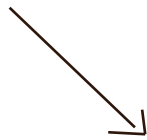


Universal Life

\$ _____ per month



Current Interest



1. Level Premiums
2. Flexibility
3. Interest is Tax-Deferred
4. Cost Recovery
5. Accelerated Death Benefit

\$ _____

Instant Estate



Annual Cost of Insurance

Additional Benefits Available

10 Years = _____

20 Years = _____

Age 65 = _____