

Life Insurance Funding A Supplemental Retirement Plan

Illustration of Values of Variable Universal Life (VUL)

Values Page: 1
Date: 7/15/2000

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

For: Tony Callahan

Male Age	Tax Bracket	VUL Interest Rate	Initial Payment	Initial Death Benefit	
45	45.00%	10.00%	100,000	2,500,000	
Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
1	100,000	0	102,683	67,683	2,500,000
2	100,000	0	215,396	145,396	2,500,000
3	100,000	0	338,659	264,159	2,500,000
4	100,000	0	473,511	399,011	2,500,000
5	100,000	0	621,114	546,614	2,500,000
6	0	0	672,881	602,106	2,500,000
7	0	0	729,095	662,790	2,500,000
8	0	0	790,199	729,109	2,500,000
9	0	0	856,644	801,514	2,500,000
10	0	0	928,947	880,522	2,500,000
11	0	0	1,007,712	966,737	2,500,000
12	0	0	1,093,609	1,060,829	2,500,000
13	0	0	1,187,363	1,163,522	2,500,000
14	0	0	1,289,843	1,275,688	2,500,000
15	0	0	1,402,028	1,402,028	2,500,000
16	0	0	1,525,001	1,525,001	2,500,000
17	0	0	1,660,057	1,660,057	2,500,000
18	0	0	1,808,668	1,808,668	2,500,000
19	0	0	1,972,528	1,972,528	2,500,000
20	0	0	2,153,559	2,153,559	2,627,342
	500,000	0			

*This is an example of an InsMark "supplemental" illustration for a variable universal life insurance policy. For an actual presentation, this footnote will refer to an accompanying "basic" illustration from a specific life insurance company and a prospectus.

20 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	0
Surrender Value	2,153,559
Death Benefit	2,627,342

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Values Page: 2
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For: Tony Callahan

Male Age	Tax Bracket	VUL Interest Rate	Initial Payment	Initial Death Benefit	
45	45.00%	10.00%	100,000	2,500,000	
Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit
21	0	175,000	2,159,426	2,159,426	2,628,411
22	0	175,000	2,164,734	2,164,734	2,648,638
23	0	175,000	2,169,340	2,169,340	2,666,122
24	0	175,000	2,173,105	2,173,105	2,680,487
25	0	175,000	2,175,857	2,175,857	2,691,303
26	0	175,000	2,177,430	2,177,430	2,698,133
27	0	175,000	2,178,628	2,178,628	2,664,267
28	0	175,000	2,179,718	2,179,718	2,621,445
29	0	175,000	2,181,112	2,181,112	2,569,260
30	0	175,000	2,183,400	2,183,400	2,507,391
31	0	175,000	2,187,416	2,187,416	2,435,648
32	0	175,000	2,189,895	2,189,895	2,455,858
33	0	175,000	2,190,407	2,190,407	2,475,060
34	0	175,000	2,188,441	2,188,441	2,492,778
35	0	175,000	2,183,388	2,183,388	2,508,442
36	0	175,000	2,174,529	2,174,529	2,521,368
37	0	175,000	2,160,997	2,160,997	2,530,721
40	0	175,000	2,081,288	2,081,288	2,526,539
45	0	175,000	1,715,975	1,715,975	2,310,642
50	0	175,000	1,067,559	1,067,559	1,224,888
	500,000	5,250,000			

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50 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	5,250,000
Surrender Value	1,067,559
Death Benefit	1,224,888