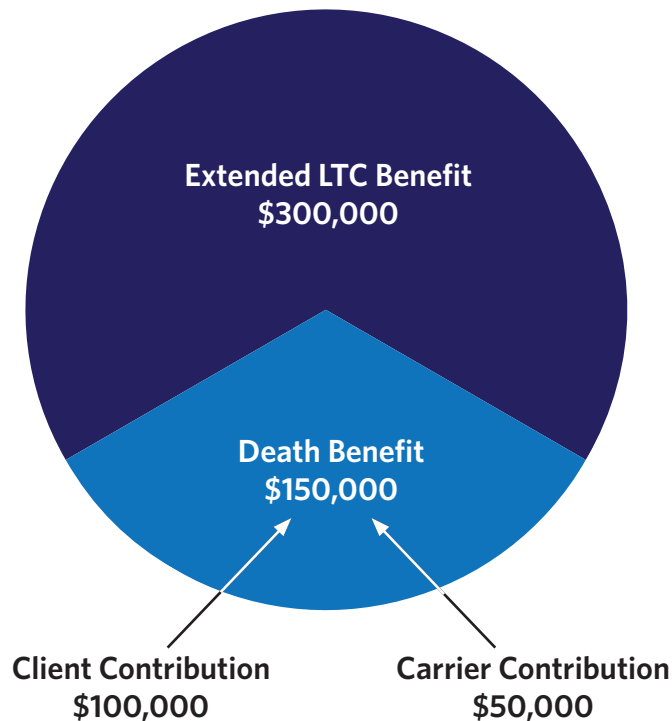


## Single Premium Linked Benefit (Universal Life)

60-year-old female, non-smoker

<u>Your Deposit</u>	<u>Linked Benefit Leverage</u>
\$100,000	\$450,000
1% gross earnings	\$6,300
\$650 after-tax earnings	\$150,000



## Annual Premium Linked Benefit (Whole Life)

60-year-old female, non-smoker

<u>Your Deposit</u>	<u>Linked Benefit Leverage</u>
\$8,360	\$460,000
1% gross earnings	\$6,900
\$54 after-tax earnings	\$230,000

