



Qualified Wealth Transfer

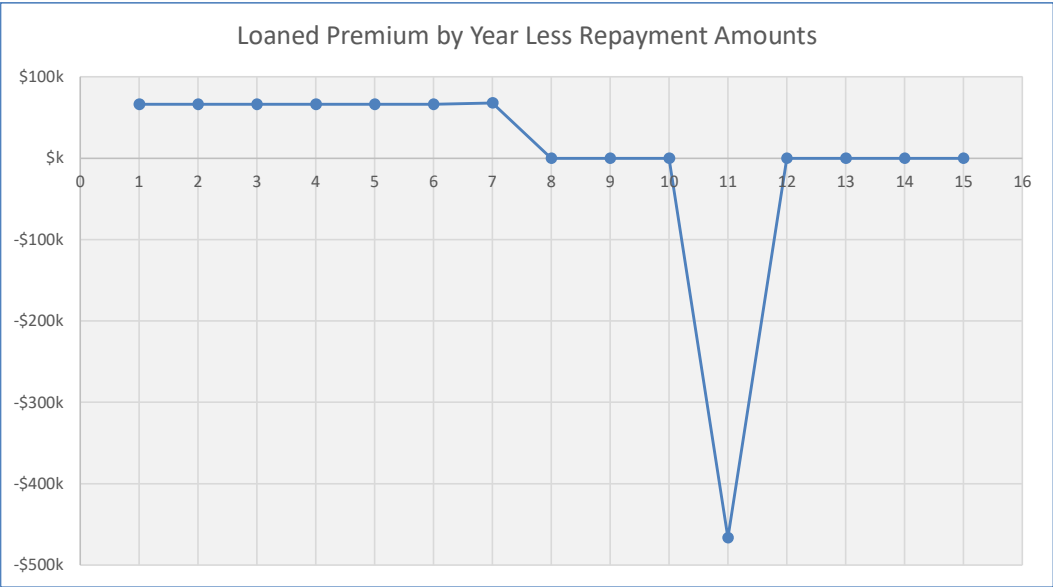
Average Crediting Rate First Decade: 6.16%
 Non-Borrowed Crediting Rate After Loan: 6.16%
 Borrowed Crediting Rate After Loan: 6.00%
 Fixed Policy Loan Rate: 5.5%

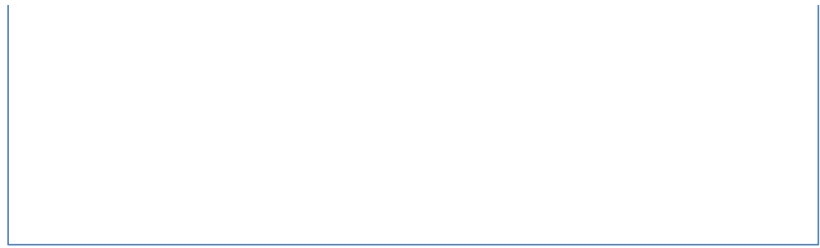
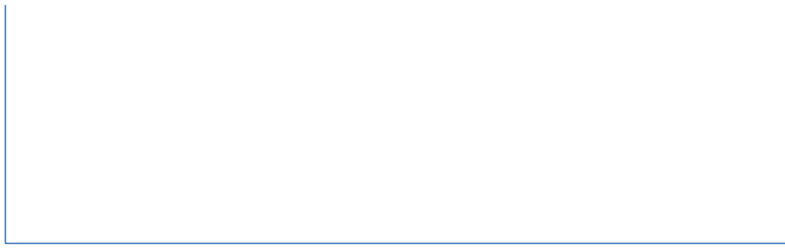


1	2	3	4	5	6	7	8	9
Year	End of Year Age	Scheduled Premiums (Policy Loans)	Total Accum Value Net of Asset Fees	Current Surrender Value	Taxes Paid on IRA Distributions (Amount Repaid)	Illustrated Death Benefit	Net Death Benefit after Taxes Paid	Premiums Paid with IRA Distributions (Tax-Free Income)
1	60	\$166,000	\$128,568	\$35,490	\$66,400	\$1,808,675	1,742,275	\$166,000
2	61	166,000	273,751	183,748	66,400	1,953,858	1,821,058	166,000
3	62	166,000	428,545	341,599	66,400	2,108,652	1,909,452	166,000
4	63	166,000	594,014	510,093	66,400	2,274,121	2,008,521	166,000
5	64	166,000	770,847	689,950	66,400	2,450,954	2,118,954	166,000
6	65	166,000	989,497	924,779	66,400	2,669,604	2,271,204	166,000
7	66	170,163	1,227,218	1,178,680	68,065	2,907,325	2,440,860	170,163
8	67	0	1,309,029	1,276,670	0	2,989,136	2,522,671	0
9	68	0	1,395,903	1,379,724	0	3,076,010	2,609,545	0
10	69	(466,465)	1,487,877	1,487,877	(466,465)	3,167,984	2,701,519	0
11	70	0	1,584,318	1,092,198	0	2,772,305	2,772,305	0
12	71	0	1,686,214	1,167,027	0	2,847,134	2,847,134	0
13	72	0	1,794,024	1,246,281	0	2,926,388	2,926,388	0
14	73	0	1,908,138	1,330,270	0	3,010,377	3,010,377	0
15	74	0	2,028,723	1,419,072	0	3,099,179	3,099,179	0
16	75	0	2,155,670	1,512,488	0	3,192,595	3,192,595	0
17	76	0	2,288,959	1,610,402	0	3,290,509	3,290,509	0
18	77	0	2,428,680	1,712,803	0	3,392,910	3,392,910	0
19	78	0	2,574,952	1,819,701	0	3,499,808	3,499,808	0
20	79	0	2,727,571	1,930,781	0	3,610,888	3,610,888	0
21	80	0	2,886,240	2,045,627	0	3,725,734	3,725,734	0
22	81	0	3,050,834	2,163,987	0	3,844,094	3,844,094	0
23	82	0	3,221,600	2,285,977	0	3,966,084	3,966,084	0
24	83	0	3,398,096	2,411,013	0	4,091,120	4,091,120	0
25	84	0	3,579,654	2,538,282	0	4,218,389	4,218,389	0
26	85	0	3,765,317	2,666,669	0	4,346,776	4,346,776	0
27	86	0	3,952,936	2,793,863	0	4,473,970	4,473,970	0
28	87	0	4,140,537	2,917,715	0	4,597,822	4,597,822	0
29	88	0	4,325,785	3,035,707	0	4,715,814	4,715,814	0
30	89	0	4,506,400	3,145,369	0	4,825,476	4,825,476	0
31	90	0	4,679,855	3,243,967	0	4,924,074	4,924,074	0
32	91	0	4,844,669	3,329,806	0	5,009,913	5,009,913	0
33	92	0	4,998,871	3,400,691	0	5,080,798	5,080,798	0
34	93	0	5,140,423	3,454,343	0	5,134,450	5,134,450	0
35	94	0	5,267,889	3,489,075	0	5,169,182	5,169,182	0
36	95	0	5,380,496	3,503,848	0	5,183,955	5,183,955	0
37	96	0	5,465,276	3,485,412	0	5,165,519	5,165,519	0
38	97	0	5,514,485	3,425,727	0	5,105,834	5,105,834	0

39	98	0	5,517,972	3,314,333	0	4,994,440	4,994,440	0
40	99	0	5,464,015	3,139,176	0	4,819,283	4,819,283	0
41	100	0	5,339,161	2,886,456	0	4,566,563	4,566,563	0
TOTALS								\$1,166,163

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

retirement 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.

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