

Salary Continuation Deferred Compensation Standard Universal Life Supplemental Illustration A Flexible Premium Adjustable Life Insurance Policy



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This supplemental illustration is not complete without all numbered pages and the underlying basic illustration.



Presented to: Universal Life

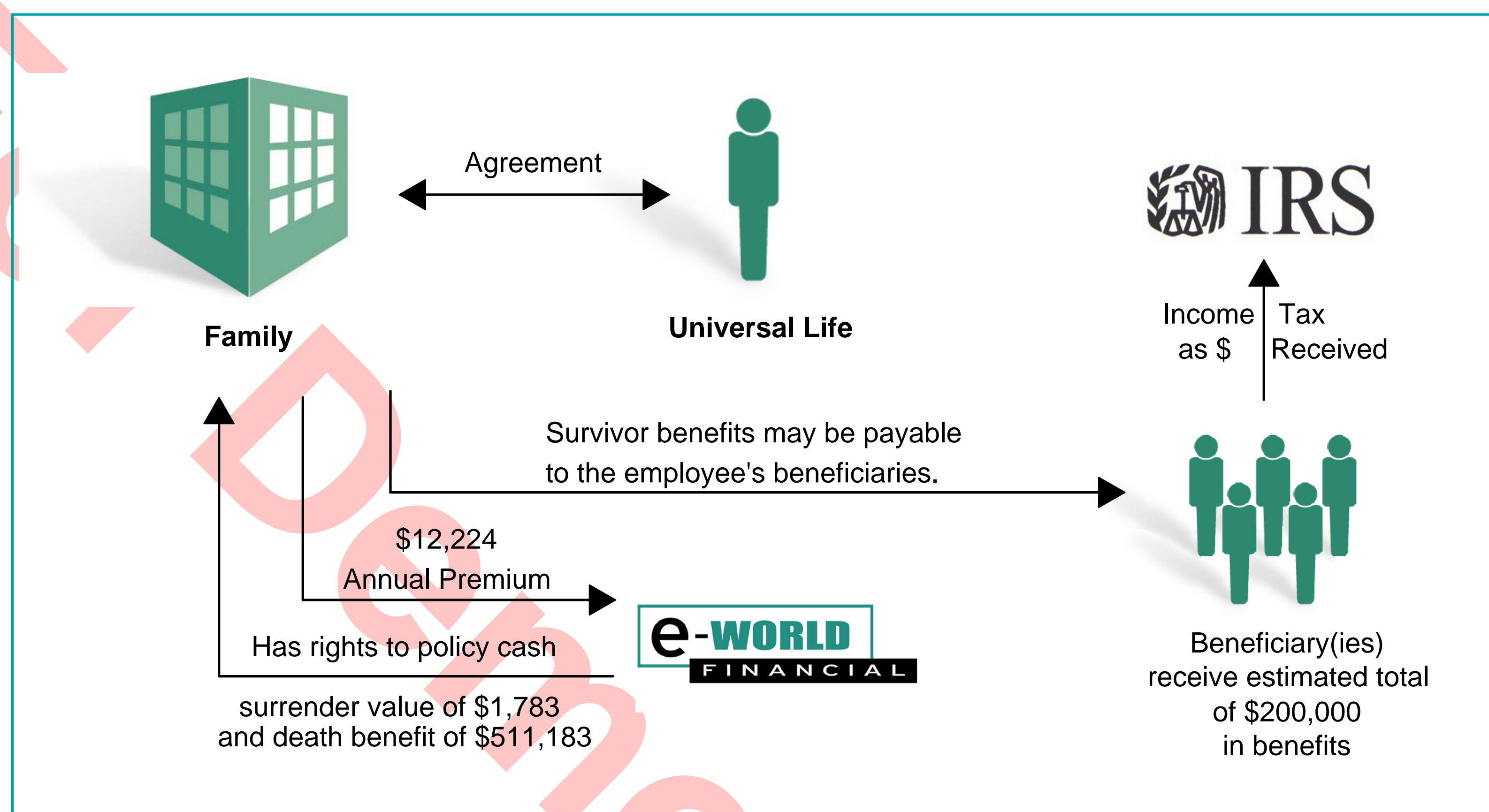
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Salary Continuation Deferred Compensation

For: Universal Life

Example of Year 1



- 1 The employer and employee enter into a deferred compensation agreement that sets forth the rights and obligations of the parties.
- 2 The employer applies for and owns a life insurance policy on the employee with an initial face amount of \$511,183.
- 3 The life insurance policy benefits are used to informally fund the deferred compensation agreement.*
- 4 The benefits may be based upon the values accumulated under the agreement.*/**
- 5 Or, the employer may agree to provide a specific amount of supplemental retirement income starting at a specific future time.
- 6 The employee has no rights in any policy purchased by the employer.
- 7 The employer agrees to pay the entire premium cost.
- 8 When the agreement ends the employer owns the policy and all the cash value.

* Policy loans and withdrawals will reduce cash value and death benefit. Policy loans are subject to interest charges. If your policy is a modified endowment contract, loans and withdrawals may be subject to taxes and penalties.

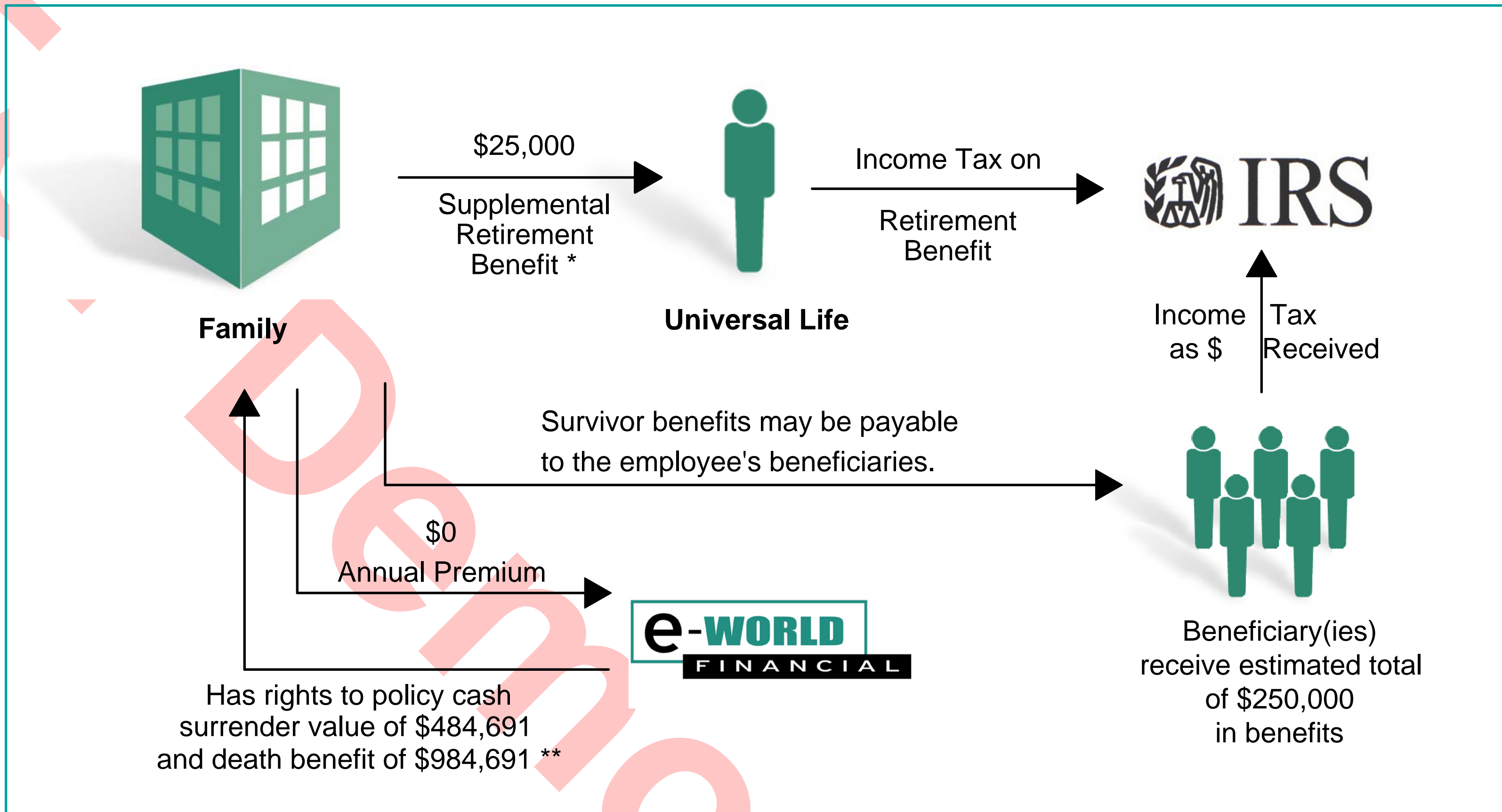
** Death benefit and cash value increases may be subject to the alternative minimum tax which may cause taxes and penalties.

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Salary Continuation Deferred Compensation

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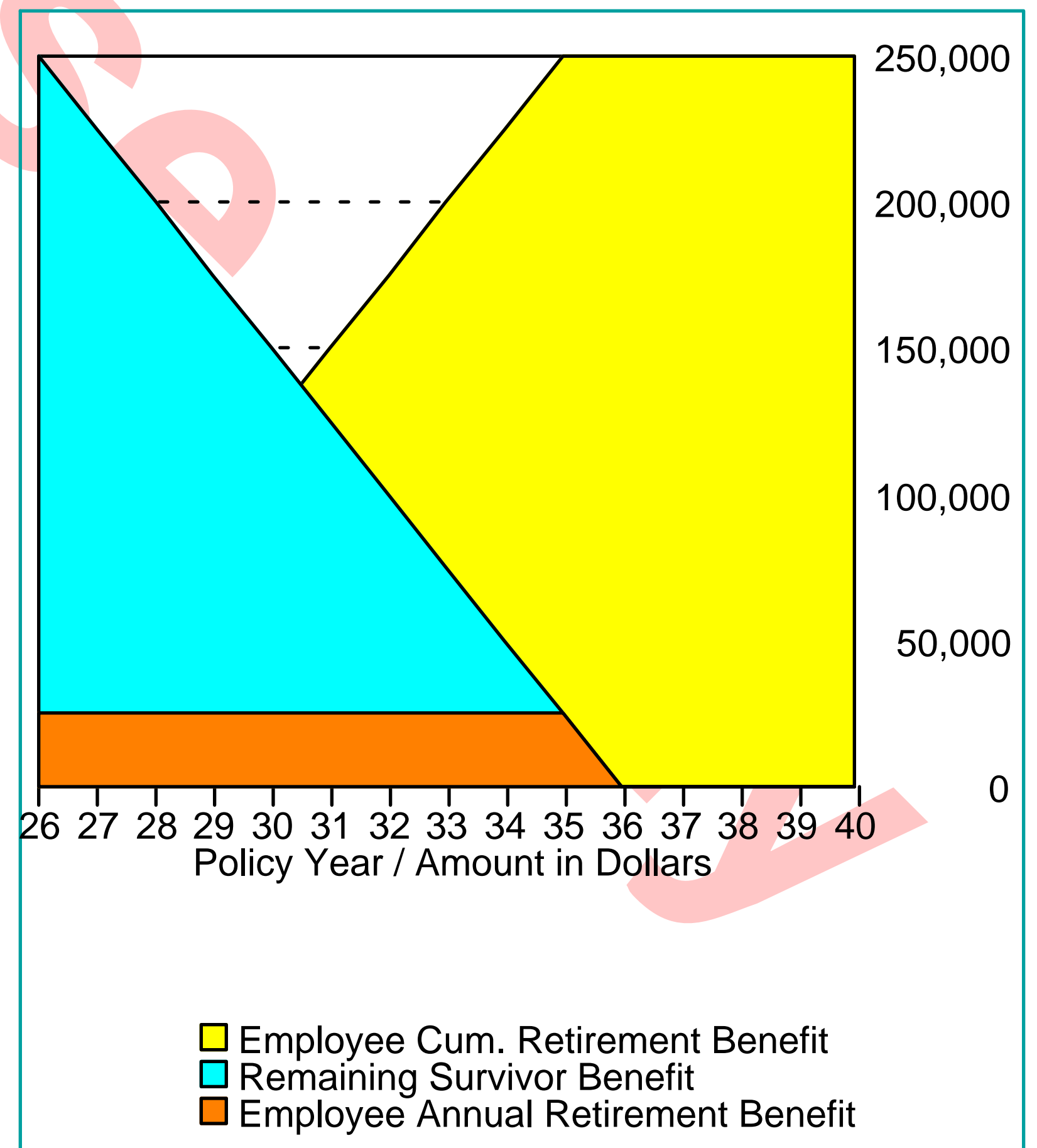
Example of Year 26



This analysis assumes the arrangement meets the requirements of IRC Section 409A and any associated regulations.

Example of Additional Retirement Years

Year	Employee Annual Retirement Benefit	Employee Cumulative Retirement Benefit	Annual Survivor Benefit	Remaining Survivor Benefit
26	\$ 25,000	\$ 25,000	\$ 25,000	\$ 250,000
27	25,000	50,000	25,000	225,000
28	25,000	75,000	25,000	200,000
29	25,000	100,000	25,000	175,000
30	25,000	125,000	25,000	150,000
31	25,000	150,000	25,000	125,000
32	25,000	175,000	25,000	100,000
33	25,000	200,000	25,000	75,000
34	25,000	225,000	25,000	50,000
35	25,000	250,000	25,000	25,000
36	0	250,000	0	0
37	0	250,000	0	0
38	0	250,000	0	0
39	0	250,000	0	0
40	0	250,000	0	0



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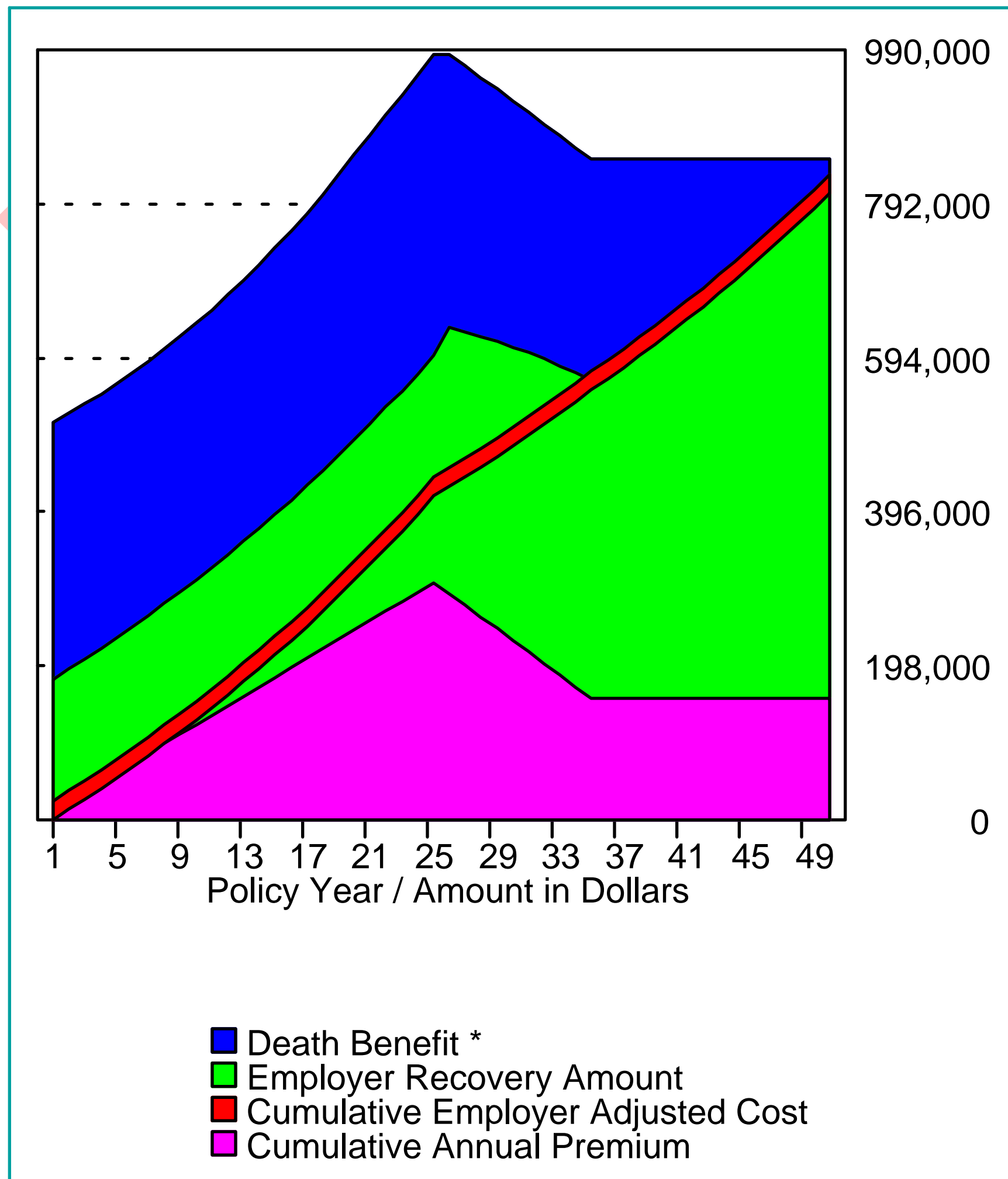
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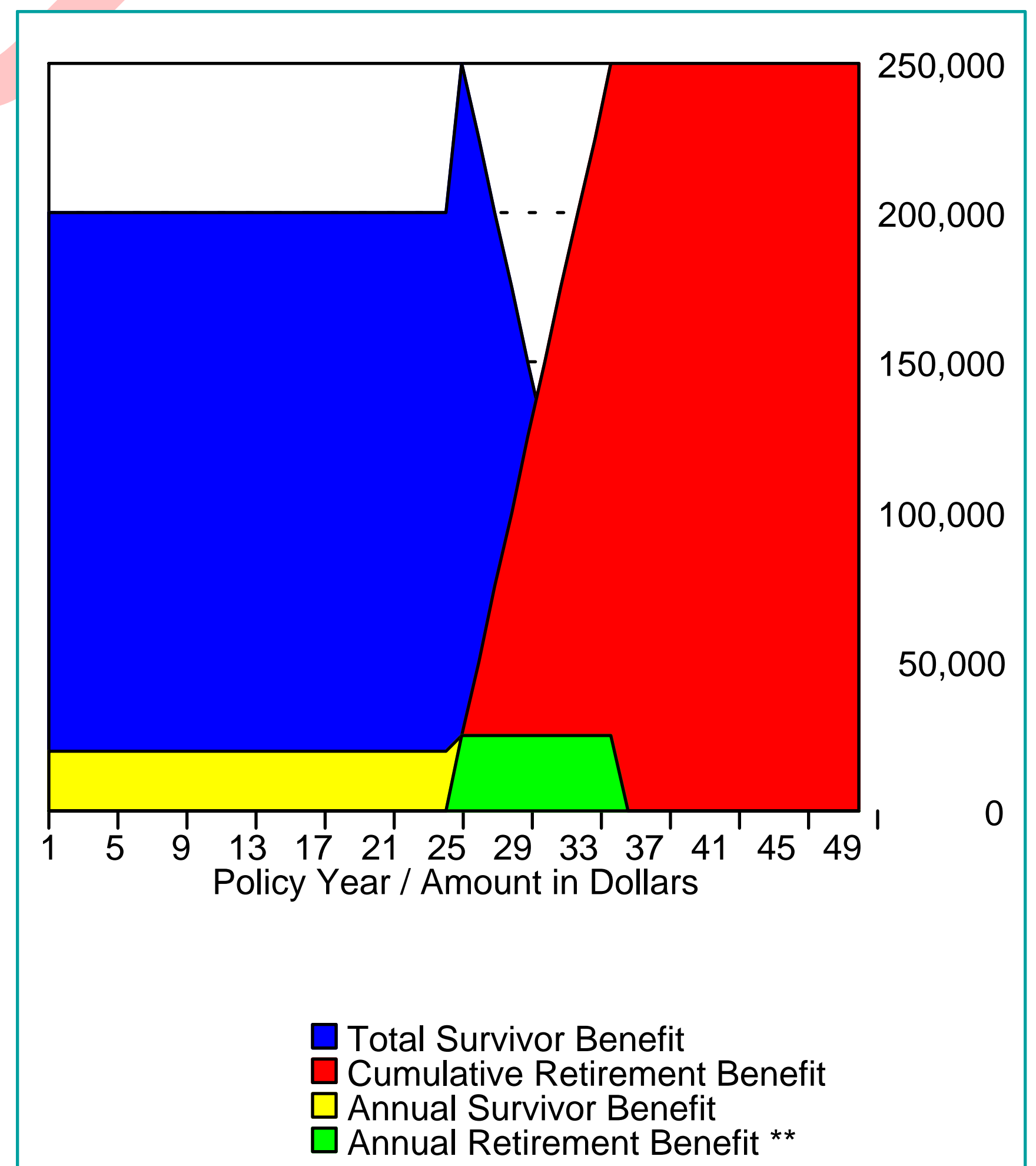
Analysis for Family



Year	Cumulative Annual Premium	Cumulative Employer Adj. Cost	Employer Recovery Amount	Death Benefit
1	\$ 12,224	\$ 12,530	\$ 181,236	\$ 511,183
2	24,448	25,372	194,079	522,885
3	36,672	38,536	207,243	535,132
4	48,896	52,029	220,736	547,949
5	61,120	65,860	234,566	561,361
6	73,344	80,036	248,742	575,398
7	85,568	94,566	263,273	590,087
8	97,792	109,460	278,167	605,459
9	110,016	124,726	293,433	621,546
10	122,240	140,374	309,081	638,382
15	183,360	224,680	393,387	735,057
20	244,480	320,064	488,771	856,402
25	305,600	427,983	596,690	984,467
30	230,600	492,305	608,053	924,691
35	155,600	565,080	565,080	849,691
40	155,600	639,336	639,336	849,691
45	155,600	723,350	723,350	849,691
50	155,600	818,404	818,404	849,691

Analysis for Universal Life

Year	Annual Retirement Benefit	Cumulative Retirement Benefit	Annual Survivor Benefit	Total Survivor Benefit
1	\$ 0	\$ 0	\$ 20,000	\$ 200,000
2	0	0	20,000	200,000
3	0	0	20,000	200,000
4	0	0	20,000	200,000
5	0	0	20,000	200,000
6	0	0	20,000	200,000
7	0	0	20,000	200,000
8	0	0	20,000	200,000
9	0	0	20,000	200,000
10	0	0	20,000	200,000
15	0	0	20,000	200,000
20	0	0	20,000	200,000
25	0	0	20,000	200,000
30	25,000	125,000	25,000	150,000
35	25,000	250,000	25,000	25,000
40	0	250,000	0	0
45	0	250,000	0	0
50	0	250,000	0	0



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Important Notes

This presentation is not valid unless accompanied by both the Employer and Employee Summary Reports.

This analysis assumes compliance with applicable laws for nonqualified deferred compensation arrangements.

Please note that when an * appears, even if premium outlays are zero, monthly deductions will be assessed in all policy years unless otherwise noted in the basic illustration. Depending on actual results, additional premium outlays may be required to keep the policy in force or to achieve desired results.

Important: Nonqualified deferred compensation arrangements may vary depending on the needs of the parties. Key employees of a publicly-traded corporation may not receive a distribution by reason of a separation from service for at least 6 months after that separation.



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