

Comparison of Different Interest Assumptions

For: Jack and Ginny Hudson



Presented By: _____

[Licensed user's name appears here]

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Preface

In the accompanying pages is an analysis that compares costs and benefits of different life insurance policies.

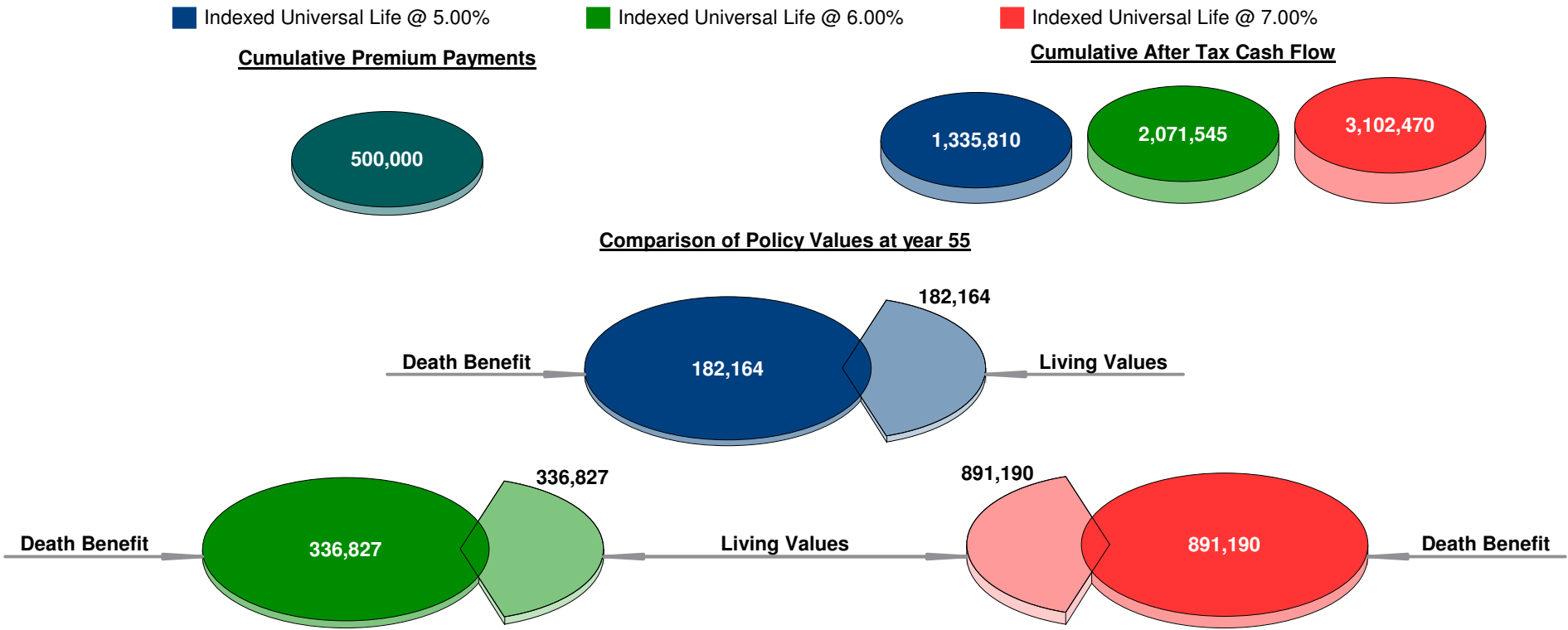
There are three policies included in this analysis, allowing you to easily review how the plans differ in terms of premiums, loan proceeds, cash accumulation, death benefits, and internal rates of return.

A mathematical evaluation is not the only important item to study when purchasing life insurance. Others are:

- 1. The financial strength of the company;
- 2. Suitability of the type of plan;

- 3. Plan provisions and contractual guarantees;
- 4. Reputation of the agent or broker.

An analysis of these points, along with conclusions drawn from the accompanying reports, should be useful to you as part of the evaluation of your life insurance purchase. Below is a graphic summarizing the results of the accompanying presentation.



This graphic and the other reports in this presentation assume the non-guaranteed values of the life insurance policies under consideration. These non-guaranteed values are hypothetical only. Actual results will vary and be more or less favorable depending upon a number of factors. Please review all carrier illustrations and disclaimers in conjunction with this presentation.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Comparison of Values

Yr	Male Age	(1) Premium Payment	Indexed Universal Life Interest Rate: 5.00% Carrier E			Indexed Universal Life Interest Rate: 6.00% Carrier E			Indexed Universal Life Interest Rate: 7.00% Carrier E		
			Conservative			Moderately Conservative			Moderate		
			(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
1	46	25,000	0	6,567	548,922	0	6,788	549,144	0	7,009	549,365
2	47	25,000	0	30,984	571,812	0	31,659	572,486	0	32,337	573,165
3	48	25,000	0	56,475	595,768	0	57,858	597,152	0	59,259	598,553
4	49	25,000	0	83,103	620,863	0	85,476	623,237	0	87,897	625,658
5	50	25,000	0	110,909	647,135	0	114,583	650,809	0	118,355	654,582
6	51	25,000	0	140,090	674,783	0	145,406	680,099	0	150,900	685,593
7	52	25,000	0	170,710	703,874	0	178,043	711,207	0	185,672	718,837
8	53	25,000	0	202,863	734,494	0	212,625	744,256	0	222,851	754,482
9	54	25,000	0	236,643	766,740	0	249,286	779,383	0	262,622	792,719
10	55	25,000	0	272,156	800,720	0	288,178	816,741	0	305,193	833,756
11	56	25,000	0	311,233	838,268	0	331,185	858,220	0	352,520	879,555
12	57	25,000	0	350,534	877,569	0	375,026	902,061	0	401,397	928,432
13	58	25,000	0	391,653	918,688	0	421,350	948,385	0	453,548	980,583
14	59	25,000	0	434,663	961,698	0	470,289	997,324	0	509,184	1,036,219
15	60	25,000	0	479,644	1,006,679	0	521,982	1,049,017	0	568,532	1,095,567
16	61	25,000	0	526,661	1,053,696	0	576,564	1,103,599	0	631,819	1,158,854
17	62	25,000	0	575,803	1,102,838	0	634,193	1,161,228	0	699,308	1,226,343
18	63	25,000	0	627,153	1,154,188	0	695,030	1,222,065	0	771,271	1,298,306
19	64	25,000	0	680,796	1,207,831	0	759,241	1,286,276	0	847,993	1,375,028
20	65	25,000	0	736,820	1,263,855	0	827,002	1,354,037	0	929,782	1,456,817
21	66	0	38,166	732,041	886,464	59,187	812,743	987,721	88,642	899,845	1,098,429
22	67	0	38,166	726,890	880,609	59,187	798,083	973,925	88,642	869,468	1,070,919
23	68	0	38,166	721,350	873,933	59,187	783,027	959,236	88,642	838,703	1,042,484
24	69	0	38,166	715,399	866,380	59,187	767,579	943,603	88,642	807,614	1,013,106
25	70	0	38,166	709,009	857,881	59,187	751,737	926,958	88,642	776,262	982,750
26	71	0	38,166	702,371	848,614	59,187	735,762	909,533	88,642	745,024	951,740
27	72	0	38,166	695,609	828,455	59,187	719,848	879,208	88,642	714,222	905,586
28	73	0	38,166	688,744	806,600	59,187	704,077	846,804	88,642	684,054	857,065
29	74	0	38,166	681,796	782,927	59,187	688,533	812,175	88,642	654,738	806,030
30	75	0	38,166	674,777	757,294	59,187	673,300	775,148	88,642	626,503	752,305
		500,000	381,660			591,870			886,420		

*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 basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Comparison of Values

Yr	Male Age	(1) Premium Payment	Indexed Universal Life Interest Rate: 5.00% Carrier E Conservative			Indexed Universal Life Interest Rate: 6.00% Carrier E Moderately Conservative			Indexed Universal Life Interest Rate: 7.00% Carrier E Moderate		
			(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
31	76	0	38,166	667,547	729,391	59,187	658,280	735,339	88,642	599,369	695,452
32	77	0	38,166	659,794	724,677	59,187	643,160	724,777	88,642	573,090	675,818
33	78	0	38,166	651,459	719,524	59,187	627,938	714,375	88,642	547,815	657,637
34	79	0	38,166	642,489	713,884	59,187	612,626	704,156	88,642	523,724	641,116
35	80	0	38,166	632,811	707,688	59,187	597,215	694,127	88,642	500,980	626,450
36	81	0	38,166	622,315	700,834	59,187	581,657	684,251	88,642	479,715	613,796
37	82	0	38,166	610,899	693,221	59,187	565,913	674,503	88,642	460,085	603,342
38	83	0	38,166	598,452	684,744	59,187	549,941	664,855	88,642	442,256	595,289
39	84	0	38,166	584,837	675,270	59,187	533,669	655,246	88,642	426,373	589,811
40	85	0	38,166	569,905	664,655	59,187	517,012	645,609	88,642	412,580	587,088
41	86	0	38,166	553,417	652,659	59,187	499,772	635,752	88,642	400,881	587,152
42	87	0	38,166	535,082	638,990	59,187	481,674	625,406	88,642	391,191	589,942
43	88	0	38,166	514,588	623,332	59,187	462,418	614,276	88,642	383,395	595,370
44	89	0	38,166	491,582	605,330	59,187	441,642	602,005	88,642	377,307	603,272
45	90	0	38,166	465,537	584,446	59,187	418,737	587,978	88,642	372,399	613,127
46	91	0	38,166	435,817	560,025	59,187	392,926	571,398	88,642	367,894	624,155
47	92	0	38,166	405,170	509,010	59,187	368,301	518,932	88,642	370,039	588,372
48	93	0	38,166	374,326	455,769	59,187	346,187	465,458	88,642	381,304	555,816
49	94	0	38,166	344,334	401,171	59,187	328,439	412,471	88,642	405,047	529,161
50	95	0	38,166	316,631	346,422	59,187	317,574	362,039	88,642	445,758	512,053
51	96	0	38,166	292,296	292,296	59,187	315,679	315,679	88,642	507,468	507,468
52	97	0	38,166	266,744	266,744	59,187	316,355	316,355	88,642	581,543	581,543
53	98	0	38,166	239,915	239,915	59,187	319,893	319,893	88,642	669,251	669,251
54	99	0	38,166	211,743	211,743	59,187	326,604	326,604	88,642	771,969	771,969
55	100	0	38,166	182,164	182,164	59,187	336,827	336,827	88,642	891,190	891,190
		500,000	1,335,810			2,071,545			3,102,470		

*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 basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Net Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 30.00%	Indexed Universal Life Interest Rate: 5.00% Carrier E			Indexed Universal Life Interest Rate: 6.00% Carrier E			Indexed Universal Life Interest Rate: 7.00% Carrier E		
		(1)	Conservative			Moderately Conservative			Moderate		
Yr	Male Age	Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
1	46	25,000	0	-73.73	2095.69	0	-72.85	2096.58	0	-71.96	2097.46
2	47	25,000	0	-27.96	330.86	0	-26.86	331.14	0	-25.76	331.42
3	48	25,000	0	-13.53	147.78	0	-12.43	148.01	0	-11.32	148.24
4	49	25,000	0	-7.27	88.67	0	-6.18	88.90	0	-5.09	89.12
5	50	25,000	0	-3.96	60.96	0	-2.89	61.19	0	-1.82	61.43
6	51	25,000	0	-1.95	45.32	0	-0.89	45.57	0	0.17	45.83
7	52	25,000	0	-0.62	35.46	0	0.43	35.74	0	1.48	36.02
8	53	25,000	0	0.32	28.78	0	1.36	29.08	0	2.40	29.39
9	54	25,000	0	1.01	24.02	0	2.04	24.34	0	3.08	24.67
10	55	25,000	0	1.54	20.48	0	2.57	20.83	0	3.60	21.18
11	56	25,000	0	2.05	17.82	0	3.07	18.18	0	4.09	18.56
12	57	25,000	0	2.37	15.73	0	3.39	16.12	0	4.40	16.53
13	58	25,000	0	2.63	14.06	0	3.65	14.47	0	4.66	14.91
14	59	25,000	0	2.84	12.71	0	3.86	13.14	0	4.87	13.60
15	60	25,000	0	3.02	11.59	0	4.03	12.06	0	5.04	12.54
16	61	25,000	0	3.16	10.67	0	4.18	11.15	0	5.19	11.66
17	62	25,000	0	3.29	9.89	0	4.30	10.40	0	5.31	10.93
18	63	25,000	0	3.39	9.23	0	4.41	9.76	0	5.42	10.32
19	64	25,000	0	3.48	8.67	0	4.50	9.22	0	5.51	9.80
20	65	25,000	0	3.56	8.19	0	4.58	8.76	0	5.59	9.36
21	66	0	38,166	3.65	5.13	59,187	4.67	6.13	88,642	5.69	7.13
22	67	0	38,166	3.73	5.05	59,187	4.75	6.05	88,642	5.78	7.07
23	68	0	38,166	3.79	4.97	59,187	4.81	5.99	88,642	5.86	7.02
24	69	0	38,166	3.83	4.90	59,187	4.87	5.93	88,642	5.93	6.98
25	70	0	38,166	3.88	4.83	59,187	4.93	5.88	88,642	6.01	6.96
26	71	0	38,166	3.91	4.78	59,187	4.97	5.84	88,642	6.08	6.94
27	72	0	38,166	3.94	4.67	59,187	5.02	5.75	88,642	6.15	6.88
28	73	0	38,166	3.97	4.57	59,187	5.07	5.67	88,642	6.23	6.83
29	74	0	38,166	4.00	4.48	59,187	5.11	5.60	88,642	6.30	6.78
30	75	0	38,166	4.02	4.39	59,187	5.16	5.53	88,642	6.38	6.75
		500,000	381,660			591,870			886,420		

*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 basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Net Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 30.00%	Indexed Universal Life Interest Rate: 5.00% Carrier E			Indexed Universal Life Interest Rate: 6.00% Carrier E			Indexed Universal Life Interest Rate: 7.00% Carrier E		
		(1)	Conservative			Moderately Conservative			Moderate		
Yr	Male Age	Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
31	76	0	38,166	4.05	4.31	59,187	5.20	5.46	88,642	6.46	6.71
32	77	0	38,166	4.07	4.32	59,187	5.24	5.50	88,642	6.53	6.78
33	78	0	38,166	4.08	4.33	59,187	5.28	5.53	88,642	6.60	6.84
34	79	0	38,166	4.10	4.34	59,187	5.32	5.57	88,642	6.68	6.91
35	80	0	38,166	4.11	4.35	59,187	5.36	5.60	88,642	6.75	6.97
36	81	0	38,166	4.12	4.36	59,187	5.39	5.63	88,642	6.81	7.03
37	82	0	38,166	4.13	4.36	59,187	5.43	5.66	88,642	6.88	7.09
38	83	0	38,166	4.14	4.36	59,187	5.46	5.68	88,642	6.94	7.15
39	84	0	38,166	4.14	4.37	59,187	5.49	5.71	88,642	7.01	7.21
40	85	0	38,166	4.14	4.37	59,187	5.52	5.74	88,642	7.07	7.26
41	86	0	38,166	4.14	4.36	59,187	5.55	5.76	88,642	7.13	7.32
42	87	0	38,166	4.14	4.36	59,187	5.57	5.78	88,642	7.18	7.36
43	88	0	38,166	4.13	4.35	59,187	5.60	5.80	88,642	7.23	7.41
44	89	0	38,166	4.12	4.34	59,187	5.62	5.82	88,642	7.28	7.46
45	90	0	38,166	4.11	4.33	59,187	5.63	5.83	88,642	7.33	7.50
46	91	0	38,166	4.09	4.31	59,187	5.65	5.85	88,642	7.37	7.53
47	92	0	38,166	4.08	4.25	59,187	5.67	5.82	88,642	7.41	7.54
48	93	0	38,166	4.06	4.20	59,187	5.69	5.80	88,642	7.46	7.55
49	94	0	38,166	4.05	4.15	59,187	5.71	5.79	88,642	7.50	7.56
50	95	0	38,166	4.05	4.10	59,187	5.74	5.78	88,642	7.55	7.58
51	96	0	38,166	4.05	4.05	59,187	5.77	5.77	88,642	7.60	7.60
52	97	0	38,166	4.06	4.06	59,187	5.81	5.81	88,642	7.65	7.65
53	98	0	38,166	4.06	4.06	59,187	5.84	5.84	88,642	7.69	7.69
54	99	0	38,166	5.00	5.00	59,187	5.87	5.87	88,642	7.74	7.74
55	100	0	38,166	5.00	5.00	59,187	5.91	5.91	88,642	7.78	7.78
		500,000	1,335,810				2,071,545				3,102,470

*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 basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Pre-Tax Equivalent Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 30.00%	Indexed Universal Life Interest Rate: 5.00% Carrier E			Indexed Universal Life Interest Rate: 6.00% Carrier E			Indexed Universal Life Interest Rate: 7.00% Carrier E		
		(1)	Conservative			Moderately Conservative			Moderate		
Yr	Male Age	Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
1	46	25,000	0	-73.73	2993.84	0	-72.85	2995.11	0	-71.96	2996.37
2	47	25,000	0	-27.96	472.65	0	-26.86	473.06	0	-25.76	473.46
3	48	25,000	0	-13.53	211.12	0	-12.43	211.44	0	-11.33	211.77
4	49	25,000	0	-7.27	126.68	0	-6.18	127.00	0	-5.09	127.32
5	50	25,000	0	-3.96	87.08	0	-2.89	87.42	0	-1.82	87.76
6	51	25,000	0	-1.95	64.74	0	-0.89	65.10	0	0.24	65.47
7	52	25,000	0	-0.62	50.66	0	0.62	51.05	0	2.11	51.46
8	53	25,000	0	0.45	41.12	0	1.94	41.54	0	3.43	41.98
9	54	25,000	0	1.44	34.31	0	2.92	34.77	0	4.40	35.24
10	55	25,000	0	2.20	29.26	0	3.67	29.75	0	5.14	30.26
11	56	25,000	0	2.93	25.45	0	4.38	25.97	0	5.84	26.52
12	57	25,000	0	3.39	22.47	0	4.84	23.02	0	6.29	23.61
13	58	25,000	0	3.76	20.08	0	5.21	20.68	0	6.66	21.30
14	59	25,000	0	4.06	18.15	0	5.51	18.78	0	6.96	19.43
15	60	25,000	0	4.31	16.56	0	5.76	17.22	0	7.21	17.91
16	61	25,000	0	4.52	15.24	0	5.97	15.93	0	7.41	16.66
17	62	25,000	0	4.70	14.13	0	6.15	14.86	0	7.59	15.62
18	63	25,000	0	4.85	13.19	0	6.30	13.95	0	7.74	14.74
19	64	25,000	0	4.98	12.39	0	6.43	13.17	0	7.88	14.00
20	65	25,000	0	5.09	11.70	0	6.54	12.51	0	7.99	13.37
21	66	0	38,166	5.22	7.33	59,187	6.67	8.76	88,642	8.13	10.19
22	67	0	38,166	5.32	7.21	59,187	6.78	8.65	88,642	8.25	10.10
23	68	0	38,166	5.41	7.10	59,187	6.88	8.55	88,642	8.37	10.03
24	69	0	38,166	5.48	7.00	59,187	6.96	8.47	88,642	8.48	9.98
25	70	0	38,166	5.54	6.91	59,187	7.04	8.40	88,642	8.58	9.94
26	71	0	38,166	5.59	6.82	59,187	7.11	8.34	88,642	8.69	9.92
27	72	0	38,166	5.63	6.67	59,187	7.17	8.22	88,642	8.79	9.83
28	73	0	38,166	5.67	6.53	59,187	7.24	8.10	88,642	8.90	9.75
29	74	0	38,166	5.71	6.40	59,187	7.31	8.00	88,642	9.01	9.69
30	75	0	38,166	5.75	6.28	59,187	7.37	7.90	88,642	9.11	9.64
		500,000	381,660			591,870			886,420		

*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 basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

Pre-Tax Equivalent Rates of Return Required on Premium to Match Policy Values

		Income Tax Rate 30.00%	Indexed Universal Life Interest Rate: 5.00% Carrier E			Indexed Universal Life Interest Rate: 6.00% Carrier E			Indexed Universal Life Interest Rate: 7.00% Carrier E		
		(1)	Conservative			Moderately Conservative			Moderate		
Yr	Male Age	Premium Payment	(2) After Tax Policy Loan Proceeds	(3) Year End Surrender Value*	(4) Death Benefit	(5) After Tax Policy Loan Proceeds	(6) Year End Surrender Value*	(7) Death Benefit	(8) After Tax Policy Loan Proceeds	(9) Year End Surrender Value*	(10) Death Benefit
31	76	0	38,166	5.78	6.15	59,187	7.43	7.80	88,642	9.22	9.59
32	77	0	38,166	5.81	6.17	59,187	7.49	7.86	88,642	9.33	9.68
33	78	0	38,166	5.84	6.19	59,187	7.55	7.90	88,642	9.43	9.78
34	79	0	38,166	5.86	6.20	59,187	7.60	7.95	88,642	9.54	9.87
35	80	0	38,166	5.87	6.22	59,187	7.66	8.00	88,642	9.64	9.96
36	81	0	38,166	5.89	6.22	59,187	7.71	8.04	88,642	9.73	10.05
37	82	0	38,166	5.90	6.23	59,187	7.75	8.08	88,642	9.83	10.14
38	83	0	38,166	5.91	6.24	59,187	7.80	8.12	88,642	9.92	10.22
39	84	0	38,166	5.91	6.24	59,187	7.84	8.16	88,642	10.01	10.30
40	85	0	38,166	5.92	6.24	59,187	7.88	8.19	88,642	10.10	10.38
41	86	0	38,166	5.91	6.23	59,187	7.92	8.23	88,642	10.18	10.45
42	87	0	38,166	5.91	6.23	59,187	7.96	8.26	88,642	10.26	10.52
43	88	0	38,166	5.90	6.22	59,187	7.99	8.29	88,642	10.33	10.59
44	89	0	38,166	5.89	6.20	59,187	8.02	8.31	88,642	10.40	10.65
45	90	0	38,166	5.87	6.18	59,187	8.05	8.33	88,642	10.47	10.71
46	91	0	38,166	5.85	6.16	59,187	8.07	8.35	88,642	10.53	10.76
47	92	0	38,166	5.82	6.08	59,187	8.10	8.32	88,642	10.59	10.77
48	93	0	38,166	5.80	6.00	59,187	8.12	8.29	88,642	10.65	10.78
49	94	0	38,166	5.79	5.92	59,187	8.16	8.27	88,642	10.72	10.80
50	95	0	38,166	5.79	5.85	59,187	8.20	8.25	88,642	10.79	10.83
51	96	0	38,166	5.79	5.79	59,187	8.25	8.25	88,642	10.86	10.86
52	97	0	38,166	5.80	5.80	59,187	8.30	8.30	88,642	10.93	10.93
53	98	0	38,166	5.80	5.80	59,187	8.34	8.34	88,642	10.99	10.99
54	99	0	38,166	5.80	5.80	59,187	8.39	8.39	88,642	11.06	11.06
55	100	0	38,166	5.81	5.81	59,187	8.44	8.44	88,642	11.11	11.11
		500,000	1,335,810			2,071,545			3,102,470		

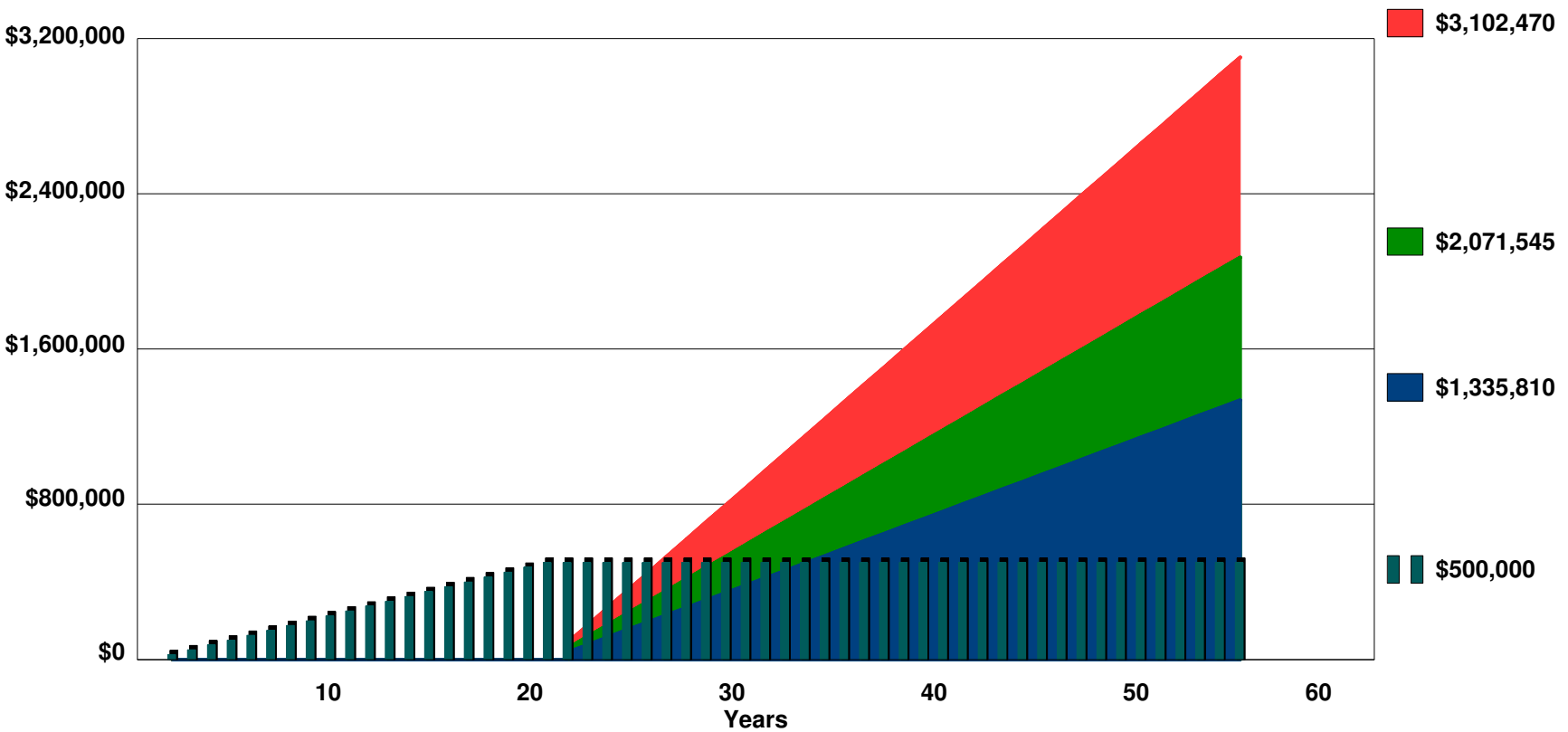
*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by basic illustrations from the issuing life insurance companies.

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

55 Year Summary Analysis of Cumulative After Tax Loan Proceeds



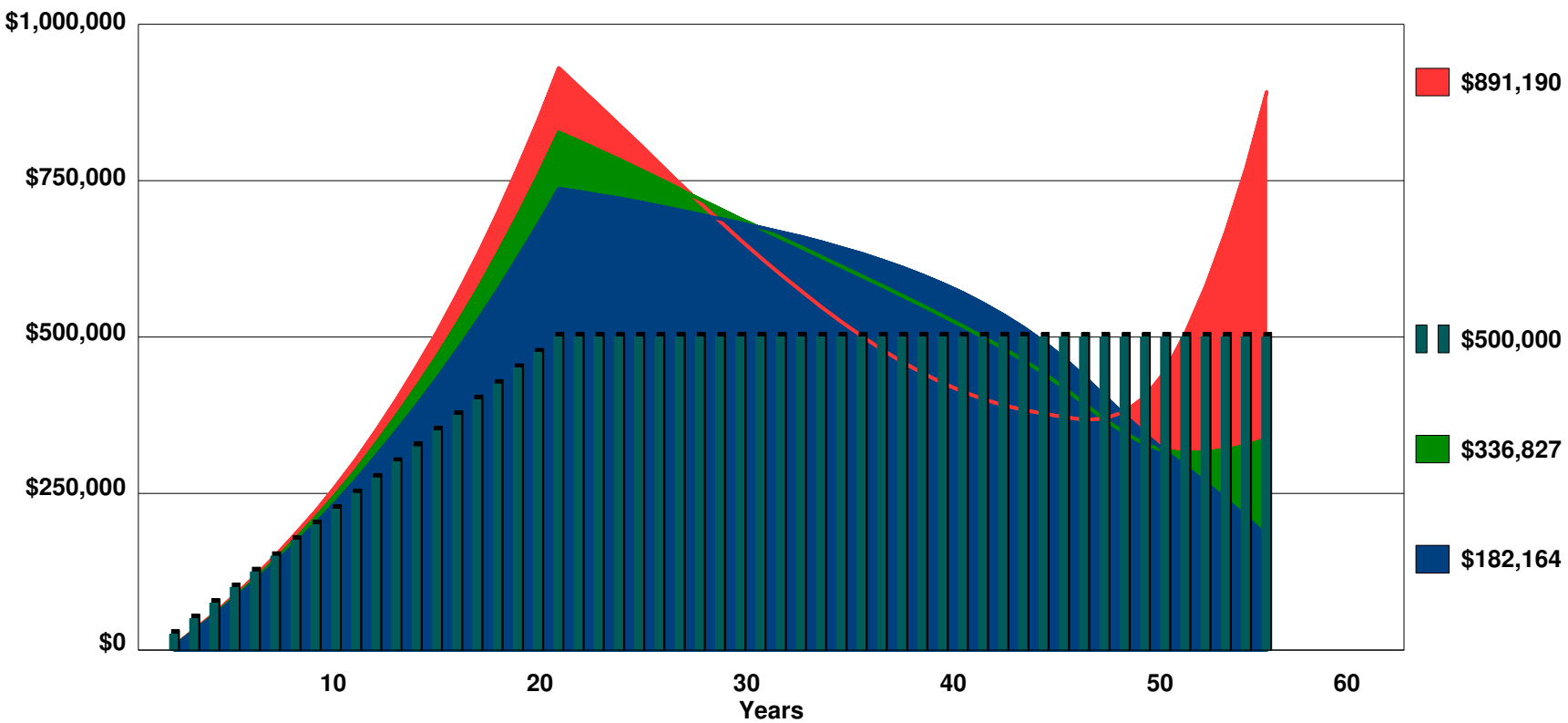
	At Year 55
Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$1,335,810
Indexed Universal Life @ 6.00%	\$2,071,545
Indexed Universal Life @ 7.00%	\$3,102,470

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

55 Year Summary Analysis of Surrender Values



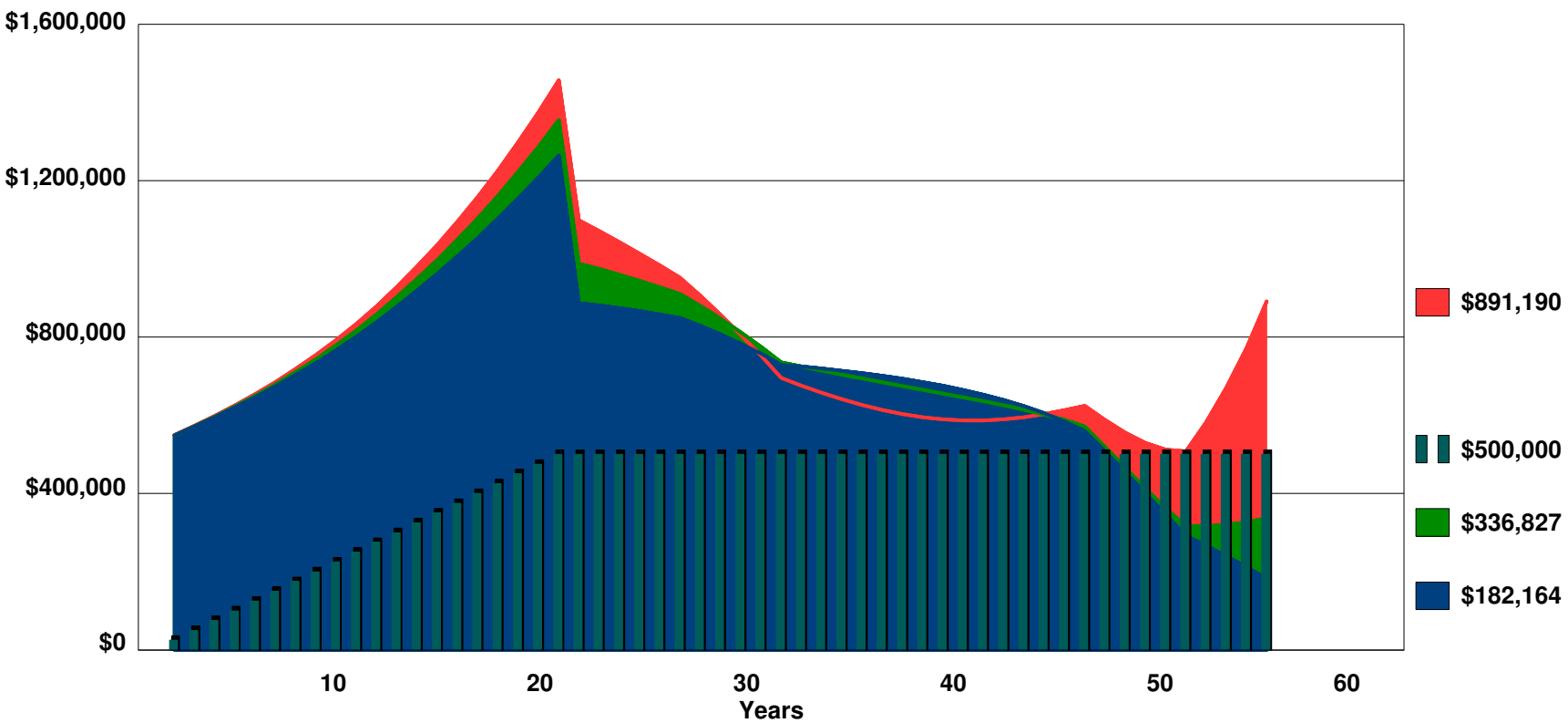
	<u>At Year 55</u>
Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$182,164
Indexed Universal Life @ 6.00%	\$336,827
Indexed Universal Life @ 7.00%	\$891,190

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

55 Year Summary Analysis of Death Benefits



	<u>At Year 55</u>
Cumulative Premium Payment	\$500,000
Indexed Universal Life @ 5.00%	\$182,164
Indexed Universal Life @ 6.00%	\$336,827
Indexed Universal Life @ 7.00%	\$891,190

Comparison of Life Insurance Policies

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

Insured: Jack Hudson

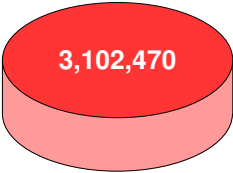
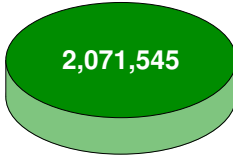
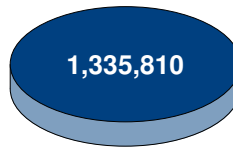
55th Year Summary Analysis of Pre-Tax Equivalent Rates of Return

■ Indexed Universal Life @ 5.00% ■ Indexed Universal Life @ 6.00% ■ Indexed Universal Life @ 7.00%

Cumulative Premium Payments



Cumulative After Tax Cash Flow



Comparison of Pre-Tax Equivalent Rates of Return

