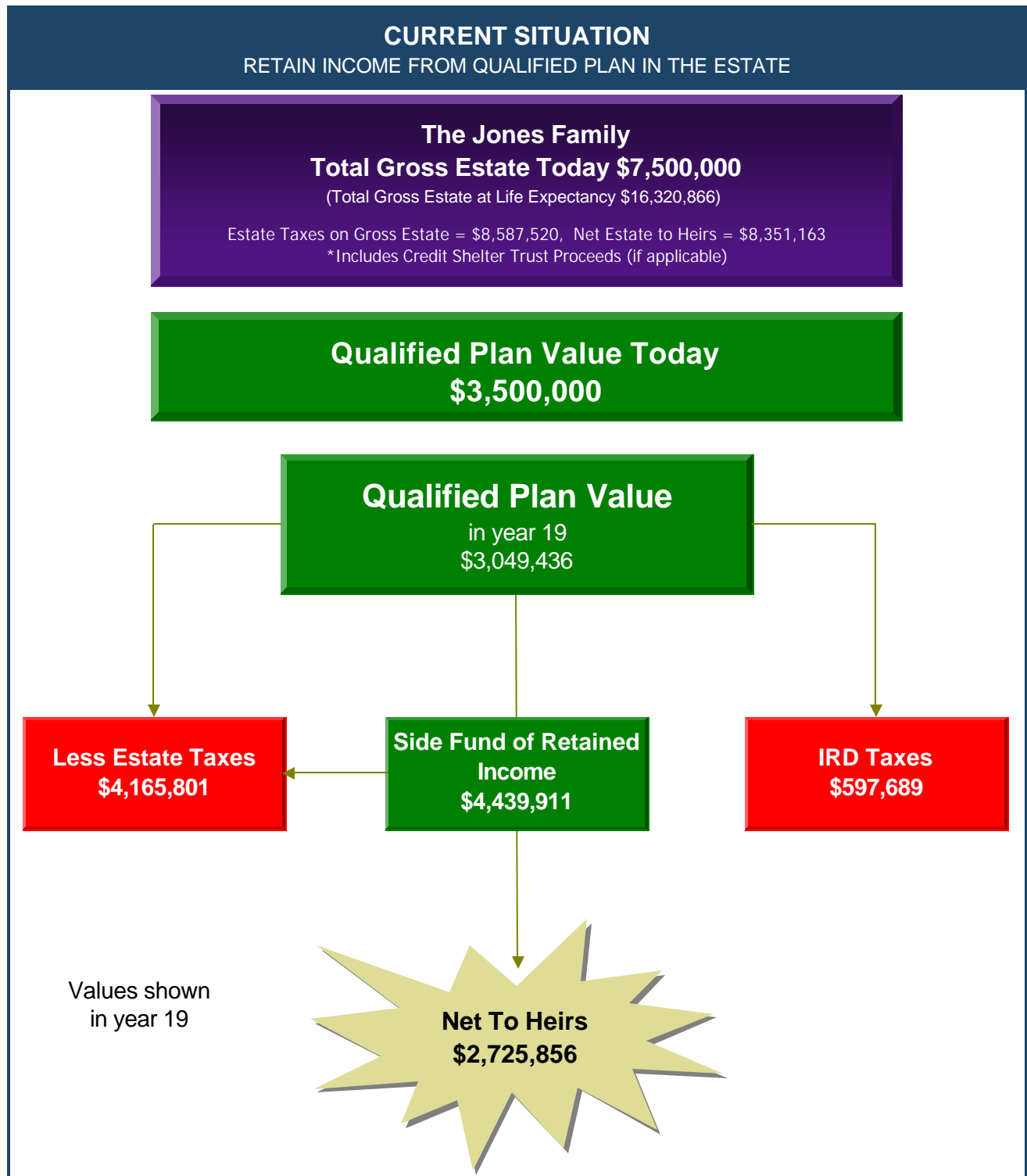


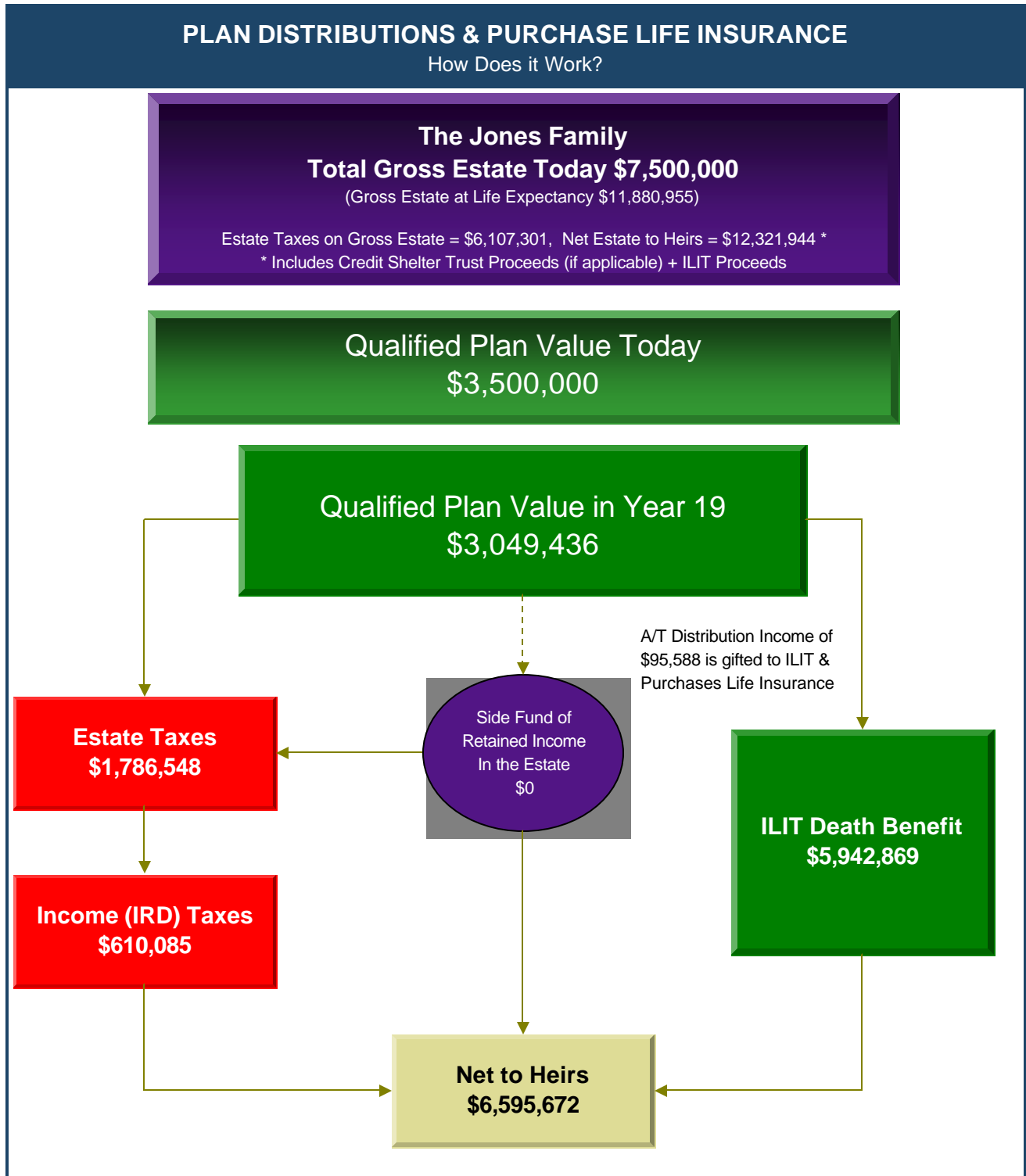
CURRENT PLAN FLOWCHART



* Net of any capital gains tax payable on the sale of the asset.



PROPOSED PLAN FLOWCHART



Annual Distributions vs. Planned Distributions and Purchase Life Insurance

POLICY DETAILS

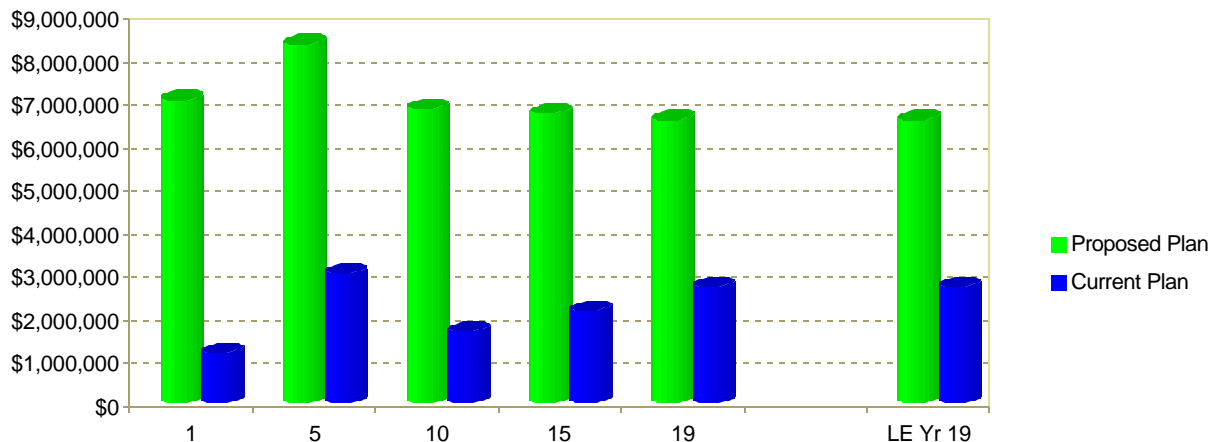
Product:	Protection Survivorship UL - G	Initial Premium:	\$95,588
Insured(s):	Mr. and Mrs. Jones	Initial Death Benefit:	\$5,942,869
	<i>Male Age 74, Standard NonTobacco/Female Age 73, Standard NonTobacco</i>		

COMPARISON OF BENEFITS IN YEAR 19

	Current Plan	Proposed Plan
Qualified Plan Today	\$3,500,000	\$3,500,000
Distribution Method	Minimum Distributions	Insurance Premiums*
Total Gross Distributions	4,280,018	4,280,018
Total After Tax Distributions	2,782,012	2,782,012
Income Payment Mode	Annually	Annually
Cumulative Gifts	N/A	2,782,012
Cumulative Gift Taxes	N/A	0
Annual Premium	N/A	95,588
Life Ins. Death Benefit in Year 19	N/A	5,942,869
Qualified Plan In Year 19	3,049,436	3,049,436
Side Fund In the Estate (5.0%)	4,439,911	0
Estate Taxes	4,165,801	1,786,548
Income Taxes (IRD)	597,689	610,085
Net to Heirs at L.E. (EOY Yr. 19)	\$2,725,856	\$6,595,672

* Required Minimum Distributions

Net To Heirs



The Required Minimum Distributions refers to the taxable amount you are required to distribute from your IRA or qualified plan after age 70 ½ whether you need the income or not.

This is a SUPPLEMENTAL illustration only and is not intended to predict or project actual performance. This illustration is not valid unless accompanied by the BASIC PERSONALIZED HYPOTHETICAL individual illustration. Product and/or product features may not be available in all states. Current interest rates and/or dividend rates and values (unless indicated otherwise) are not guaranteed. This illustration is not intended to be accounting, legal, or tax advice. Clients should consult their accounting, legal, and tax advisors about their particular circumstances before implementing any recommendations.

