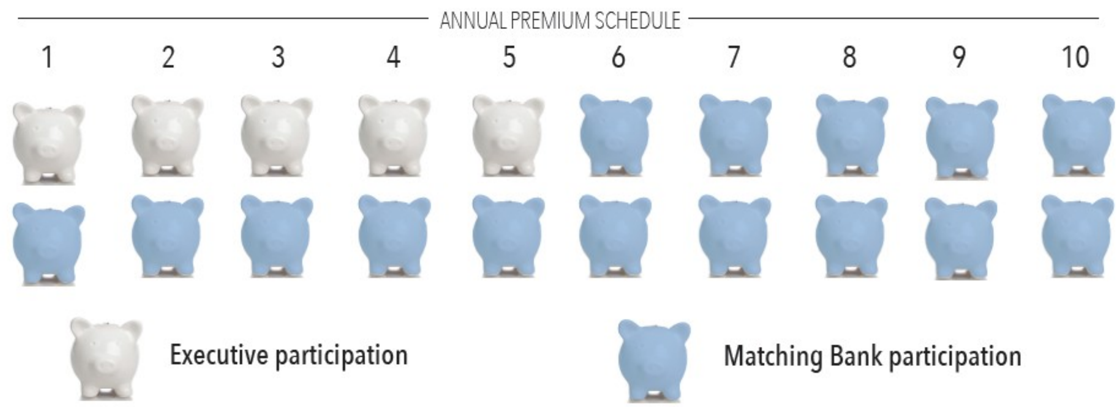
In this strategy, the executive's contributions are leveraged 3:1.



HOW IT WORKS

The strategy is simple. Benefits are jointly funded by the participant and bank financing. The bank financing provides approximately 60-75% of the total contribution to the trust.

Now participants can realize benefits far beyond what their annual contributions alone could afford them, all with no obligation to the loan aside from policy contributions.

THE USE OF LEVERAGE

This concept is not much different than using a bank mortgage to leverage assets to purchase a home. Money is borrowed to buy more house (or more benefits) than one could purchase with assets on hand. The biggest difference between these examples is that the contribution has the potential for market growth without the risk of market losses due to declines in index and uses the policy's cash value as the sole collateral.

YEARS 1 - 5

During the first 5 years the participant contributes a fixed amount into the trust and the lender contributes additional funds.

YEARS 6-10

After year 5, the participant's obligation is complete and the lender makes the remaining payments.

YEARS 11-15

During this time, the trust has the potential to accumulate value and the lender's note may be satisfied approximately by the end of the 15th year.

YEARS 16 AND BEYOND

Potential accumulation and distribution as needed.

FEATURES AND BENEFITS PROVIDED BY THE LIFE INSURANCE POLICY

DEATH BENEFIT PROTECTION

A cash value life insurance policy with accelerated benefit riders can provide benefits in case of:

Death
(and/or living benefit)
Critical Illness
(Cancer, Heart Attack, Stroke, etc.)
Critical Injury
(Coma, Brain injury, Paralysis, Burns)
Chronic Illness
(assistance with daily living, bathing, eating, dressing, transferring, etc.)
Terminal Illness
(Illness where death is expected within 12-24 months. Terms vary by state.

CASH ACCUMULATION

Upside Crediting Potential
(Interest Credited Based on Market Index)

No Loss of Cash Value, 0% Floor
(Due to Declines in an Index)

Potential Growth Tax-Deferred

Potential Tax-Free Withdrawals
(Access to cash value using tax-free policy loans and withdrawals)

Receipt of benefits depends on rider and meeting certain qualifications and varies by state. The use of one beneficiary may reduce or eliminate other policy rider and benefits. Payment of living benefits will reduce the cash value and death benefit. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Substantial tax ramifications could result upon contract lapse or surrender. Surrender charges may reduce the policy's cash value in early years. It is possible that coverage will expire when either no premiums are paid following the initial premium, or subsequent premiums are insufficient to continue coverage. This strategy is dependent upon the client making contributions for the first 5 years, therefore not defaulting on the policy, which could result in policy lapse and surrender charges. The client will not have access to the policy, the cash values, the death benefit or living benefits until the loan is repaid and the assignment is released. The lender has the right to discontinue funding new premiums, exit the market, or to demand loan repayment based on the terms and conditions signed by the Master Trust. See the Master Trust documents for additional information.