

Salary Continuation - Male 45 Standard Health

Age	Year	After Tax Corporate Premium	Guaranteed Values		Projected Values 5.65%	
			Corporate Cash Value	Tax Free Death Benefit	Corporate Cash Value	Tax Free Death Benefit
46	1	\$24,000	\$0	\$1,098,270	\$0	\$1,098,270
50	5	\$24,000	\$53,788	\$1,098,270	\$76,092	\$1,098,270
55	10	\$24,000	\$142,023	\$1,098,270	\$206,339	\$1,098,270
60	15	\$24,000	\$232,803	\$1,098,270	\$403,280	\$1,098,270
65	20	\$24,000	\$319,137	\$1,098,270	\$655,304	\$1,098,270

Breakdown at Death (1st 20 Years)

Tax Free Death Benefit Received	\$1,098,270
After-Tax Interest Earned at 5.5%	+\$265,945
Less Tax Deductible Salary Continuation	-\$1,000,000
Plus Tax Saving on Salary Continued	+\$300,000
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Net Corporate Gain After Taxes (30%)	\$664,215

Breakdown at Death (Year 21+)

Tax Free Death Benefit Received	\$1,098,270
Total Benefits Due Employee	\$0
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Net Corporate Gain After Taxes (30%)	\$1,098,270

** Projected values based on an assumed interest of 5.65%; actual results are expected to vary.
The business is the owner and beneficiary of all policy proceeds and benefits.