1,895,044.00
68	18	\$0.00	\$58,590.00	\$932,112.00	\$734,393.00	\$1,825,262.00
69	19	\$0.00	\$58,590.00	\$1,001,032.00	\$729,345.00	\$1,751,294.00
70	20	\$0.00	\$58,590.00	\$1,073,675.00	\$723,581.00	\$1,672,887.00
71	21	\$0.00	\$58,590.00	\$1,149,890.00	\$716,685.00	\$1,589,776.00
72	22	\$0.00	\$58,590.00	\$1,229,920.00	\$708,617.00	\$1,501,678.00
73	23	\$0.00	\$58,590.00	\$1,314,467.00	\$699,781.00	\$1,408,295.00
74	24	\$0.00	\$58,590.00	\$1,403,962.00	\$690,289.00	\$1,309,308.00
75	25	\$0.00	\$58,590.00	\$1,498,959.00	\$680,361.00	\$1,204,383.00
76	26	\$0.00	\$58,590.00	\$1,600,150.00	\$670,330.00	\$1,093,161.00
77	27	\$0.00	\$58,590.00	\$1,708,372.00	\$660,658.00	\$975,267.00
78	28	\$0.00	\$58,590.00	\$1,824,391.00	\$651,709.00	\$850,298.00
79	29	\$0.00	\$58,590.00	\$1,949,632.00	\$644,483.00	\$741,965.00
80	30	\$0.00	\$58,590.00	\$2,082,720.00	\$637,157.00	\$741,293.00
81	31	\$0.00	\$58,590.00	\$2,223,203.00	\$628,801.00	\$739,961.00

Notes:

- a. values are based on the current interest rate of 0.00%.
 See attached insurance proposal for details, guarantees and caveats.
- b. Net Payment does not reflect the potential taxes due on loans or withdrawals.
 Nor are the payment of the taxes on these amounts provided for in this illustration.

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82	32	\$0.00	\$58,590.00	\$2,371,449.00	\$619,277.00	\$737,849.00
83	33	\$0.00	\$58,590.00	\$2,527,660.00	\$608,252.00	\$734,635.00
84	34	\$0.00	\$58,590.00	\$2,692,159.00	\$595,481.00	\$730,089.00
85	35	\$0.00	\$58,590.00	\$2,865,276.00	\$580,692.00	\$723,956.00
86	36	\$0.00	\$58,590.00	\$3,047,353.00	\$563,589.00	\$715,956.00
87	37	\$0.00	\$58,590.00	\$3,238,740.00	\$543,844.00	\$705,781.00
88	38	\$0.00	\$58,590.00	\$3,439,797.00	\$521,102.00	\$693,092.00
89	39	\$0.00	\$58,590.00	\$3,650,888.00	\$494,966.00	\$677,511.00
90	40	\$0.00	\$58,590.00	\$3,872,367.00	\$464,984.00	\$658,602.00
91	41	\$0.00	\$58,590.00	\$4,104,568.00	\$430,638.00	\$635,866.00
92	42	\$0.00	\$58,590.00	\$4,350,856.00	\$394,384.00	\$568,419.00
93	43	\$0.00	\$58,590.00	\$4,612,581.00	\$356,615.00	\$494,992.00
94	44	\$0.00	\$58,590.00	\$4,891,290.00	\$317,382.00	\$415,207.00
95	45	\$0.00	\$58,590.00	\$5,188,822.00	\$276,684.00	\$328,572.00
96	46	\$0.00	\$58,590.00	\$5,507,142.00	\$235,173.00	\$235,173.00
97	47	\$0.00	\$58,590.00	\$5,843,208.00	\$188,407.00	\$188,407.00
98	48	\$0.00	\$58,590.00	\$6,197,911.00	\$135,785.00	\$135,785.00
99	49	\$0.00	\$58,590.00	\$6,572,181.00	\$76,642.00	\$76,642.00
100	50	\$0.00	\$58,590.00	\$6,966,977.00	\$10,243.00	\$10,243.00
Total		\$322,000.00	\$2,050,650.00			

Notes:

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- b. Net Payment does not reflect the potential taxes due on loans or withdrawals.
 Nor are the payment of the taxes on these amounts provided for in this illustration.