

Kenneth R. Winebrenner, CLU

Ken Winebrenner, Regional Marketing Director of the Central Division, for Lincoln Financial Group. He has been in the insurance and investment business for over 39 years.

Ken graduated in 1969 from John Brown University with a degree in Business Administration. After graduation, Ken worked in various insurance management positions. In 1979, Ken was with E.F. Hutton, as National Sales Director, during the introduction of Universal Life to the insurance industry. He was instrumental in the product and sales training nationwide for this entirely new insurance product. Ken was regarded as an expert in both design and sales ideas for this revolutionary product and was a consultant for many companies as they designed their universal life products.

Ken has extensive knowledge in deferred compensation, charitable giving, split dollar and buy/sell agreements. With this advanced sales background, Ken speaks nationally to accounting, banking and business organizations. The topics covered include Estate Tax Planning, Business Tax Planning and Retirement Planning. He also works directly with the clients of tax professionals, banks, and their trust departments to educate and solve their personal and business insurance and investment needs.

Ken is a member of the DALU, and Dallas Chapter of CLU, and Who's Who Among Top Executives. He is married and has two grown married children. His son is in the insurance & investment business, his daughter is a tax attorney.

LifeComp® Private Value Access



MRS. SLAT

Presented by:

REGIONAL OFFICE

14911 QUORUM
SUITE 300

Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, distributed by Lincoln Financial Distributors, Inc., and offered by broker/dealers with an effective selling agreement. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY and distributed by Lincoln Financial Distributors, Inc. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

This summary is designed for concept communication only. It illustrates an Interest (or Market) sensitive Universal Life Insurance contract. A fully compliant ledger illustration, supporting documents and applicable footnotes are required for a thorough product evaluation.

The LifeComp® Division is a part of The Lincoln National Life Insurance Company.

MRS. SLAT



Disclosure

The following pages are intended to provide a conceptual understanding only. The product illustrated is an interest (or market) sensitive universal life insurance contract. This contract can be individually tailored for each plan participant depending upon objectives. The information contained in the presentation is based upon current expense and mortality assumptions and a hypothetical market return which is noted on the ledger illustration. These rates are not guaranteed and will change over time. This illustration is not a projection of anticipated future results nor is it a representation of past performance. It is hypothetical only. Please refer to the full ledger, including footnotes contained in the Illustration section of this summary. A prospectus must also accompany this presentation if a market sensitive universal life product is illustrated. Persons considering the purchase of the product should seek the advice of their legal and tax counsel.

LifeComp® Private Value Access plans do not contemplate that either the insured/donor or the trustee will borrow from any unrelated third party to pay any portion of the life insurance premiums. If either the insured/donor or the trustee contemplate any bank or other third party financing to pay the premiums on a variable life insurance contract, Federal Reserve Board Regulations T, U and/or X may apply. In addition, Section 11(d) of the Securities and Exchange Act of 1934 may also apply to any broker-dealer involved in the financing transaction.

Background

This proposal has been prepared in response to our discussions surrounding your estate planning needs. In those discussions, it was determined that a non-equity endorsement split dollar arrangement using an interest (or market) sensitive universal life insurance policy issued by The Lincoln National Life Insurance Company may be an appropriate solution to your need to maintain access to the policy's cash values while shielding a portion of the policy's death benefit from inclusion in your estate. The solution outlined in this presentation represents only an element of your overall financial/estate plan. If implemented, this solution should be carefully coordinated with all aspects of that plan.

This presentation provides an overview of the recommended split dollar arrangement. It has been prepared on the LifeComp® system. Continuously operating since 1985, this system provides comprehensive illustration and administration for arrangements of this type. The purpose of this administration system is to provide you with information and support to help achieve desired objectives.

As your agent [planner], I will work with you to explain this plan and assist you with any questions you may have. I will also work with your other professional advisors to ensure that this arrangement is an appropriate solution to your need and, if so determined, I will work to ensure that the arrangement is properly implemented and administered. If a market sensitive (variable universal life) policy is utilized, I will provide you with a prospectus detailing any and all investment alternatives. As part of this presentation, I will provide you with a fully compliant sales illustration for the policy recommended.

MRS. SLAT



Objectives

Effectively combine an interest (or market) sensitive life insurance policy, an life insurance trust, and a split dollar concept to provide:

- ◆ *Tax deferred accumulation with unrestricted access*
- ◆ *Income tax free death benefit outside of insured's estate*
- ◆ *Controlled gifts to Trust*

Parties to the Arrangement

- ◆ **Trust** – *a grantor irrevocable life insurance trust*
- ◆ **Donor** – *Individual (or Individuals) who establishes trust and serves as insured on a interest (or market) sensitive single life insurance policy*
- ◆ **Owner/Spouse** – *The Owner of the policy and generally spouse of the Insured/Donor*

Plan Design

In this version of LifeComp® Private Value Access, a specially structured Spouse owned life insurance contract is used as the funding vehicle. The Spouse pays all premiums and owns all policy cash values. As beneficiary of the policy, the Spouse receives the death proceeds income tax free.

The Owner/Spouse endorses all death benefit (in excess of accumulated value) to the Trust on a Non-Equity basis. This strategy can provide the Trust with income tax free death benefits outside the Donor's estate.

During the Donor's life, the Owner/Spouse has full access to all policy values. Values that may be used to:

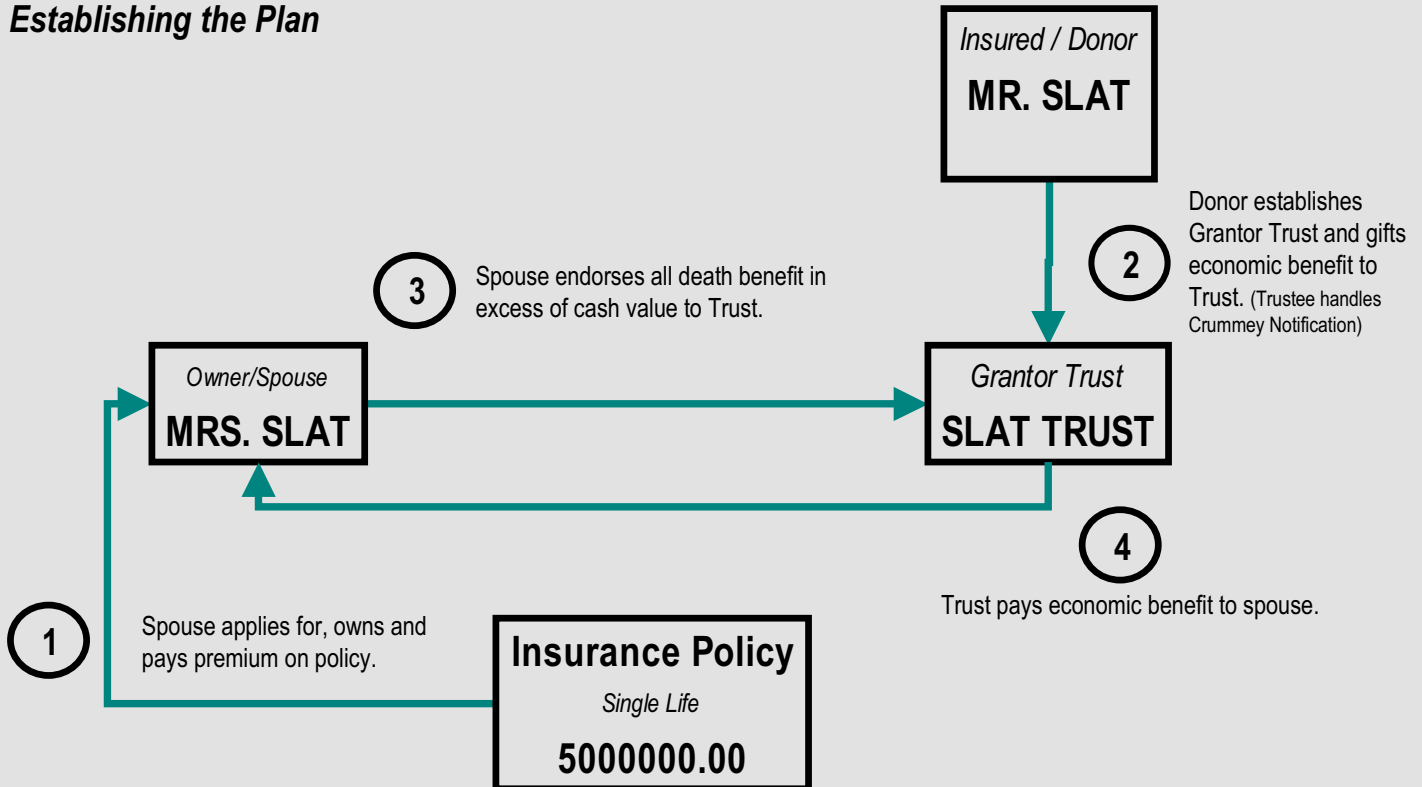
- ◆ *Supplemental Income at Retirement*
- ◆ *Education Expenses for Children*
- ◆ *Emergencies*

MRS. SLAT

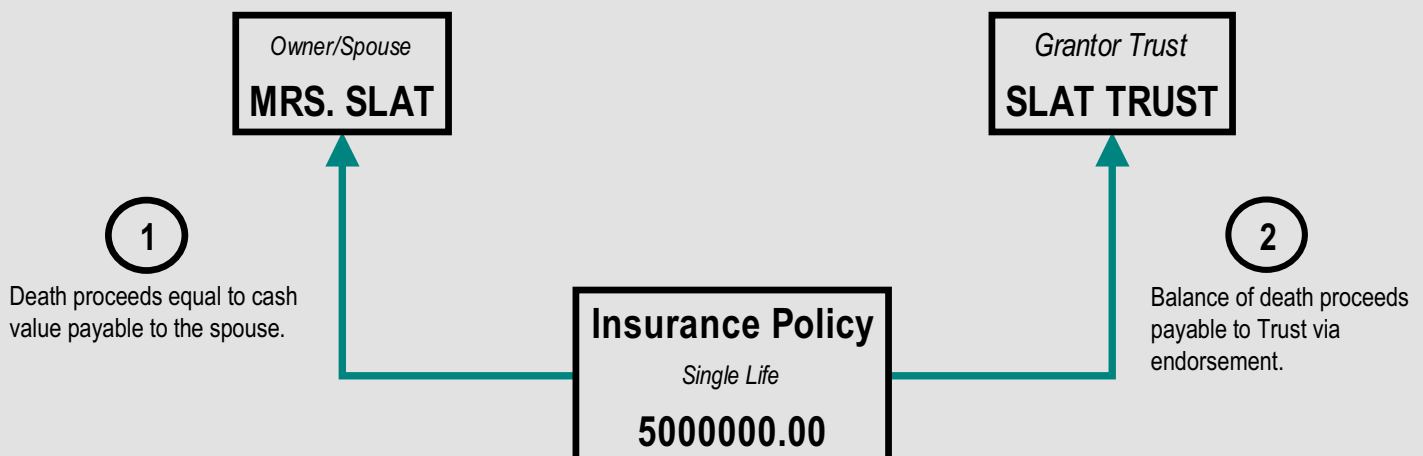
Owner/Spouse: MRS. SLAT
Insured/Donor: MR. SLAT

Lincoln LifeReserveSM Indexed UL
Single Life Universal Life with Indexed Options
@ 6.00% Indexed Interest Rate, @ 4.75% Fixed Interest Rate and Current Costs.

Establishing the Plan



Death Proceeds



MRS. SLAT

Owner/Spouse: MRS. SLAT

Insured/Donor: MR. SLAT

Lincoln LifeReserveSM Indexed UL

Single Life Universal Life with Indexed Options

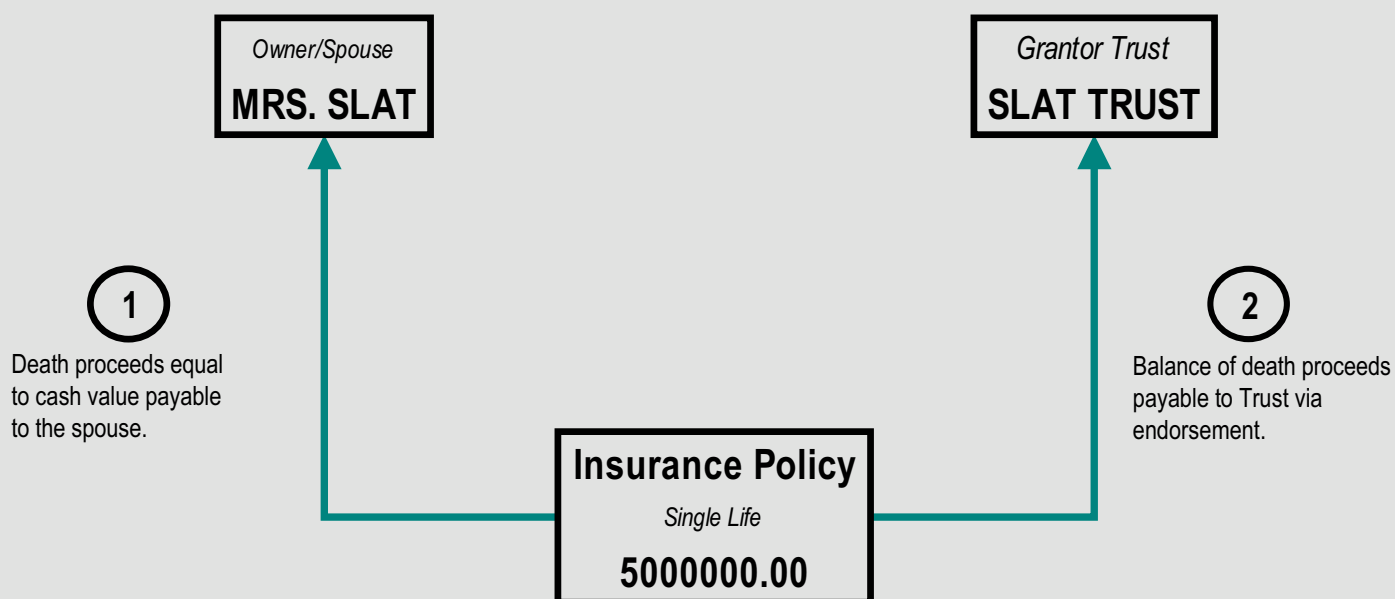
@ 6.00% Indexed Interest Rate, @ 4.75% Fixed Interest Rate and Current Costs.

Plan Model

Policyowner's Annual Premium	\$223,251
Cash Value Projected at age 71	\$11,249,888
Policyowner's Initial Death Benefit	\$196,449
Trust's Initial Death Benefit	\$5,000,000

This Proposal would lapse under 0% Projected Gross Yield and Guaranteed Assumptions in policy year 32.

Death Proceeds



MRS. SLAT

Owner/Spouse: MRS. SLAT
 Insured/Donor: MR. SLAT

Lincoln LifeReserveSM Indexed UL
 Single Life Universal Life with Indexed Options
 @ 6.00% Indexed Interest Rate, @ 4.75% Fixed Interest Rate and Current Costs.

Owner / Spouse Summary

Year	Age	Owner/Sp.'s Annual Outlay *	Cash Value	Total Death Benefit	DB Endorsed to Trust	Owner/Spouse Net Death Benefit	Economic Benefit Paid by Trust	Annual WD/Loan
1	46	223,252	214,321 *	5,196,449	5,000,000	196,449	2,500	0
2	47	223,252	430,429 *	5,403,554	5,000,000	403,554	2,700	0
3	48	223,252	648,322 *	5,621,568	5,000,000	621,568	2,900	0
4	49	223,252	868,002 *	5,851,705	5,000,000	851,705	3,200	0
5	50	223,252	1,089,467 *	6,095,244	5,000,000	1,095,244	3,400	0
6	51	223,252	1,312,719 *	6,353,070	5,000,000	1,353,070	3,600	0
7	52	223,252	1,558,777	6,626,027	5,000,000	1,626,027	3,800	0
8	53	223,252	1,872,274	6,917,474	5,000,000	1,917,474	4,000	0
9	54	223,252	2,203,248	7,226,048	5,000,000	2,226,048	4,250	0
10	55	223,252	2,552,760	7,552,760	5,000,000	2,552,760	4,550	0
11	56	223,252	2,910,404	7,910,404	5,000,000	2,910,404	4,900	0
12	57	223,252	3,288,992	8,288,992	5,000,000	3,288,992	5,300	0
13	58	223,252	3,689,767	8,689,767	5,000,000	3,689,767	5,650	0
14	59	223,252	4,113,033	9,113,033	5,000,000	4,113,033	6,050	0
15	60	223,252	4,560,126	9,560,126	5,000,000	4,560,126	6,450	0
16	61	223,252	5,032,461	10,032,461	5,000,000	5,032,461	6,800	0
17	62	223,252	5,531,537	10,531,537	5,000,000	5,531,537	7,250	0
18	63	223,252	6,058,942	11,058,942	5,000,000	6,058,942	7,700	0
19	64	223,252	6,616,358	11,616,358	5,000,000	6,616,358	8,450	0
20	65	223,252	7,205,568	12,205,568	5,000,000	7,205,568	9,300	0
25	70	223,252	10,666,930	15,666,930	5,000,000	10,666,930	15,200	0
30	75	0	10,576,756	15,576,756	5,000,000	10,576,756	25,700	716,114
35	80	0	9,356,488	14,356,488	5,000,000	9,356,488	43,700	716,114
40	85	0	7,674,036	12,674,036	5,000,000	7,674,036	84,800	716,114
45	90	0	4,918,956	9,918,956	5,000,000	4,918,956	169,200	716,114
50	95	0	3,401,026	8,401,026	5,000,000	3,401,026	317,300	0
55	100	0	1,083,023	6,083,023	5,000,000	1,083,023	618,150	0
60	105	0	2,802,094	2,802,094	0	2,802,094	0	0
65	110	0	5,712,543	5,712,543	0	5,712,543	0	0
70	115	0	9,730,088	9,730,088	0	9,730,088	0	0
71	116	0	10,695,171	10,695,171	0	10,695,171	0	0

This Proposal would lapse under 0% Projected Gross Yield and Guaranteed Assumptions in policy year 32.

***Surrender Values adjusted due to Lincoln LifeReserve Indexed UL**

This summary is part of a supplemental illustration. It must be accompanied by a basic illustration and a prospectus (if a market sensitive product is illustrated) for required disclosure. The values illustrated are hypothetical and are not guaranteed. See Illustration Section for a complete illustration and footnotes.

MRS. SLAT

Owner/Spouse: MRS. SLAT

Insured/Donor: MR. SLAT

Lincoln LifeReserveSM Indexed UL

Single Life Universal Life with Indexed Options

@ 6.00% Indexed Interest Rate, @ 4.75% Fixed Interest Rate and Current Costs.

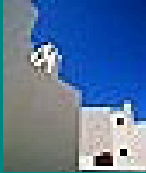
Trust Summary

Year	Age	Insured/Donor's Gift to Trust (Econ Ben)	Trust Payment of Econ Ben to Owner/Spouse	Trust's Endorsed DB from Owner/Spouse
1	46	2,500	2,500	5,000,000
2	47	2,700	2,700	5,000,000
3	48	2,900	2,900	5,000,000
4	49	3,200	3,200	5,000,000
5	50	3,400	3,400	5,000,000
6	51	3,600	3,600	5,000,000
7	52	3,800	3,800	5,000,000
8	53	4,000	4,000	5,000,000
9	54	4,250	4,250	5,000,000
10	55	4,550	4,550	5,000,000
11	56	4,900	4,900	5,000,000
12	57	5,300	5,300	5,000,000
13	58	5,650	5,650	5,000,000
14	59	6,050	6,050	5,000,000
15	60	6,450	6,450	5,000,000
16	61	6,800	6,800	5,000,000
17	62	7,250	7,250	5,000,000
18	63	7,700	7,700	5,000,000
19	64	8,450	8,450	5,000,000
20	65	9,300	9,300	5,000,000
25	70	15,200	15,200	5,000,000
30	75	25,700	25,700	5,000,000
35	80	43,700	43,700	5,000,000
40	85	84,800	84,800	5,000,000
45	90	169,200	169,200	5,000,000
50	95	317,300	317,300	5,000,000
55	100	618,150	618,150	5,000,000
60	105	0	0	0
65	110	0	0	0
70	115	0	0	0
71	116	0	0	0

This Proposal would lapse under 0% Projected Gross Yield and Guaranteed Assumptions in policy year 32.

This summary is part of a supplemental illustration. It must be accompanied by a basic illustration and a prospectus (if a market sensitive product is illustrated) for required disclosure. The values illustrated are hypothetical and are not guaranteed. See Illustration Section for a complete illustration and footnotes.

MRS. SLAT



Administration

Trustees of Irrevocable Life Insurance Trusts often need assistance with administration of split dollar plans. One of the most important elements of a LifeComp® plan is its ability to administer its insurance contracts. Normally, accounting for split dollar-type contracts would be an administrative nightmare. However, the LifeComp® system will provide administration so that the Donor and Trustee know the exact gift made to the Trust, and the Trustee is always aware of the performance of the life insurance policy.

This is accomplished through:

- ◆ *Annual Accounting Memorandums which furnish the Trustee with the exact gift amount,*
- ◆ *Annual Re-Evaluations which track the original plan's progress in light of actual premiums paid, insurance costs incurred and interest credited,*
- ◆ *Annual Re-Proposals offering recommended modifications to the plan to meet original (or revised) objectives.*

Your accountant and other advisors will not need to dedicate time to calculate numbers for year-end reports and financial statements. LifeComp® services will provide these reports for its clients.

Insurance contract values will change depending upon investment performance, mortality rates, and actual premiums paid. The LifeComp® plan administration package will give you details on funding alternatives which will keep your plan on target to meet original (or revised) plan objectives.

Administrative Fee Schedules *

First Year Fee
\$325

Renewal Fee (2nd and all Subsequent Years)
\$100

***This administrative service includes the following reports and / or service:**

(i) Annual Statement of Economic Benefit based upon applicable Plan Documentation, (ii) Re-Evaluation for the period ending each plan year and, if applicable, (iii) Re-Proposal report recommending appropriate plan modification(s).

Illustration

This presentation contains a fully compliant ledger illustration of the interest (or market) sensitive universal life insurance product summarized in the preceding pages. (It should be reviewed carefully along with a prospectus if a market sensitive product was used in this presentation.)

LifeComp® Private Estate Solution^{EB}



MR AND MRS ESTATE

Presented by:

REGIONAL OFFICE

14911 QUORUM
SUITE 300

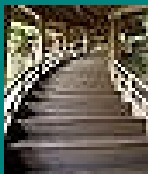
Insurance policies are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, distributed by Lincoln Financial Distributors, Inc., and offered by broker/dealers with an effective selling agreement. The Lincoln National Life Insurance Company is not authorized nor does it solicit business in the state of New York. **Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.**

Policies sold in New York are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY and distributed by Lincoln Financial Distributors, Inc. **The contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.**

This summary is designed for concept communication only. It illustrates an Interest (or Market) sensitive Universal Life Insurance contract. A fully compliant ledger illustration, supporting documents and applicable footnotes are required for a thorough product evaluation.

The LifeComp® Division is a part of The Lincoln National Life Insurance Company.

MR AND MRS ESTATE



Disclosure

The following pages are intended to provide a conceptual understanding only. The product illustrated is an interest (or market) sensitive universal life insurance contract. This contract can be individually tailored for each plan participant depending upon objectives. The information contained in the presentation is based upon current expense and mortality assumptions and a hypothetical market return which is noted on the ledger illustration. These rates are not guaranteed and will change over time. This illustration is not a projection of anticipated future results nor is it a representation of past performance. It is hypothetical only. Please refer to the full ledger, including footnotes contained in the Illustration section of this summary. A prospectus must also accompany this presentation if a market sensitive universal life product is illustrated. Persons considering the purchase of the product should seek the advice of their legal and tax counsel.

LifeComp® Private Estate Solution^{EB} plans do not contemplate that either the insured/donor or the trustee will borrow from any unrelated third party to pay any portion of the life insurance premiums. If either the insured/donor or the trustee contemplate any bank or other third party financing to pay the premiums on a variable life insurance contract, Federal Reserve Board Regulations T, U and/or X may apply. In addition, Section 11(d) of the Securities and Exchange Act of 1934 may also apply to any broker-dealer involved in the financing transaction.

Background

This proposal has been prepared in response to our discussions surrounding your estate planning needs. In those discussions, it was determined that an economic benefit treatment split dollar arrangement using an interest (or market) sensitive universal life insurance policy issued by The Lincoln National Life Insurance Company may be an appropriate solution. Properly structured this solution can establish adequate estate liquidity using life insurance death benefits in a manner that may assist you with managing gift tax consequences. The solution outlined in this presentation represents only an element of your overall estate plan. If implemented, this solution should be carefully coordinated with all aspects of that plan.

This presentation provides an overview of the recommended split dollar arrangement. It has been prepared on the LifeComp® system. Continuously operating since 1985, this system provides comprehensive illustration and administration for arrangements of this type. The purpose of this administration system is to provide you with information and support to help achieve desired objectives. Specific services and related fees are detailed in this presentation.

As your agent [planner], I will work with you to explain this plan and assist you with any questions you may have. I will also work with your other professional advisors to ensure that this arrangement is an appropriate solution to your need and, if so determined, I will work to ensure that the arrangement is properly implemented and administered. If a market sensitive (variable universal life) policy is utilized, I will provide you with a prospectus detailing any and all investment alternatives. As part of this presentation, I will provide you with a fully compliant sales illustration for the policy recommended.

MR AND MRS ESTATE



Plan Design

This version of LifeComp® Private Estate Solution^{EB}, offers gift management where actual premium amounts may exceed available gift tax exclusions. It may be used in cases where the underlying life insurance policy insures one or two lives. The use of the words “Donor” and “Insured” refer to the individual (or individuals) insured under the policy. In LifeComp® Private Estate Solution^{EB}, the life insurance policy is owned by an Irrevocable Life Insurance Trust (ILIT) established by the Donor.

The ILIT and the Donor enter into a “Limited Collateral Assignment” split dollar arrangement under the “Economic Benefit Regime”, pursuant to the exception in Tres. Regs. §1.61-22(c)(1)(ii). The Donor pays the policy’s premium in exchange for a 100% assignment of the policy’s cash values. It is only the interest amount that constitutes the Donor’s gift to the ILIT.

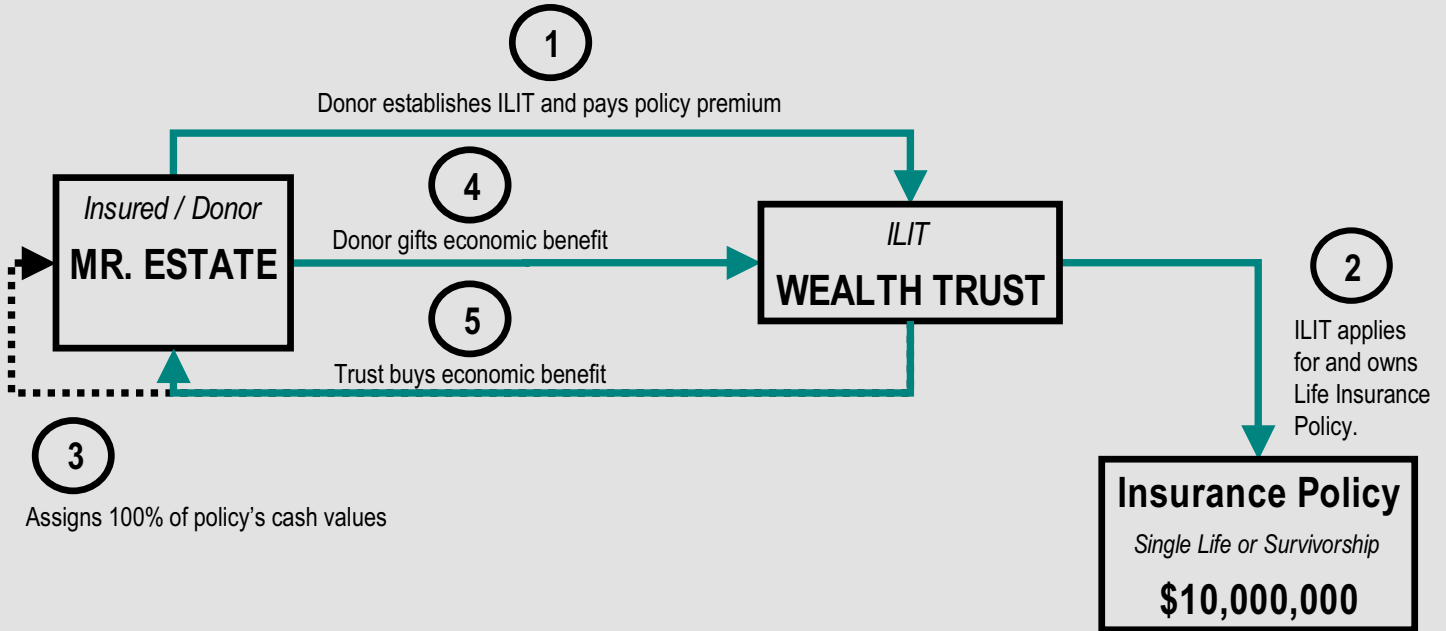
When Death Proceeds Become Payable

Upon the death of the insured, policy proceeds equal to the policy’s cash value is payable to the Donor’s estate with the balance of the proceeds payable to the ILIT.

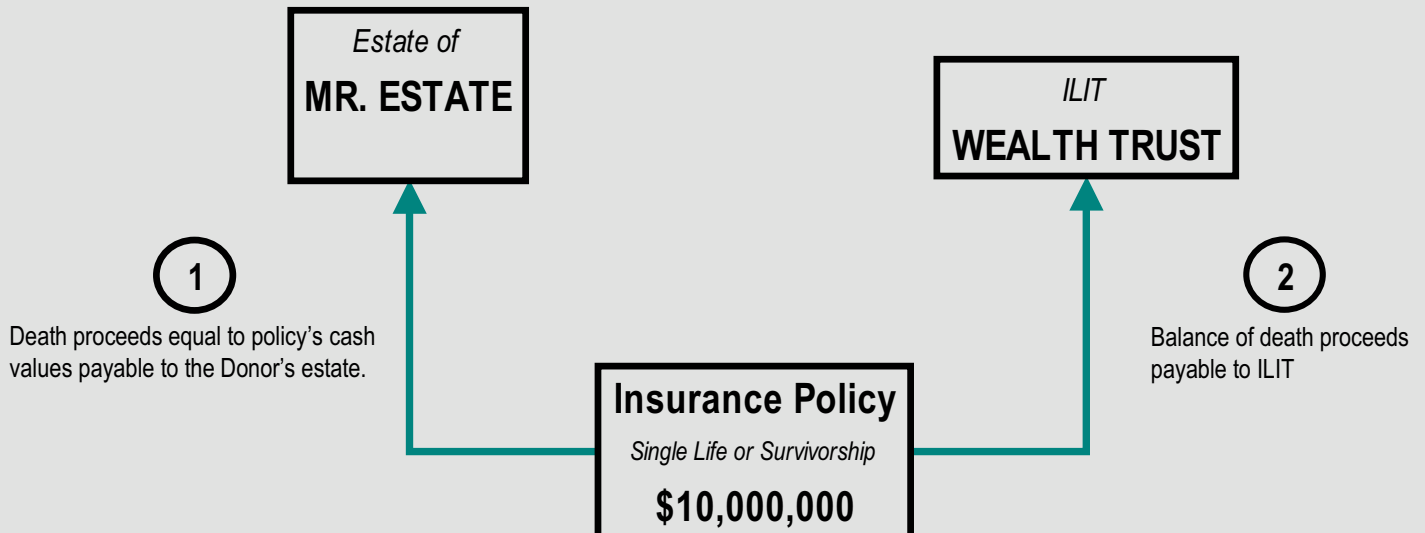
MR AND MRS ESTATE

Owner/Trust: WEALTH TRUST
Insureds: MR. ESTATE / MRS ESTATE
Donor: MR AND MRS ESTATE
 Lincoln LifeGuaranteeSM SUL (2009)
 Flexible Premium Adjustable Life
 @ 3% Interest Rate and Current Costs.

Establishing the Plan



Death Proceeds



MR AND MRS ESTATE

Owner/Trust: WEALTH TRUST
 Insureds: MR. ESTATE / MRS ESTATE
 Donor: MR AND MRS ESTATE
 Lincoln LifeGuaranteeSM SUL (2009)
 Flexible Premium Adjustable Life
 @ 3% Interest Rate and Current Costs.

Donor Summary

Year	Age	Annual Premium	Donor(s)' Premium	Donor(s) Accumulated Asset	Donor(s) Death Benefit	Donor(s) Econ. Benefit (Gift to ILIT)
1	64	104,014	104,014	0	104,014	600
2	65	104,014	104,014	0	208,028	743
3	66	104,014	104,014	0	312,042	941
4	67	104,014	104,014	0	416,056	1,205
5	68	104,014	104,014	0	520,070	1,538
6	69	104,014	104,014	61,289	624,084	1,935
7	70	104,014	104,014	144,777	728,099	2,401
8	71	104,014	104,014	230,206	832,113	2,945
9	72	104,014	104,014	317,474	936,127	3,572
10	73	104,014	104,014	406,593	1,040,141	4,305
11	74	104,014	104,014	496,363	1,144,155	5,160
12	75	104,014	104,014	586,074	1,248,169	6,151
13	76	104,014	104,014	674,250	1,352,183	7,344
14	77	104,014	104,014	759,034	1,456,197	8,772
15	78	104,014	104,014	837,419	1,560,211	10,488
16	79	104,014	104,014	905,788	1,664,225	12,518
17	80	104,014	104,014	959,355	1,768,239	15,091
18	81	104,014	104,014	992,209	1,872,253	18,259
19	82	104,014	104,014	996,599	1,976,268	22,061
20	83	104,014	104,014	963,619	2,080,282	26,672
25	88	104,014	104,014	0	2,600,352	67,281
30	93	104,014	104,014	0	3,120,422	158,740
35	98	104,014	104,014	0	3,640,493	357,175
37	100	104,014	104,014	0	3,848,521	443,042

This summary is part of a supplemental illustration. It must be accompanied by a basic illustration and a prospectus (if a market sensitive product is illustrated) for required disclosure. The values illustrated are hypothetical and are not guaranteed. See Illustration Section for a complete illustration and footnotes.

MR AND MRS ESTATE

Owner/Trust: WEALTH TRUST
 Insureds: MR. ESTATE / MRS ESTATE
 Donor: MR AND MRS ESTATE
 Lincoln LifeGuaranteeSM SUL (2009)
 Flexible Premium Adjustable Life
 @ 3% Interest Rate and Current Costs.

Trust Summary

Year	Age	Economic Benefit (Gift to ILIT)	ILIT's Payment(s) to Donor	ILIT Death Benefit
1	64	600	600	9,895,986
2	65	743	743	9,791,972
3	66	941	941	9,687,958
4	67	1,205	1,205	9,583,944
5	68	1,538	1,538	9,479,930
6	69	1,935	1,935	9,375,916
7	70	2,401	2,401	9,271,901
8	71	2,945	2,945	9,167,887
9	72	3,572	3,572	9,063,873
10	73	4,305	4,305	8,959,859
11	74	5,160	5,160	8,855,845
12	75	6,151	6,151	8,751,831
13	76	7,344	7,344	8,647,817
14	77	8,772	8,772	8,543,803
15	78	10,488	10,488	8,439,789
16	79	12,518	12,518	8,335,775
17	80	15,091	15,091	8,231,761
18	81	18,259	18,259	8,127,747
19	82	22,061	22,061	8,023,732
20	83	26,672	26,672	7,919,718
25	88	67,281	67,281	7,399,648
30	93	158,740	158,740	6,879,578
35	98	357,175	357,175	6,359,507
37	100	443,042	443,042	6,151,479

This summary is part of a supplemental illustration. It must be accompanied by a basic illustration and a prospectus (if a market sensitive product is illustrated) for required disclosure. The values illustrated are hypothetical and are not guaranteed. See Illustration Section for a complete illustration and footnotes.

MR AND MRS ESTATE

Owner/Trust: WEALTH TRUST
 Insureds: MR. ESTATE / MRS ESTATE
 Donor: MR AND MRS ESTATE
 Lincoln LifeGuaranteeSM SUL (2009)
 Flexible Premium Adjustable Life
 @ 3% Interest Rate and Current Costs.

Future Considerations

The chart shows only the first year interest rates that may be applied after conversion of the proposed plan to a "loan regime" split dollar. To illustrate subsequent plan year a separate loan regime ledger will be required.

The chart below compares the joint and survivor economic benefit rates used in the preceding ledger illustration ("Current Economic Benefit") with alternative loan and/or economic benefit rates available for a single life policy. At the first insured's death, the single life rates will apply to the survivor for all future years in which the split dollar arrangement remains in effect. Consequently, it may be prudent to transition to a loan regime split dollar arrangement at the time of the first death.

Year	Age of 1st Ins.	Age of 2nd Ins.	Current Economic Benefit	1st Ins. Table LT2008 Econ. Benefit	2nd Ins. Table LT2008 Econ. Benefit	Transition Loan Balance	Hypothetical Loan Interest 3.39%	Hypothetical Loan Interest 6%
1	64	61	600	16,724	13,459	104,014	3,526	6,241
5	68	65	1,538	23,510	17,633	520,070	17,630	31,204
7	70	67	2,401	28,187	20,862	728,099	24,683	43,686
8	71	68	2,945	30,896	22,736	832,113	28,209	49,927
9	72	69	3,572	33,990	25,016	936,127	31,735	56,168
10	73	70	4,305	37,363	27,238	1,040,141	35,261	62,408
11	74	71	5,160	41,003	29,844	1,144,155	38,787	68,649
12	75	72	6,151	44,984	32,819	1,248,169	42,313	74,890
13	76	73	7,344	49,206	36,061	1,352,183	45,839	81,131
14	77	74	8,772	53,826	39,558	1,456,197	49,365	87,372
15	78	75	10,488	58,994	43,381	1,560,211	52,891	93,613
16	79	76	12,518	64,852	47,431	1,664,225	56,417	99,854
17	80	77	15,091	71,946	51,860	1,768,239	59,943	106,094
18	81	78	18,259	79,571	56,813	1,872,253	63,469	112,335
19	82	79	22,061	87,940	62,425	1,976,268	66,995	118,576
20	83	80	26,672	97,571	69,218	2,080,282	70,522	124,817
21	84	81	31,938	108,248	76,516	2,184,296	74,048	131,058
22	85	82	38,431	130,790	84,520	2,288,310	77,574	137,299
23	86	83	46,193	147,969	93,727	2,392,324	81,100	143,539
24	87	84	55,728	166,806	103,926	2,496,338	84,626	149,780
25	88	85	67,281	191,503	125,498	2,600,352	88,152	156,021
26	89	86	80,878	217,118	141,900	2,704,366	91,678	162,262
27	90	87	97,509	243,364	159,870	2,808,380	95,204	168,503
28	91	88	115,734	278,259	183,427	2,912,394	98,730	174,744
29	92	89	135,893	303,158	207,832	3,016,408	102,256	180,985
30	93	90	158,740	347,900	232,805	3,120,422	105,782	187,225
31	94	91	186,842	382,684	266,009	3,224,436	109,308	193,466
32	95	92	220,221	423,377	289,612	3,328,451	112,834	199,707
33	96	93	259,401	474,176	332,120	3,432,465	116,361	205,948
34	97	94	308,809	543,711	365,060	3,536,479	119,887	212,189
35	98	95	357,175	625,776	403,574	3,640,493	123,413	218,430
36	99	96	395,482	702,367	451,647	3,744,507	126,939	224,670
37	100	97	443,042	760,507	517,462	3,848,521	130,465	230,911

This summary is part of a supplemental illustration. It must be accompanied by a basic illustration and a prospectus (if a market sensitive product is illustrated) for required disclosure. The values illustrated are hypothetical and are not guaranteed. See Illustration Section for a complete illustration and footnotes.

MR AND MRS ESTATE



Administration

Trustees of Irrevocable Life Insurance Trusts often need assistance with administration of split dollar plans. One of the most important elements of a LifeComp® plan is its ability to administer its insurance contracts. Normally, accounting for split dollar-type contracts would be an administrative nightmare. However, the LifeComp® system will provide (optional) administration so that the Donor and Trustee knows the exact gift made to the ILIT, and the Trustee is always aware of the performance of the life insurance policy.

This is accomplished through:

- ◆ *Annual Accounting Memorandums which furnish the Trustee with the exact gift amount,*
- ◆ *Annual Re-Evaluations which track the original plan's progress in light of actual premiums paid, insurance costs incurred and interest credited,*
- ◆ *Annual Re-Proposals offering recommended modifications to the plan to meet original (or revised) objectives.*

Your accountant and other advisors will not need to dedicate time to calculate numbers for year-end reports and financial statements. LifeComp® services will provide these reports for its clients.

Insurance contract values will change depending upon investment performance, mortality rates, and actual premiums paid. The LifeComp® plan administration package will give you details on funding alternatives which will keep your plan on target to meet original (or revised) plan objectives.

Administrative Fee Schedules

First Year Fee
\$325

Renewal Fee (2nd and all Subsequent Years)
\$100

***This administrative service includes the following reports and / or service:**

(i) Annual Statement of Applicable Economic Benefit based upon applicable Plan Documentation, (ii) Re-Evaluation for the period ending each plan year and, if applicable, (iii) Re-Proposal report recommending appropriate plan modification(s).

Illustration

This presentation contains a fully compliant ledger illustration of the interest (or market) sensitive universal life insurance product summarized in the preceding pages. (It should be reviewed carefully along with a prospectus if a market sensitive product was used in this presentation.)