For: Wilson Electronics, Inc.



[Licensed user's name appears here]

Table of Contents

Plan Sponsor's Composite Analysis: Pages 1 - 7

Individual Reports for:

Wayne Dexter, Senior Vice President: Pages 8 - 26 Jesse Franklin, Senior Vice President: Pages 27 - 45 Arthur Tubbs, Senior Vice President: Pages 46 - 64

Plan Sponsor's Composite Analysis of A Salary Continuation Plan for Wilson Electronics, Inc.

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

For: Wilson Electronics, Inc.

Summary of Costs and Benefits of Wilson Electronics, Inc.

Number of Participants: 3

				Executives						
	(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall	(8) Annual	(9) Cumulative	(10) Total
	Net	Net	Year End	Cost to	Total	Plan	Gain	Retirement	Retirement	Survivor
Plan	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan	Income	Income	Income
Year	to the Plan	to the Plan	Value*	1 1	1	Benefit		Scheduled	Scheduled	
Year	to the Plan	to the Plan	value*	Column (10)**	(2) + (4)	Benefit	(6) - (5)	Scheduled	Scheduled	Scheduled
1	55,200	55,200	9,786	1,791,111	1,846,311	3,000,000	1,153,689	0	0	3,000,000
2	55,200	110,400	23,754	1,791,111	1,901,511	3,000,000	1,098,489	0	0	3,000,000
3	55,200	165,600	78,603	1,791,111	1,956,711	3,000,000	1,043,289	0	0	3,000,000
4	55,200	220,800	143,472	1,791,111	2,011,911	3,000,000	988,089	0	0	3,000,000
5	55,200	276,000	213,330	1,791,111	2,067,111	3,000,000	932,889	0	0	3,000,000
6	55,200	331,200	293,100	1,791,111	2,122,311	3,000,000	877,689	0	0	3,000,000
7	55,200	386,400	379,506	1,791,111	2,177,511	3,000,000	822,489	0	0	3,000,000
8	55,200	441,600	473,064	1,791,111	2,232,711	3,000,000	767,289	0	0	3,000,000
9	55,200	496,800	574,281	1,791,111	2,287,911	3,000,000	712,089	0	0	3,000,000
10	55,200	552,000	683,745	1,791,111	2,343,111	3,000,000	656,889	0	0	3,000,000
11	55,200	607,200	802,140	1,791,111	2,398,311	3,000,000	601,689	0	0	3,000,000
12	55,200	662,400	930,216	1,791,111	2,453,511	3,000,000	546,489	0	0	3,000,000
13	55,200	717,600	1,068,774	1,791,111	2,508,711	3,000,000	491,289	0	0	3,000,000
14	55,200	772,800	1,218,783	1,791,111	2,563,911	3,000,000	436,089	0	0	3,000,000
15	55,200	828,000	1,385,796	1,791,111	2,619,111	3,000,000	380,889	0	0	3,000,000
16	55,200	883,200	1,548,639	1,791,111	2,674,311	3,000,000	325,689	0	0	3,000,000
17	55,200	938,400	1,725,720	1,791,111	2,729,511	3,000,000	270,489	0	0	3,000,000
18	55,200	993,600	1,918,641	1,791,111	2,784,711	3,000,000	215,289	0	0	3,000,000
19	55,200	1,048,800	2,129,235	1,791,111	2,839,911	3,000,000	160,089	0	0	3,000,000
20	55,200	1,104,000	2,359,638	1,791,111	2,895,111	3,000,000	104,889	0	0	3,000,000
21	396,000	1,500,000	2,552,589	1,468,773	2,968,773	3,063,108	94,335	600,000	600,000	2,400,000
22	396,000	1,896,000	2,761,002	1,129,416	3,025,416	3,285,594	260,178	600,000	1,200,000	1,800,000
23	396,000	2,292,000	2,986,098	772,140	3,064,140	3,523,593	459,453	600,000	1,800,000	1,200,000
24	396,000	2,688,000	3,229,212	396,000	3,084,000	3,778,176	694,176	600,000	2,400,000	600,000
25	396,000	3,084,000	3,491,775	0	3,084,000	4,050,459	966,459	600,000	3,000,000	0
26	396,000	3,480,000	3,775,356	0	3,480,000	4,341,660	861,660	600,000	3,600,000	0
27	396,000	3,876,000	4,082,727	0	3,876,000	4,613,481	737,481	600,000	4,200,000	0
28	396,000	4,272,000	4,416,231	0	4,272,000	4,902,018	630,018	600,000	4,800,000	0
29	396,000	4,668,000	4,778,562	0	4,668,000	5,208,630	540,630	600,000	5,400,000	0
30	396,000	5,064,000	5,172,798	0	5,064,000	5,534,895	470,895	600,000	6,000,000	0
	5,064,000							6,000,000		

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

*This Composite page includes non-guaranteed life insurance values. Actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration for each participant in the Composite that details non-guaranteed and guaranteed elements.

^{**}This is the amount needed to provide the total survivor income for all participants. See column (3) of the Employer's Survivor Income Analysis reports for each participant in the Composite for details.

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

For: Wilson Electronics, Inc.

Summary of Costs and Benefits of Wilson Electronics, Inc.

Number of Participants: 3

			Wils		Executives					
	(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall	(8) Annual	(9) Cumulative	(10) Total
	Net	Net	Year End	Cost to	Total	Plan	Gain	Retirement	Retirement	Survivor
Plan	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan	Income	Income	Income
Year	to the Plan	to the Plan	Value*	Column (10)**	(2) + (4)	Benefit	(6) - (5)	Scheduled	Scheduled	Scheduled
31	396,000	5,460,000	5,602,524	0	5,460,000	5,882,649	422,649	600,000	6,600,000	0
32	396,000	5,856,000	6,066,933	0	5,856,000	6,370,281	514,281	600,000	7,200,000	0
33	396,000	6,252,000	6,568,635	0	6,252,000	6,897,066	645,066	600,000	7,800,000	0
34	396,000	6,648,000	7,110,384	0	6,648,000	7,465,902	817,902	600,000	8,400,000	0
35	396,000	7,044,000	7,695,102	0	7,044,000	8,079,858	1,035,858	600,000	9,000,000	0
36	396,000	7,440,000	8,325,879	0	7,440,000	8,742,174	1,302,174	600,000	9,600,000	0
37	396,000	7,836,000	9,005,940	0	7,836,000	9,456,237	1,620,237	600,000	10,200,000	0
38	396,000	8,232,000	9,738,675	0	8,232,000	10,225,608	1,993,608	600,000	10,800,000	0
39	396,000	8,628,000	10,527,612	0	8,628,000	11,053,992	2,425,992	600,000	11,400,000	0
40	396,000	9,024,000	11,376,405	0	9,024,000	11,945,226	2,921,226	600,000	12,000,000	0

9,024,000 12,000,000

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

*This Composite page includes non-guaranteed life insurance values. Actual results are likely to vary. This page is not valid unless accompanied by a life insurance basic illustration for each participant in the Composite that details non-guaranteed and guaranteed elements.

^{**}This is the amount needed to provide the total survivor income for all participants. See column (3) of the Employer's Survivor Income Analysis reports for each participant in the Composite for details.

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

For: Wilson Electronics, Inc.

Employer's Costs

Number of Participants: 3

	(1)	(2)	(3)	(4)	(5)
		Retirement	After Tax	Net	Cumulative
	Payment	Payment	Cost of	Payment	Net
Plan	to the	to the	Retirement	to the Plan	Payments
Year	Plan	Executives	Payment	(1) + (3)	to the Plan
1	55,200	0		55,200	55,200
2	55,200	0	0	55,200	110,400
3	55,200	0	0	55,200	165,600
4	55,200	0	0	55,200	220,800
5	55,200	0	0	55,200	276,000
6	55,200	0	0	55,200	331,200
7	55,200	0	0	55,200	386,400
8	55,200	0	0	55,200	441,600
9	55,200	0	0	55,200	496,800
10	55,200	0	0	55,200	552,000
11	55,200	0	0	55,200	607,200
12	55,200	0	0	55,200	662,400
13	55,200	0	0	55,200	717,600
14	55,200	0	0	55,200	772,800
15	55,200	0	0	55,200	828,000
16	55,200	0	0	55,200	883,200
17	55,200	0	0	55,200	938,400
18	55,200	0	0	55,200	993,600
19	55,200	0	0	55,200	1,048,800
20	55,200	0	0	55,200	1,104,000
21	0	600,000	396,000	396,000	1,500,000
22	0	600,000	396,000	396,000	1,896,000
23	0	600,000	396,000	396,000	2,292,000
24	0	600,000	396,000	396,000	2,688,000
25	0	600,000	396,000	396,000	3,084,000
26	0	600,000	396,000	396,000	3,480,000
27	0	600,000	396,000	396,000	3,876,000
28	0	600,000	396,000	396,000	4,272,000
29	0	600,000	396,000	396,000	4,668,000
30	0	600,000	396,000	396,000	5,064,000
	1,104,000	6,000,000	3,960,000	5,064,000	

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

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

For: Wilson Electronics, Inc.

Employer's Costs

Number of Participants: 3

	(1)	(2)	(3)	(4)	(5)
		Retirement	After Tax	Net	Cumulative
	Payment	Payment	Cost of	Payment	Net
Plan	to the	to the	Retirement	to the Plan	Payments
Year	Plan	Executives	Payment	(1) + (3)	to the Plan
31	0	600,000	396,000	396,000	5,460,000
32	0	600,000	396,000	396,000	5,856,000
33	0	600,000	396,000	396,000	6,252,000
34	0	600,000	396,000	396,000	6,648,000
35	0	600,000	396,000	396,000	7,044,000
36	0	600,000	396,000	396,000	7,440,000
37	0	600,000	396,000	396,000	7,836,000
38	0	600,000	396,000	396,000	8,232,000
39	0	600,000	396,000	396,000	8,628,000
40	0	600.000	396.000	396.000	9.024.000

1,104,000 12,000,000 7,920,000 9,024,000

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

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

For: Wilson Electronics, Inc.

Executives' Benefits

Number of Participants: 3

	Living B	Survivor Benefits			
	(1)	(2)	(3)		(4)
	Annual	Cumulative	Annual		Total
	Retirement	Retirement	Survivor		Survivor
Plan	Income	Income	Income		Income
Year	Scheduled	Scheduled	Scheduled		Scheduled
1	0	0	600,000		3,000,000
2	0	0	600,000		3,000,000
3	0	0	600,000		3,000,000
4	0	0	600,000		3,000,000
5	0	0	600,000		3,000,000
6	0	0	600,000		3,000,000
7	0	0	600,000		3,000,000
8	0	0	600,000		3,000,000
9	0	0	600,000		
10	0	0	600,000		3,000,000
11	0	0	600,000		3,000,000
12	0	0	600,000		3,000,000
13	0	0	600,000		3,000,000
14	0	0	600,000		3,000,000
15	0	0	600,000		3,000,000
16	0	0	600,000		3,000,000
17	0	0	600,000		3,000,000
18	0	0	600,000		3,000,000
19	0	0	600,000		3,000,000
20	0	0	600,000		3,000,000
21	600,000	600,000	600,000		2,400,000
22	600,000	1,200,000	600,000		1,800,000
23	600,000	1,800,000	600,000		1,200,000
24	600,000	2,400,000	600,000		600,000
25	600,000	3,000,000	0		0
26	600,000	3,600,000	0		0
27	600,000	4,200,000	0		0
28	600,000	4,800,000	0		0
29	600,000	5,400,000	0		0
30	600,000	6,000,000	0		0
	6,000,000				

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

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

For: Wilson Electronics, Inc.

Executives' Benefits

Number of Participants: 3

	Living E	Benefits		Survivor	Benefits
	(1)	(2)	Ī	(3)	(4)
	Annual	Cumulative		Annual	Total
	Retirement	Retirement		Survivor	Survivor
Plan	Income	Income		Income	Income
Year	Scheduled	Scheduled	9	Scheduled	Scheduled
31	600,000	6,600,000	_	0	
32	600,000	7,200,000		0	0
33	600,000	7,800,000		0	0
34	600,000	8,400,000		0	0
35	600,000	9,000,000		0	0
36	600,000	9,600,000		0	0
37	600,000	10,200,000		0	0
38	600,000	10,800,000		0	0
39	600,000	11,400,000		0	C
40	600,000	12,000,000		0	C

12,000,000

List of Participating Executives: Wayne Dexter, Senior Vice President Jesse Franklin, Senior Vice President Arthur Tubbs, Senior Vice President

Individual Reports for Wayne Dexter, Senior Vice President

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

Insured: Wayne Dexter

Preface

Senior Vice President Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

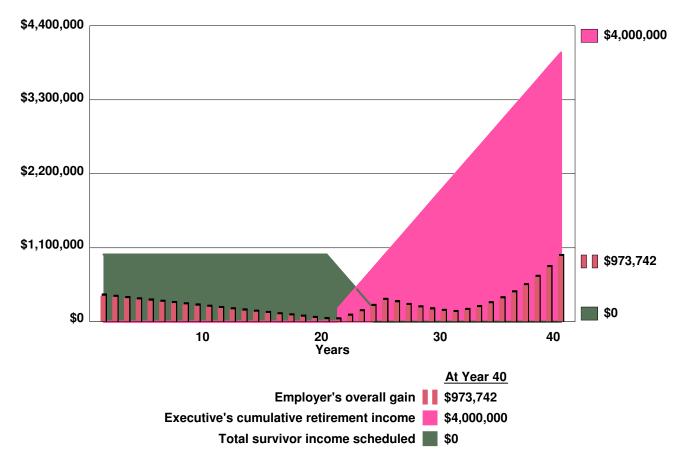
The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

- 1. Discriminatory participation;
- 2. Policy cash values are an employer asset;
- 3. Tax free policy death benefits;
- 4. Deductible benefit payments;
- 5. No regulatory approval required;
- 6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

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

Insured: Wayne Dexter

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
	Male	(1)	(2) Pre-Tax Policy	(3) Year End Accum	(4) Year End Cash	(5) Death
Year	Age	Payment	Cash Flow	Value*	Value*	Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	0	35,918	7,918	1,000,000
3	47	18,400	0	56,001	26,201	1,000,000
4	48	18,400	0	77,624	47,824	1,000,000
5	49	18,400	0	100,910	71,110	1,000,000
6	50	18,400	0	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
_		.,		,		,,
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
						. ,
21	65	0	0	850,863	850,863	1,021,036
22	66	0	0	920,334	920,334	1,095,198
23	67	0	0	995,366	995,366	1,174,531
24	68	0	0	1,076,404	1,076,404	1,259,392
25	69	0	0	1,163,925	1,163,925	1,350,153
26	70	0	0	1,258,452	1,258,452	1,447,220
27	71	0	0	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	0	0	1,592,854	1,592,854	1,736,210
30	74	0	0	1,724,266	1,724,266	1,844,965
		368,000	0			

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Wayne Dexter

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1)	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
	——	1 dyllicit	Casiiiiow	Value	Value	Denent
31 32	75 76	0	0	1,867,508 2,022,311	1,867,508 2,022,311	1,960,883 2,123,427
33	76 77	0	0	2,022,311	2,189,545	2,123,427
34	78	Ö	Ö	2,370,128	2,370,128	2,488,634
35	79	0	0	2,565,034	2,565,034	2,693,286
36	80	0	0	2,775,293	2,775,293	2,914,058
37	81	0	0	3,001,980	3,001,980	3,152,079
38	82	0	0	3,246,225	3,246,225	3,408,536
39	83	0	0	3,509,204	3,509,204	3,684,664
40	84	0	0	3,792,135	3,792,135	3,981,742

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

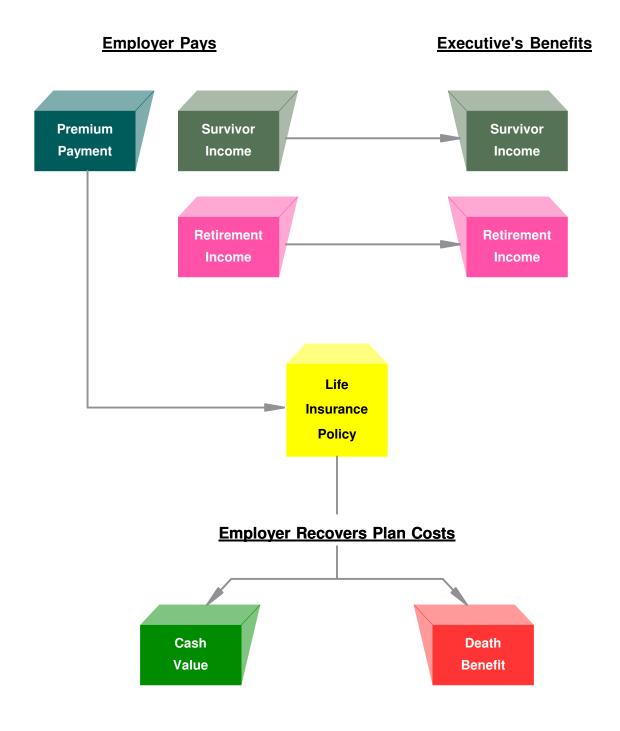
368,000

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

Insured: Wayne Dexter

Flow Chart

Senior Vice President Wilson Electronics, Inc.



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

Insured: Wayne Dexter

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

							Executive				
		(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall	(8) Annual	(9) Cumulative	(10) Total
		Net	Net	Year End	Cost to	Total	Plan	Gain	Scheduled	Retirement	Survivor
Plan	Male	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan	Retirement	Income	Income
Year	Age	to the Plan	to the Plan	Value*	Column (10)	(2) + (4)	Benefit	(6) - (5)	Income	Received	Scheduled
1	45	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563	0	0	1,000,000
2	46	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	47	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	48	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	49	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	50	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	51	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	52	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	53	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	54	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	55	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	56	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	57	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	58	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	59	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	60	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	61	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	62	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	63	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	64	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
21	65	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	66	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	67	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	68	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	69	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	70	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	71	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	72	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	73	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	74	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
		1,688,000							2,000,000		

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Wayne Dexter

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

			Employer								
		(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall			
		Net	Net	Year End	Cost to	Total	Plan	Gain			
Plan	Male	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan			
Year	Age	to the Plan	to the Plan	Value*	Column (10)	(2) + (4)	Benefit	(6) - (5)			
31	 75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883			
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427			
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022			
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634			
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286			
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058			
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079			
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536			
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664			
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742			

Executive								
(8)	(9)	(10)						
Annual	Cumulative	Total						
Scheduled	Retirement	Survivor						
Retirement	Income	Income						
Income	Received	Scheduled						
200,000	2,200,000	0						
200,000	2,400,000	0						
200,000	2,600,000	0						
200,000	2,800,000	0						
200,000	3,000,000	0						
200,000	3,200,000	0						
200,000 200,000 200,000 200,000	3,400,000 3,600,000 3,800,000 4,000,000	0 0 0						

3,008,000 4,000,000

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Wayne Dexter

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Tax	nployer's x Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benef 1,000,000	it
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan
	45	10.400			10.400	10.400
1 2	45 46	18,400 18,400	0 0	0 0	18,400 18,400	18,400 36,800
3	46 47	18,400	0	0	18,400	55,200
4	48	18,400	0	0	18,400	73,600
5	49	18,400	0	0	18,400	92,000
6	50	18,400	Ö	ő	18,400	110,400
7	51	18,400	Ö	Ö	18,400	128,800
8	52	18,400	Ö	Ö	18,400	147,200
9	53	18,400	Ö	Ö	18,400	165,600
10	54	18,400	0	0	18,400	184,000
		10,100	_	-	12,100	10 1,000
11	55	18,400	0	0	18,400	202,400
12	56	18,400	0	0	18,400	220,800
13	57	18,400	0	0	18,400	239,200
14	58	18,400	0	0	18,400	257,600
15	59	18,400	0	0	18,400	276,000
16	60	18,400	0	0	18,400	294,400
17	61	18,400	0	0	18,400	312,800
18	62	18,400	0	0	18,400	331,200
19	63	18,400	0	0	18,400	349,600
20	64	18,400	0	0	18,400	368,000
21	65	0	200,000	132,000	132,000	500,000
22	66	0	200,000	132,000	132,000	632,000
23	67	0	200,000	132,000	132,000	764,000
24	68	0	200,000	132,000	132,000	896,000
25	69	0	200,000	132,000	132,000	1,028,000
26	70	0	200,000	132,000	132,000	1,160,000
27	71	0	200,000	132,000	132,000	1,292,000
28	72	0	200,000	132,000	132,000	1,424,000
29	73	0	200,000	132,000	132,000	1,556,000
30	74	0	200,000	132,000	132,000	1,688,000
		368,000	2,000,000	1,320,000	1,688,000	

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

Insured: Wayne Dexter

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Tax	nployer's x Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefi 1,000,000	t
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan
				100.000	100.000	1 000 000
31	75	0	200,000	132,000	132,000	1,820,000
32	76	0	200,000	132,000	132,000	1,952,000
33	77	0	200,000	132,000	132,000	2,084,000
34	78	0	200,000	132,000	132,000	2,216,000
35	79	0	200,000	132,000	132,000	2,348,000
36	80	0	200,000	132,000	132,000	2,480,000
37	81	0	200,000	132,000	132,000	2,612,000
38	82	0	200,000	132,000	132,000	2,744,000
39	83	0	200,000	132,000	132,000	2,876,000
40	84	0	200,000	132,000	132,000	3,008,000

368,000 4,000,000 2,640,000 3,008,000

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

Insured: Wayne Dexter

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr	nent Dea	Initial th Benefit 000,000		
		(1) Cumulative	(2)	(3)	(4)	(5)	(6)	(7) Employer's	(8) Total
		Net	Year End	Year End	Cost to	Total	Plan	Gain from	Survivor
Plan	Male	Payments	Accum	Cash	Provide	Plan Cost	Death	the Plan	Income
Year	Age	to the Plan	Value*	Value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
——	——	to the Flan	Value	value	Column (8)	(1)+(4)	Dellett	(0) - (3)	Scheduled
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	54	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037 597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037 597,037	836,237	1,000,000	162,163	1,000,000
14	58	257,600	411,923	406,261	597,037 597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037 597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037 597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037 597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037 597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037 597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037 597,037	965,037	1,000,000	34,963	1,000,000
20	04	300,000	700,540	700,540	397,037	905,057	1,000,000	34,303	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Wayne Dexter

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr		Initial eath Benefit 1,000,000		
		(1) Cumulative	(2)	(3)	(4)	(5)	(6)	(7) Employer's	(8) Total
		Net	Year End	Year End	Cost to	Total	Plan	Gain from	Survivor
Plan	Male	Payments	Accum	Cash	Provide	Plan Cost	Death	the Plan	Income
Year	Age	to the Plan	Value*	Value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
						L			
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3.008.000	3.792.135	3.792.135	0	3.008.000	3.981.742	973,742	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Wayne Dexter

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1)	(2)	(3)	(4)
		Annual	(2)	Total	(4)
		Scheduled		Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year ——	Age	Income*	Payable	Scheduled	Column (3)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1.000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Wayne Dexter

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1) Annual	(2)	(3) Total	(4)
		Scheduled		Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year	Age	Income*	Payable	Scheduled	Column (3)
31	75	0	0	0	0
32	76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Wayne Dexter

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracke 34.00%	cket Use of Money		Employer's Cost Provide the Bene 597,037	fit* Income	Total Survivor Income Scheduled 1,000,000			
	Employer's Ben	efits and Costs	Employer's Survivor Income Account Activity					
Year Following Executive's Death	(1) Annual Payment to Executive's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Income Account	Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account			
1 2 3 4 5	200,000 200,000 200,000 200,000 200,000	132,000 132,000 132,000 132,000 132,000	597,037 489,591 376,472 257,380 132,000	465,037 357,591 244,472 125,380 0	489,591 376,472 257,380 132,000 0			

1,000,000 660,000

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

Column (2) = column (1) times (1-(tax bracket/100))

Column (4) = column (3) minus column (2)

Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

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

Insured: Wayne Dexter

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living B	enefits		9	Survivor Benefit	s
		(1) Annual Scheduled	(2) Cumulative Retirement		(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income		Survivor	Years	Income
Year ——	Age	Income	Received	Ĺ	Income	Payable	Scheduled
1	45	0	0		200,000	5	1,000,000
2	46	0	0		200,000	5	1,000,000
3	47	0	0		200,000	5	1,000,000
4	48	0	0		200,000	5	1,000,000
5 6	49 50	0	0		200,000	5	1,000,000
6 7	50 51	0 0	0 0		200,000	5 5	1,000,000
8	51 52	0	0		200,000 200,000	5 5	1,000,000
9	53	0	0		200,000	5	1,000,000
10	54	0	0		200,000	5	1,000,000
10	34	U	U		200,000	3	1,000,000
11	55	0	0		200,000	5	1,000,000
12	56	0	0		200,000	5	1,000,000
13	57	0	0		200,000	5	1,000,000
14	58	0	0		200,000	5	1,000,000
15	59	0	0		200,000	5	1,000,000
16	60	0	0		200,000	5	1,000,000
17	61	0	0		200,000	5	1,000,000
18	62	0	0		200,000	5	1,000,000
19	63	0	0		200,000	5	1,000,000
20	64	0	0		200,000	5	1,000,000
21	65	200,000	200,000		200,000	4	800,000
22	66	200,000	400,000		200,000	3	600,000
23	67	200,000	600,000		200,000	2	400,000
24	68	200,000	800,000		200,000	1	200,000
25	69	200,000	1,000,000		0	0	0
26	70	200,000	1,200,000		0	0	0
27	71	200,000	1,400,000		0	0	0
28	72	200,000	1,600,000		0	0	0
29	73	200,000	1,800,000		0	0	0
30	74	200,000	2,000,000		0	0	0
		2,000,000					

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

Insured: Wayne Dexter

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living I	Benefits		Survivor Benefits		
Plan Year	Male Age	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	5	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
 31	 75	200,000	2,200,000	L	0	0	0
32 33	76 77	200,000 200.000	2,400,000 2,600,000		0	0	0
34	78	200,000	2,800,000		0	0	0
35 36	79 80	200,000 200,000	3,000,000 3,200,000		0	0	0 0
37 38	81 82	200,000 200,000	3,400,000 3,600,000		0 0	0	0
39 40	83 84	200,000 200,000	3,800,000 4,000,000		0 0	0 0	0 0

4,000,000

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

Insured: Wayne Dexter

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living B	enefits	S	Survivor Benefit	s
		(1) Annual Scheduled	(2) Cumulative Retirement	(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income	Survivor	Years	Income
Year ——	Age	Income	Received	Income	Payable	Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6 7	50 51	0	0	200,000	5	1,000,000
8	51 52	0 0	0	200,000 200,000	5 5	1,000,000
9	52 53	0	0	200,000	5 5	
9 10	53 54	0	0	200,000	5 5	1,000,000
10	34	U	U	200,000	3	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

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

Insured: Wayne Dexter

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living I	Benefits		its	
Plan	Male	(1) Annual Scheduled Retirement	(2) Cumulative Retirement Income	(3) Annual Scheduled Survivor	(4) Years	(5) Total Survivor Income
Year ——	Age ——	Income	Received	Income	Payable	Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

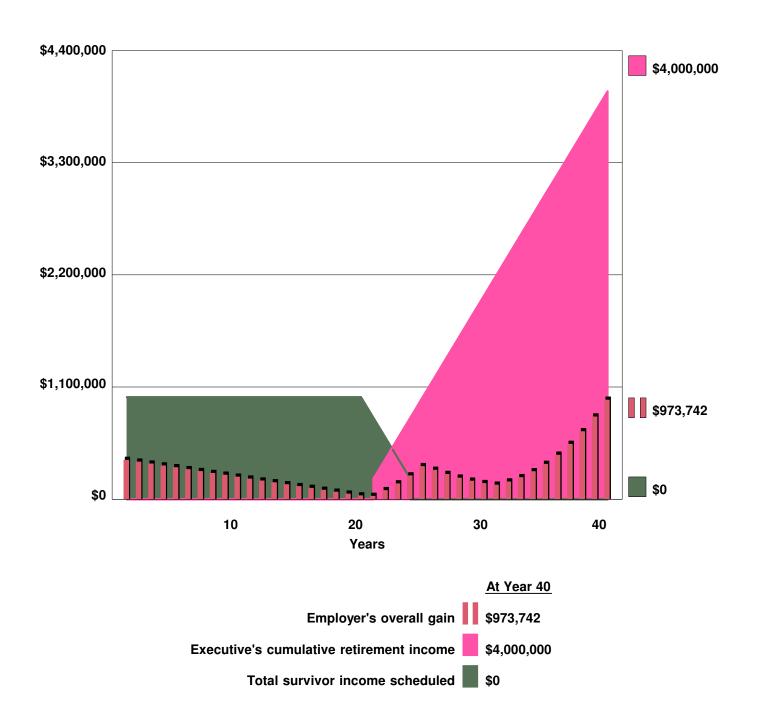
4,000,000

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

Insured: Wayne Dexter

40 Year Analysis

Senior Vice President Wilson Electronics, Inc.



Individual Reports for Jesse Franklin, Senior Vice President

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

Insured: Jesse Franklin

Preface

Senior Vice President Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

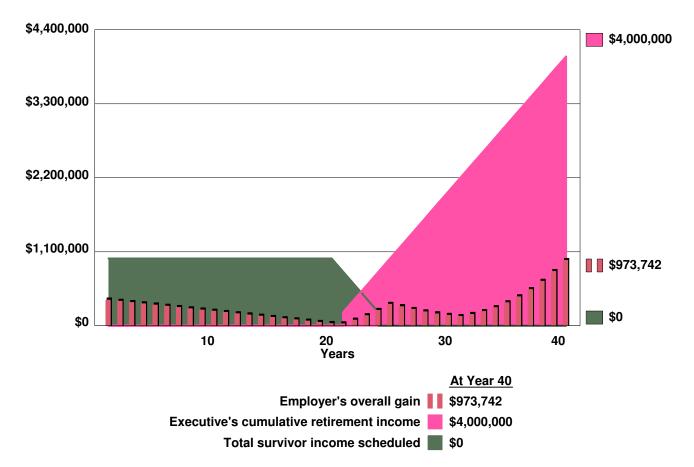
The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

- 1. Discriminatory participation;
- 2. Policy cash values are an employer asset;
- 3. Tax free policy death benefits;
- 4. Deductible benefit payments;
- 5. No regulatory approval required;
- 6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

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

Insured: Jesse Franklin

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	0	35,918	7,918	1,000,000
3	47	18,400	Ö	56,001	26,201	1,000,000
4	48	18,400	Ö	77,624	47,824	1,000,000
5	49	18,400	Ō	100,910	71,110	1,000,000
6	50	18,400	Ō	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
04	CE	•	•	050.000	050,000	1 001 000
21 22	65 66	0	0 0	850,863	850,863	1,021,036
23	67	0		920,334	920,334	1,095,198
23 24	68	0	0 0	995,366	995,366	1,174,531
24 25	69	0	0	1,076,404	1,076,404	1,259,392
26 26	70	0	0	1,163,925 1,258,452	1,163,925 1,258,452	1,350,153 1,447,220
20 27	70 71	0	0	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	0	0	1,592,854	1,592,854	1,736,210
30	73 74	0	0	1,724,266	1,724,266	1,844,965
00				1,124,200	1,727,200	1,011,000
		368,000	0			

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Jesse Franklin

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
	Male	(1)	(2) Pre-Tax Policy	(3) Year End Accum	(4) Year End Cash	(5) Death
Year	Age	Payment	Cash Flow	Value*	Value*	Benefit
31	 75	0	0	1,867,508	1,867,508	1,960,883
32	76	0	0	2,022,311	2,022,311	2,123,427
33	77	0	0	2,189,545	2,189,545	2,299,022
34	78	0	0	2,370,128	2,370,128	2,488,634
35	79	0	0	2,565,034	2,565,034	2,693,286
36	80	0	0	2,775,293	2,775,293	2,914,058
37	81	0	0	3,001,980	3,001,980	3,152,079
38	82	0	0	3,246,225	3,246,225	3,408,536
39	83	0	0	3,509,204	3,509,204	3,684,664
40	84	0	0	3.792.135	3.792.135	3.981.742

368,000

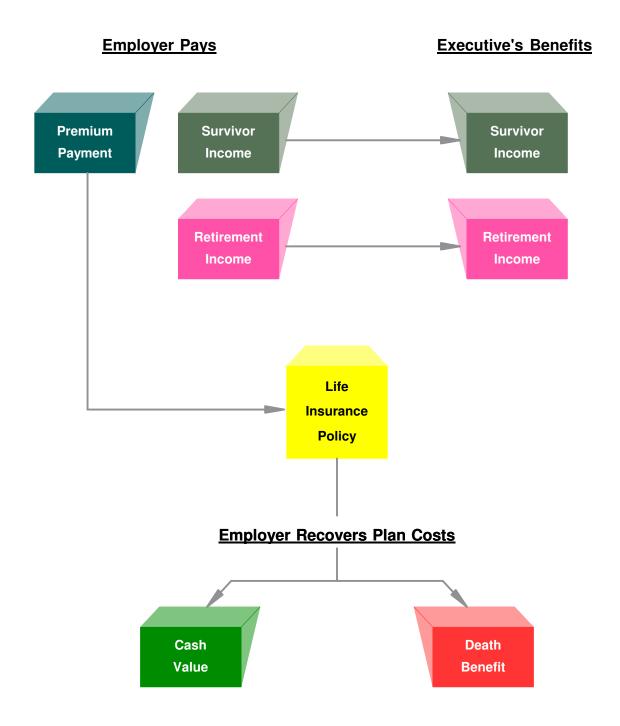
*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Jesse Franklin

Flow Chart

Senior Vice President Wilson Electronics, Inc.



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

Insured: Jesse Franklin

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

		Employer							Executive		
		(1) Net	(2) Cumulative Net	(3) Year End	(4) Cost to	(5) Total	(6) Plan	(7) Overall Gain	(8) Annual Scheduled	(9) Cumulative Retirement	(10) Total Survivor
Plan	Male	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan	Retirement	Income	Income
Year	Age	to the Plan	to the Plan	Value*	Column (10)	(2) + (4)	Benefit	(6) - (5)	Income	Received	Scheduled
1	45	18,400	18,400	3,262	597,037	615,437	1,000,000	384,563			1,000,000
2	46	18,400	36,800	7,918	597,037	633,837	1,000,000	366,163	0	0	1,000,000
3	47	18,400	55,200	26,201	597,037	652,237	1,000,000	347,763	0	0	1,000,000
4	48	18,400	73,600	47,824	597,037	670,637	1,000,000	329,363	0	0	1,000,000
5	49	18,400	92,000	71,110	597,037	689,037	1,000,000	310,963	0	0	1,000,000
6	50	18,400	110,400	97,700	597,037	707,437	1,000,000	292,563	0	0	1,000,000
7	51	18,400	128,800	126,502	597,037	725,837	1,000,000	274,163	0	0	1,000,000
8	52	18,400	147,200	157,688	597,037	744,237	1,000,000	255,763	0	0	1,000,000
9	53	18,400	165,600	191,427	597,037	762,637	1,000,000	237,363	0	0	1,000,000
10	54	18,400	184,000	227,915	597,037	781,037	1,000,000	218,963	0	0	1,000,000
11	55	18,400	202,400	267,380	597,037	799,437	1,000,000	200,563	0	0	1,000,000
12	56	18,400	220,800	310,072	597,037	817,837	1,000,000	182,163	0	0	1,000,000
13	57	18,400	239,200	356,258	597,037	836,237	1,000,000	163,763	0	0	1,000,000
14	58	18,400	257,600	406,261	597,037	854,637	1,000,000	145,363	0	0	1,000,000
15	59	18,400	276,000	461,932	597,037	873,037	1,000,000	126,963	0	0	1,000,000
16	60	18,400	294,400	516,213	597,037	891,437	1,000,000	108,563	0	0	1,000,000
17	61	18,400	312,800	575,240	597,037	909,837	1,000,000	90,163	0	0	1,000,000
18	62	18,400	331,200	639,547	597,037	928,237	1,000,000	71,763	0	0	1,000,000
19	63	18,400	349,600	709,745	597,037	946,637	1,000,000	53,363	0	0	1,000,000
20	64	18,400	368,000	786,546	597,037	965,037	1,000,000	34,963	0	0	1,000,000
21	65	132,000	500,000	850,863	489,591	989,591	1,021,036	31,445	200,000	200,000	800,000
22	66	132,000	632,000	920,334	376,472	1,008,472	1,095,198	86,726	200,000	400,000	600,000
23	67	132,000	764,000	995,366	257,380	1,021,380	1,174,531	153,151	200,000	600,000	400,000
24	68	132,000	896,000	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000	800,000	200,000
25	69	132,000	1,028,000	1,163,925	0	1,028,000	1,350,153	322,153	200,000	1,000,000	0
26	70	132,000	1,160,000	1,258,452	0	1,160,000	1,447,220	287,220	200,000	1,200,000	0
27	71	132,000	1,292,000	1,360,909	0	1,292,000	1,537,827	245,827	200,000	1,400,000	0
28	72	132,000	1,424,000	1,472,077	0	1,424,000	1,634,006	210,006	200,000	1,600,000	0
29	73	132,000	1,556,000	1,592,854	0	1,556,000	1,736,210	180,210	200,000	1,800,000	0
30	74	132,000	1,688,000	1,724,266	0	1,688,000	1,844,965	156,965	200,000	2,000,000	0
		1,688,000							2,000,000		

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Jesse Franklin

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

			Employer							
		(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall		
		Net	Net	Year End	Cost to	Total	Plan	Gain		
Plan	Male	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan		
Year	Age	to the Plan	to the Plan	Value*	Column (10)	(2) + (4)	Benefit	(6) - (5)		
31	75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883		
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427		
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022		
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634		
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286		
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058		
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079		
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536		
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664		
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742		

	Executive							
(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled						
200,000 200,000 200,000 200,000 200,000	2,200,000 2,400,000 2,600,000 2,800,000 3,000,000	0 0 0 0						
200,000 200,000 200,000 200,000 200,000	3,000,000 3,200,000 3,400,000 3,600,000 4,000,000	0 0 0 0						

3,008,000 4,000,000

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Jesse Franklin

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Employer's Tax Bracket 34.00%		CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benef 1,000,000	it
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan
1	45	18,400	0		18,400	18,400
2	46	18,400	0	0	18,400	36,800
3	47	18,400	0	Ö	18,400	55,200
4	48	18,400	Ö	ő	18,400	73,600
5	49	18,400	Ö	Ö	18,400	92,000
6	50	18,400	Ō	Ō	18,400	110,400
7	51	18,400	0	0	18,400	128,800
8	52	18,400	0	0	18,400	147,200
9	53	18,400	0	0	18,400	165,600
10	54	18,400	0	0	18,400	184,000
11	55	18,400	0	0	18,400	202,400
12	56	18,400	0	0	18,400	220,800
13	57	18,400	0	0	18,400	239,200
14	58	18,400	0	0	18,400	257,600
15	59	18,400	0	0	18,400	276,000
16	60	18,400	0	0	18,400	294,400
17	61	18,400	0	0	18,400	312,800
18	62	18,400	0	0	18,400	331,200
19	63	18,400	0	0	18,400	349,600
20	64	18,400	0	0	18,400	368,000
21	65	0	200,000	132,000	132,000	500,000
22	66	0	200,000	132,000	132,000	632,000
23	67	0	200,000	132,000	132,000	764,000
24	68	0	200,000	132,000	132,000	896,000
25	69	0	200,000	132,000	132,000	1,028,000
26	70	0	200,000	132,000	132,000	1,160,000
27	71	0	200,000	132,000	132,000	1,292,000
28	72	0	200,000	132,000	132,000	1,424,000
29	73	0	200,000	132,000	132,000	1,556,000
30	74	0	200,000	132,000	132,000	1,688,000
		368,000	2,000,000	1,320,000	1,688,000	

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

Insured: Jesse Franklin

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Employer's Tax Bracket 34.00%		CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefi 1,000,000	t
		(1)	(2) Retirement	(3) After Tax	(4) Net	(5) Cumulative
		Payment	Payment	Cost of	Payment	Net
Plan	Male	to the	to the	Retirement	to the Plan	Payment
Year	Age	Plan	Executive	Payment	(1) + (3)	to the Plan
					() (-)	
31	75	0	200,000	132,000	132,000	1,820,000
32	76	0	200,000	132,000	132,000	1,952,000
33	77	0	200,000	132,000	132,000	2,084,000
34	78	0	200,000	132,000	132,000	2,216,000
35	79	0	200,000	132,000	132,000	2,348,000
36	80	0	200,000	132,000	132,000	2,480,000
37	81	0	200,000	132,000	132,000	2,612,000
38	82	0	200,000	132,000	132,000	2,744,000
39	83	0	200,000	132,000	132,000	2,876,000
40	84	0	200,000	132,000	132,000	3,008,000

368,000 4,000,000 2,640,000 3,008,000

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

Insured: Jesse Franklin

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr	nent Dea	Initial th Benefit 000,000		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		Cumulative Net	Year End	Year End	Cost to	Total	Plan	Employer's Gain from	Total Survivor
Plan	Male			Cash	Provide	Plan Cost	Death	the Plan	
		Payments	Accum Value*	Value*	1	1			Income
Year	Age	to the Plan	value*	value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51 50	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53 54	165,600	213,479	191,427	597,037 507,037	762,637	1,000,000	237,363	1,000,000
10	34	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037	836,237	1,000,000	163,763	1,000,000
14	58	257,600	411,923	406,261	597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037	965,037	1,000,000	34,963	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Jesse Franklin

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr		Initial ath Benefit ,000,000		
		(1) Cumulative	(2)	(3)	(4)	(5)	(6)	(7) Employer's	(8) Total
		Net	Year End	Year End	Cost to	Total	Plan	Gain from	Survivor
Plan	Male	Payments	Accum	Cash	Provide	Plan Cost	Death	the Plan	Income
Year	Age	to the Plan	Value*	Value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3.008.000	3.792.135	3.792.135	0	3.008.000	3.981.742	973.742	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Jesse Franklin

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1)	(2)	(3)	(4)
		Annual		Total	
		Scheduled		Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year	Age	Income*	Payable	Scheduled	Column (3)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1,000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
			_		
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Jesse Franklin

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1)	(2)	(3)	(4)
		Annual Scheduled		Total Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year	Age	Income*	Payable	Scheduled	Column (3)
31	 75		0		
32	75 76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Jesse Franklin

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracke 34.00%	. ,		Employer's Cost Provide the Bene 597,037	fit* Income	Total Survivor Income Scheduled 1,000,000	
	Employer's Ben	efits and Costs	Employer's Sur	vivor Income A	ccount Activity	
	(1)	(2)	(3) Beginning of Year	(4)	(5)	
Year	Annual	After Tax	Balance	Balance in	Year End	
Following	Payment to	Cost of	in Survivor	Account	After Tax	
Executive's	Executive's	Payment to	Income	to Accrue	Accrual	
Death	Survivors	Survivors	Account	(3) - (2)	of Account	
1	200,000	132,000	597,037	465,037	489,591	
2	200,000	132,000	489,591	357,591	376,472	
3	200,000	132,000	376,472	244,472	257,380	
4	200,000	132,000	257,380	125,380	132,000	
5	200,000	132,000	132,000	0	0	

1,000,000 660,000

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

Column (2) = column (1) times (1-(tax bracket/100))

Column (4) = column (3) minus column (2)

Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

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

Insured: Jesse Franklin

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living B	enefits		9	Survivor Benefit	s
		(1) Annual Scheduled	(2) Cumulative Retirement		(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income		Survivor	Years	Income
Year ——	Age	Income	Received	Ĺ	Income	Payable	Scheduled
1	45	0	0		200,000	5	1,000,000
2	46	0	0		200,000	5	1,000,000
3	47	0	0		200,000	5	1,000,000
4	48	0	0		200,000	5	1,000,000
5 6	49 50	0	0		200,000	5	1,000,000
6 7	50 51	0 0	0 0		200,000	5 5	1,000,000
8	51 52	0	0		200,000 200,000	5 5	1,000,000
9	53	0	0		200,000	5	1,000,000
10	54	0	0		200,000	5	1,000,000
10	34	U	U		200,000	3	1,000,000
11	55	0	0		200,000	5	1,000,000
12	56	0	0		200,000	5	1,000,000
13	57	0	0		200,000	5	1,000,000
14	58	0	0		200,000	5	1,000,000
15	59	0	0		200,000	5	1,000,000
16	60	0	0		200,000	5	1,000,000
17	61	0	0		200,000	5	1,000,000
18	62	0	0		200,000	5	1,000,000
19	63	0	0		200,000	5	1,000,000
20	64	0	0		200,000	5	1,000,000
21	65	200,000	200,000		200,000	4	800,000
22	66	200,000	400,000		200,000	3	600,000
23	67	200,000	600,000		200,000	2	400,000
24	68	200,000	800,000		200,000	1	200,000
25	69	200,000	1,000,000		0	0	0
26	70	200,000	1,200,000		0	0	0
27	71	200,000	1,400,000		0	0	0
28	72	200,000	1,600,000		0	0	0
29	73	200,000	1,800,000		0	0	0
30	74	200,000	2,000,000		0	0	0
		2,000,000					

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

Insured: Jesse Franklin

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living	Benefits		Survivor Benefits		
Plan Year	Male Age	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	Anr Sched Surv	3) nual duled vivor ome	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000		0	0	0
32	76	200,000	2,400,000		0	0	0
33	77	200,000	2,600,000		0	0	0
34	78	200,000	2,800,000		0	0	0
35	79	200,000	3,000,000		0	0	0
36	80	200,000	3,200,000		0	0	0
37	81	200,000	3,400,000		0	0	0
38	82	200,000	3,600,000		0	0	0
39	83	200,000	3,800,000		0	0	0
40	84	200,000	4,000,000		0	0	0

4,000,000

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

Insured: Jesse Franklin

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living B	enefits	S	Survivor Benefit	s
		(1) Annual Scheduled	(2) Cumulative Retirement	(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income	Survivor	Years	Income
Year ——	Age	Income	Received	Income	Payable	Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6 7	50 51	0	0	200,000	5	1,000,000
8	51 52	0 0	0	200,000 200,000	5 5	1,000,000
9	52 53	0	0	200,000	5 5	
9 10	53 54	0	0	200,000	5 5	1,000,000
10	34	U	U	200,000	3	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

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

Insured: Jesse Franklin

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living	Benefits	9	ts	
Plan Year	Male Age	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received	(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000	0	0	0
32	76	200,000	2,400,000	0	0	0
33	77	200,000	2,600,000	0	0	0
34	78	200,000	2,800,000	0	0	0
35	79	200,000	3,000,000	0	0	0
36	80	200,000	3,200,000	0	0	0
37	81	200,000	3,400,000	0	0	0
38	82	200,000	3,600,000	0	0	0
39	83	200,000	3,800,000	0	0	0
40	84	200,000	4,000,000	0	0	0

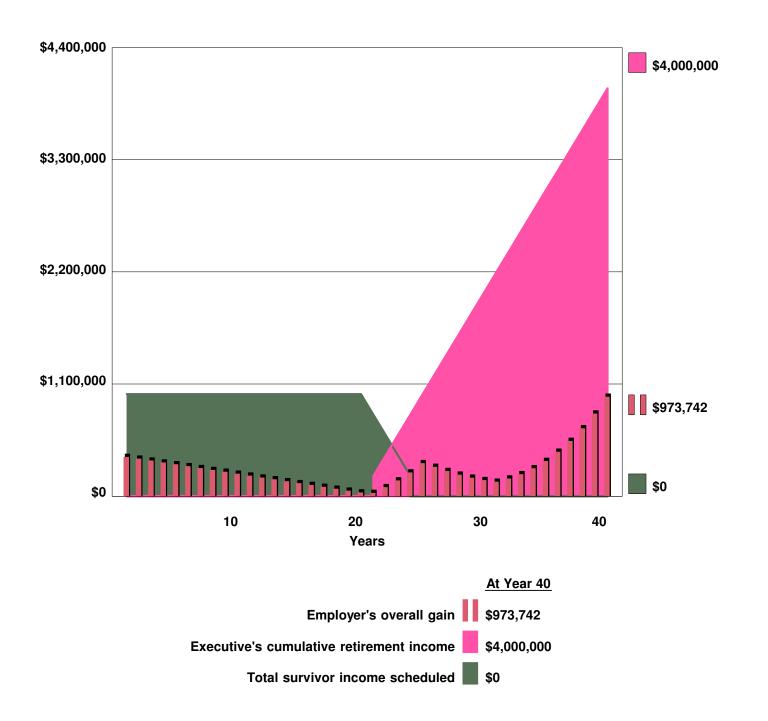
4,000,000

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

Insured: Jesse Franklin

40 Year Analysis

Senior Vice President Wilson Electronics, Inc.



A Salary Continuation Plan

Individual Reports for Arthur Tubbs, Senior Vice President

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

Insured: Arthur Tubbs

Preface

Senior Vice President Wilson Electronics, Inc.

Of all the strategies used by executives for efficient retirement tax planning, this variation is one of the most efficient.

With this benefit plan, the employer contractually agrees to pay scheduled amounts of retirement compensation to selected executives. The income benefits are informally funded with life insurance policies that are owned by the employer.

In some cases, the covered executive volunteers a compensation reduction in order to assist with premium payments.

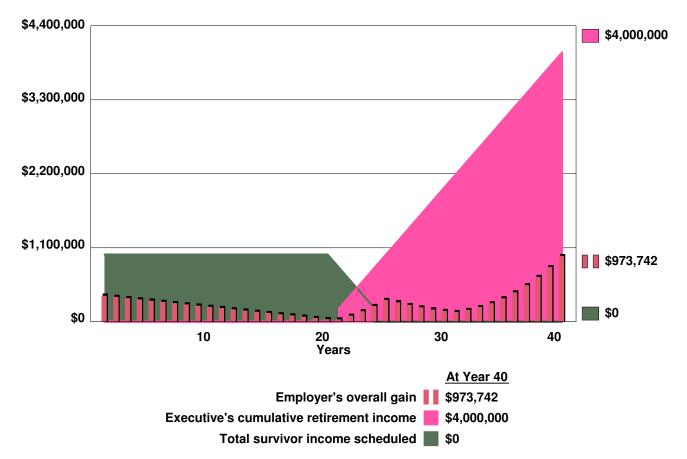
The plan will generally include sufficient death benefits so that, at the executive's death, the employer will recover its plan costs.

Typically, the plan will include a provision for benefit payments to survivors if an executive dies before receiving all the scheduled retirement payments.

These benefit plans have the following characteristics:

- 1. Discriminatory participation;
- 2. Policy cash values are an employer asset;
- 3. Tax free policy death benefits;
- 4. Deductible benefit payments;
- 5. No regulatory approval required;
- 6. Negligible plan administration.

These features facilitate a nurturing employment environment that rewards and retains important executives while simultaneously providing efficient funding leverage. This is particularly evident in the accompanying presentation.



This graphic assumes the non-guaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable.

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

Insured: Arthur Tubbs

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
Year	Male Age	(1) Payment	(2) Pre-Tax Policy Cash Flow	(3) Year End Accum Value*	(4) Year End Cash Value*	(5) Death Benefit
1	45	18,400	0	17,262	3,262	1,000,000
2	46	18,400	Ö	35,918	7,918	1,000,000
3	47	18,400	0	56,001	26,201	1,000,000
4	48	18,400	0	77,624	47,824	1,000,000
5	49	18,400	0	100,910	71,110	1,000,000
6	50	18,400	0	126,010	97,700	1,000,000
7	51	18,400	0	153,024	126,502	1,000,000
8	52	18,400	0	182,124	157,688	1,000,000
9	53	18,400	0	213,479	191,427	1,000,000
10	54	18,400	0	247,285	227,915	1,000,000
11	55	18,400	0	283,770	267,380	1,000,000
12	56	18,400	0	323,184	310,072	1,000,000
13	57	18,400	0	365,794	356,258	1,000,000
14	58	18,400	0	411,923	406,261	1,000,000
15	59	18,400	0	461,932	461,932	1,000,000
16	60	18,400	0	516,213	516,213	1,000,000
17	61	18,400	0	575,240	575,240	1,000,000
18	62	18,400	0	639,547	639,547	1,000,000
19	63	18,400	0	709,745	709,745	1,000,000
20	64	18,400	0	786,546	786,546	1,000,000
21	65	0	0	850,863	850,863	1,021,036
22	66	Ö	ő	920,334	920,334	1,095,198
23	67	Ö	ŏ	995,366	995,366	1,174,531
24	68	Ö	Ö	1,076,404	1,076,404	1,259,392
25	69	Ö	Ö	1,163,925	1,163,925	1,350,153
26	70	0	Ö	1,258,452	1,258,452	1,447,220
27	71	Ö	Ö	1,360,909	1,360,909	1,537,827
28	72	0	0	1,472,077	1,472,077	1,634,006
29	73	Ō	Ō	1,592,854	1,592,854	1,736,210
30	74	0	0	1,724,266	1,724,266	1,844,965
		368,000	0			

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Arthur Tubbs

Illustration of Policy Values Funding the Plan

Senior Vice President Wilson Electronics, Inc.

		Employer's Tax Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benefit 1,000,000	
	Male	(1)	(2) Pre-Tax Policy	(3) Year End Accum	(4) Year End Cash	(5) Death
Year	Age	Payment	Cash Flow	Value*	Value*	Benefit
31	 75			1,867,508	1,867,508	1,960,883
32	76	0	0	2,022,311	2,022,311	2,123,427
33	77	0	0	2,189,545	2,189,545	2,299,022
34	78	0	0	2,370,128	2,370,128	2,488,634
35	79	0	0	2,565,034	2,565,034	2,693,286
36	80	0	0	2,775,293	2,775,293	2,914,058
37	81	0	0	3,001,980	3,001,980	3,152,079
38	82	0	0	3,246,225	3,246,225	3,408,536
39	83	0	0	3,509,204	3,509,204	3,684,664
40	84	0	0	3.792.135	3,792,135	3.981.742

368,000

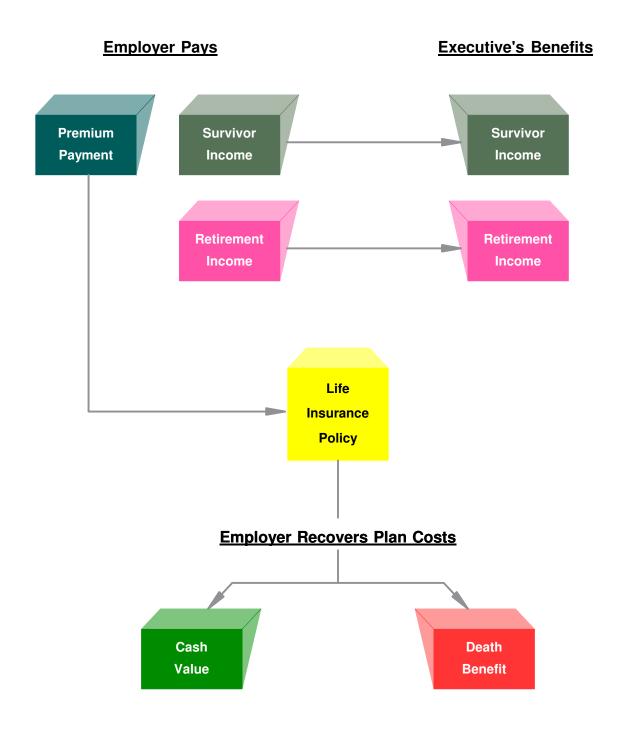
*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Arthur Tubbs

Flow Chart

Senior Vice President Wilson Electronics, Inc.



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

Insured: Arthur Tubbs

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

							Executive				
Plan Year	Male Age	(1) Net Payment to the Plan	(2) Cumulative Net Payments to the Plan	(3) Year End Cash Value*	(4) Cost to Provide Column (10)	(5) Total Plan Cost (2) + (4)	(6) Plan Death Benefit	(7) Overall Gain From Plan (6) - (5)	(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
1 2 3 4 5 6 7 8 9	45 46 47 48 49 50 51 52	18,400 18,400 18,400 18,400 18,400 18,400 18,400 18,400	18,400 36,800 55,200 73,600 92,000 110,400 128,800 147,200 165,600	3,262 7,918 26,201 47,824 71,110 97,700 126,502 157,688 191,427	597,037 597,037 597,037 597,037 597,037 597,037 597,037 597,037	615,437 633,837 652,237 670,637 689,037 707,437 725,837 744,237 762,637	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	384,563 366,163 347,763 329,363 310,963 292,563 274,163 255,763 237,363	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000
10 11 12 13 14 15 16 17 18	55 56 57 58 59 60 61 62 63	18,400 18,400 18,400 18,400 18,400 18,400 18,400 18,400	184,000 202,400 220,800 239,200 257,600 276,000 294,400 312,800 331,200 349,600	227,915 267,380 310,072 356,258 406,261 461,932 516,213 575,240 639,547 709,745	597,037 597,037 597,037 597,037 597,037 597,037 597,037 597,037	781,037 799,437 817,837 836,237 854,637 873,037 891,437 909,837 928,237 946,637	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000	218,963 200,563 182,163 163,763 145,363 126,963 108,563 90,163 71,763 53,363	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000 1,000,000
20 21 22 23 24 25 26 27 28 29 30	64 65 66 67 68 69 70 71 72 73	18,400 132,000 132,000 132,000 132,000 132,000 132,000 132,000 132,000 132,000	368,000 500,000 632,000 764,000 896,000 1,028,000 1,160,000 1,292,000 1,424,000 1,556,000 1,688,000	786,546 850,863 920,334 995,366 1,076,404 1,163,925 1,258,452 1,360,909 1,472,077 1,592,854 1,724,266	597,037 489,591 376,472 257,380 132,000 0 0 0 0	965,037 989,591 1,008,472 1,021,380 1,028,000 1,160,000 1,292,000 1,424,000 1,556,000 1,688,000	1,000,000 1,021,036 1,095,198 1,174,531 1,259,392 1,350,153 1,447,220 1,537,827 1,634,006 1,736,210 1,844,965	34,963 31,445 86,726 153,151 231,392 322,153 287,220 245,827 210,006 180,210 156,965	0 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000 200,000	0 200,000 400,000 600,000 800,000 1,000,000 1,400,000 1,600,000 1,800,000 2,000,000	1,000,000 800,000 600,000 400,000 0 0 0 0 0 0
		1,688,000	,,	, ,,,,,,	-	,,-		,	2,000,000		•

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Arthur Tubbs

Summary of Costs and Benefits

Senior Vice President Wilson Electronics, Inc.

Employer's Tax Bracket 34.00% Employer's Assumed Use of Money (Survivor Income) 8.00%

CVI Interest Rate 8.00%

			Employer									
		(1)	(2) Cumulative	(3)	(4)	(5)	(6)	(7) Overall				
		Net	Net	Year End	Cost to	Total	Plan	Gain				
Plan	Male	Payment	Payments	Cash	Provide	Plan Cost	Death	From Plan				
Year	Age	to the Plan	to the Plan	Value*	Column (10)	(2) + (4)	Benefit	(6) - (5)				
31	75	132,000	1,820,000	1,867,508	0	1,820,000	1,960,883	140,883				
32	76	132,000	1,952,000	2,022,311	0	1,952,000	2,123,427	171,427				
33	77	132,000	2,084,000	2,189,545	0	2,084,000	2,299,022	215,022				
34	78	132,000	2,216,000	2,370,128	0	2,216,000	2,488,634	272,634				
35	79	132,000	2,348,000	2,565,034	0	2,348,000	2,693,286	345,286				
36	80	132,000	2,480,000	2,775,293	0	2,480,000	2,914,058	434,058				
37	81	132,000	2,612,000	3,001,980	0	2,612,000	3,152,079	540,079				
38	82	132,000	2,744,000	3,246,225	0	2,744,000	3,408,536	664,536				
39	83	132,000	2,876,000	3,509,204	0	2,876,000	3,684,664	808,664				
40	84	132,000	3,008,000	3,792,135	0	3,008,000	3,981,742	973,742				

	Executive	
(8) Annual Scheduled Retirement Income	(9) Cumulative Retirement Income Received	(10) Total Survivor Income Scheduled
200,000 200,000 200,000 200,000 200,000 200,000	2,200,000 2,400,000 2,600,000 2,800,000 3,000,000 3,200,000	0 0 0 0 0
200,000 200,000 200,000 200,000	3,400,000 3,600,000 3,800,000 4,000,000	0 0 0 0

3,008,000 4,000,000

*This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

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

Insured: Arthur Tubbs

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Tax	nployer's x Bracket 34.00%	CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benef 1,000,000	it
Plan Year	Male Age	(1) Payment to the Plan	(2) Retirement Payment to the Executive	(3) After Tax Cost of Retirement Payment	(4) Net Payment to the Plan (1) + (3)	(5) Cumulative Net Payment to the Plan
	45	10.400			10.400	10.400
1 2	45 46	18,400 18,400	0 0	0 0	18,400 18,400	18,400 36,800
3	46 47	18,400	0	0	18,400	55,200
4	48	18,400	0	0	18,400	73,600
5	49	18,400	0	0	18,400	92,000
6	50	18,400	Ö	ő	18,400	110,400
7	51	18,400	Ö	Ö	18,400	128,800
8	52	18,400	Ö	Ö	18,400	147,200
9	53	18,400	Ö	Ö	18,400	165,600
10	54	18,400	0	0	18,400	184,000
		10,100	_	-	12,100	10 1,000
11	55	18,400	0	0	18,400	202,400
12	56	18,400	0	0	18,400	220,800
13	57	18,400	0	0	18,400	239,200
14	58	18,400	0	0	18,400	257,600
15	59	18,400	0	0	18,400	276,000
16	60	18,400	0	0	18,400	294,400
17	61	18,400	0	0	18,400	312,800
18	62	18,400	0	0	18,400	331,200
19	63	18,400	0	0	18,400	349,600
20	64	18,400	0	0	18,400	368,000
21	65	0	200,000	132,000	132,000	500,000
22	66	0	200,000	132,000	132,000	632,000
23	67	0	200,000	132,000	132,000	764,000
24	68	0	200,000	132,000	132,000	896,000
25	69	0	200,000	132,000	132,000	1,028,000
26	70	0	200,000	132,000	132,000	1,160,000
27	71	0	200,000	132,000	132,000	1,292,000
28	72	0	200,000	132,000	132,000	1,424,000
29	73	0	200,000	132,000	132,000	1,556,000
30	74	0	200,000	132,000	132,000	1,688,000
		368,000	2,000,000	1,320,000	1,688,000	

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

Insured: Arthur Tubbs

Employer's Funding Analysis

Senior Vice President Wilson Electronics, Inc.

	Employer's Tax Bracket 34.00%		CVI Interest Rate 8.00%	Initial Payment 18,400	Initial Death Benef 1,000,000	it
		(1)	(2) Retirement	(3) After Tax	(4) Net	(5) Cumulative
		Payment	Payment	Cost of	Payment	Net
Plan	Male	to the	to the	Retirement	to the Plan	Payment
Year	Age	Plan	Executive	Payment	(1) + (3)	to the Plan
31	75	0	200,000	132,000	132,000	1,820,000
32	76	0	200,000	132,000	132,000	1,952,000
33	77	0	200,000	132,000	132,000	2,084,000
34	78	0	200,000	132,000	132,000	2,216,000
35	79	0	200,000	132,000	132,000	2,348,000
36	80	0	200,000	132,000	132,000	2,480,000
37	81	0	200,000	132,000	132,000	2,612,000
38	82	0	200,000	132,000	132,000	2,744,000
39	83	0	200,000	132,000	132,000	2,876,000
40	84	0	200.000	132.000	132.000	3.008.000

368,000 4,000,000 2,640,000 3,008,000

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

Insured: Arthur Tubbs

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr	nent Dea	Initial th Benefit 000,000		
		(1) Cumulative	(2)	(3)	(4)	(5)	(6)	(7) Employer's	(8) Total
		Net	Year End	Year End	Cost to	Total	Plan	Gain from	Survivor
Plan	Male	Payments	Accum	Cash	Provide	Plan Cost	Death	the Plan	Income
Year	Age	to the Plan	Value*	Value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
——	——	to the Flan	Value	value	Column (8)	(1)+(4)	Dellett	(0) - (3)	Scheduled
1	45	18,400	17,262	3,262	597,037	615,437	1,000,000	384,563	1,000,000
2	46	36,800	35,918	7,918	597,037	633,837	1,000,000	366,163	1,000,000
3	47	55,200	56,001	26,201	597,037	652,237	1,000,000	347,763	1,000,000
4	48	73,600	77,624	47,824	597,037	670,637	1,000,000	329,363	1,000,000
5	49	92,000	100,910	71,110	597,037	689,037	1,000,000	310,963	1,000,000
6	50	110,400	126,010	97,700	597,037	707,437	1,000,000	292,563	1,000,000
7	51	128,800	153,024	126,502	597,037	725,837	1,000,000	274,163	1,000,000
8	52	147,200	182,124	157,688	597,037	744,237	1,000,000	255,763	1,000,000
9	53	165,600	213,479	191,427	597,037	762,637	1,000,000	237,363	1,000,000
10	54	184,000	247,285	227,915	597,037	781,037	1,000,000	218,963	1,000,000
11	55	202,400	283,770	267,380	597,037	799,437	1,000,000	200,563	1,000,000
12	56	220,800	323,184	310,072	597,037 597,037	817,837	1,000,000	182,163	1,000,000
13	57	239,200	365,794	356,258	597,037 597,037	836,237	1,000,000	162,163	1,000,000
14	58	257,600	411,923	406,261	597,037 597,037	854,637	1,000,000	145,363	1,000,000
15	59	276,000	461,932	461,932	597,037 597,037	873,037	1,000,000	126,963	1,000,000
16	60	294,400	516,213	516,213	597,037 597,037	891,437	1,000,000	108,563	1,000,000
17	61	312,800	575,240	575,240	597,037 597,037	909,837	1,000,000	90,163	1,000,000
18	62	331,200	639,547	639,547	597,037 597,037	928,237	1,000,000	71,763	1,000,000
19	63	349,600	709,745	709,745	597,037	946,637	1,000,000	53,363	1,000,000
20	64	368,000	786,546	786,546	597,037 597,037	965,037	1,000,000	34,963	1,000,000
20	04	300,000	700,540	700,540	397,037	905,057	1,000,000	34,303	1,000,000
21	65	500,000	850,863	850,863	489,591	989,591	1,021,036	31,445	800,000
22	66	632,000	920,334	920,334	376,472	1,008,472	1,095,198	86,726	600,000
23	67	764,000	995,366	995,366	257,380	1,021,380	1,174,531	153,151	400,000
24	68	896,000	1,076,404	1,076,404	132,000	1,028,000	1,259,392	231,392	200,000
25	69	1,028,000	1,163,925	1,163,925	0	1,028,000	1,350,153	322,153	0
26	70	1,160,000	1,258,452	1,258,452	0	1,160,000	1,447,220	287,220	0
27	71	1,292,000	1,360,909	1,360,909	0	1,292,000	1,537,827	245,827	0
28	72	1,424,000	1,472,077	1,472,077	0	1,424,000	1,634,006	210,006	0
29	73	1,556,000	1,592,854	1,592,854	0	1,556,000	1,736,210	180,210	0
30	74	1,688,000	1,724,266	1,724,266	0	1,688,000	1,844,965	156,965	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Arthur Tubbs

Employer's Cost Evaluation Analysis

Senior Vice President Wilson Electronics, Inc.

			Employer's Tax Bracket 34.00%		Rate Payr		Initial eath Benefit 1,000,000		
		(1) Cumulative	(2)	(3)	(4)	(5)	(6)	(7) Employer's	(8) Total
		Net	Year End	Year End	Cost to	Total	Plan	Gain from	Survivor
Plan	Male	Payments	Accum	Cash	Provide	Plan Cost	Death	the Plan	Income
Year	Age	to the Plan	Value*	Value*	Column (8)**	(1) + (4)	Benefit	(6) - (5)	Scheduled
31	75	1,820,000	1,867,508	1,867,508	0	1,820,000	1,960,883	140,883	0
32	76	1,952,000	2,022,311	2,022,311	0	1,952,000	2,123,427	171,427	0
33	77	2,084,000	2,189,545	2,189,545	0	2,084,000	2,299,022	215,022	0
34	78	2,216,000	2,370,128	2,370,128	0	2,216,000	2,488,634	272,634	0
35	79	2,348,000	2,565,034	2,565,034	0	2,348,000	2,693,286	345,286	0
36	80	2,480,000	2,775,293	2,775,293	0	2,480,000	2,914,058	434,058	0
37	81	2,612,000	3,001,980	3,001,980	0	2,612,000	3,152,079	540,079	0
38	82	2,744,000	3,246,225	3,246,225	0	2,744,000	3,408,536	664,536	0
39	83	2,876,000	3,509,204	3,509,204	0	2,876,000	3,684,664	808,664	0
40	84	3.008.000	3.792.135	3.792.135	0	3.008.000	3.981.742	973,742	0

^{*}This is an example of a "supplemental" life insurance illustration. In actual presentations, this footnote will refer you to an accompanying "basic" illustration from a specific life insurance company.

^{**}This is the amount needed to provide the Survivor income. See column (3) of the Employer's Survivor Income Analysis report for details.

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

Insured: Arthur Tubbs

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1)	(2)	(3)	(4)
		Annual		Total	
		Scheduled		Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year	Age	Income*	Payable	Scheduled	Column (3)
					(1)
1	45	200,000	5	1,000,000	597,037
2	46	200,000	5	1,000,000	597,037
3	47	200,000	5	1,000,000	597,037
4	48	200,000	5	1,000,000	597,037
5	49	200,000	5	1,000,000	597,037
6	50	200,000	5	1,000,000	597,037
7	51	200,000	5	1,000,000	597,037
8	52	200,000	5	1,000,000	597,037
9	53	200,000	5	1,000,000	597,037
10	54	200,000	5	1,000,000	597,037
11	55	200,000	5	1,000,000	597,037
12	56	200,000	5	1,000,000	597,037
13	57	200,000	5	1,000,000	597,037
14	58	200,000	5	1,000,000	597,037
15	59	200,000	5	1,000,000	597,037
16	60	200,000	5	1,000,000	597,037
17	61	200,000	5	1,000,000	597,037
18	62	200,000	5	1,000,000	597,037
19	63	200,000	5	1,000,000	597,037
20	64	200,000	5	1,000,000	597,037
			_		
21	65	200,000	4	800,000	489,591
22	66	200,000	3	600,000	376,472
23	67	200,000	2	400,000	257,380
24	68	200,000	1	200,000	132,000
25	69	0	0	0	0
26	70	0	0	0	0
27	71	0	0	0	0
28	72	0	0	0	0
29	73	0	0	0	0
30	74	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Arthur Tubbs

Employer's Survivor Income Summary

Senior Vice President Wilson Electronics, Inc.

		(1) Annual	(2)	(3) Total	(4)
		Scheduled		Survivor	Cost to
Plan	Male	Survivor	Years	Income	Provide
Year	Age	Income*	Payable	Scheduled	Column (3)
31	75	0	0	0	0
32	76	0	0	0	0
33	77	0	0	0	0
34	78	0	0	0	0
35	79	0	0	0	0
36	80	0	0	0	0
37	81	0	0	0	0
38	82	0	0	0	0
39	83	0	0	0	0
40	84	0	0	0	0

^{*}See accompanying Employer's analysis of survivor income in plan year 1 for a representative example of survivor income calculations.

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

Insured: Arthur Tubbs

Employer's Survivor Income Analysis in Plan Year 1

Senior Vice President Wilson Electronics, Inc.

Tax Bracket Use		s Assumed f Money 00%	Employer's Cost of Provide the Benefice 597,037	fit* Income		
	Employer's Ben	efits and Costs	Employer's Surv	vivor Income A	ccount Activity	
	(1)	(2) Annual	(3) Beginning of Year	(4)	(5)	
Year	Annual	After Tax	Balance	Balance in	Year End	
Following	Payment to	Cost of	in Survivor	Account	After Tax	
Executive's	Executive's	Payment to	Income	to Accrue	Accrual	
Death ———	Survivors	Survivors	Account	(3) - (2)	of Account	
1	200,000	132,000	597,037	465,037	489,591	
2	200,000	132,000	489,591	357,591	376,472	
3	200,000	132,000	376,472	244,472	257,380	
4	200,000	132,000	257,380	125,380	132,000	
5	200,000	132,000	132,000	0	0	

1,000,000 660,000

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor income shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

Column (2) = column (1) times (1-(tax bracket/100))

Column (4) = column (3) minus column (2)

Column (5) = column (4) plus the after tax interest credit

*See column (3), year 1.

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

Insured: Arthur Tubbs

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living B	enefits		9	Survivor Benefit	s
		(1) Annual Scheduled	(2) Cumulative Retirement		(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income		Survivor	Years	Income
Year ——	Age	Income	Received	Ĺ	Income	Payable	Scheduled
1	45	0	0		200,000	5	1,000,000
2	46	0	0		200,000	5	1,000,000
3	47	0	0		200,000	5	1,000,000
4	48	0	0		200,000	5	1,000,000
5 6	49 50	0	0		200,000	5	1,000,000
6 7	50 51	0 0	0 0		200,000	5 5	1,000,000
8	51 52	0	0		200,000 200,000	5 5	1,000,000
9	53	0	0		200,000	5	1,000,000
10	54	0	0		200,000	5	1,000,000
10	34	U	U		200,000	3	1,000,000
11	55	0	0		200,000	5	1,000,000
12	56	0	0		200,000	5	1,000,000
13	57	0	0		200,000	5	1,000,000
14	58	0	0		200,000	5	1,000,000
15	59	0	0		200,000	5	1,000,000
16	60	0	0		200,000	5	1,000,000
17	61	0	0		200,000	5	1,000,000
18	62	0	0		200,000	5	1,000,000
19	63	0	0		200,000	5	1,000,000
20	64	0	0		200,000	5	1,000,000
21	65	200,000	200,000		200,000	4	800,000
22	66	200,000	400,000		200,000	3	600,000
23	67	200,000	600,000		200,000	2	400,000
24	68	200,000	800,000		200,000	1	200,000
25	69	200,000	1,000,000		0	0	0
26	70	200,000	1,200,000		0	0	0
27	71	200,000	1,400,000		0	0	0
28	72	200,000	1,600,000		0	0	0
29	73	200,000	1,800,000		0	0	0
30	74	200,000	2,000,000		0	0	0
		2,000,000					

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

Insured: Arthur Tubbs

Executive's Analysis

Senior Vice President Wilson Electronics, Inc.

		Living	Benefits	Survivor Benefits			
Plan	Male	(1) Annual Scheduled Retirement	(2) Cumulative Retirement Income	(3) Annual Scheduled Survivor	(4) Years	(5) Total Survivor Income	
Year	Age	Income	Received	Income	Payable	Scheduled	
31	75	200,000	2,200,000	0	0	0	
32	76	200,000	2,400,000	0	0	0	
33	77	200,000	2,600,000	0	0	0	
34	78	200,000	2,800,000	0	0	0	
35	79	200,000	3,000,000	0	0	0	
36	80	200,000	3,200,000	0	0	0	
37	81	200,000	3,400,000	0	0	0	
38	82	200,000	3,600,000	0	0	0	
39	83	200,000	3,800,000	0	0	0	
40	84	200,000	4,000,000	0	0	0	

4,000,000

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

Insured: Arthur Tubbs

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living Benefits		Survivor Benefits		
		(1) Annual Scheduled	(2) Cumulative Retirement	(3) Annual Scheduled	(4)	(5) Total Survivor
Plan	Male	Retirement	Income	Survivor	Years	Income
Year ——	Age	Income	Received	Income	Payable	Scheduled
1	45	0	0	200,000	5	1,000,000
2	46	0	0	200,000	5	1,000,000
3	47	0	0	200,000	5	1,000,000
4	48	0	0	200,000	5	1,000,000
5	49	0	0	200,000	5	1,000,000
6 7	50 51	0	0	200,000	5	1,000,000
8	51 52	0 0	0	200,000 200,000	5 5	1,000,000
9	52 53	0	0	200,000	5 5	
9 10	53 54	0	0	200,000	5 5	1,000,000
10	34	U	U	200,000	3	1,000,000
11	55	0	0	200,000	5	1,000,000
12	56	0	0	200,000	5	1,000,000
13	57	0	0	200,000	5	1,000,000
14	58	0	0	200,000	5	1,000,000
15	59	0	0	200,000	5	1,000,000
16	60	0	0	200,000	5	1,000,000
17	61	0	0	200,000	5	1,000,000
18	62	0	0	200,000	5	1,000,000
19	63	0	0	200,000	5	1,000,000
20	64	0	0	200,000	5	1,000,000
21	65	200,000	200,000	200,000	4	800,000
22	66	200,000	400,000	200,000	3	600,000
23	67	200,000	600,000	200,000	2	400,000
24	68	200,000	800,000	200,000	1	200,000
25	69	200,000	1,000,000	0	0	0
26	70	200,000	1,200,000	0	0	0
27	71	200,000	1,400,000	0	0	0
28	72	200,000	1,600,000	0	0	0
29	73	200,000	1,800,000	0	0	0
30	74	200,000	2,000,000	0	0	0
		2,000,000				

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

Insured: Arthur Tubbs

Executive's Personal Report

Senior Vice President Wilson Electronics, Inc.

		Living	Living Benefits		Survivor Benefits		
Plan Year	Male Age	(1) Annual Scheduled Retirement Income	(2) Cumulative Retirement Income Received		(3) Annual Scheduled Survivor Income	(4) Years Payable	(5) Total Survivor Income Scheduled
31	75	200,000	2,200,000		0	0	0
32	76	200,000	2,400,000		0	0	0
33	77	200,000	2,600,000		0	0	0
34	78	200,000	2,800,000		0	0	0
35	79	200,000	3,000,000		0	0	0
36	80	200,000	3,200,000		0	0	0
37	81	200,000	3,400,000		0	0	0
38	82	200,000	3,600,000		0	0	0
39	83	200,000	3,800,000		0	0	0
40	84	200,000	4,000,000		0	0	0

4,000,000

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

Insured: Arthur Tubbs

40 Year Analysis

Senior Vice President Wilson Electronics, Inc.

