

Life Insurance Funding A Supplemental Retirement Plan

Illustration of Values of Variable Universal Life (VUL)

Values Page: 1
Date: 8/15/2000

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

For: James McNamara

Male Age	Tax Bracket	VUL Interest Rate	Initial Payment	Initial Death Benefit	
55	45.00%	10.00%	100,000	1,600,000	
Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	100,000	0	99,743	58,143	1,600,000
2	100,000	0	209,256	142,696	1,600,000
3	100,000	0	329,090	262,530	1,600,000
4	100,000	0	460,409	393,849	1,600,000
5	100,000	0	604,525	537,965	1,600,000
6	0	0	652,385	589,153	1,600,000
7	0	0	704,411	645,172	1,600,000
8	0	0	761,065	706,486	1,600,000
9	0	0	822,872	773,617	1,600,000
10	0	0	890,446	847,182	1,600,000
11	0	0	964,518	927,910	1,600,000
12	0	0	1,045,931	1,016,644	1,600,000
13	0	0	1,135,684	1,114,385	1,600,000
14	0	0	1,234,977	1,222,330	1,600,000
15	0	0	1,345,218	1,345,218	1,600,000
16	0	0	1,467,885	1,467,885	1,688,067
17	0	0	1,602,033	1,602,033	1,810,297
18	0	0	1,748,881	1,748,881	1,941,258
19	0	0	1,909,821	1,909,821	2,081,705
20	0	0	2,086,451	2,086,451	2,232,503
	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
Cash Value	2,086,451
Death Benefit	2,232,503

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Values Page: 2
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For: James McNamara

Male Age	Tax Bracket	VUL Interest Rate	Initial Payment	Initial Death Benefit	
55	45.00%	10.00%	100,000	1,600,000	
Year	(1) Net Payment	(2) Retirement Income Net Loan Proceeds	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	175,000	2,088,804	2,088,804	2,202,519
22	0	175,000	2,090,397	2,090,396	2,214,023
23	0	175,000	2,091,008	2,091,008	2,225,087
24	0	175,000	2,090,373	2,090,373	2,235,466
25	0	175,000	2,088,173	2,088,173	2,244,866
26	0	175,000	2,084,033	2,084,033	2,252,931
27	0	175,000	2,077,499	2,077,499	2,259,226
28	0	175,000	2,068,038	2,068,038	2,263,239
29	0	175,000	2,055,017	2,055,017	2,264,350
30	0	175,000	2,037,690	2,037,690	2,261,827
31	0	175,000	2,015,177	2,015,177	2,254,798
32	0	175,000	1,986,449	1,986,449	2,242,241
33	0	175,000	1,950,291	1,950,291	2,222,937
34	0	175,000	1,905,285	1,905,285	2,195,464
35	0	175,000	1,849,784	1,849,784	2,158,158
36	0	175,000	1,781,855	1,781,855	2,109,061
37	0	175,000	1,711,126	1,711,126	1,988,911
38	0	175,000	1,640,197	1,640,197	1,861,393
39	0	175,000	1,572,144	1,572,144	1,728,836
40	0	175,000	1,510,855	1,510,855	1,594,201
	500,000	3,500,000			

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40 Year Summary

Cum. Payments	500,000
Cum. Policy Loan Proceeds	3,500,000
Cash Value	1,510,855
Death Benefit	1,594,201