

## Policy Owner: Irrevocable Life Insurance Trust

### Illustration of Values of Variable Survivor Life (VSL)

Values Page: 1  
Date: 01/04/2001

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

For: Tony Reynolds/Jennifer Reynolds

M/F	Tax	VSL	Initial	Initial
Age	Bracket	Interest Rate	Payment	Death Benefit
45/40	40.00%	10.00%	20,000	5,000,000

Year	(1) Net Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	20,000	6,466	6,466	0	5,000,000
2	20,000	21,135	27,601	0	5,000,000
3	20,000	22,976	50,577	9,577	5,000,000
4	20,000	25,206	75,783	34,783	5,000,000
5	20,000	27,540	103,323	62,323	5,000,000
6	20,000	29,975	133,298	92,298	5,000,000
7	20,000	32,644	165,942	124,942	5,000,000
8	20,000	35,568	201,510	160,510	5,000,000
9	20,000	38,655	240,165	199,165	5,000,000
10	20,000	42,040	282,205	241,205	5,000,000
11	20,000	45,636	327,841	290,941	5,000,000
12	20,000	49,523	377,364	344,564	5,000,000
13	20,000	53,851	431,215	402,515	5,000,000
14	20,000	58,772	489,987	465,387	5,000,000
15	20,000	64,451	554,438	533,938	5,000,000
16	20,000	70,450	624,888	608,488	5,000,000
17	20,000	76,974	701,862	689,562	5,000,000
18	20,000	84,077	785,939	777,739	5,000,000
19	20,000	91,872	877,811	873,711	5,000,000
20	20,000	100,272	978,083	978,083	5,000,000
	400,000				

\*This is an example of a "supplemental" illustration for a Variable Survivor Universal Life 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	400,000
Cash Value	978,083
Death Benefit	5,000,000

## Policy Owner: Irrevocable Life Insurance Trust

### Illustration of Values of Variable Survivor Life (VSL)

Values Page: 2  
Date: 01/04/2001

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

For: Tony Reynolds/Jennifer Reynolds

M/F	Tax	VSL	Initial	Initial
Age	Bracket	Interest Rate	Payment	Death Benefit
45/40	40.00%	10.00%	20,000	5,000,000

Year	(1) Net Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
21	0	88,572	1,066,655	1,066,655	5,000,000
22	0	96,352	1,163,007	1,163,007	5,000,000
23	0	104,824	1,267,831	1,267,831	5,000,000
24	0	114,202	1,382,033	1,382,033	5,000,000
25	0	124,671	1,506,704	1,506,704	5,000,000
26	0	136,149	1,642,853	1,642,853	5,000,000
27	0	148,543	1,791,396	1,791,396	5,000,000
28	0	161,944	1,953,340	1,953,340	5,000,000
29	0	176,427	2,129,767	2,129,767	5,000,000
30	0	192,074	2,321,841	2,321,841	5,000,000
31	0	208,948	2,530,789	2,530,788	5,000,000
32	0	227,607	2,758,396	2,758,396	5,000,000
33	0	248,859	3,007,255	3,007,254	5,000,000
34	0	272,702	3,279,957	3,279,956	5,000,000
35	0	299,317	3,579,274	3,579,274	5,000,000
36	0	329,081	3,908,355	3,908,355	5,000,000
37	0	362,281	4,270,636	4,270,636	5,000,000
40	0	481,423	5,592,027	5,592,026	5,871,628
45	0	747,805	8,753,829	8,753,829	9,191,521
50	0	1,146,793	13,617,009	13,617,009	14,161,690
	400,000				

\*This is an example of a "supplemental" illustration for a Variable Survivor Universal Life policy. For an actual presentation, this footnote will refer to an accompanying "basic" illustration from a specific life insurance company and a prospectus.

#### 50 Year Summary

Cum. Payments	400,000
Cash Value	13,617,009
Death Benefit	14,161,690