



Product Comparison

Prepared for:

Valued Client

Monday, February 08, 2010

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Product Comparison

Purpose

The purpose of this presentation is to compare life insurance products on the basis of the internal rate of return of the projected policy cash flow, including death benefit.

These comparisons are for illustrative purposes only. They are not and should not be construed to be a contract or offer for insurance. The actual policy values may differ from the values shown due to underwriting decisions and actual policy

The facts, figures, premiums, values, benefits and quotations contained herein have been obtained from sources believed to be reliable, but cannot be guaranteed.

Each of the products compared may have different features.

This presentation is only valid when preceded or accompanied by the complete life insurance illustration and summary pages for each illustrated product.

The materials are not intended to be opinion or advice on legal, tax, accounting or investment matters. Private counsel should be consulted prior to application of this general information to specific situations. Please consult your attorney or tax advisor for complete up-to-date information concerning federal and state tax laws in this area. NFP Insurance Services, Inc. and its affiliates do not give legal or tax advice.

Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. For complete costs and details, see your financial services representative.

Life insurance is medically underwritten. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require a medical examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

Values illustrated are not guaranteed unless clearly identified in the supplemental illustration as guaranteed.

National Financial Partners and its subsidiaries are not affiliated with the issuing life insurance carrier or their subsidiaries.

Securities offered through Registered Reps of NFP Securities, Inc. a Broker-Dealer, Member FINRA/SIPC. Investment Advisory Services offered through Investment Advisor Representatives of NFP Securities, Inc., a Federally Registered Investment Advisor, 1250 Capital of Texas Hwy., Bldg. 2 - Ste. 125 – Austin, TX 78746 (512)697-6000.

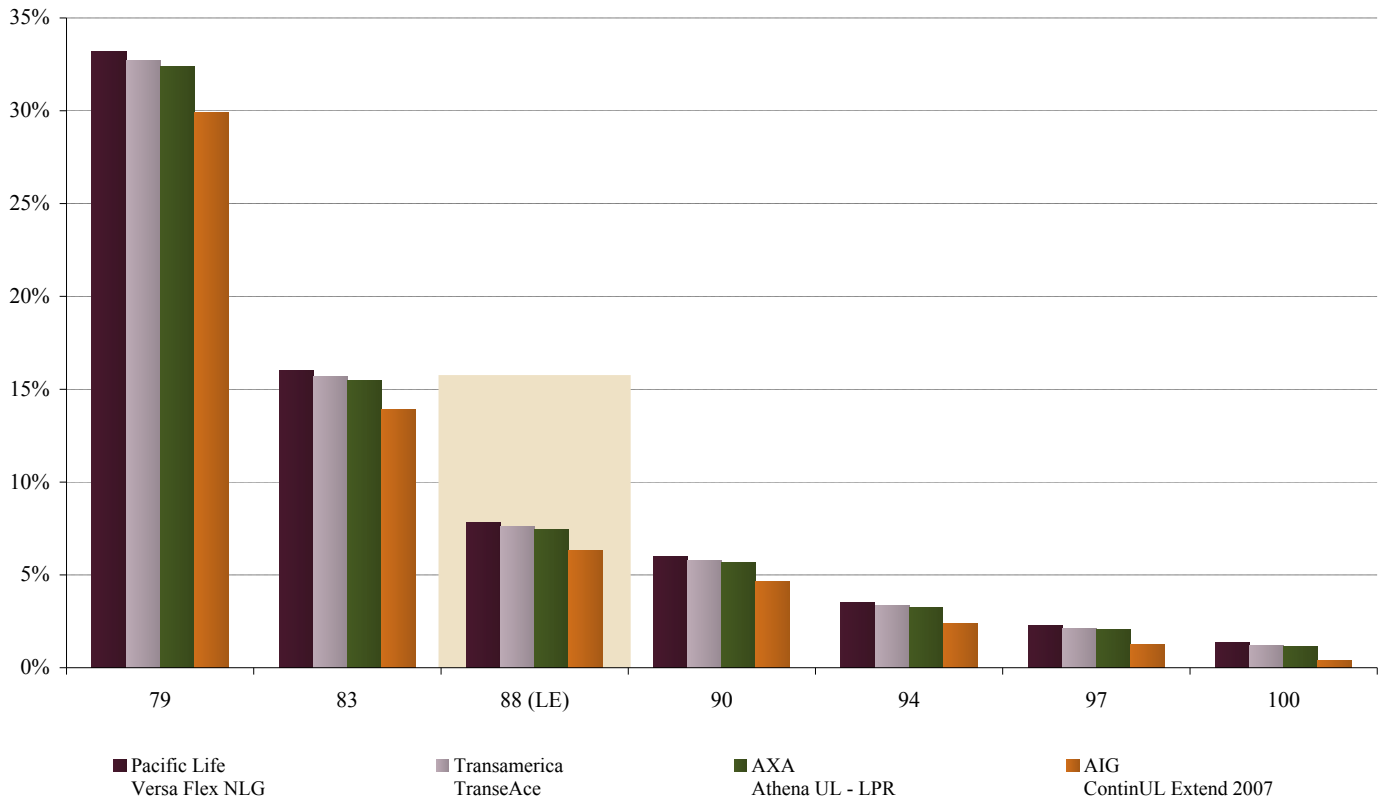
This presentation is not valid without an accompanying personalized policy illustration, which includes the guaranteed elements of the policy and other important information.

IRS Circular 230 Disclosure

Any tax advice contained herein is not intended or written to be used, and cannot be used by you or any other person, for the purpose of avoiding any penalties that may be imposed by the Internal Revenue Code.

Product Comparison

Comparison of Internal Rates of Return



Internal Rate of Return on Death Benefit at Selected Ages

Year	Attained Age	Pacific Life Versa Flex NLG	Transamerica TranseAce	AXA Athena UL - LPR	AIG ContinUL Extend 2007
8	79	33.2%	32.7%	32.4%	29.9%
12	83	16.0%	15.7%	15.5%	13.9%
17	88 (LE)	7.8%	7.6%	7.4%	6.3%
19	90	6.0%	5.8%	5.7%	4.7%
23	94	3.5%	3.3%	3.2%	2.4%
26	97	2.3%	2.1%	2.0%	1.3%
29	100	1.4%	1.2%	1.1%	0.4%

Internal Rate of Return (IRR) is a method used to determine the policy holder's return on premiums paid into a life insurance policy. It is a calculation of the interest rate required for the cumulative policy cash flow (equal to premiums less dividends, withdrawals or loans paid in cash), to equal the death benefit of the policy in that year.

Life Expectancy (LE) as used in this presentation shows the average age at death based on your current age and is not necessarily indicative of your own personal life expectancy. You may live longer than indicated by the table. The LE tables used are not tailored to your personal situation or risk class; rather, they are based on population averages and are presented merely to help you form a generalized idea of the potential age(s) at death. LE for a male, age 71 is 17 years based on the 2001 CSO mortality

Neither NFP Insurance Services, Inc. nor its affiliates may give legal or tax advice. These statements are of a general nature only and may not apply to a customer's particular situation.

Product Comparison

Table Comparison for Selected Products

Year	Attained Age	Pacific Life Versa Flex NLG	Transamerica TranseAce	AXA Athena UL - LPR	AIG ContinUL Extend 2007
Projected Premium					
8	79	27,958	28,598	28,988	32,377
12	83	27,958	28,598	28,988	32,377
17	88 (LE)	27,958	28,598	28,988	32,377
19	90	27,958	28,598	28,988	32,377
23	94	27,958	28,598	28,988	32,377
26	97	27,958	28,598	28,988	32,377
29	100	27,958	28,598	28,988	32,377
Projected Death Benefit					
8	79	1,000,000	1,000,000	1,000,000	1,000,000
12	83	1,000,000	1,000,000	1,000,000	1,000,000
17	88 (LE)	1,000,000	1,000,000	1,000,000	1,000,000
19	90	1,000,000	1,000,000	1,000,000	1,000,000
23	94	1,000,000	1,000,000	1,000,000	1,000,000
26	97	1,000,000	1,000,000	1,000,000	1,000,000
29	100	1,000,000	1,000,000	1,000,000	1,000,000
Projected Cash Surrender Value					
8	79	0	0	0	0
12	83	0	0	0	0
17	88 (LE)	0	0	0	0
19	90	0	0	0	0
23	94	0	0	0	0
26	97	0	0	0	0
29	100	0	0	0	0
Projected Internal Rate of Return					
8	79	33.2%	32.7%	32.4%	29.9%
12	83	16.0%	15.7%	15.5%	13.9%
17	88 (LE)	7.8%	7.6%	7.4%	6.3%
19	90	6.0%	5.8%	5.7%	4.7%
23	94	3.5%	3.3%	3.2%	2.4%
26	97	2.3%	2.1%	2.0%	1.3%
29	100	1.4%	1.2%	1.1%	0.4%
Tax-Free Adjusted Internal Rate of Return					
8	79	46.1%	45.4%	45.0%	41.5%
12	83	22.2%	21.8%	21.5%	19.3%
17	88 (LE)	10.8%	10.5%	10.3%	8.8%
19	90	8.3%	8.0%	7.9%	6.5%
23	94	4.9%	4.6%	4.5%	3.3%
26	97	3.2%	3.0%	2.8%	1.7%
29	100	1.9%	1.7%	1.6%	0.6%

The Tax-Free Adjusted IRR modifies the calculated internal rate of return to account for the income tax-free nature of the policy death benefit assuming a 28.0% tax rate.

Additional information about the policies is available at the Assumptions page within this document in addition to the carrier ledgers.

Product Comparison

Tax Issues Affecting Life Insurance

Tax-Defintion of Life Insurance

A policy will qualify as life insurance under IRC Sec. 7702 if the policy qualifies as life insurance under applicable state law and meets one of the following tests:

- 1 **Guideline Premium and Cash Value Corridor Test (GPT)** - The sum of premiums paid at any time does not exceed the greater of the guideline single premium or the sum of the guideline level premium at such time, and the death benefit payable under the policy at any time is at least equal to an applicable percentage of the cash surrender value; or
- 2 **Cash Value Accumulation Test (CVAT)** - The cash surrender value of the policy must not at any time exceed the net single premium which would be necessary to fund future benefits under the policy.

Failure to qualify as life insurance will result in taxation of all cash value increases, and only the excess of the death benefit over

Modified Endowment Contract

As defined in IRC Sec 7702A, a Modified Endowment Contract ("MEC") is a life insurance policy in which the cumulative premium payments in any one of the first seven policy years exceed the sum of the net level premiums, which would have been paid to provide a paid-up policy after the payment of seven level annual premiums (the "7-pay test"). Distributions from a MEC, either a withdrawal or loan (or use of the policy as collateral for a loan), are taxed to the extent there is a gain in the policy. Also, a 10% penalty will be assessed on the taxable amount of any distributions made prior to the policy owner's attaining age 59½, unless the policy owner is disabled or receives the cash value under a life annuity settlement option. Note, however, that the 10% penalty tax is always applicable if the policy owner is a "non-natural" person (e.g., a corporation or trust).

If there has been a "material change" in the terms or benefits of the policy, the 7-pay test will be applied as if the policy was a new contract at the date of the material change. Generally, once a policy is a MEC it is always a MEC. However, if premiums in excess of the 7-pay limit are paid, the MEC rules will not apply if such premium payments, plus interest (which is taxable), are returned to the policy owner within 60 days after the end of the policy year in which the excess premium payment was made.

Estate Tax

If an insured has any incidents of ownership in a life insurance policy at the time of his or her death, or within three years of his or her death, or the proceeds are payable to or for the benefit of the insured's estate, the death benefit will be includable in his or her gross estate and may be subject to federal estate tax and/or state inheritance tax.

Product Comparison

Tax Issues Affecting Life Insurance

Withdrawals^{1,2}

Assuming the life insurance policy is not a MEC as described on the previous page, withdrawals are taxed under the "cost recovery rule" and are taxable only to the extent the withdrawal exceeds the cost basis of the policy (basis equals the gross premiums paid less prior untaxed withdrawals).

Policy Loans¹

Assuming the life insurance policy is not a MEC as described on the previous page, policy loans are not treated as withdrawals or distributions and are not subject to income tax.

If a loan is still outstanding when a life insurance policy is surrendered or lapses, the loan balance including unpaid loan interest is automatically repaid from the policy's cash value. This loan repayment will result in taxable income to the extent that the net surrender value plus the amount of the repaid loan, including unpaid interest, exceeds the cost basis of the policy.

If a policy loan is still outstanding at the time of death, the loan, including unpaid interest, is automatically repaid from the policy's death benefit.

Death Benefit

Proceeds from a life insurance policy paid because of the death of the insured are generally excludable from the beneficiary's gross income for income tax purposes.

Estate Tax

If an insured has any incidents of ownership in a life insurance policy at the time of his or her death, or within three years of his or her death, or the proceeds are payable to or for the benefit of the insured's estate, the death benefit will be includable in his or her gross estate and may be subject to federal estate tax and/or state inheritance tax.

1 Withdrawals and policy loans may reduce the death benefit and account value. There may be penalties and fees associated with the use of loans and withdrawals.

2 Withdrawals in the first 15 policy years may be taxable under IRC Sec. 7702(f)(7)(B).

Product Comparison

Pacific Life Versa Flex NLG

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
1	72	27,958	0	1,000,000	3476.8%	4828.9%
2	73	27,958	0	1,000,000	450.1%	625.2%
3	74	27,958	0	1,000,000	190.2%	264.2%
4	75	27,958	0	1,000,000	111.0%	154.1%
5	76	27,958	0	1,000,000	74.8%	103.8%
6	77	27,958	0	1,000,000	54.5%	75.8%
7	78	27,958	0	1,000,000	41.8%	58.1%
8	79	27,958	0	1,000,000	33.2%	46.1%
9	80	27,958	0	1,000,000	27.0%	37.5%
10	81	27,958	0	1,000,000	22.4%	31.1%
11	82	27,958	0	1,000,000	18.8%	26.1%
12	83	27,958	0	1,000,000	16.0%	22.2%
13	84	27,958	0	1,000,000	13.7%	19.0%
14	85	27,958	0	1,000,000	11.8%	16.4%
15	86	27,958	0	1,000,000	10.3%	14.3%
16	87	27,958	0	1,000,000	8.9%	12.4%
17	88 (LE)	27,958	0	1,000,000	7.8%	10.8%
18	89	27,958	0	1,000,000	6.8%	9.5%
19	90	27,958	0	1,000,000	6.0%	8.3%
20	91	27,958	0	1,000,000	5.3%	7.3%
21	92	27,958	0	1,000,000	4.6%	6.4%
22	93	27,958	0	1,000,000	4.0%	5.6%
23	94	27,958	0	1,000,000	3.5%	4.9%
24	95	27,958	0	1,000,000	3.1%	4.3%
25	96	27,958	0	1,000,000	2.7%	3.7%
26	97	27,958	0	1,000,000	2.3%	3.2%
27	98	27,958	0	1,000,000	1.9%	2.7%
28	99	27,958	0	1,000,000	1.6%	2.3%
29	100	27,958	0	1,000,000	1.4%	1.9%
30	101	27,958	0	1,000,000	1.1%	1.5%
31	102	27,958	0	1,000,000	0.9%	1.2%
32	103	27,958	0	1,000,000	0.7%	0.9%
33	104	27,958	0	1,000,000	0.5%	0.7%
34	105	27,958	0	1,000,000	0.3%	0.4%
35	106	27,958	0	1,000,000	0.1%	0.2%
36	107	27,958	0	1,000,000	0.0%	0.0%
37	108	27,958	0	1,000,000	-0.2%	-0.2%
38	109	27,958	0	1,000,000	-0.3%	-0.4%
39	110	27,958	0	1,000,000	-0.4%	-0.6%
40	111	27,958	0	1,000,000	-0.6%	-0.8%

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Product Comparison

Pacific Life Versa Flex NLG

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
41	112	27,958	0	1,000,000	-0.7%	-0.9%
42	113	27,958	0	1,000,000	-0.8%	-1.1%
43	114	27,958	0	1,000,000	-0.9%	-1.2%
44	115	27,958	0	1,000,000	-0.9%	-1.3%
45	116	27,958	0	1,000,000	-1.0%	-1.4%
46	117	27,958	0	1,000,000	-1.1%	-1.5%
47	118	27,958	0	1,000,000	-1.2%	-1.6%
48	119	27,958	0	1,000,000	-1.3%	-1.7%
49	120	27,958	0	1,000,000	-1.3%	-1.8%
50	121	27,958	0	1,000,000	-1.4%	-1.9%
51	122	27,958	0	1,000,000	-1.4%	-2.0%

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Product Comparison

Transamerica TranseAce

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
1	72	28,598	0	1,000,000	3396.7%	4717.7%
2	73	28,598	0	1,000,000	443.4%	615.9%
3	74	28,598	0	1,000,000	187.7%	260.7%
4	75	28,598	0	1,000,000	109.5%	152.1%
5	76	28,598	0	1,000,000	73.8%	102.5%
6	77	28,598	0	1,000,000	53.8%	74.7%
7	78	28,598	0	1,000,000	41.2%	57.3%
8	79	28,598	0	1,000,000	32.7%	45.4%
9	80	28,598	0	1,000,000	26.6%	36.9%
10	81	28,598	0	1,000,000	22.0%	30.6%
11	82	28,598	0	1,000,000	18.5%	25.7%
12	83	28,598	0	1,000,000	15.7%	21.8%
13	84	28,598	0	1,000,000	13.4%	18.6%
14	85	28,598	0	1,000,000	11.6%	16.0%
15	86	28,598	0	1,000,000	10.0%	13.9%
16	87	28,598	0	1,000,000	8.7%	12.1%
17	88 (LE)	28,598	0	1,000,000	7.6%	10.5%
18	89	28,598	0	1,000,000	6.6%	9.2%
19	90	28,598	0	1,000,000	5.8%	8.0%
20	91	28,598	0	1,000,000	5.1%	7.0%
21	92	28,598	0	1,000,000	4.4%	6.1%
22	93	28,598	0	1,000,000	3.9%	5.4%
23	94	28,598	0	1,000,000	3.3%	4.6%
24	95	28,598	0	1,000,000	2.9%	4.0%
25	96	28,598	0	1,000,000	2.5%	3.5%
26	97	28,598	0	1,000,000	2.1%	3.0%
27	98	28,598	0	1,000,000	1.8%	2.5%
28	99	28,598	0	1,000,000	1.5%	2.1%
29	100	28,598	0	1,000,000	1.2%	1.7%
30	101	28,598	0	1,000,000	1.0%	1.3%
31	102	28,598	0	1,000,000	0.7%	1.0%
32	103	28,598	0	1,000,000	0.5%	0.7%
33	104	28,598	0	1,000,000	0.3%	0.5%
34	105	28,598	0	1,000,000	0.2%	0.2%
35	106	28,598	0	1,000,000	0.0%	0.0%
36	107	28,598	0	1,000,000	-0.2%	-0.2%
37	108	28,598	0	1,000,000	-0.3%	-0.4%
38	109	28,598	0	1,000,000	-0.4%	-0.6%
39	110	28,598	0	1,000,000	-0.6%	-0.8%
40	111	28,598	0	1,000,000	-0.7%	-0.9%

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Product Comparison

Transamerica TranseAce

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
41	112	28,598	0	1,000,000	-0.8%	-1.1%
42	113	28,598	0	1,000,000	-0.9%	-1.2%
43	114	28,598	0	1,000,000	-1.0%	-1.3%
44	115	28,598	0	1,000,000	-1.1%	-1.5%
45	116	28,598	0	1,000,000	-1.1%	-1.6%
46	117	28,598	0	1,000,000	-1.2%	-1.7%
47	118	28,598	0	1,000,000	-1.3%	-1.8%
48	119	28,598	0	1,000,000	-1.4%	-1.9%
49	120	28,598	0	1,000,000	-1.4%	-2.0%
50	121	28,598	0	1,000,000	-1.5%	-2.1%
51	122	28,598	0	1,000,000	-1.5%	-2.1%

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Product Comparison

AXA Athena UL - LPR

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
1	72	28,988	0	1,000,000	3349.7%	4652.4%
2	73	28,988	0	1,000,000	439.5%	610.4%
3	74	28,988	0	1,000,000	186.2%	258.6%
4	75	28,988	0	1,000,000	108.7%	151.0%
5	76	28,988	0	1,000,000	73.2%	101.6%
6	77	28,988	0	1,000,000	53.3%	74.1%
7	78	28,988	0	1,000,000	40.9%	56.8%
8	79	28,988	0	1,000,000	32.4%	45.0%
9	80	28,988	0	1,000,000	26.3%	36.5%
10	81	28,988	0	1,000,000	21.8%	30.2%
11	82	28,988	0	1,000,000	18.3%	25.4%
12	83	28,988	0	1,000,000	15.5%	21.5%
13	84	28,988	0	1,000,000	13.2%	18.4%
14	85	28,988	0	1,000,000	11.4%	15.8%
15	86	28,988	0	1,000,000	9.9%	13.7%
16	87	28,988	0	1,000,000	8.6%	11.9%
17	88 (LE)	28,988	0	1,000,000	7.4%	10.3%
18	89	28,988	0	1,000,000	6.5%	9.0%
19	90	28,988	0	1,000,000	5.7%	7.9%
20	91	28,988	0	1,000,000	4.9%	6.9%
21	92	28,988	0	1,000,000	4.3%	6.0%
22	93	28,988	0	1,000,000	3.7%	5.2%
23	94	28,988	0	1,000,000	3.2%	4.5%
24	95	28,988	0	1,000,000	2.8%	3.9%
25	96	28,988	0	1,000,000	2.4%	3.3%
26	97	28,988	0	1,000,000	2.0%	2.8%
27	98	28,988	0	1,000,000	1.7%	2.4%
28	99	28,988	0	1,000,000	1.4%	2.0%
29	100	28,988	0	1,000,000	1.1%	1.6%
30	101	28,988	0	1,000,000	0.9%	1.2%
31	102	28,988	0	1,000,000	0.7%	0.9%
32	103	28,988	0	1,000,000	0.5%	0.6%
33	104	28,988	0	1,000,000	0.3%	0.4%
34	105	28,988	0	1,000,000	0.1%	0.1%
35	106	28,988	0	1,000,000	-0.1%	-0.1%
36	107	28,988	0	1,000,000	-0.2%	-0.3%
37	108	28,988	0	1,000,000	-0.4%	-0.5%
38	109	28,988	0	1,000,000	-0.5%	-0.7%
39	110	28,988	0	1,000,000	-0.6%	-0.9%
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AXA Athena UL - LPR

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
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44	115	28,988	0	1,000,000	-1.1%	-1.6%
45	116	28,988	0	1,000,000	-1.2%	-1.7%
46	117	28,988	0	1,000,000	-1.3%	-1.8%
47	118	28,988	0	1,000,000	-1.4%	-1.9%
48	119	28,988	0	1,000,000	-1.4%	-2.0%
49	120	28,988	0	1,000,000	-1.5%	-2.1%
50	121	28,988	0	1,000,000	-1.5%	-2.1%
51	122	28,988	0	1,000,000	-1.6%	-2.2%

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Product Comparison

AIG ContinUL Extend 2007

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
1	72	32,377	0	1,000,000	2988.6%	4150.9%
2	73	32,377	0	1,000,000	408.0%	566.7%
3	74	32,377	0	1,000,000	174.2%	242.0%
4	75	32,377	0	1,000,000	101.8%	141.4%
5	76	32,377	0	1,000,000	68.4%	95.0%
6	77	32,377	0	1,000,000	49.7%	69.0%
7	78	32,377	0	1,000,000	37.9%	52.7%
8	79	32,377	0	1,000,000	29.9%	41.5%
9	80	32,377	0	1,000,000	24.2%	33.5%
10	81	32,377	0	1,000,000	19.9%	27.6%
11	82	32,377	0	1,000,000	16.5%	23.0%
12	83	32,377	0	1,000,000	13.9%	19.3%
13	84	32,377	0	1,000,000	11.8%	16.4%
14	85	32,377	0	1,000,000	10.0%	14.0%
15	86	32,377	0	1,000,000	8.6%	11.9%
16	87	32,377	0	1,000,000	7.4%	10.2%
17	88 (LE)	32,377	0	1,000,000	6.3%	8.8%
18	89	32,377	0	1,000,000	5.4%	7.5%
19	90	32,377	0	1,000,000	4.7%	6.5%
20	91	32,377	0	1,000,000	4.0%	5.5%
21	92	32,377	0	1,000,000	3.4%	4.7%
22	93	32,377	0	1,000,000	2.9%	4.0%
23	94	32,377	0	1,000,000	2.4%	3.3%
24	95	32,377	0	1,000,000	2.0%	2.7%
25	96	32,377	0	1,000,000	1.6%	2.2%
26	97	32,377	0	1,000,000	1.3%	1.7%
27	98	32,377	0	1,000,000	0.9%	1.3%
28	99	32,377	0	1,000,000	0.7%	0.9%
29	100	32,377	0	1,000,000	0.4%	0.6%
30	101	32,377	0	1,000,000	0.2%	0.3%
31	102	32,377	0	1,000,000	0.0%	0.0%
32	103	32,377	0	1,000,000	-0.2%	-0.3%
33	104	32,377	0	1,000,000	-0.4%	-0.5%
34	105	32,377	0	1,000,000	-0.6%	-0.8%
35	106	32,377	0	1,000,000	-0.7%	-1.0%
36	107	32,377	0	1,000,000	-0.8%	-1.2%
37	108	32,377	0	1,000,000	-1.0%	-1.4%
38	109	32,377	0	1,000,000	-1.1%	-1.5%
39	110	32,377	0	1,000,000	-1.2%	-1.7%
40	111	32,377	0	1,000,000	-1.3%	-1.8%

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Product Comparison

AIG ContinUL Extend 2007

Year	Attained Age	Planned Premium	Cash Surrender Value	Life Insurance Death Benefit	Internal Rate of Return on Death Benefit	Tax-Free Adjusted Internal Rate of Return
41	112	32,377	0	1,000,000	-1.4%	-2.0%
42	113	32,377	0	1,000,000	-1.5%	-2.1%
43	114	32,377	0	1,000,000	-1.6%	-2.2%
44	115	32,377	0	1,000,000	-1.7%	-2.3%
45	116	32,377	0	1,000,000	-1.7%	-2.4%
46	117	32,377	0	1,000,000	-1.8%	-2.5%
47	118	32,377	0	1,000,000	-1.9%	-2.6%
48	119	32,377	0	1,000,000	-1.9%	-2.7%
49	120	32,377	0	1,000,000	-2.0%	-2.8%
50	121	32,377	0	1,000,000	-2.0%	-2.8%
51	122	32,377	0	1,000,000	-2.1%	-2.9%

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Product Comparison

Illustration Assumptions

General Information

Date of Illustration	Monday, February 08, 2010
Client Name	Valued Client
Age	71
Spouse Name	-
Age	-
Assumed Life Expectancy	88
Assumed Income Tax Rate	28.0%

Pacific Life Versa Flex NLG

Gross Crediting Rate	4.00%
Insured Underwriting Class	Preferred Non-Tobacco
Insured Underwriting Rating	1
2nd Insured Underwriting Class	-
2nd Insured Underwriting Rating	-

Transamerica TranseAce

Gross Crediting Rate	4.00%
Insured Underwriting Class	Preferred Non-Tobacco
Insured Underwriting Rating	1
2nd Insured Underwriting Class	-
2nd Insured Underwriting Rating	-

AXA Athena UL - LPR

Gross Crediting Rate	3.00%
Insured Underwriting Class	Preferred Non-Tobacco
Insured Underwriting Rating	1
2nd Insured Underwriting Class	-
2nd Insured Underwriting Rating	-

AIG ContinUL Extend 2007

Gross Crediting Rate	3.50%
Insured Underwriting Class	Preferred Non-Tobacco
Insured Underwriting Rating	1
2nd Insured Underwriting Class	-
2nd Insured Underwriting Rating	-



Product Comparison

Carrier Illustrations