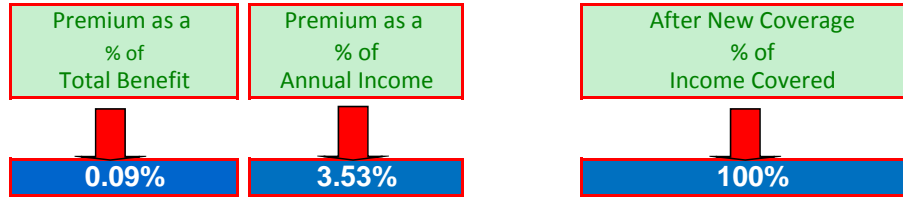


Client	Insurance Agent
Age	50
Product Recommendation	
Annual Income	\$100,000
Monthly Gross	\$8,333
New Base Benefit	\$ 5,080
New CAT Rider	\$ 3,253
Total New Monthly Benefit	\$ 8,333
Total Potential Benefit	\$ 3,904,929
New % of Income Covered	100%



	Definitions	2 Yr MD/SA	Premium Guaranteed	Benefit Period	Residual
The Standard Option A	Own Occupation	Covered	Non Cancellable	Age 67	100% for 6 Month with Full Recovery
The Standard Option B	Own Occupation	Covered	3 Yrs. then Guar. Renewable	Age 67	100% for 6 Month with Full Recovery
The Standard Option C	Own Occupation & Not Working	Covered	3 Yrs. then Guar. Renewable	Age 67	50% for 6 Month with Full Recovery
Company X Option A	Own Occupation	Covered	Non Cancellable	Age 67	Full Recovery
Company X Option B	Transitional Own Occupation	Covered	Non Cancellable	Age 67	Full Recovery

Premium Options:	Annual	Base Benefit	Total (Base & CAT)
The Standard Option A	\$ 4,171.96	\$ 5,080	\$ 8,333
The Standard Option B	\$ 3,525.53	\$ 5,080	\$ 8,333
The Standard Option C	\$ 2,325.50	\$ 5,080	\$ 8,333
Company X Option A	\$ 5,203.31	\$ 5,000	\$ 8,325
Company X Option B	\$ 5,040.81	\$ 5,000	\$ 8,325

Premium as a % of Income
4.17%
3.53%
2.33%
5.20%
5.04%

Invest Savings
\$ 1,677.78
Opportunity Cost at 6% Future Value at age 67
\$ 50,180.00

Premium as a % of Income

Return of Premium	
Total Premiums to Age 67 (Option B)	\$ 59,934.01
Future Value of Premium Savings	\$ 50,180.00
Net Cost of Plan	\$ 9,754.01