

Taxable Investment Strategy vs. Joint Life Plan, Flat Market

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Insured: Mr. Client/Mrs. Client

Comparison of Values

		Taxable Investment Growth 3.00%	Income Tax Rate 40.00%	Capital Gains Tax Rate 28.75%	Portfolio Turnover 10.00%		
		Taxable Investment Strategy*		Joint Life Plan, Flat Market			
Year	M/F Ages	(1) Annual Deposit to the Account	(2) Year End Account Value	(3) Policy Premium	(4) Accum Value**	(5) Year End Accum Value**	(6) Death Benefit
1	70/70	120,000	122,880	120,000	0	0	3,686,205
2	71/71	120,000	248,632	120,000	0	0	3,806,205
3	72/72	120,000	377,257	120,000	0	0	3,926,205
4	73/73	120,000	508,760	120,000	0	0	4,046,205
5	74/74	120,000	643,149	120,000	0	0	4,166,205
6	75/75	120,000	780,438	120,000	0	0	4,286,205
7	76/76	120,000	920,647	120,000	0	0	4,406,205
8	77/77	120,000	1,063,795	120,000	0	0	4,526,205
9	78/78	120,000	1,209,909	120,000	0	0	4,646,205
10	79/79	120,000	1,359,016	120,000	0	0	4,766,205
11	80/80	120,000	1,511,149	120,000	0	0	4,886,205
12	81/81	120,000	1,666,342	120,000	0	0	5,006,205
13	82/82	120,000	1,824,632	120,000	0	0	5,126,205
14	83/83	120,000	1,986,060	120,000	0	0	5,246,205
15	84/84	120,000	2,150,666	120,000	0	0	5,366,205
16	85/85	120,000	2,318,497	120,000	0	0	5,486,205
17	86/86	120,000	2,489,598	120,000	0	0	5,606,205
18	87/87	120,000	2,664,019	120,000	0	0	5,726,205
19	88/88	120,000	2,841,812	120,000	0	0	5,846,205
20	89/89	120,000	3,023,027	120,000	0	0	5,966,205
21	90/90	120,000	3,207,722	120,000	0	0	6,086,205
22	91/91	120,000	3,395,953	120,000	0	0	6,206,205
23	92/92	120,000	3,587,779	120,000	0	0	6,326,205
24	93/93	120,000	3,783,259	120,000	0	0	6,446,205
25	94/94	120,000	3,982,457	120,000	0	0	6,566,205
26	95/95	120,000	4,185,438	120,000	0	0	6,686,205
27	96/96	120,000	4,392,265	120,000	0	0	6,806,205
28	97/97	120,000	4,603,007	120,000	0	0	6,926,205
29	98/98	120,000	4,817,734	120,000	0	0	7,046,205
30	99/99	120,000	5,036,515	120,000	0	0	7,132,410
		3,600,000		3,600,000			

*See the accompanying reports entitled "Equity Account Details" and "Portfolio Turnover Details" for year-by-year equity calculation and turnover details.

Management fees reflected in column (2): 0.50%

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Acme Life.

30 Year Summary

	Taxable Investment	Life Plan
After Tax Payments	3,600,000	3,600,000
Living Values	5,036,515	0
Death Benefit	5,036,515	7,132,410