

Taxable Investment Strategy vs. Joint Life Plan

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Insured: Mr. Client/Mrs. Client

Comparison of Values

		Taxable Investment Growth 6.50%	Income Tax Rate 40.00%	Capital Gains Tax Rate 28.75%	Portfolio Turnover 10.00%	Life Plan Interest Rate 6.50%	
		Taxable Investment Strategy*		Joint Life Plan			
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	5,000,000	5,289,078	5,000,000	4,888,806	4,888,806	14,127,547
2	71/71	0	5,587,263	0	222,762	5,111,568	14,350,309
3	72/72	0	5,895,399	0	235,904	5,347,472	14,586,213
4	73/73	0	6,214,337	0	249,760	5,597,232	14,835,973
5	74/74	0	6,544,934	0	264,336	5,861,568	15,100,309
6	75/75	0	6,888,054	0	279,665	6,141,233	15,379,974
7	76/76	0	7,244,578	0	295,694	6,436,927	15,675,668
8	77/77	0	7,615,400	0	379,809	6,816,736	16,055,477
9	78/78	0	8,001,435	0	400,946	7,217,682	16,456,423
10	79/79	0	8,403,620	0	422,666	7,640,348	16,879,089
11	80/80	0	8,822,918	0	444,842	8,085,190	17,323,931
12	81/81	0	9,260,320	0	467,446	8,552,636	17,791,377
13	82/82	0	9,716,847	0	489,938	9,042,574	18,281,315
14	83/83	0	10,193,554	0	511,566	9,554,140	18,792,881
15	84/84	0	10,691,534	0	531,547	10,085,687	19,324,428
16	85/85	0	11,211,921	0	547,696	10,633,383	19,872,124
17	86/86	0	11,755,890	0	559,189	11,192,572	20,431,313
18	87/87	0	12,324,661	0	565,160	11,757,732	20,996,473
19	88/88	0	12,919,504	0	563,921	12,321,653	21,560,394
20	89/89	0	13,541,743	0	553,034	12,874,687	22,113,428
21	90/90	0	14,192,753	0	529,430	13,404,117	22,642,858
22	91/91	0	14,873,972	0	492,107	13,896,224	23,134,965
23	92/92	0	15,586,898	0	439,364	14,335,588	23,574,329
24	93/93	0	16,333,094	0	370,506	14,706,094	23,944,835
25	94/94	0	17,114,192	0	285,411	14,991,505	24,230,246
26	95/95	0	17,931,898	0	181,146	15,172,651	24,411,392
27	96/96	0	18,787,994	0	51,246	15,223,897	24,462,638
28	97/97	0	19,684,343	0	-105,167	15,118,730	24,357,471
29	98/98	0	20,622,892	0	-250,219	14,868,511	24,107,252
30	99/99	0	21,605,679	0	-407,431	14,461,080	23,699,821
		5,000,000		5,000,000			

*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	5,000,000	5,000,000
Living Values	21,605,679	14,461,080
Death Benefit	21,605,679	23,699,821