

The Funding of a Financial Plan

Illustration of Values of Variable Survivor Life (VSL)

Values Page: 1
Date: 03/26/2001

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

For: Alexander Curtis/Joanna Curtis

M/F	Tax	VSL	Initial	Initial
Age	Bracket	Interest Rate	Payment	Death Benefit
65/60	39.60%	10.00%	88,387	1,500,000

Year	(1) Net Payment	(2) Increase In Accum Value*	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	88,387	79,083	79,083	39,183	1,500,000
2	88,387	98,946	178,029	138,129	1,500,000
3	88,387	108,269	286,298	246,398	1,500,000
4	88,387	118,503	404,801	364,901	1,500,000
5	88,387	129,672	534,473	494,573	1,500,000
6	0	49,852	584,325	546,420	1,500,000
7	0	54,130	638,455	602,545	1,500,000
8	0	59,261	697,716	663,801	1,500,000
9	0	64,676	762,392	730,472	1,500,000
10	0	70,617	833,009	803,084	1,500,000
11	0	76,990	909,999	883,067	1,500,000
12	0	84,131	994,130	970,190	1,500,000
13	0	91,859	1,085,989	1,065,041	1,500,000
14	0	100,564	1,186,553	1,168,598	1,500,000
15	0	110,615	1,297,168	1,282,205	1,500,000
16	0	121,895	1,419,063	1,407,092	1,500,000
18	0	146,317	1,699,698	1,693,712	1,784,682
20	0	175,096	2,035,099	2,035,099	2,136,854
25	0	272,062	3,185,407	3,185,407	3,344,678
30	0	417,218	4,954,695	4,954,695	5,152,883
	441,935				

*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.

30 Year Summary

Cum. Payments	441,935
Cash Value	4,954,695
Death Benefit	5,152,883

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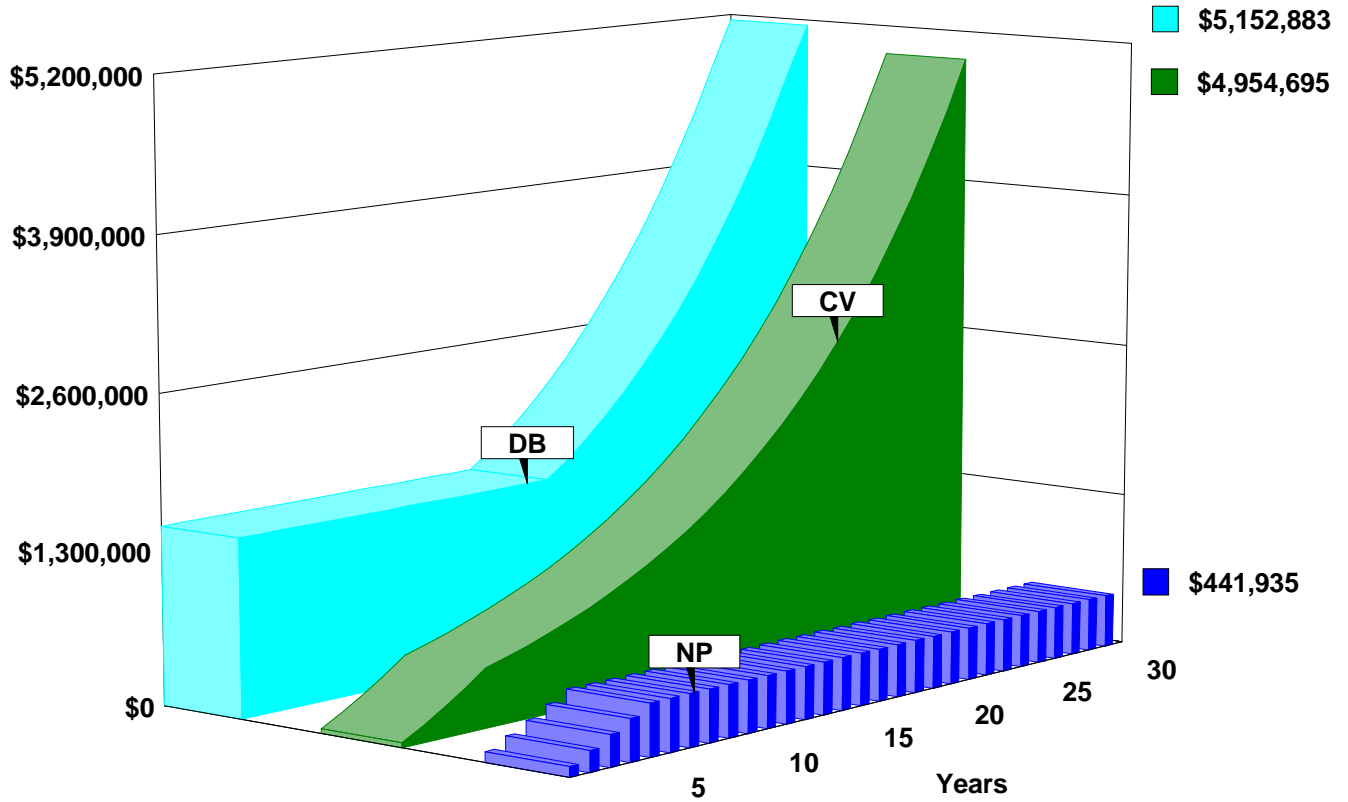
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30 Year Graphic Analysis



- NP - Cumulative Net Payments
- CV - Cash Value
- DB - Death Benefit