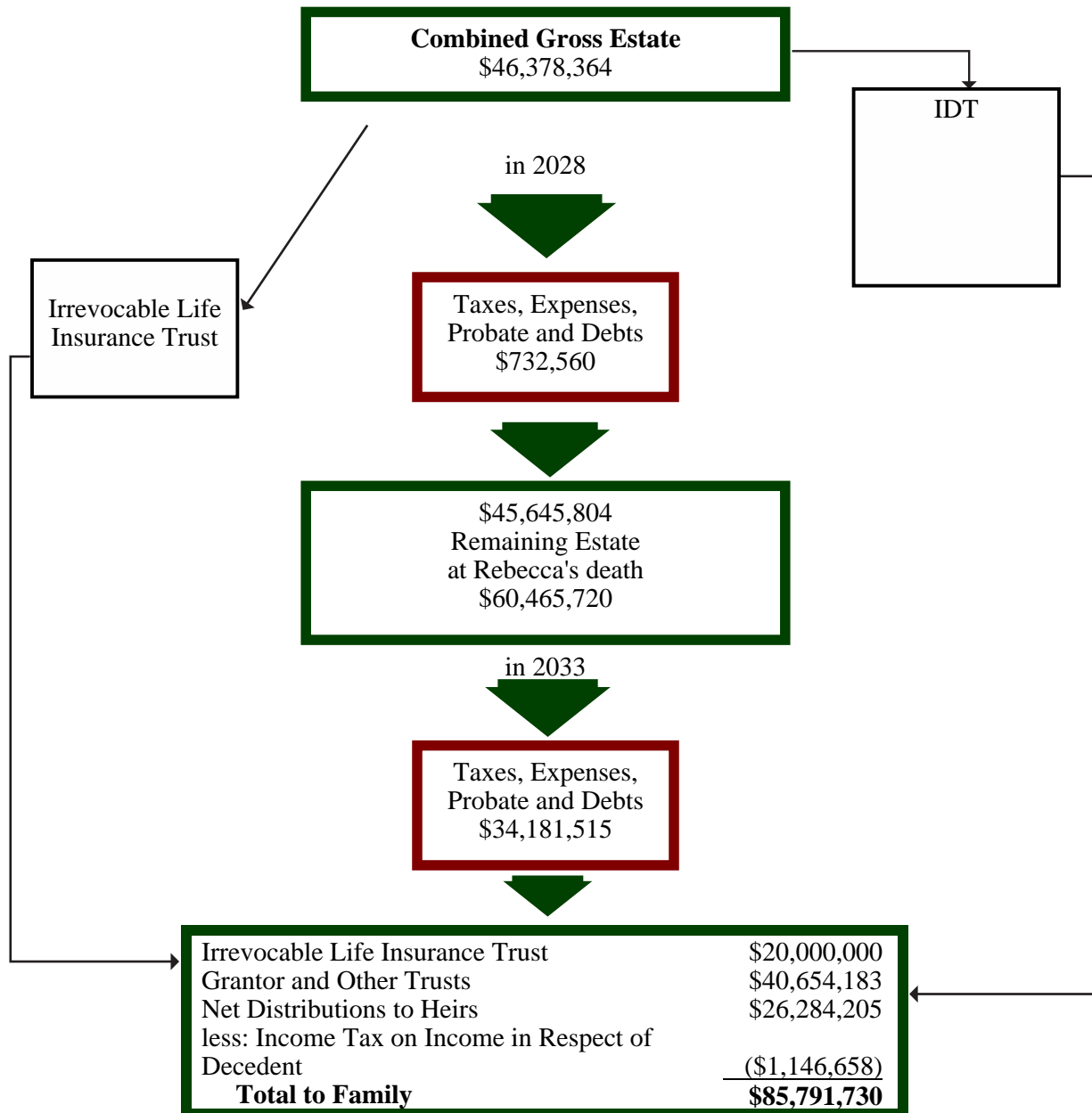


Effects of Planning and New Life Insurance

Kevin Dies in 2028, Rebecca Dies in 2033



Premiums may vary based on many factors, including the age, sex, and health of the insured. This presentation is not valid unless accompanied by an illustration of proposed policy values.