



Qualified Wealth Transfer

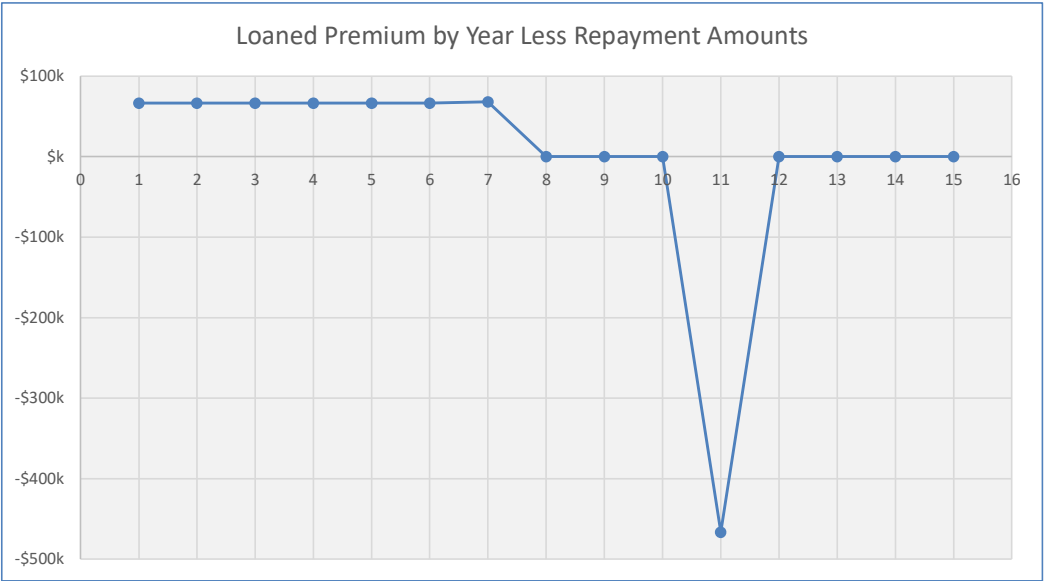
Average Crediting Rate First Decade: 6.16%
 Non-Borrowed Crediting Rate After Loan: 6.16%
 Borrowed Crediting Rate After Loan: 5.50%
 Fixed Policy Loan Rate: 5.0%

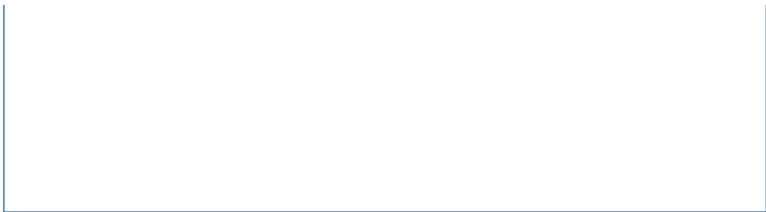


1	2	3	4	5	6	7	8	9
Year	End of Year Age	Scheduled Premiums (Policy Loans)	Total Accum Value Net of Asset Fees	Current Surrender Value	Taxes Paid on IRA Distributions (Amount Repaid)	Illustrated Death Benefit	Net Death Benefit after Taxes Paid	Premiums Paid with IRA Distributions (Tax-Free Income)
1	60	\$166,000	\$126,099	\$25,753	\$66,400	\$1,937,385	1,870,985	\$166,000
2	61	166,000	268,623	171,592	66,400	2,079,909	1,947,109	166,000
3	62	166,000	420,724	326,990	66,400	2,079,909	1,880,709	166,000
4	63	166,000	583,580	493,107	66,400	2,079,909	1,814,309	166,000
5	64	166,000	757,997	670,784	66,400	2,079,909	1,747,909	166,000
6	65	166,000	977,042	907,271	66,400	2,079,909	1,681,509	166,000
7	66	170,163	1,216,108	1,163,780	68,065	2,079,909	1,613,444	170,163
8	67	0	1,299,941	1,265,055	0	2,079,909	1,613,444	0
9	68	0	1,389,696	1,372,253	0	2,079,909	1,613,444	0
10	69	(466,465)	1,485,769	1,485,769	(466,465)	2,079,909	1,613,444	0
11	70	-109,292	1,587,905	1,095,784	0	1,587,788	1,587,788	-109,292
12	71	-109,292	1,697,264	1,062,774	0	1,445,419	1,445,419	-109,292
13	72	-109,292	1,814,592	1,029,901	0	1,295,219	1,295,219	-109,292
14	73	-109,292	1,940,678	997,526	0	1,172,187	1,172,187	-109,292
15	74	-109,292	2,076,380	966,052	0	1,111,399	1,111,399	-109,292
16	75	-109,292	2,221,701	935,002	0	1,046,087	1,046,087	-109,292
17	76	-109,292	2,376,882	904,112	0	1,022,956	1,022,956	-109,292
18	77	-109,292	2,542,558	873,482	0	1,000,610	1,000,610	-109,292
19	78	-109,292	2,719,401	843,223	0	979,193	979,193	-109,292
20	79	-109,292	2,908,098	813,428	0	958,832	958,832	-109,292
21	80	-109,292	3,109,361	784,180	0	939,648	939,648	-109,292
22	81	-109,292	3,323,950	755,581	0	921,778	921,778	-109,292
23	82	-109,292	3,552,700	727,768	0	905,403	905,403	-109,292
24	83	-109,292	3,796,420	700,814	0	890,635	890,635	-109,292
25	84	-109,292	4,055,928	674,760	0	877,557	877,557	-109,292
26	85	-109,292	4,332,034	649,599	0	866,201	866,201	-109,292
27	86	-109,292	4,625,420	625,148	0	856,419	856,419	-109,292
28	87	-109,292	4,936,782	601,192	0	848,031	848,031	-109,292
29	88	-109,292	5,266,757	577,406	0	840,744	840,744	-109,292
30	89	-109,292	5,615,969	553,401	0	834,200	834,200	-109,292
31	90	-109,292	5,984,980	528,668	0	827,917	827,917	-109,292
32	91	-109,292	6,380,461	508,748	0	763,967	763,967	-109,292
33	92	-109,292	6,805,901	495,942	0	700,119	700,119	-109,292
34	93	-109,292	7,265,520	493,209	0	638,520	638,520	-109,292
35	94	-109,292	7,764,426	504,335	0	581,979	581,979	-109,292
36	95	-109,292	8,297,259	522,560	0	605,533	605,533	-109,292
37	96	-109,292	8,865,728	548,118	0	636,775	636,775	-109,292
38	97	-109,292	9,471,376	580,995	0	675,708	675,708	-109,292
39	98	-109,292	10,115,686	621,030	0	722,187	722,187	-109,292

40	99	-109,292	10,800,106	667,941	0	775,942	<div></div>	775,942	-109,292
41	100	-109,292	11,556,072	751,335	0	751,335	<div></div>	751,335	-109,292
TOTALS									<u>-\$2,221,889</u>

1	2	3
Year	End of Year Age	Leveraged Premiums (Amount Repaid)
1	60	\$66,400
2	61	66,400
3	62	66,400
4	63	66,400
5	64	66,400
6	65	66,400
7	66	68,065
8	67	0
9	68	0
10	69	0
11	70	(466,465)
12	71	0
13	72	0
14	73	0
15	74	0





CLIENT DISCLOSURE FORM

Before engaging in Non-Financed SFI (NSFI), a leveraged life insurance program (the Program) designed and administered by NextPoint Solutions, LLC and made available to you by your personal financial advisor (Advisor), you must read and understand this strategy design and the accompanying illustration, specifically including provisions contained therein related to policy loans. The life insurance illustration provides important information about features and events that may impact the Program related to policy loans, crediting formulas, guarantees, historical results, assumptions and other "Risk Factors" to consider.

You are strongly advised to pay close attention to the Risk Factors highlighted below. This is not intended to be a comprehensive list, and by highlighting these risks, it is not your Advisor's intention to minimize any other risks not mentioned below. You must consider all risks that are inherent in leveraged transactions.

Here are the risks that your Advisor has chosen to highlight:

- **Any and all tax, legal and accounting advice upon which you relied has been obtained from your own independent legal and tax advisors.** You acknowledge that any and all federal, state and local tax advice, and legal advice related to the tax and non-taxation aspects regarding NSFI is obtained by you from your own tax and legal professional(s), who is(are) either a licensed member of a state bar association for all legal advice or a certified public accountant and/or attorney for advice regarding taxation of NSFI.

Client Initials _____

Joint Client Initials _____

- **You have had the opportunity to review this leveraged strategy design along with the accompanying life insurance illustration and consult with your independent counsel and insurance advisors about related Risk Factors, specifically including the use of participating policy loans.** For example, you understand that this strategy does not require loans of premium from any third-party lender. Rather, all premiums are to be funded by you in part by the establishment of a refundable sinking fund (Refundable Cash Account). You agree that the Refundable Cash Account is not to be invested, but rather held as liquid cash assets. NSFI is NOT an investment program but a funding methodology, involving ONLY the purchase of fixed life insurance products funded entirely with your own contributions.

Client Initials _____

Joint Client Initials _____

- **You have sufficient net worth, income and liquidity to make all scheduled premium payments either outright or by contributing to the Refundable Cash Account.** You also acknowledge that, after consulting your own independent financial and tax advisors, this transaction is clearly suitable for your planning purposes, despite all associated risks.

clearly suitable for your planning purposes, despite an associated risks.

Client Initials _____

Joint Client Initials _____

- No representations are made, express or implied, about the economy, the markets, interest rates, crediting or dividend rates.

Client Initials _____

Joint Client Initials _____

Print Client(s) Name

Client(s) Signature