Insurance with Tax Free Retirement option.

Account grows tax deferred based on S&P 500 index.
Save money and protect your mortgage at the same time.

Insurance For Life.

Face Amount:

$____________ age ____ ______________ Monthly Contribution to your account.
Cash Value @ age _____ = ____________
Income stream created at age ___ continuing to 92 years of age = $_________
Total paid to you, based on income stream to age 92 years = $_________

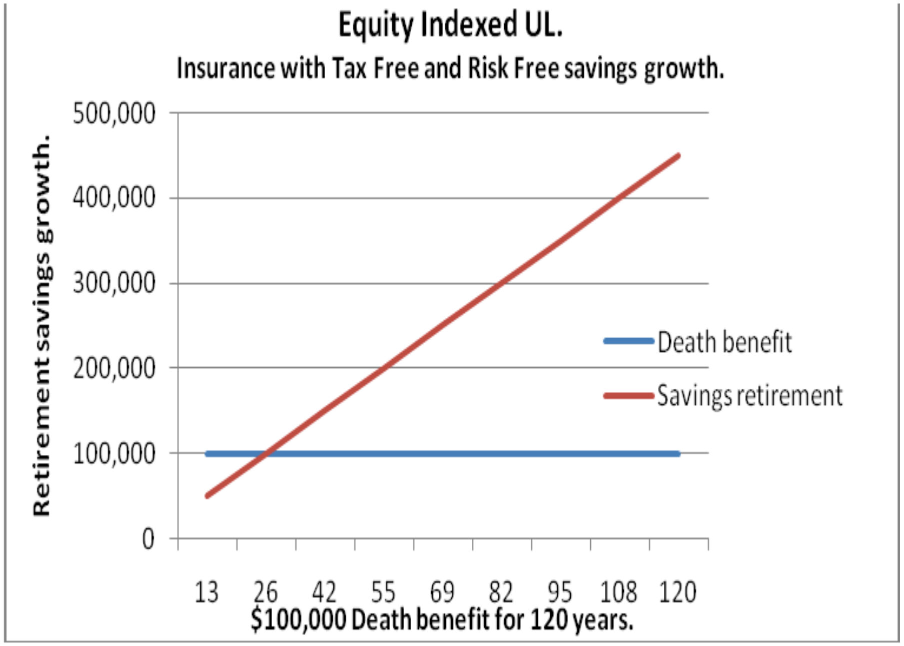
$____________ age ____ ______________ Monthly Contribution
Cash Value @ age _____ = ____________
Income stream created at age ___ continuing to 92 years of age = $_________
Total paid to you, based on income stream to age 92 years = $_________

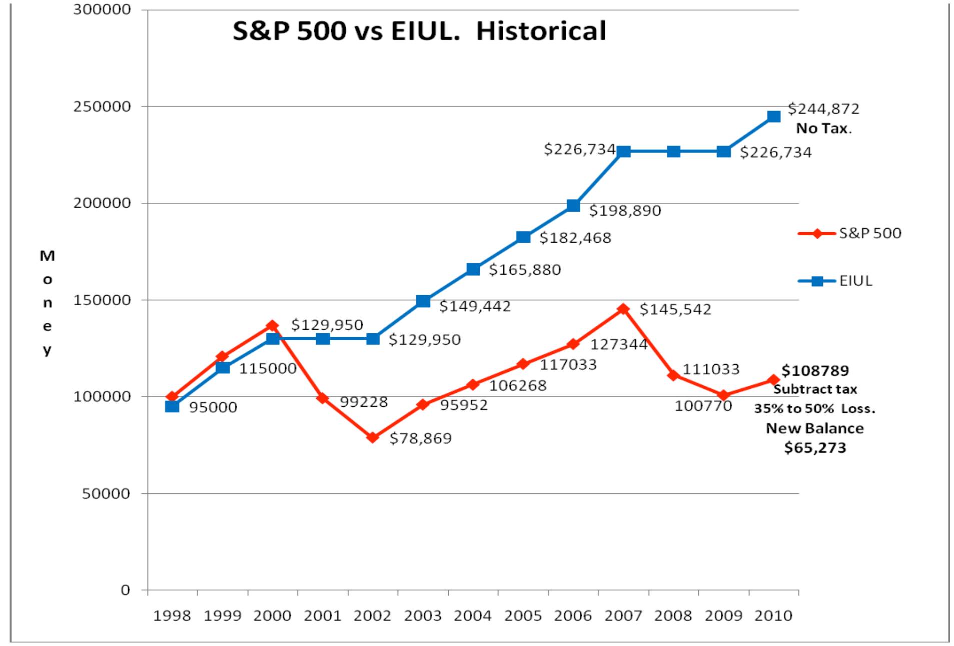
$____________ age ____ ______________ Monthly Contribution
Cash Value @ age _____ = ____________
Income stream created at age ___ continuing to 92 years of age = $_________
Total paid to you, based on income stream to age 92 years = $_________

$____________ age ____ ______________ Monthly Contribution
Cash Value @ age _____ = ____________
Income stream created at age ___ continuing to 92 years of age = $_________
Total paid to you, based on income stream to age 92 years = $_________

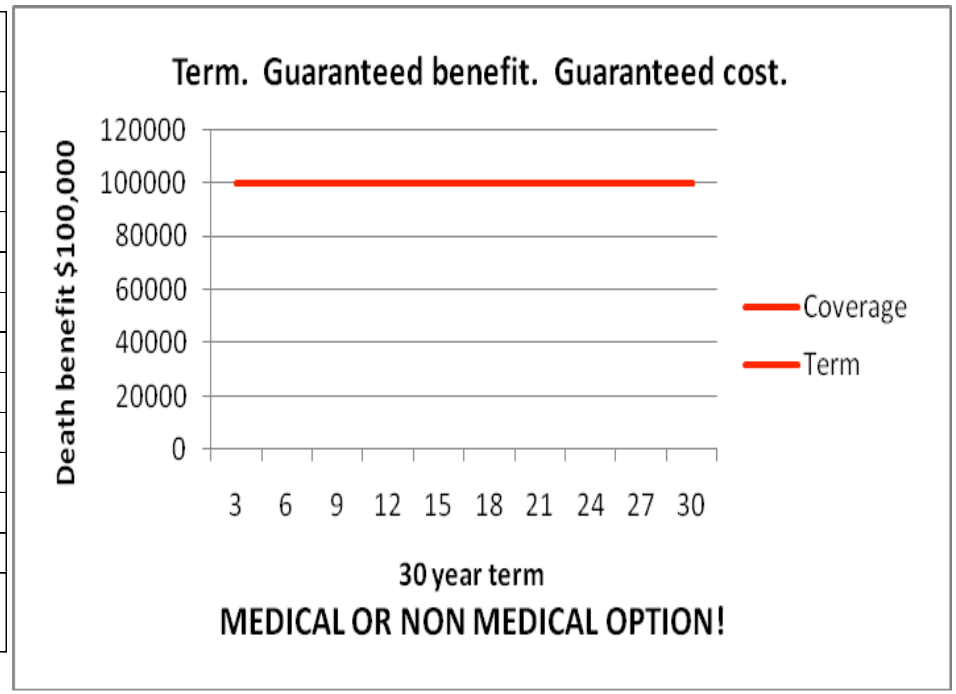
You may access money in your policy for any reason. Pay off mortgage early, fund a purchase, use money for disability income, make mortgage payments with money due to unemployment or save for retirement.

See insurance company illustration for all details. Do not rely on this illustration, since it is only an example of possible growth and coverage. Must qualify and be approved by insurance company. This illustration is not a guarantee of cash values or insurance coverage. Only rely on insurance company's illustration and approved material concerning benefits and costs. Historical results are not an indication of future results. Guarantees are provided by claims paying ability of issuing insurance company.





Year	S&P 500 Historical	$100,000 Investment		Indexed 12% Cap	$100,000 Indexed
2000	-10.14	$89,860		0.00%	$100,000
2001	-13.04	$78,147		0.00%	$100,000
2002	-23.37	$59,903		0.00%	$100,000
2003	26.38	$75,485		12.00%	$115,000
2004	8.99	$82,202		8.99%	$125,338
2005	3.00%	$84,664		3.00%	$129,098
2006	13.62%	$95,675		13.62%	$146,681
2007	3.53%	$99,021		3.5%	$151,858
2008	-34.12%	$65,233		0.00%	$151,858
2009	23.50%	$80,233		12.00%	$174,636
2010	12.80%	$89,863		12.00%	$196,989
Balance	Loss	$89,963		Gain	$196,989
Average RoR	-0.98 %	Total loss 10%		7.19 %	Total gain 97%

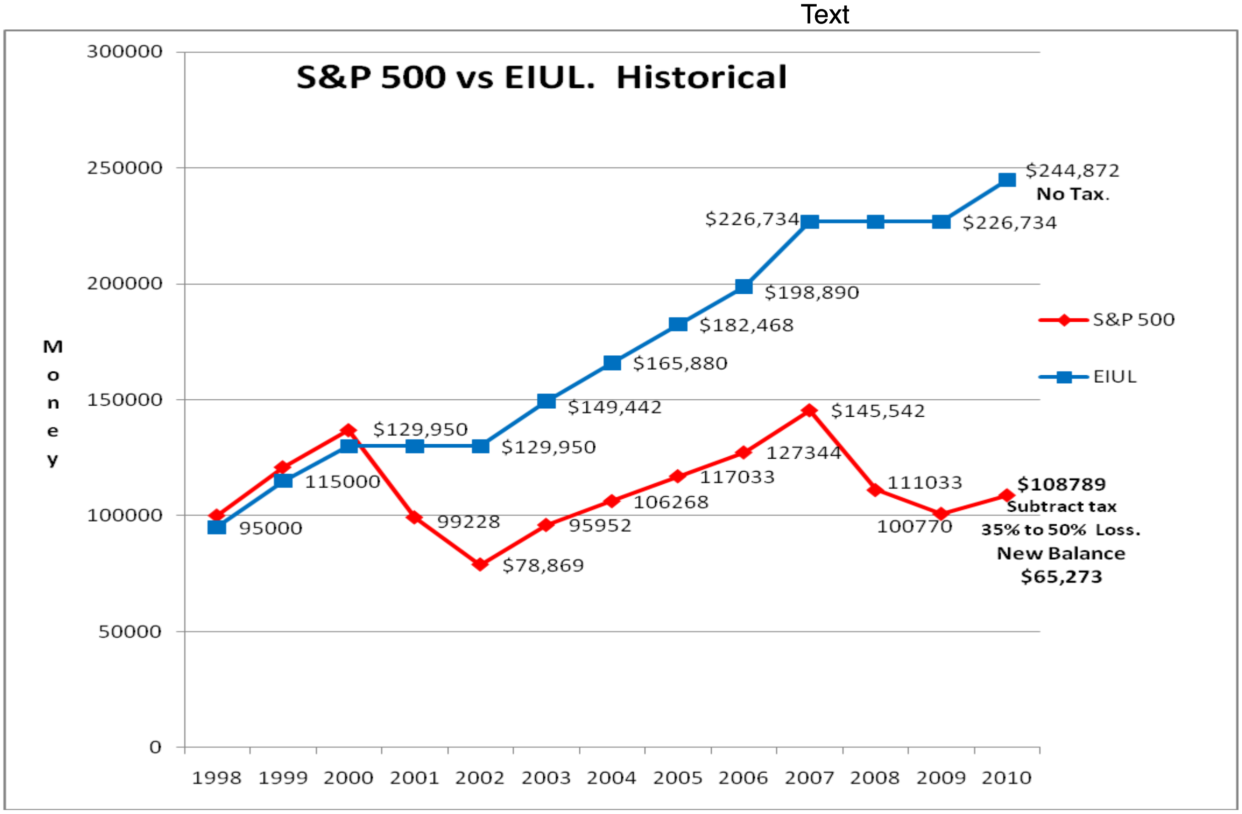


This graph is based on actual credited rates for the period shown on the Index-5 product, which is no longer available for sale. Past performance is not an indication of future results. Please call your licensed advisor for new or specific product information. Check specific product disclosures from the insurance company. Do not rely on this graph, as it is only used for explanation of how an indexed annuity might work. Guarantees are based on the claims paying ability of the issuing insurance company.

WHICH ONE WOULD YOU CHOOSE?? 401K____ OR IUL____

Qualified Retirement's. 401K's etc.,	Indexed UL
○ **Access:** Can't access until age 59 ½, without a 10% penalty from the IRS as well as Income and State tax. ○ **Potential for devastating losses** due to market down turns. Are you willing to gamble with your retirement? ○ **Tax. Built in Loss.** 35% to 50% tax rate on your retirement income? The consequences of this type of tax structure are devastating. Imagine up to 50% of your retirement going to the government.	○ **Access:** Any time tax free. ○ **Guarantee No Market Loss.** Your account moves up with the market, but is guaranteed to never lose a penny due to market returns. In addition, your gains are locked in. Based on S&P 500 Index. ○ **Tax Free access to your money. ZERO TAX.** You may access your money anytime tax free. Use it for any purpose. **Disability income.** **Unemployment income.** **Tax Free Retirement.** **Pay off your mortgage early.**

Text



This graph illustrates hypothetical rate of return based on the period shown. Caps and features may have changed. Base all assumptions and projections on IUL program as indicated on insurance company's illustration. Refer to insurance company's illustration for all disclosures and associated features of the Indexed UL. Do not rely on graph as an indication of future growth. All assumptions are subject to current tax law and we do not give tax advice or guarantee tax consequences. Graph Is meant to illustrate the effect of annual reset design. Past results do not guarantee future results. Guarantees are based on the claims paying ability of the issuing life insurance company.

Tax:

Will tax rates move up in the future? Yes, more than likely. Think about a tax free account.

Government with $17 Trillion plus in debt and growing.

Adding additional financial burdens as the baby boomers move through retirement.

Cover costs of increasing Social Security, Medicaid, Medicare and the new Affordable Care law.

Question: What is the smartest or best way to invest?

If possible, we would like it to be Risk Free and Tax Free.

There are basically 4 types of money:

1. **Free Money.**
    a. Gift, inheritance or 401k match from your employer. For example a 3% match is free money.

2. **Tax Free, Risk Free Money.**
    a. Roth IRA (risk), Municipal Bonds (low risk) or Cash Value Life insurance (No Risk). We will show you how to take advantage of Cash Value Life insurance.

3. **Tax Deferred Money. Taxes are paid in the future.**
    a. 401k, IRA, TSP or Annuities. Distributions are taxable as income. Growing money in this type of account is like allowing the IRS to place a tax lien on your retirement. If you could prevent that, would you?

4. **Taxable Money.**
    a. Stocks, Mutual Funds and Real Estate.

It's common for people to not realizing they are skipping step 2 as an option. The industry has moved people to step three bypassing the Tax Free and Risk Free options of Cash Value Life insurance.

Question: What account type would you like your retirement income to come out of? If taxes are going to go up, then an account like a 401k means you will be paying taxes on a larger amount of money. In addition, you have the chance of losing money due to the market.

We will compare to a 401k and let the numbers do the talking.

By Christine Dugas, USA TODAY

Quick question: How much are 401(k) fees removing from your retirement nest egg each year?

If you are either unaware of such fees or don't know their amounts, don't worry: Nearly 83% of Americans don't know, either, according to AARP.

CHART: How 401(k) plans rate in 10 industries

But the coming months may change that.

Congress and the Department of Labor are working on legislation and regulation that would require employers to disclose more information about administration and management fees in an understandable way. And an independent website, Brightscope.com, seems to be gaining traction as it aims to provide workers with company 401(k) plan ratings that include fee information.

More workers are relying on 401(k) plans for retirement funding, as pension plans are frozen or no longer offered. The recession and stock market losses battered 401(k)s over the past year. But associated fees — often hidden or extremely confusing to find and understand — haven't helped.

"When money is going in every month, it's hard to keep track of the fact that your account balance might not really be growing," says Rebecca Davis, staff attorney at the Pension Rights Center. "Participants need to know that they are saving for their own retirement and not just funding the income of a third-party administrator."

The assortment of fees can suck thousands out of your 401(k).

Suppose your account with a balance of $20,000 earns 7% a year, with fees equal to 0.5% a year. Over 20 years, the balance would be worth about $70,000, according to a report from Congressional Research Service. Were the fees 1.5% a year — near the industry median, according to the Investment Company Institute, or ICI — the balance would amount to $58,000, or 17% less.

All sorts of fees exist, and it can be hard to determine whether workers or employers are paying them. Administrative fees pay bookkeepers, trustees and legal advisers; management or investment advisory fees pay those who operate and invest in mutual funds; and distribution fees, or 12b-1 fees, are charged by certain mutual funds.

Fee amounts vary considerably, especially depending on the plan's size.

But Fred Reish, an employee benefits lawyer, says it is not uncommon for fees on a small 401(k) plan to break down like this: 0.25% a year for the plan adviser, 0.25% a year for the record keeper and 0.75% a year for mutual funds, totaling 1.25%.

Many workers assume that they pay fees only for their mutual fund investments. But even fund fees can be tricky, because they may contain other fees, such as expense and trustee fees, says Pamela Hess, director of retirement research at Hewitt Associates.

More companies are passing on additional fees to their workers. About 58% of plans now charge participants for administrative fees, up from 33% in 2001, according to a 2007 Hewitt survey.

"That has been a steady trend," Hess says.

Small companies, because they lack negotiating power due to the few employees they have on staff, often have to rely on costly plan providers, such as insurance companies.

"It's a crime that they are extracting somewhere around 3.5% to 4.8%, which is the lion's share of what the market returns on investments," says John Sullivan, a registered investment adviser. "Workers end up giving away half of their retirement savings."