



Client: Valued Client

Presented By: Valued Agent

Date: 3/31/2006

Through your good investment habits you have acquired a sizable amount of wealth. Now we need to work on preserving this wealth for your heirs.

Upon your death, taxes, in the form of personal income and estate tax, will devour much of the wealth from annuities that you've spent a lifetime creating.

There is a strategy that notably increases money left to heirs and significantly reduces your tax liability.

Results at a Glance - Your Wealth Transfer (\$ to Heirs)

	<u>Current Annuities after-tax to Heirs</u>	<u>Annuity Amplifier™ after-tax to Heirs</u>	<u>Advantage to Heirs with Annuity Amplifier™</u>
Today	\$30,000.00	\$383,156.00	\$353,156.00
10 Years	\$50,684.37	\$383,156.00	\$332,471.63
20 Years	\$90,767.99	\$383,156.00	\$292,388.01

Results at a Glance - Your Tax Liability (Taxes Payable)

	<u>Current Annuities total taxes to Estate</u>	<u>Annuity Amplifier™ total taxes to Estate</u>	<u>Total Tax Savings with Annuity Amplifier™</u>
Today	\$120,000.00	\$4,762.21	\$115,237.79
10 Years	\$202,737.48	\$47,622.12	\$155,115.36
20 Years	\$363,071.94	\$95,244.24	\$267,827.70

By taking several simple steps the Annuity Amplifier™ program can give your current annuities "The Boost they Deserve!™"

Start securing tomorrows future today!

Ask your financial advisor how to get started!



Prepared For: Valued Client

Presented By: Valued Agent

Prepared on: 3/31/2006



Client Name: Valued Client	Specified Face Amount: \$383,156.00
Sex/Age/Class: Male 66 Standard Non-smoker	First Year Premium: \$13,606.32

Important Information About this Analysis

This analysis compares the income and estate tax impact on your annuity versus using all or a portion of your current annuity's values for the purchase of life insurance. The purpose of this analysis is to offer you an alternative plan that may increase the percentage of your estate that passes to your heirs. It is intended as an estate planning option for an existing annuity and is not a recommendation to purchase an immediate annuity to fund the purchase of life insurance. This and other planning options should be thoroughly discussed with your legal, tax, and accounting advisors prior to making any decisions based on this analysis.

Illustrated annuity growth rates are purely hypothetical and do not imply that the illustrated earnings can actually be achieved.

The various estate planning alternatives illustrated are based on the assumptions and data provided by the client. The accuracy of this data will enhance the value of the analysis.

This analysis illustrates a hypothetical annuity payout to fund the premium of a life insurance policy. Your actual payment may be more or less than illustrated. Since most annuity payout choices are irrevocable, you should consult with your legal, tax, and accounting advisors before you annuitize.

Withdrawals from annuity contracts are taxable events and, unless meeting an exception, withdrawals made prior to age 59 1/2 may be subject to an additional 10% penalty. This analysis does not illustrate the effect of a tax penalty.*

Deferred annuities are subject to investment risk, including possible loss of the principal amount invested.

*Fees are not reflected in this illustration and would reduce the performance shown if they were.



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Current Estate Outline					
Annuities & Cash Accounts	Cost Basis	Current Value Totals*	Surrender Value Totals*	Potential Tax**	Benefit To Heirs***
IRA	\$0.00	\$150,000.00	\$150,000.00	\$120,000.00	\$30,000.00
Account Sub-Totals	\$0.00	\$150,000.00	\$150,000.00	\$120,000.00	\$30,000.00
Total Value To Heirs					\$30,000.00 ⁽¹⁾

Proposed Estate Outline					
Annuity	Total Deposit	Annual Payout (2)	Duration of Payout (2)	Annual After-Tax Benefit (3)	Benefit To Heirs***
Mutual of Omaha	\$150,000.00	\$13,606.32	Lifetime	\$8,844.11	\$ -
Account Sub-Totals	\$150,000.00	\$13,606.32	Lifetime	\$8,844.11	\$ -
Life Insurance	Years Remaining	Guaranteed Benefit (4)	Duration of Payment	Potential Tax**	Benefit To Heirs***
Jefferson Pilot	54	\$383,156.00	Lifetime	\$0.00	\$383,156.00
Life Sub-Total	54	\$383,156.00	Lifetime	\$0.00	\$383,156.00
Total Value To Heirs					\$383,156.00

Estate Outline Comparison					
	Annuities	Life Insurance	Current Surrender Values	Potential Tax**	Benefit To Heirs***
Current Design	\$150,000.00	\$0.00	\$150,000.00	\$120,000.00	\$30,000.00
Proposed Design	\$0.00	\$383,156.00	\$0.00	\$0.00	\$383,156.00
Total Advantage to Heirs					\$353,156.00



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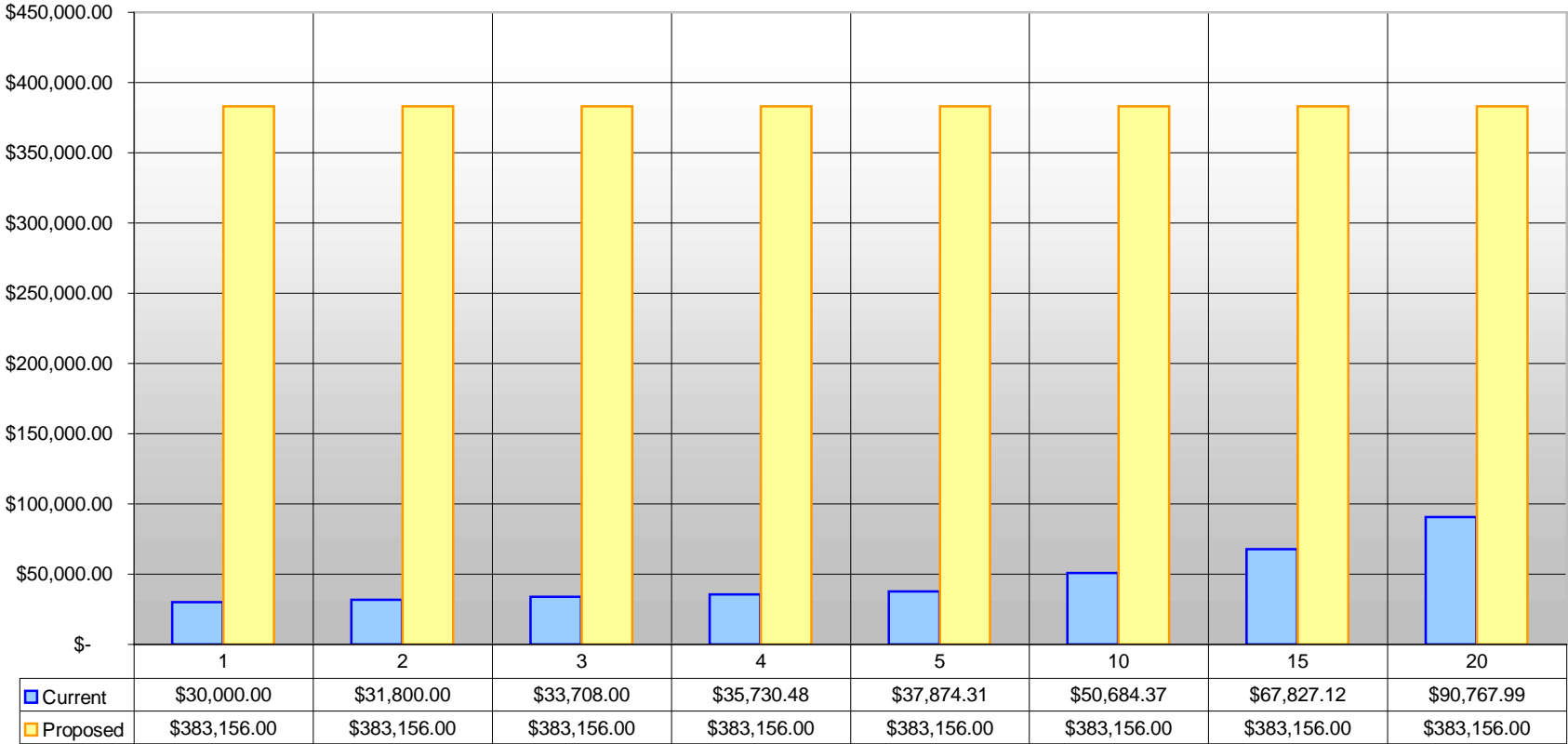
Current Estate Outline									
		Project Values by Year (Based on Assumed Growth Rate)							
Annuities Accounts	Cost Basis	Current Value Totals*	2	3	4	5	10	15	20
IRA	\$0.00	\$150,000.00	\$159,000.00	\$168,540.00	\$178,652.40	\$189,371.54	\$253,421.84	\$339,135.59	\$453,839.93
Sub-Totals	\$0.00	\$150,000.00	\$159,000.00	\$168,540.00	\$178,652.40	\$189,371.54	\$253,421.84	\$339,135.59	\$453,839.93
Current Annuity Outline		Potential Tax by Year**		\$127,200.00	\$134,832.00	\$142,921.92	\$151,497.24	\$202,737.48	\$271,308.47
Future Values		Value To Heirs		\$31,800.00	\$33,708.00	\$35,730.48	\$37,874.31	\$50,684.37	\$67,827.12

Proposed Estate Outline									
		Guaranteed Values (Based on Lifetime Payout)							
Immediate Annuity	Total Deposit	Annual Payout (1)	2	3	4	5	10	15	20
Mutual of Omaha	\$150,000.00	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11
Annuities Sub-Totals	\$150,000.00	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11	\$8,844.11
		Cumulative Benefit	\$17,688.22	\$26,532.32	\$35,376.43	\$44,220.54	\$88,441.08	\$132,661.62	\$176,882.16
Proposed Annuity Outline		Cumulative Income Tax by Year** (2)		\$9,524.42	\$14,286.64	\$19,048.85	\$23,811.06	\$47,622.12	\$71,433.18
Future Values		Value To Heirs		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		Guaranteed Values (Based on payment of Premiums)							
Life Insurance	Years Remaining	Guaranteed Benefit (3)	2	3	4	5	10	15	20
Jefferson Pilot	54	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00
Sub-Total	54	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00
Proposed Insurance Outline		Potential Estate Tax by Year**		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Future Values		Value To Heirs		\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00
Proposed Estate Outline		Total Estate & Income Tax (2)		\$9,524.42	\$14,286.64	\$19,048.85	\$23,811.06	\$47,622.12	\$71,433.18
Future Values		Total Estate Paid to Heirs (5)		\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00	\$383,156.00



Current vs. Proposed Wealth Transfer

■ Current ■ Proposed

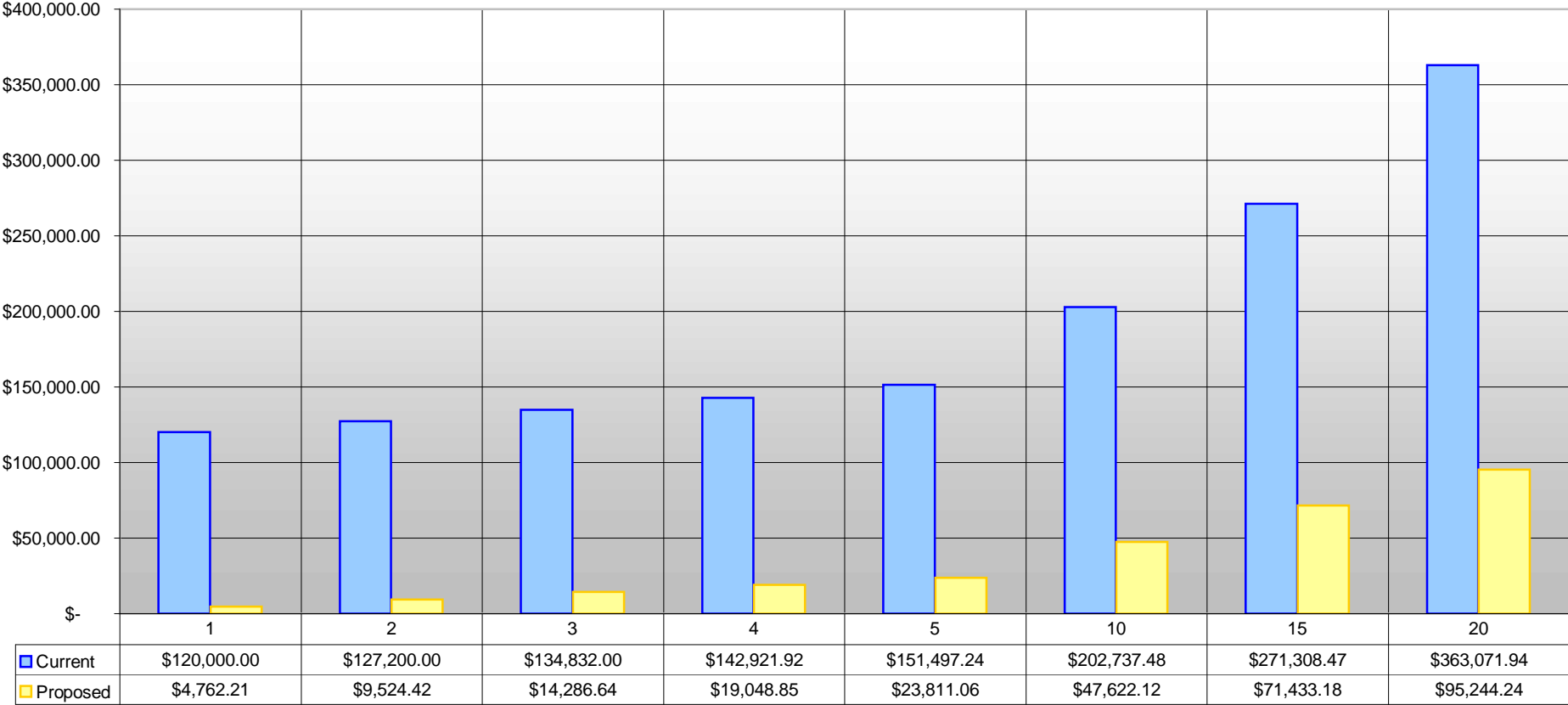


Year



Current vs. Proposed Tax Liability

■ Current ■ Proposed





Annuity Amplifier Presentation Disclosures and Notations

Client: Valued Client

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* Based on a **35%** Tax bracket

** **Does** include potential Estate Taxes due within 9 months of Asset transfer to Heirs and assumes that annuities are passed to heirs at current values (check policy provisions).

(1) Taxes in the form of income tax and/or estate tax, payable at death on Annuity Distribution(s) at a **35%** income tax bracket.

(2) Assumes a **6.0%** annual growth rate on current annuity product(s).

(3) Assumes a **100.00%** taxable percentage on SPIA payouts. Would increase annually taxable income by approximately **\$13,606.32** per year. Net tax effect of **\$4,762.21** per year based on a **35%** income tax bracket taken from **Annual** SPIA payment prior to insurance premiums being paid. Actual percentages may vary.

(4) Savings based on difference of taxes paid by Estate or Heirs versus taxes associated with SPIA payments.

(5) Assumes proposed Life Insurance **is** exempt from any potential estate taxes.

(6) Assumes a **6.0%** growth rate on current Annuity product(s) and **does** include potential federal income and estate taxes. Actual net difference may be larger or smaller.

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* Value(s) as of **3/15/2006**

** Based on a **35%** income tax bracket and **45%** federal estate tax bracket

*** Doesn't include other assets or insurance and assumes that annuities are passed to heirs at current values (check policy provisions).

(1) **Does** include potential Estate Taxes due within 9 months of Asset transfer to Heirs and assumes that annuities are passed to Heirs at current values (check policy provisions).

(2) **Annual** payments of **\$13,606.32** will be made for the specified period to the annuitant(s) and will be used to pay new life insurance premiums

(3) Assumes a **100.00%** taxable percentage on SPIA payouts. Would increase annually taxable income by approximately **\$13,606.32** per year. Net tax effect of **\$4,762.21** per year based on a **35%** income tax bracket taken from **Annual** SPIA payment prior to insurance premiums being paid. Actual percentages may vary.

(4) Assumes **Annual** premiums are paid on time **for the Lifetime of** the client(s).

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* Value(s) as of **3/15/2006**

** Based on a **35%** income tax bracket and **45%** federal estate tax bracket.

(1) **Annual** payments of **\$13,606.32** will be made for the life of the annuitant and will be used to pay new life insurance premiums.

(2) Assumes a **0.00%** taxable percentage on SPIA payouts. Would increase annually taxable income by approximately **\$13,606.32** per year. Net tax effect of **\$4,762.21** per year based on a **35%** income tax bracket taken from **Annual** SPIA payment prior to insurance premiums being paid. Actual percentages may vary.

(3) Assumes **Annual** premiums are paid on time **for the Lifetime of** the client(s).

(4) **Does** include potential Estate Taxes due within 9 months of Asset transfer to Heirs and assumes that annuities are passed to Heirs at current values (check policy provisions).

(5) Assumes proposed Life Insurance **is** exempt from any potential estate taxes.



Client Input Summary

Client Information		Annuity Payout Information	
Name(s):	Valued Client	SPIA Carrier:	Mutual of Omaha
Individual or Joint Age:	66	Initial Deposit / Roll-over:	\$150,000.00
Sex:	Male	SPIA Payout Options:	Life Income
Income Tax Bracket (current):	35%	SPIA Payout Modal:	Annual
Estate Tax Rate (current):	45%	Exclusion Ratio:	0.00%
Calculate Estate Tax Effect:	Yes	Gross SPIA Payout (by modal):	\$13,606.32
Calculate Effects of ILIT:	Yes	Net SPIA Payout (by modal):	\$8,844.11
Presented By:	Valued Agent	Life Insurance Information	
Annuity Information		Name of Policy / Product:	Legend 300 XG2
Current Annuity Value(s):	\$150,000.00	Policy Carrier:	Jefferson Pilot
Current Surrender Value(s):	\$150,000.00	Risk / Health Class:	Standard Non-smoker
Annuity Cost Basis:	\$0.00	Specified Face Amount:	\$383,156.00
Assumed Annuity Growth Rate:	6.0%	Premium Modal:	Annual
Values as of Date:	3/15/06	Premium Amount:	\$13,606.32
Carrier(s):	IRA	Premium Duration:	Lifetime