



Version 4.0 of the Life Plan™ System

Life Plan produces a clear, concise two-page illustration -- in English or Spanish -- containing all a producer needs to convince a customer of the exceptional value of a life insurance policy -- including 1) cash value; 2) death benefit; and 3) withdrawals and/or loans for retirement cash flow. (A valid Life Plan illustration must contain all three components.)

Although useful with a wide array of clients, a Life Plan illustration is particularly efficient when used with first-time buyers of permanent life insurance. It is also useful if you are working with new producers -- whether they are novices or sophisticated individuals who are inexperienced with life insurance proposals (e.g., stockbrokers, banker's CPAs, property and casualty agents, etc.)

We added the option for output in Spanish in Version 4.0 due to the tremendous growth of the U.S. Hispanic population which, according to the Census Bureau, is 45.5 million and growing. A significant segment of this group prefers to transact financial business in Spanish, and Life Plan 4.0 addresses this issue. Visit <http://www.insmark.com/ProductCenter/LifePlan/output.html> to review examples of Life Plan supplemental illustrations in English or Spanish.

We have no idea as to the usefulness of a Spanish variation in your practice, but please let us know if it is. If you know any producers who would find worthwhile, we would appreciate hearing from you at 1-888-InsMark (467-6275).

IRS Circular 230 Disclosure

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InsMark for Windows requires: IBM-compatible computer; Pentium or higher processor; Windows 95, Windows 98, Windows 2000, Windows NT, Windows ME, Windows XP, or Windows Vista; at least 85 MB of available hard disk space; 64 MB of installed RAM; CD-ROM drive.

The system is compatible with all Windows-compatible printers.

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