

Indexed Universal Life vs. An Equity Account

For: Laura Lake Johnson



Presented By: _____

[Licensed user's name appears here]

Indexed Universal Life vs. An Equity Account

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

Insured: Laura Lake Johnson

Preface

A decision to acquire additional life insurance can represent one of several significant phases in your overall financial planning.

An important part of this decision involves the comparison of the life insurance policy to alternative investment possibilities.

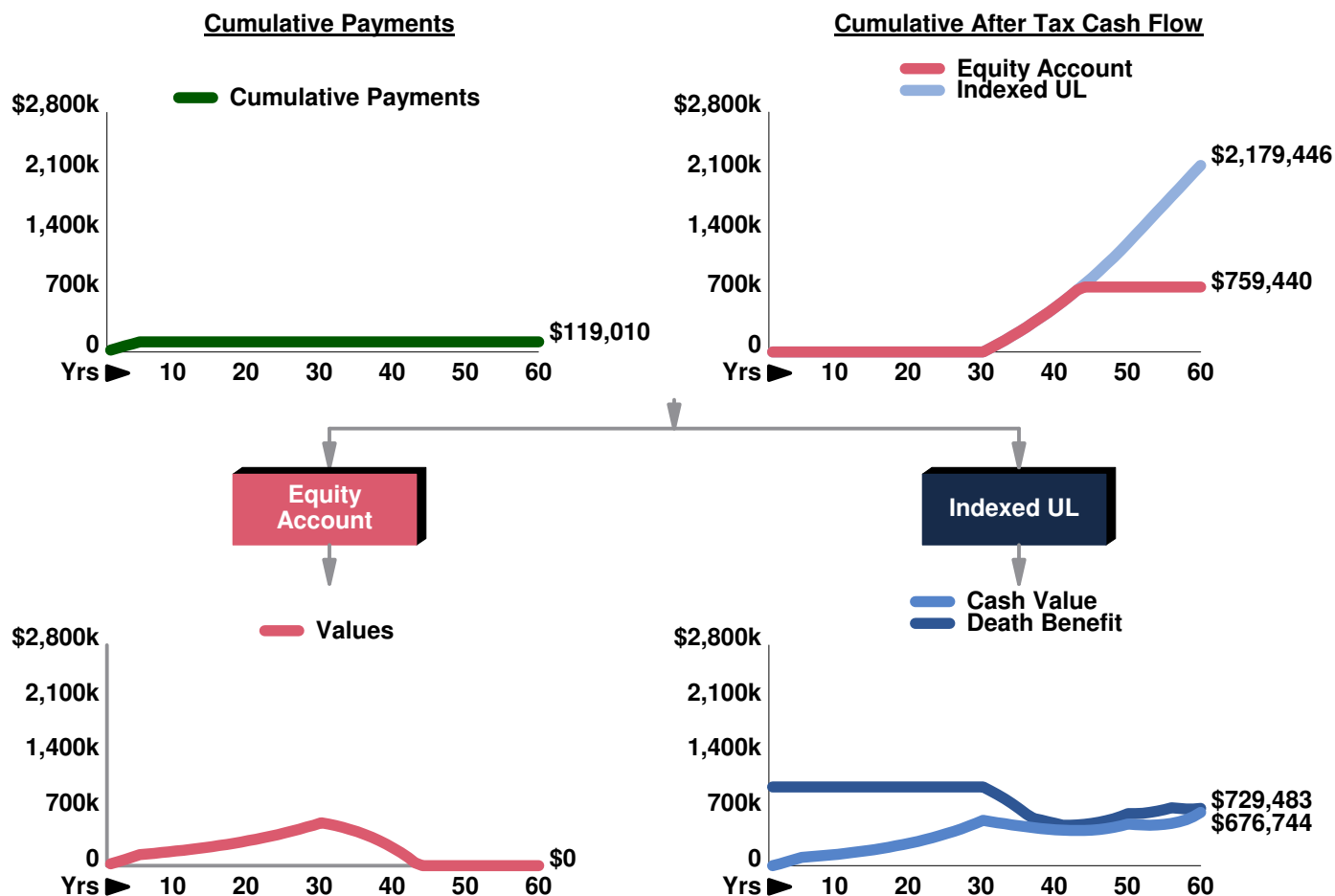
To help you make an informed decision about acquiring the policy, the accompanying presentation shows financial data regarding life insurance compared to an Equity Account.

The study offers information from which you and your advisers can draw informed conclusions about the suitability of either plan.

Following are major features of the life insurance policy for you to consider as part of your overall assessment:

1. Accumulating cash values;
2. Income tax deferred growth of cash values;
3. Competitive current interest rate;
4. Tax free access to cash values via policy loans;
5. Income tax free death benefits;
6. Probate free death benefits;
7. 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 graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

Indexed Universal Life vs. An Equity Account

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Insured: Laura Lake Johnson

Comparison

Equity Account Growth	Equity Account Dividend	Dividend Tax Rate	Income Tax Rate	Composite Capital Gains Tax Rate*	Portfolio Turnover	Indexed UL Interest Rate
6.85%	2.00%	25.00%	35.00%	29.00%	40.00%	6.85%

Year	Female Age	Equity Account*			Indexed Universal Life				
		(1) Annual Deposit to the Account	(2) After Tax Cash Flow from the Account	(3) Year End Account Value	(4) Policy Premium	(5) After Tax Policy Loan Proceeds	(6) Cash Value**	(7) Year End Cash Value**	(8) Death Benefit
1	35	23,802	0	25,280	23,802	0	262	262	1,000,000
2	36	23,802	0	52,055	23,802	0	24,156	24,418	1,000,000
3	37	23,802	0	80,367	23,802	0	25,645	50,063	1,000,000
4	38	23,802	0	110,279	23,802	0	27,237	77,300	1,000,000
5	39	23,802	0	141,861	23,802	0	28,954	106,254	1,000,000
6	40	0	0	149,918	0	0	6,674	112,928	1,000,000
7	41	0	0	158,326	0	0	7,045	119,973	1,000,000
8	42	0	0	167,142	0	0	7,436	127,409	1,000,000
9	43	0	0	176,409	0	0	7,851	135,260	1,000,000
10	44	0	0	186,166	0	0	8,330	143,590	1,000,000
11	45	0	0	196,447	0	0	12,327	155,917	1,000,000
12	46	0	0	207,290	0	0	11,030	166,947	1,000,000
13	47	0	0	218,724	0	0	11,828	178,775	1,000,000
14	48	0	0	230,786	0	0	12,681	191,456	1,000,000
15	49	0	0	243,512	0	0	13,590	205,046	1,000,000
16	50	0	0	256,938	0	0	14,566	219,612	1,000,000
17	51	0	0	271,103	0	0	15,623	235,235	1,000,000
18	52	0	0	286,050	0	0	16,753	251,988	1,000,000
19	53	0	0	301,820	0	0	17,964	269,952	1,000,000
20	54	0	0	318,458	0	0	19,255	289,207	1,000,000
21	55	0	0	336,013	0	0	20,632	309,839	1,000,000
22	56	0	0	354,536	0	0	22,101	331,940	1,000,000
23	57	0	0	374,081	0	0	23,670	355,610	1,000,000
24	58	0	0	394,703	0	0	25,342	380,952	1,000,000
25	59	0	0	416,462	0	0	27,136	408,088	1,000,000
26	60	0	0	439,421	0	0	29,041	437,129	1,000,000
27	61	0	0	463,644	0	0	31,102	468,231	1,000,000
28	62	0	0	489,204	0	0	33,324	501,555	1,000,000
29	63	0	0	516,171	0	0	35,721	537,276	1,000,000
30	64	0	0	544,626	0	0	38,318	575,594	1,000,000
		119,010	0		119,010	0			

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (3): 1.25%

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

30 Year Summary

	Equity Account	Indexed UL
After Tax Payments	119,010	119,010
After Tax Cash Flow	0	0
Living Values	544,626	575,594
Death Benefit	544,626	1,000,000

Indexed Universal Life vs. An Equity Account

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Insured: Laura Lake Johnson

Comparison

Equity Account Growth	Equity Account Dividend	Dividend Tax Rate	Income Tax Rate	Composite Capital Gains Tax Rate*	Portfolio Turnover	Indexed UL Interest Rate
6.85%	2.00%	25.00%	35.00%	29.00%	40.00%	6.85%

		Equity Account*			Indexed Universal Life				
Year	Female Age	(1) Annual Deposit to the Account	(2) After Tax Cash Flow from the Account	(3) Year End Account Value	(4) Policy Premium	(5) After Tax Policy Loan Proceeds	(6) Cash Value** Increase	(7) Year End Cash Value**	(8) Death Benefit
31	65	0	44,000	528,049	0	44,000	-14,130	561,464	953,800
32	66	0	45,727	508,606	0	45,727	-14,116	547,348	903,477
33	67	0	47,505	486,114	0	47,505	-13,953	533,395	848,770
34	68	0	49,337	460,364	0	49,337	-13,631	519,764	789,404
35	69	0	51,224	431,123	0	51,224	-13,118	506,646	725,089
36	70	0	53,168	398,139	0	53,168	-12,374	494,272	655,518
37	71	0	55,170	361,144	0	55,170	-11,345	482,927	600,261
38	72	0	57,231	319,851	0	57,231	-9,975	472,952	580,054
39	73	0	59,355	273,952	0	59,355	-8,731	464,221	558,927
40	74	0	61,543	223,120	0	61,543	-7,214	457,007	536,744
41	75	0	63,796	167,009	0	63,796	-5,367	451,640	513,381
42	76	0	66,116	105,251	0	66,116	-3,455	448,185	515,183
43	77	0	68,507	37,451	0	68,507	-1,248	446,937	519,698
44	78	0	36,761	0	0	70,969	1,278	448,215	527,287
45	79	0	0	0	0	73,504	4,154	452,369	538,340
46	80	0	0	0	0	76,116	7,405	459,774	553,279
47	81	0	0	0	0	78,807	11,064	470,838	572,559
48	82	0	0	0	0	81,578	15,158	485,996	596,667
49	83	0	0	0	0	84,432	19,719	505,715	626,124
50	84	0	0	0	0	87,371	24,793	530,508	661,499
51	85	0	0	0	0	90,399	-8,358	522,150	662,693
52	86	0	0	0	0	90,399	-4,995	517,155	667,915
53	87	0	0	0	0	90,399	-1,312	515,843	677,528
54	88	0	0	0	0	90,399	2,714	518,557	691,919
55	89	0	0	0	0	90,399	7,081	525,638	711,472
56	90	0	0	0	0	90,399	11,609	537,247	736,385
57	91	0	0	0	0	90,399	19,185	556,432	727,197
58	92	0	0	0	0	90,399	28,286	584,718	722,058
59	93	0	0	0	0	90,399	39,298	624,016	722,253
60	94	0	0	0	0	90,399	52,728	676,744	729,483
		119,010	759,440		119,010	2,179,446			

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (3): 1.25%

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

60 Year Summary

	Equity Account	Indexed UL
After Tax Payments	119,010	119,010
After Tax Cash Flow	759,440	2,179,446
Living Values	0	676,744
Death Benefit	0	729,483

Indexed Universal Life vs. An Equity Account

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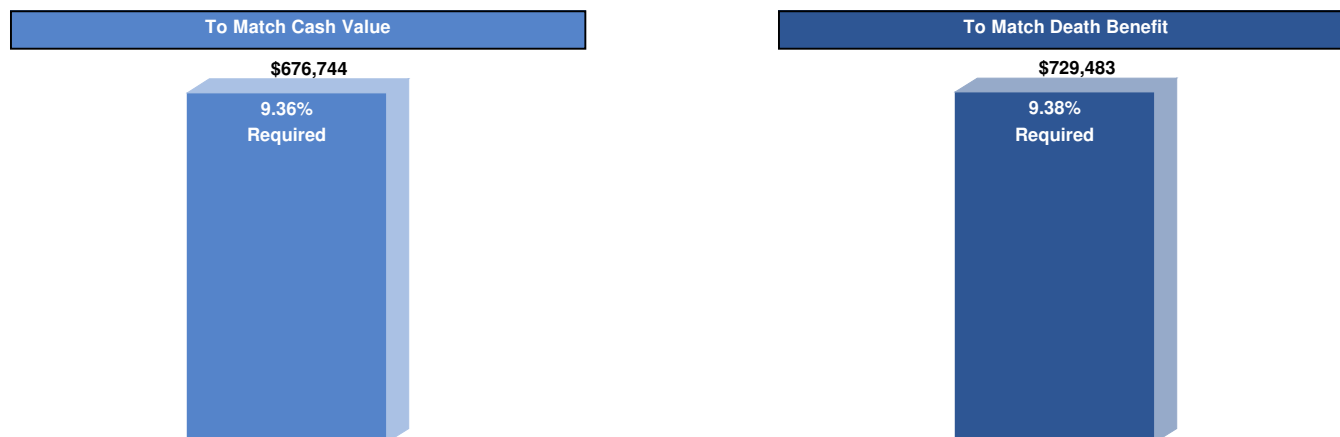
Insured: Laura Lake Johnson

Matching Values

Female Age 35	Equity Account Growth 6.85%	Equity Account Dividend 2.00%	Dividend Tax Rate 25.00%	Income Tax Rate 35.00%	Composite Capital Gains Tax Rate* 29.00%	Portfolio Turnover 40.00%	Indexed UL Interest Rate 6.85%
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Growth Required on an Equity Account in Addition to the Dividend Illustrated to Match Indexed Universal Life Policy Values over 60 Years.

	Growth Required*
To Match Cash Value of: \$676,744	9.36%
To match Death Benefit of: \$729,483	9.38%



Income Tax Considerations

1. Equity Account: Capital gains tax calculations are taxed based on a ratio of asset value to remaining cost basis in any given year.
2. Indexed Universal Life:
 - a. Death Benefit including available cash value component is income tax free.
 - b. Loans are income tax free as long as the policy is kept in force.
 - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free as a return of premium.
 - d. Cash values shown assume most favorable combination of b and/or c.

*Plus 2.00% dividend.

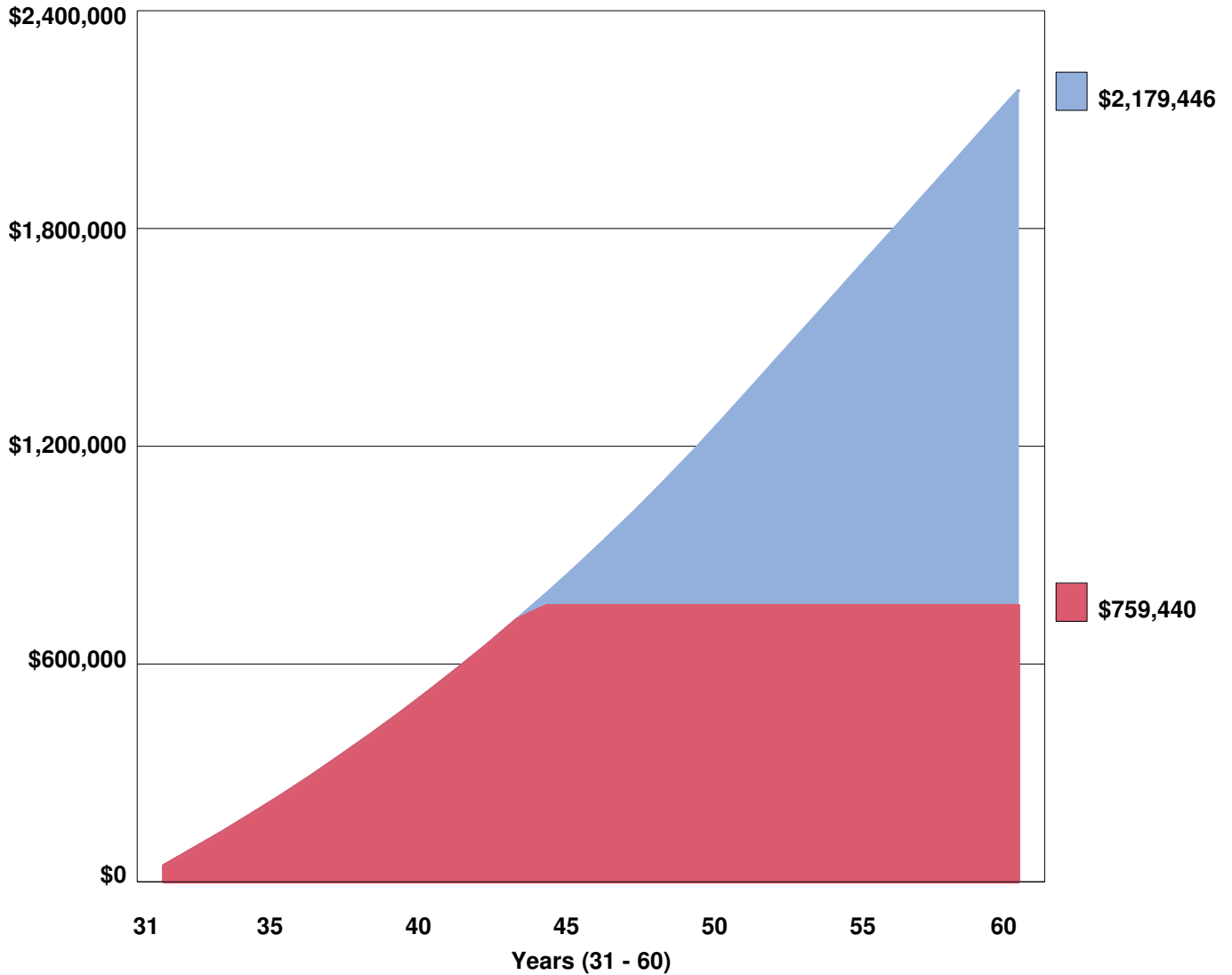
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Cash Flow Comparison



At Year 60

Cumulative After Tax Cash Flow - Equity Account ■ \$759,440

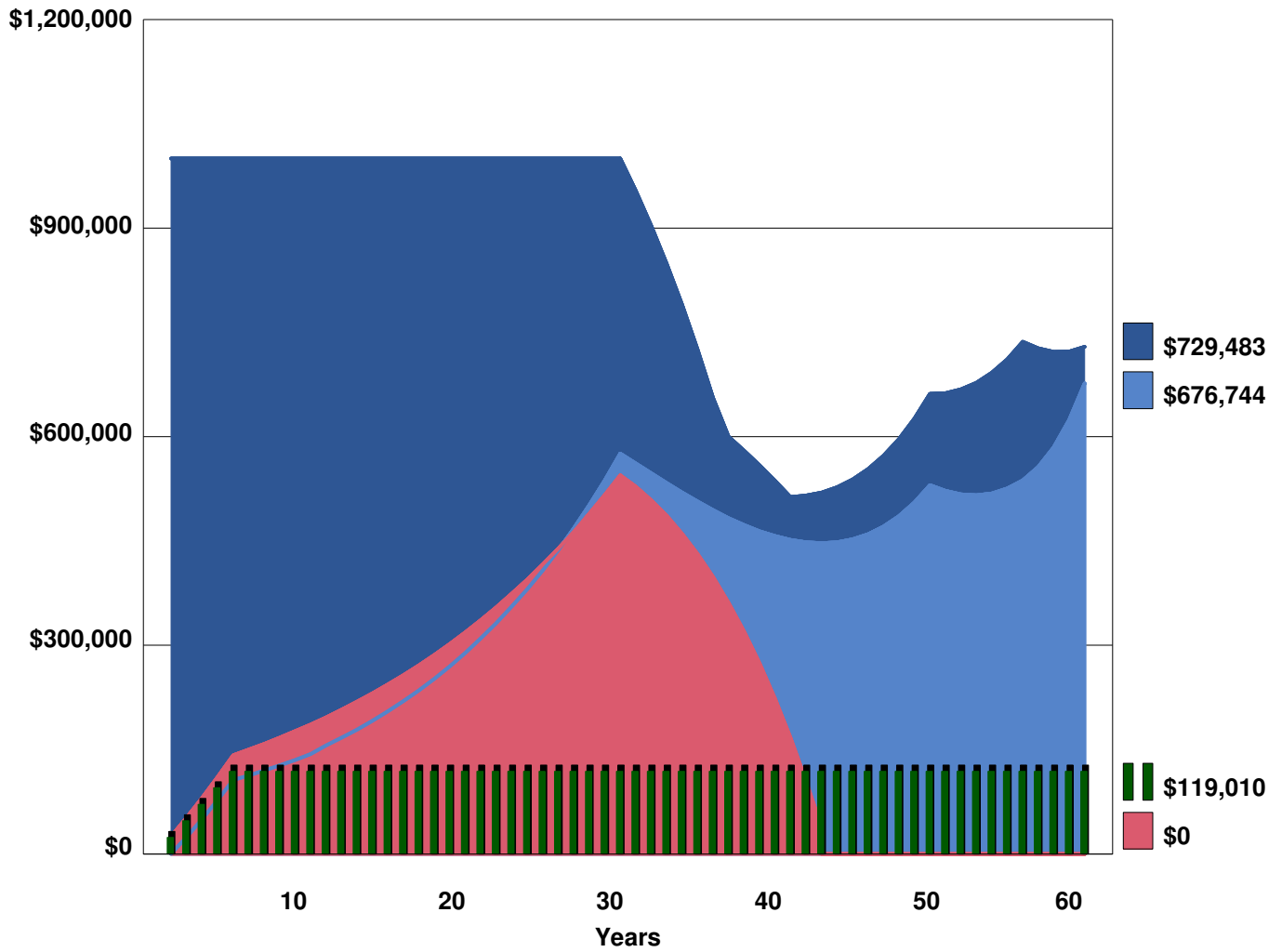
Cumulative After Tax Policy Cash Flow - Indexed UL ■ \$2,179,446

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60 Year Analysis



	<u>At Year 60</u>
Cumulative Payments	\$119,010
Equity Account Values	\$0
Cash Value of Indexed UL	\$676,744
Death Benefit of Indexed UL	\$729,483

Taxation of Cash Flow

With equity accounts, dividends are taxed and the after tax balance is either reinvested or used for scheduled cash flow. Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

With cash value life insurance policies, withdrawals (also known as partial surrenders) are income-tax free up to cost basis and taxable thereafter. Policy loans are income-tax free so long as the policy stays in force until death. The source of the cash flow from the life insurance policy in this presentation is policy loans.

Note: Policy loans reduce policy cash values and death benefits, and the lapse of a loaned policy could result in severe tax ramifications to the policy owner. Be sure to consult a professional tax adviser if you have any questions about this issue.

Indexed Universal Life vs. An Equity Account

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Equity Account Details

Equity Account Growth: 6.85%
 Equity Account Dividend: 2.00%
 Dividend Tax Rate: 25.00%
 Income Tax Rate: 35.00%
 Composite Capital Gains Tax Rate*: 29.00%
 Turnover Assumption: 40.00%

Yr	Female Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7) Year End Value of Account After Turnover**	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
1	35	0	23,802	0	1,630	357	25,789	25,280	0	0	0
2	36	25,280	23,802	0	3,362	736	53,180	52,055	0	0	0
3	37	52,055	23,802	0	5,196	1,138	82,191	80,367	0	0	0
4	38	80,367	23,802	0	7,136	1,563	112,868	110,279	0	0	0
5	39	110,279	23,802	0	9,185	2,011	145,277	141,861	0	0	0
6	40	141,861	0	0	9,717	2,128	153,706	149,918	0	0	0
7	41	149,918	0	0	10,269	2,249	162,436	158,326	0	0	0
8	42	158,326	0	0	10,845	2,375	171,546	167,142	0	0	0
9	43	167,142	0	0	11,449	2,507	181,098	176,409	0	0	0
10	44	176,409	0	0	12,084	2,646	191,139	186,166	0	0	0
11	45	186,166	0	0	12,752	2,792	201,710	196,447	0	0	0
12	46	196,447	0	0	13,457	2,947	212,851	207,290	0	0	0
13	47	207,290	0	0	14,199	3,109	224,598	218,724	0	0	0
14	48	218,724	0	0	14,983	3,281	236,988	230,786	0	0	0
15	49	230,786	0	0	15,809	3,462	250,057	243,512	0	0	0
16	50	243,512	0	0	16,681	3,653	263,846	256,938	0	0	0
17	51	256,938	0	0	17,600	3,854	278,392	271,103	0	0	0
18	52	271,103	0	0	18,571	4,067	293,741	286,050	0	0	0
19	53	286,050	0	0	19,594	4,291	309,935	301,820	0	0	0
20	54	301,820	0	0	20,675	4,527	327,022	318,458	0	0	0
21	55	318,458	0	0	21,814	4,777	345,049	336,013	0	0	0
22	56	336,013	0	0	23,017	5,040	364,070	354,536	0	0	0
23	57	354,536	0	0	24,286	5,318	384,140	374,081	0	0	0
24	58	374,081	0	0	25,625	5,611	405,317	394,703	0	0	0
25	59	394,703	0	0	27,037	5,921	427,661	416,462	0	0	0
26	60	416,462	0	0	28,528	6,247	451,237	439,421	0	0	0
27	61	439,421	0	0	30,100	6,591	476,112	463,644	0	0	0
28	62	463,644	0	0	31,760	6,955	502,359	489,204	0	0	0
29	63	489,204	0	0	33,510	7,338	530,052	516,171	0	0	0
30	64	516,171	0	0	35,358	7,743	559,272	544,626	0	0	0
			119,010	0	526,229	115,234			0	0	0

*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
 Income Tax: 35.00%

**Column (7) is reduced by a 1.25% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Indexed Universal Life vs. An Equity Account

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Equity Account Details

Equity Account Growth: 6.85%
 Equity Account Dividend: 2.00%
 Dividend Tax Rate: 25.00%
 Income Tax Rate: 35.00%
 Composite Capital Gains Tax Rate*: 29.00%
 Turnover Assumption: 40.00%

Yr	Female Age	(1) Beginning of Year Account Value	(2) Annual Deposit	(3) Sale of Equities	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Year End Value of Account Before Turnover	(7) Year End Value of Account After Turnover**	(8) After Tax Dividend Cash Flow	(9) After Tax Cash Flow from Equity Sales	(10) Combined After Tax Cash Flow
31	65	544,626	0	37,041	34,770	0	542,355	528,049	7,614	36,386	44,000
32	66	528,049	0	39,096	33,493	0	522,446	508,606	7,334	38,393	45,727
33	67	508,606	0	41,244	32,014	0	499,376	486,114	7,010	40,495	47,505
34	68	486,114	0	43,492	30,320	0	472,942	460,364	6,639	42,698	49,337
35	69	460,364	0	45,846	28,394	0	442,912	431,123	6,218	45,006	51,224
36	70	431,123	0	48,313	26,222	0	409,032	398,139	5,742	47,426	53,168
37	71	398,139	0	50,897	23,786	0	371,028	361,144	5,209	49,961	55,170
38	72	361,144	0	53,604	21,066	0	328,606	319,851	4,613	52,618	57,231
39	73	319,851	0	56,443	18,043	0	281,451	273,952	3,951	55,404	59,355
40	74	273,952	0	59,419	14,696	0	229,229	223,120	3,218	58,325	61,543
41	75	223,120	0	62,538	11,000	0	171,582	167,009	2,409	61,387	63,796
42	76	167,009	0	65,809	6,932	0	108,132	105,251	1,518	64,598	66,116
43	77	105,251	0	69,242	2,467	0	38,476	37,451	540	67,967	68,507
44	78	37,451	0	37,451	0	0	0	0	0	36,761	36,761
45	79	0	0	0	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0	0	0	0
			119,010	710,435	809,432	115,234			62,015	697,425	759,440

*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
 Income Tax: 35.00%

**Column (7) is reduced by a 1.25% management fee.

(To review turnover calculations, see the Portfolio Turnover Details report.)

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

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Details of Portfolio Turnover

Equity Account Growth 6.85% Equity Account Dividend 2.00% Dividend Tax Rate 25.00% Income Tax Rate 35.00% Composite Capital Gains Tax Rate* 29.00% Turnover Assumption 40.00%

Yr	Female Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
1	35	0	23,802	0	1,630	357	25,789	24,159	10,316	9,664	10,127	25,280
2	36	24,622	23,802	0	3,362	736	53,180	49,160	21,272	19,664	20,806	52,055
3	37	50,302	23,802	0	5,196	1,138	82,191	75,242	32,876	30,097	32,070	80,367
4	38	77,215	23,802	0	7,136	1,563	112,868	102,580	45,147	41,032	43,954	110,279
5	39	105,502	23,802	0	9,185	2,011	145,277	131,315	58,111	52,526	56,491	141,861
6	40	135,280	0	0	9,717	2,128	153,706	137,408	61,482	54,963	59,592	149,918
7	41	142,037	0	0	10,269	2,249	162,436	144,286	64,974	57,714	62,869	158,326
8	42	149,440	0	0	10,845	2,375	171,546	151,815	68,618	60,726	66,330	167,142
9	43	157,419	0	0	11,449	2,507	181,098	159,926	72,439	63,970	69,983	176,409
10	44	165,939	0	0	12,084	2,646	191,139	168,585	76,456	67,434	73,839	186,166
11	45	174,990	0	0	12,752	2,792	201,710	177,783	80,684	71,113	77,908	196,447
12	46	184,578	0	0	13,457	2,947	212,851	187,524	85,140	75,010	82,203	207,290
13	47	194,717	0	0	14,199	3,109	224,598	197,826	89,839	79,131	86,734	218,724
14	48	205,430	0	0	14,983	3,281	236,988	208,711	94,795	83,484	91,515	230,786
15	49	216,741	0	0	15,809	3,462	250,057	220,203	100,023	88,081	96,560	243,512
16	50	228,682	0	0	16,681	3,653	263,846	232,335	105,538	92,934	101,883	256,938
17	51	241,284	0	0	17,600	3,854	278,392	245,138	111,357	98,055	107,499	271,103
18	52	254,582	0	0	18,571	4,067	293,741	258,649	117,496	103,460	113,426	286,050
19	53	268,615	0	0	19,594	4,291	309,935	272,906	123,974	109,162	119,679	301,820
20	54	283,422	0	0	20,675	4,527	327,022	287,950	130,809	115,180	126,276	318,458
21	55	299,046	0	0	21,814	4,777	345,049	303,823	138,020	121,529	133,237	336,013
22	56	315,531	0	0	23,017	5,040	364,070	320,571	145,628	128,228	140,582	354,536
23	57	332,925	0	0	24,286	5,318	384,140	338,243	153,656	135,297	148,332	374,081
24	58	351,278	0	0	25,625	5,611	405,317	356,889	162,127	142,755	156,509	394,703
25	59	370,642	0	0	27,037	5,921	427,661	376,563	171,064	150,625	165,137	416,462
26	60	391,075	0	0	28,528	6,247	451,237	397,322	180,495	158,929	174,241	439,421
27	61	412,634	0	0	30,100	6,591	476,112	419,225	190,445	167,690	183,846	463,644
28	62	435,381	0	0	31,760	6,955	502,359	442,336	200,944	176,934	193,981	489,204
29	63	459,382	0	0	33,510	7,338	530,052	466,721	212,021	186,688	204,674	516,171
30	64	484,707	0	0	35,358	7,743	559,272	492,450	223,709	196,980	215,957	544,626
			119,010									

*The composite capital gains tax rate includes 40.00% short-term gains subject to ordinary income tax and 60.00% long-term gains subject to capital gains tax. The individual tax rates used to create the composite tax rate are:

Capital Gains Tax: 25.00%
Income Tax: 35.00%

**Column (11) is reduced by a 1.25% management fee.

Capital gains tax calculations are based upon a ratio of asset value to remaining cost basis in any given year.

Indexed Universal Life vs. An Equity Account

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

Insured: Laura Lake Johnson

Details of Portfolio Turnover

Equity Account Growth 6.85% Equity Account Dividend 2.00% Dividend Tax Rate 25.00% Income Tax Rate 35.00% Composite Capital Gains Tax Rate* 29.00% Turnover Assumption 40.00%

Yr	Female Age	(1) Beginning of Year Cost Basis	(2) Annual Deposit to the Account	(3) Sale of Equities to Fund Cash Flow	(4) Capital Growth	(5) After Tax Reinvested Dividends	(6) Account Value Before Turnover	(7) Adjusted Cost Basis	(8) Sale of Equities Caused by Turnover	(9) Cost Basis Used by Turnover	(10) After Tax Reinvested Turnover	(11)** Year End Value of Account After Turnover
31	65	511,427	0	37,041	34,770	0	542,355	476,644	216,942	190,658	209,320	528,049
32	66	495,306	0	39,096	33,493	0	522,446	458,634	208,978	183,454	201,576	508,606
33	67	476,757	0	41,244	32,014	0	499,376	438,095	199,750	175,238	192,642	486,114
34	68	455,499	0	43,492	30,320	0	472,942	414,746	189,177	165,898	182,426	460,364
35	69	431,274	0	45,846	28,394	0	442,912	388,325	177,165	155,330	170,833	431,123
36	70	403,828	0	48,313	26,222	0	409,032	358,573	163,613	143,429	157,760	398,139
37	71	372,904	0	50,897	23,786	0	371,028	325,233	148,411	130,093	143,099	361,144
38	72	338,239	0	53,604	21,066	0	328,606	288,034	131,442	115,214	126,736	319,851
39	73	299,557	0	56,443	18,043	0	281,451	246,695	112,580	98,678	108,549	273,952
40	74	256,566	0	59,419	14,696	0	229,229	200,918	91,692	80,367	88,407	223,120
41	75	208,958	0	62,538	11,000	0	171,582	150,390	68,633	60,156	66,174	167,009
42	76	156,408	0	65,809	6,932	0	108,132	94,776	43,253	37,911	41,704	105,251
43	77	98,569	0	69,242	2,467	0	38,476	33,723	15,390	13,489	14,839	37,451
44	78	35,073	0	37,451	0	0	0	0	0	0	0	0
45	79	0	0	0	0	0	0	0	0	0	0	0
46	80	0	0	0	0	0	0	0	0	0	0	0
47	81	0	0	0	0	0	0	0	0	0	0	0
48	82	0	0	0	0	0	0	0	0	0	0	0
49	83	0	0	0	0	0	0	0	0	0	0	0
50	84	0	0	0	0	0	0	0	0	0	0	0
51	85	0	0	0	0	0	0	0	0	0	0	0
52	86	0	0	0	0	0	0	0	0	0	0	0
53	87	0	0	0	0	0	0	0	0	0	0	0
54	88	0	0	0	0	0	0	0	0	0	0	0
55	89	0	0	0	0	0	0	0	0	0	0	0
56	90	0	0	0	0	0	0	0	0	0	0	0
57	91	0	0	0	0	0	0	0	0	0	0	0
58	92	0	0	0	0	0	0	0	0	0	0	0
59	93	0	0	0	0	0	0	0	0	0	0	0
60	94	0	0	0	0	0	0	0	0	0	0	0
		119,010										

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