

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	5,000,000	5,119,960	5,000,000	0	0	13,812,885
2	71/71	0	5,239,671	0	0	0	13,706,405
3	72/72	0	5,359,365	0	0	0	13,596,821
4	73/73	0	5,479,256	0	0	0	13,482,866
5	74/74	0	5,599,541	0	0	0	13,362,942
6	75/75	0	5,720,402	0	0	0	13,235,098
7	76/76	0	5,842,008	0	0	0	13,096,973
8	77/77	0	5,964,517	0	0	0	12,945,650
9	78/78	0	6,088,076	0	0	0	12,777,429
10	79/79	0	6,212,821	0	0	0	12,587,484
11	80/80	0	6,338,883	0	0	0	12,369,810
12	81/81	0	6,466,380	0	0	0	12,118,284
13	82/82	0	6,595,428	0	0	0	11,826,374
14	83/83	0	6,726,135	0	0	0	11,485,123
15	84/84	0	6,858,604	0	0	0	11,079,696
16	85/85	0	6,992,932	0	0	0	10,595,852
17	86/86	0	7,129,213	0	0	0	10,022,441
18	87/87	0	7,267,536	0	0	0	9,343,011
19	88/88	0	7,407,989	0	0	0	9,238,741
20	89/89	0	7,550,654	0	0	0	9,238,741
21	90/90	0	7,695,612	0	0	0	9,238,741
22	91/91	0	7,842,941	0	0	0	9,238,741
23	92/92	0	7,992,719	0	0	0	9,238,741
24	93/93	0	8,145,021	0	0	0	9,238,741
25	94/94	0	8,299,921	0	0	0	9,238,741
26	95/95	0	8,457,490	0	0	0	9,238,741
27	96/96	0	8,617,801	0	0	0	9,238,741
28	97/97	0	8,780,924	0	0	0	9,238,741
29	98/98	0	8,946,930	0	0	0	9,238,741
30	99/99	0	9,115,890	0	0	0	9,238,741
		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	9,115,890	0
Death Benefit	9,115,890	9,238,741