

Prepared for:

John "Accumulate" Sample

Illustration Date:

March 26, 2009

Prepared by:

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THE FLEXIBLE INCOME STREAM

An illustration to help you securely maximize your income for the rest of your life

\$100,000 Principal Income Comparison

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By Michael J. Prestwich
March 26, 2009

Discover Bank Jumbo CD at 3.730%

Advantages

- Safety of Principal
- Available for Emergencies
- Competitive Interest Rates
- FDIC Insured

Disadvantages

- Income is Fully Taxable
- Penalty for Early Withdrawal

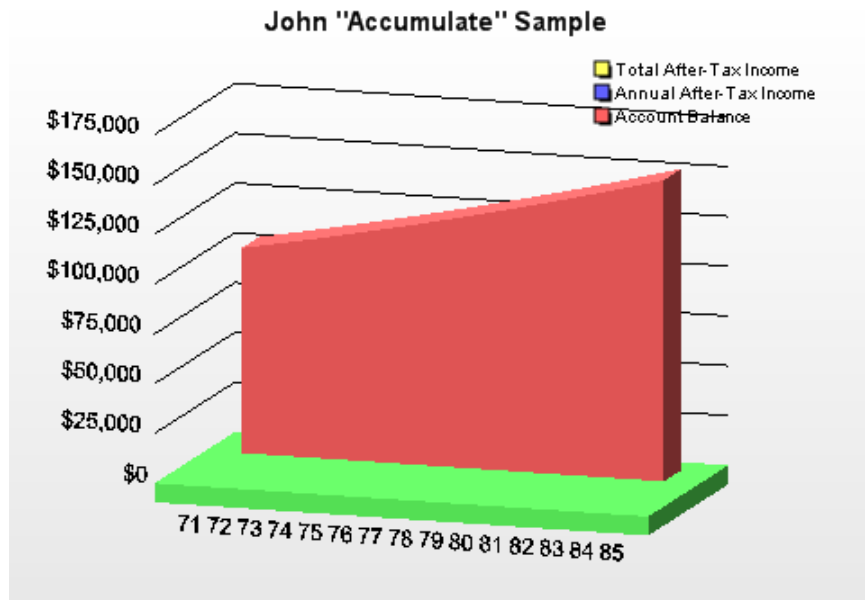
Recommended Strategy

Advantages

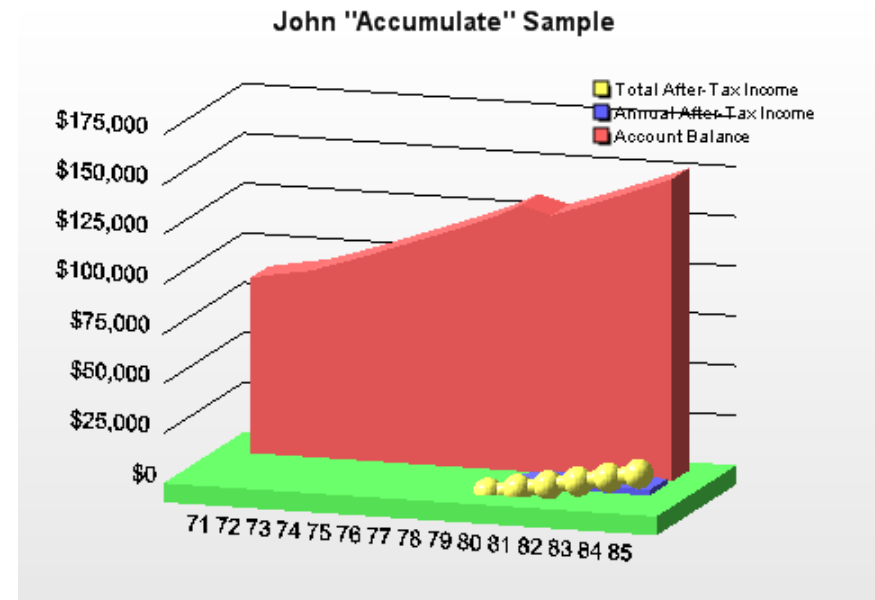
- Safety of Principal
- Available for Emergencies
- Competitive Interest Rates
- Income is Tax Advantaged
- Income May Increase Every 5 Years for 4% Inflation

Disadvantages

- Penalty for Early Withdrawal
- Not FDIC Insured



\$0 Total After-Tax Income



\$14,505 Total After-Tax Income

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\$100,000 Principal Income Comparison

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		Discover Bank Jumbo CD					Recommended Strategy				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
End of Year	Age	Account Balance	Annualized Income	Less Income Taxes	After-Tax Income	Total After-Tax Income to Date	Account Balance	Annualized Annuity Payout	Less Income Taxes	After-Tax Income	Total After-Tax Income to Date
1	71	102,798	933	933	0	0	87,855	0	0	0	0
2	72	105,673	959	959	0	0	90,898	0	0	0	0
3	73	108,629	985	985	0	0	93,512	0	0	0	0
4	74	111,668	1,013	1,013	0	0	98,462	0	0	0	0
5	75	114,792	1,041	1,041	0	0	103,621	0	0	0	0
6	76	118,004	1,070	1,070	0	0	109,205	0	0	0	0
7	77	121,305	1,100	1,100	0	0	114,601	0	0	0	0
8	78	124,698	1,131	1,131	0	0	120,228	0	0	0	0
9	79	128,187	1,163	1,163	0	0	126,095	0	0	0	0
10	80	131,773	1,195	1,195	0	0	133,521	0	0	0	0
11	81	135,459	1,229	1,229	0	0	129,461	3,000	99	2,901	2,901
12	82	139,249	1,263	1,263	0	0	134,734	3,000	99	2,901	5,802
13	83	143,144	1,298	1,298	0	0	140,206	3,000	99	2,901	8,703
14	84	147,148	1,335	1,335	0	0	145,886	3,000	99	2,901	11,604
15	85	151,265	1,372	1,372	0	0	151,781	3,000	99	2,901	14,505

Notes to the Ledger Page

- 1) Combined balance of Discover Bank Jumbo CD, comprised of assets earning an assumed rate of 3.730% for all years.
- 2) Annualized Income withdrawn from the Account Balance in column 1.
- 3) Assumes a taxable rate of 25% tax rate. This rate could be higher or lower in the future.
- 4) After-tax Income is the Annualized Income from column 2 less the Income Taxes in column 3.
- 5) Total After-tax Income to Date is the yearly totals from column 4.
- 6) Annuity Portfolio Account Balance is the approximate cash surrender value of all interest earning annuity accounts. Interest earned is deemed to be tax-deferred until withdrawn as income. Most of the large drop at the beginning of each income period is due to purchasing an Immediate Annuity that is guaranteed to pay \$0.00* Annual Income for 5 years.
- 7) Annualized Annuity Payout consists of a single account that starts in year 11 and ends in year 15. If death occurs during the 5 year payout period, the payout will continue until the end of the 5 year period represented. See company-approved illustrations and brochures for assumptions, limitations, guaranteed values, and guaranteed payouts.
- 8) Income taxes illustrated are based on the taxable portion of the Annuity Payout. In the early years most of the income received is a tax-free return of principal. This illustration assumes a 25% tax rate which could be higher or lower in the future. These calculations are provided for illustration purposes only. Michael J. Prestwich does not provide tax, legal, or accounting advice. You should consult with your attorney or qualified tax advisor about how these products may affect your specific situation.
- 9) After-tax Income is the Annualized Payout from column 7 less the Income Taxes in column 8.
- 10) Total After-tax Income to Date is the yearly totals from column 9.

I hereby acknowledge receipt of a copy of this illustration, and confirm that the guarantees, benefits and the relation between deposits and premiums to the account values, costs and benefits under the policy have been explained to me, have been fully disclosed to my satisfaction, are acceptable and that I have been given an opportunity to ask any questions about it. I acknowledge that I have been advised to consult with independent tax counsel regarding the tax treatment of the benefits provided under this contract.

Applicant's Signature

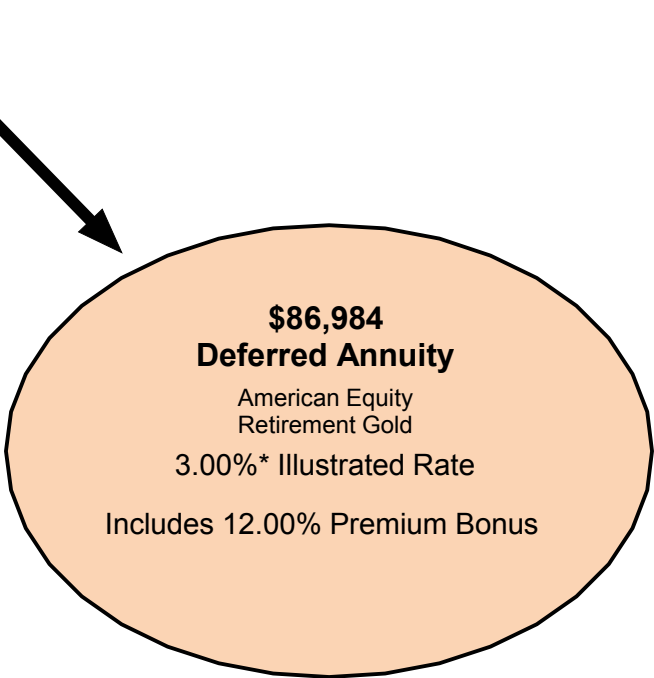
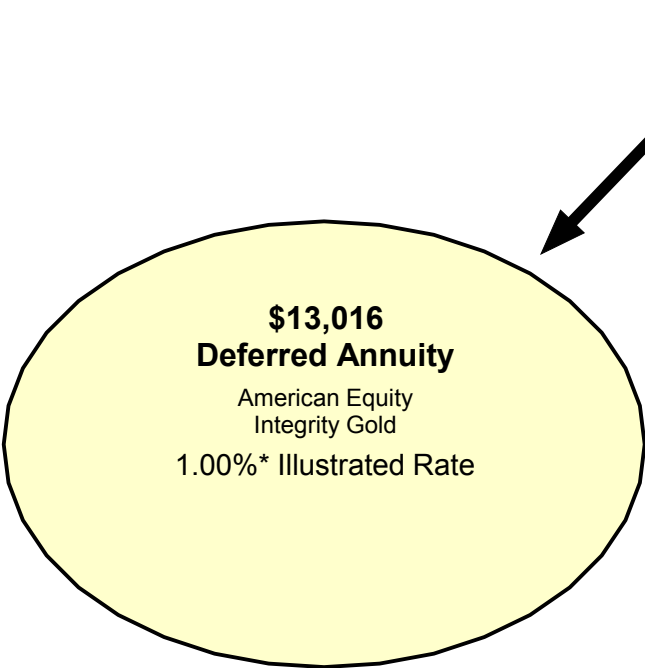
Date

Agent

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Annuity Product Income Strategy

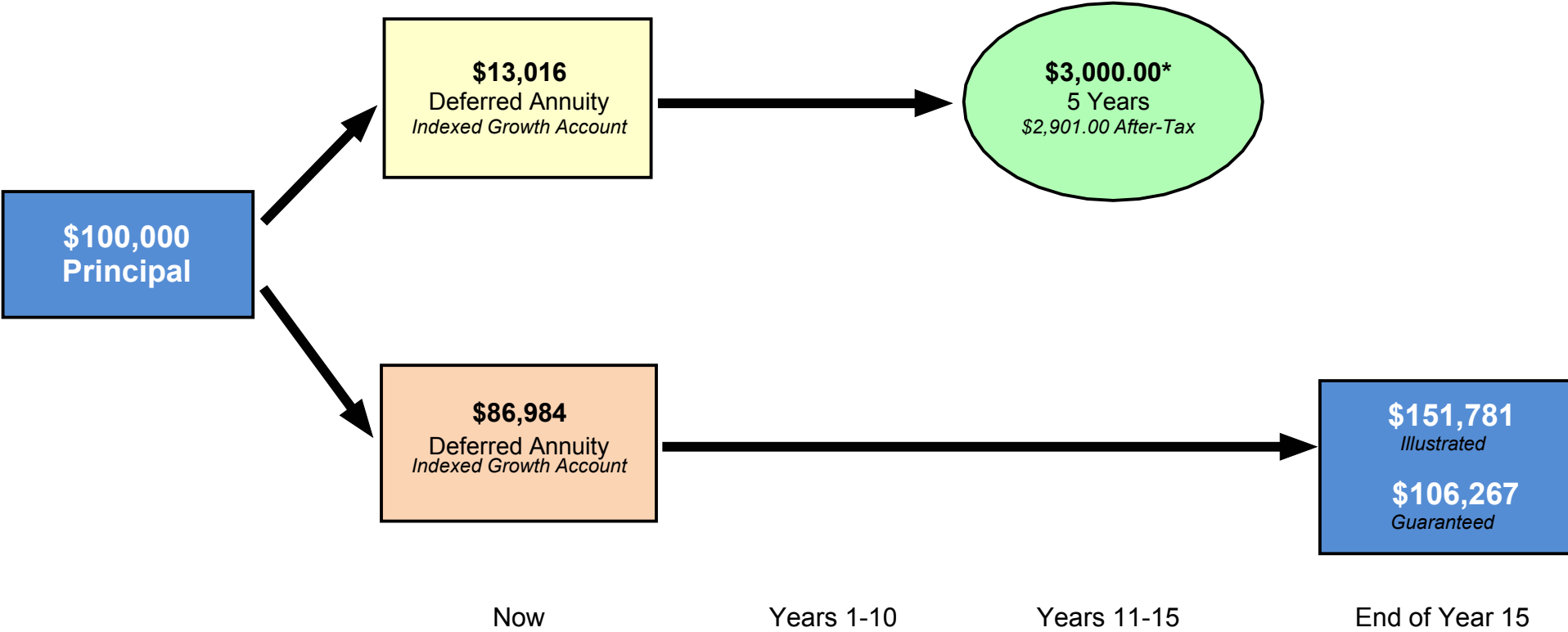
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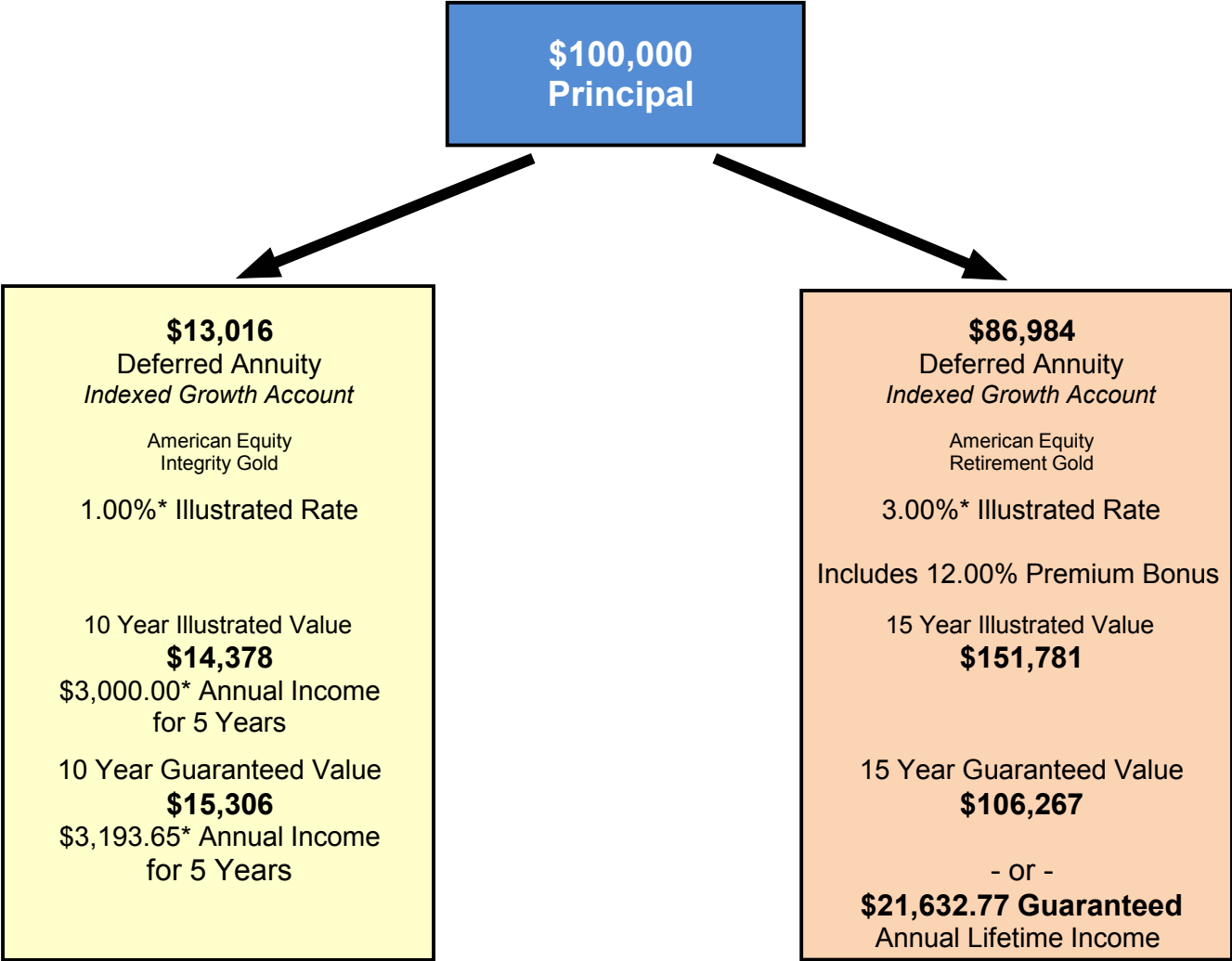
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