Pre-Retirement Accumulation

	Prior Accrued Account Value 0			Income 7	etirement Fax Bracket .00%	
Pr	·e-	(1) Payment	(2) Beginning of Year	(3) Annualized Tax Deferred	(4) Year End Living Value of	(5) Year End After Tax Surrender
Retire	ement	to the	Value of	Interest	Account	Value of
Year	Age	Account	Account	Accrued	(2) + (3)**	Account*
1 2 3 4 5 6 7	45 46 47 48 49 50 51	20,000 20,000 20,000 20,000 20,000 20,000 20,000	20,000 41,266 63,879 87,923 113,488 140,671 169,575	1,700 3,508 5,430 7,473 9,646 11,957 14,414	21,266 43,879 67,923 93,488 120,671 149,575 180,309	20,696 42,133 64,358 87,418 111,369 136,266
8	52	20,000	200,309	17,026	212,988	189,143
9 10	53 54	20,000 20,000	232,988 267,736	19,804 22,758	247,736 284,684	217,255 246,576
11 12 13	55 56 57	20,000 20,000 20,000	304,684 343,970 385,743	25,898 29,237 32,788	323,970 365,743 410,160	277,184 309,159 342,588
14	58	20,000	430,160	36,564	457,390	377,565
15 16 17	59 60 61	20,000 20,000 20,000	477,390 527,609 581,007	40,578 44,847 49,386	507,609 561,007 617,785	414,185 476,655 520,560
18	62	20,000	637,785	54,212	678,157	566,802
19	63	20,000	698,157	59,343	742,350	615,528
20	64	20,000	762,350	64,800	810,607	666.895

400,000 551,369

Tax deferred account assets are assessed: Death benefit guarantee of principal: 1.00%

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

^{*}Surrender values prior to age 59½ reflect a 10.00% penalty tax.

^{**}Management fees reflected in column (4): 1.00%

For: George Baker, MD

Retirement Distribution

	Account Yield 8.50%		Retirement Income Tax Bracket 35.00%		Distribut Metho Interest & Pr		
		(1)	(2)	(3)	(4)	(5)	(6)
					Annualized	Year End	
		Beginning	Beginning	Account	Tax	Living	Year End
		of Year	of Year	Balance	Deferred	Value of	Surrender
Retire	ement	Value of	After Tax	After	Interest	Account	Value of
Year	Age	Account	Withdrawal	Withdrawal	Accrued	(3) + (4)*	Account
						. , , ,	
1	65	810,607	49,200	734,915	62,468	781,435	647,933
2	66	781,435	49,200	705,743	59,988	750,416	627,770
3	67	750,416	49,200	674,724	57,352	717,434	606,332
4	68	717,434	49,200	641,742	54,548	682,364	583,537
5	69	682,364	49,200	606,672	51,567	645,074	559,298
6	70	645,074	49,200	569,382	48,397	605,423	533,525
7	71	605,423	49,200	529,731	45,027	563,263	506,121
8	72	563,263	49,200	487,571	41,444	518,435	476,983
9	73	518,435	49,200	442,743	37,633	470,768	445,999
10	74	470,768	49,200	396,799	33,728	421,916	413,125
11	75	421,916	49,200	363,925	30,934	386,962	378,899
12	76	386,962	49,200	329,699	28,024	350,569	343,265
13	77	350,569	49,200	294,065	24,995	312,679	306,164
14	78	312,679	49,200	256,964	21,842	273,230	267,537
15	79	273,230	49,200	218,337	18,559	232,158	227,321
16	80	232,158	49,200	178,121	15,140	189,396	185,450
17	81	189,396	49,200	136,250	11,581	144,874	141,855
18	82	144,874	49,200	92,655	7,876	98,520	96,467
19	83	98,520	49,200	47,267	4,018	50,259	49,212
20	84	50,259	49,212	0	0	0	0

984,012 655,121

Note: Tax Deferred Account values do not reflect surrender charges or market rate adjustments, if any.

With the tax deferred account, any withdrawals are taxable when made (until any gain is exhausted). Due to this, the withdrawals in column (2) have been grossed up so that the after tax net is as shown.

*Management fees reflected in column (6): 1.00%

Tax deferred account assets are assessed: Death benefit guarantee of principal: 1.00%

Tax Deferred Account

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

For: George Baker, MD

984,012

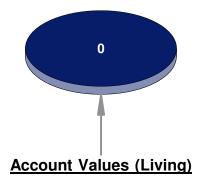
Cash Flow Analysis

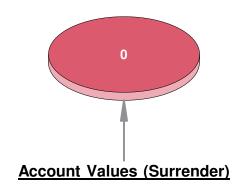
Retirement Income Tax Bracket 35.00% Distribution Method Interest & Principal

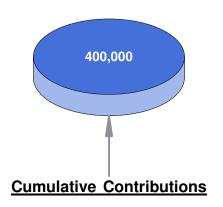
Retire Year	ement Age	(1) Beginning of Year Before Tax Withdrawal	(2) Beginning of Year Value of Account	(3) Beginning of Year Cost Basis	(4) Gain in Contract Withdrawn	(5) Taxable Portion of Withdrawal Column (4)	(6) After Tax Value of Column (5)	(7) Tax Free Portion of Withdrawal (1) - (4)	(8) Beginning of Year After Tax Withdrawal (6) + (7)
1	65	0	810,607	0	0	0	0	0	49,200
2	66	0	781,435	0	0	0	0	0	49,200
3	67	0	750,416	0	0	0	0	0	49,200
4	68	0	717,434	0	0	0	0	0	49,200
5	69	0	682,364	0	0	0	0	0	49,200
6	70	0	645,074	0	0	0	0	0	49,200
7	71	0	605,423	0	0	0	0	0	49,200
8	72	0	563,263	0	0	0	0	0	49,200
9	73	0	518,435	0	0	0	0	0	49,200
10	74	0	470,768	0	0	0	0	0	49,200
11	75	0	421,916	0	0	0	0	0	49,200
12	76	0	386,962	0	0	0	0	0	49,200
13	77	0	350,569	0	0	0	0	0	49,200
14	78	0	312,679	0	0	0	0	0	49,200
15	79	0	273,230	0	0	0	0	0	49,200
16	80	0	232,158	0	0	0	0	0	49,200
17	81	0	189,396	0	0	0	0	0	49,200
18	82	0	144,874	0	0	0	0	0	49,200
19	83	0	98,520	0	0	0	0	0	49,200
20	84	0	50,259	0	0	0	0	0	49,212

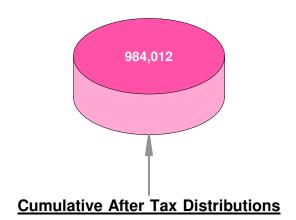
Date: [Current date appears here]

A Look at Year 40

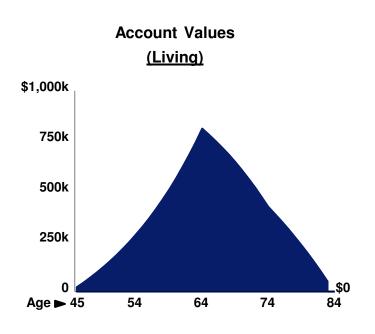


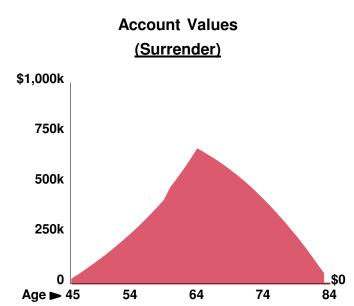


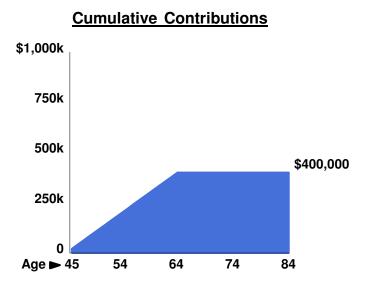


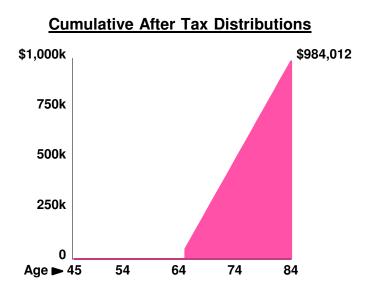


Year Analysis









Accumulation and Distribution Summary

