



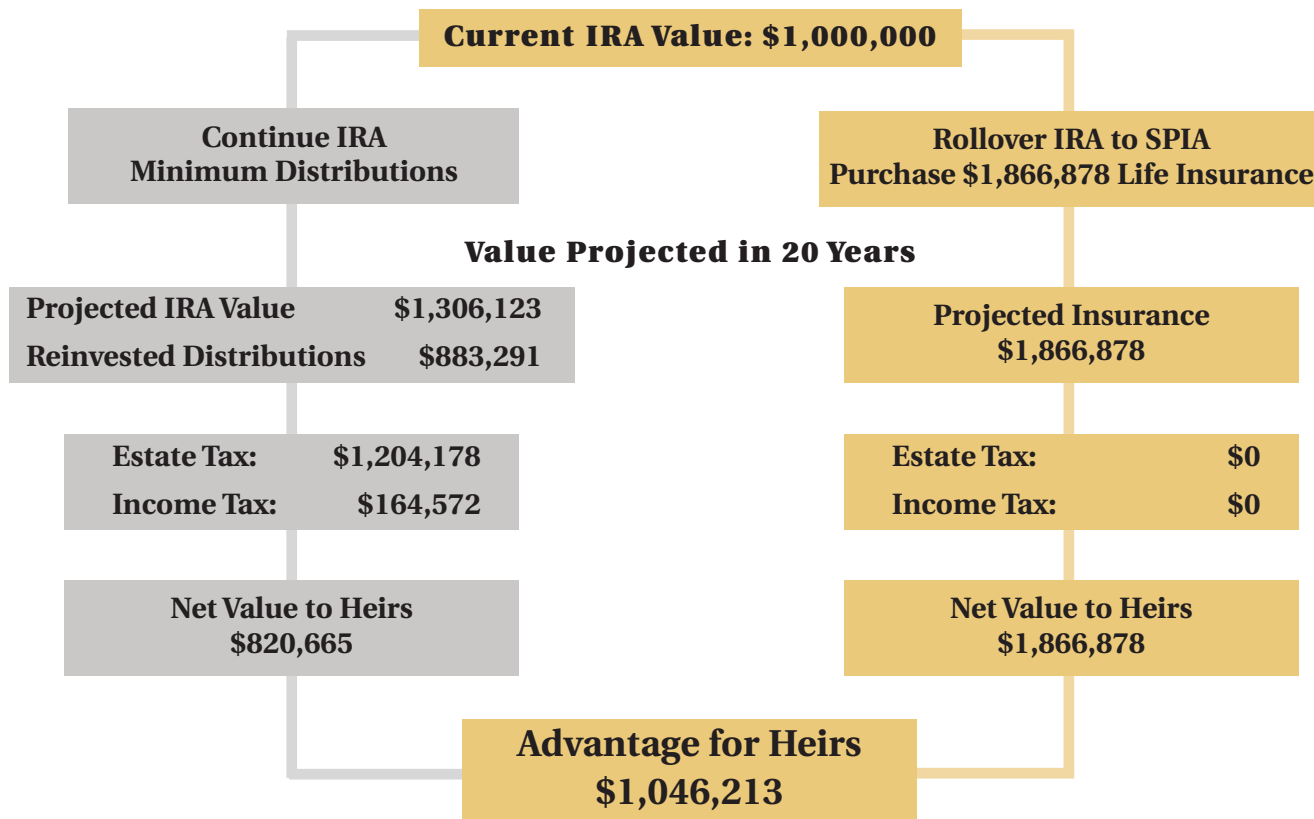
Advanced Markets

IRA Maximization

Let's Compare . . .

The following is a comparison of an IRA and a Single Premium Immediate Annuity (SPIA). A SPIA can help reduce estate taxes and increase the account value that is passed on to your heirs.

You can move your IRA to a SPIA and use the income to pay the premiums on a life insurance policy. Thus, allowing you to reposition your assets and allowing your beneficiaries to receive the death benefit income tax free and potentially avoid estate taxes upon your death.



The IRA illustrated does not reflect applicable sales and management fees or administrative costs charged by the current issuer. The charges, if included, would affect the figures illustrated. The assumed rate of growth of the IRA is 5%.

The estate tax calculations shown in this illustration are based upon the estimated size of your estate and the estate tax rates found in Section 2001 of the Internal Revenue Code. All rates illustrated are subject to change. Calculations assume use of the Unified Credit and assume no marital deduction is available. Estate tax calculations reflect the Economic Growth and Tax Relief Reconciliation Act ("Act") of 2001 resulting in reduced estate taxes in 2002 through 2009 and elimination of the estate tax in 2010. In year 2011 and beyond, the calculations assume the estate tax law in place prior to the Act. Unless new legislation is passed, the Act will be repealed in 2011 and estate tax in effect prior to the Act will be reinstated.

Either the total IRA payment, the after tax payment or a specified amount can be used as premium towards the life insurance policy.

Calculations assume all premiums qualify for the gift tax annual exclusion. To the extent that this is not true, estate taxes could be understated and gift tax consequences would not be illustrated.

The net surrender value and net death benefit amounts illustrated are based on current policy interest rate and cost assumptions. The values illustrated are not guaranteed. They assume that the illustrated non-guaranteed elements of the policy will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.