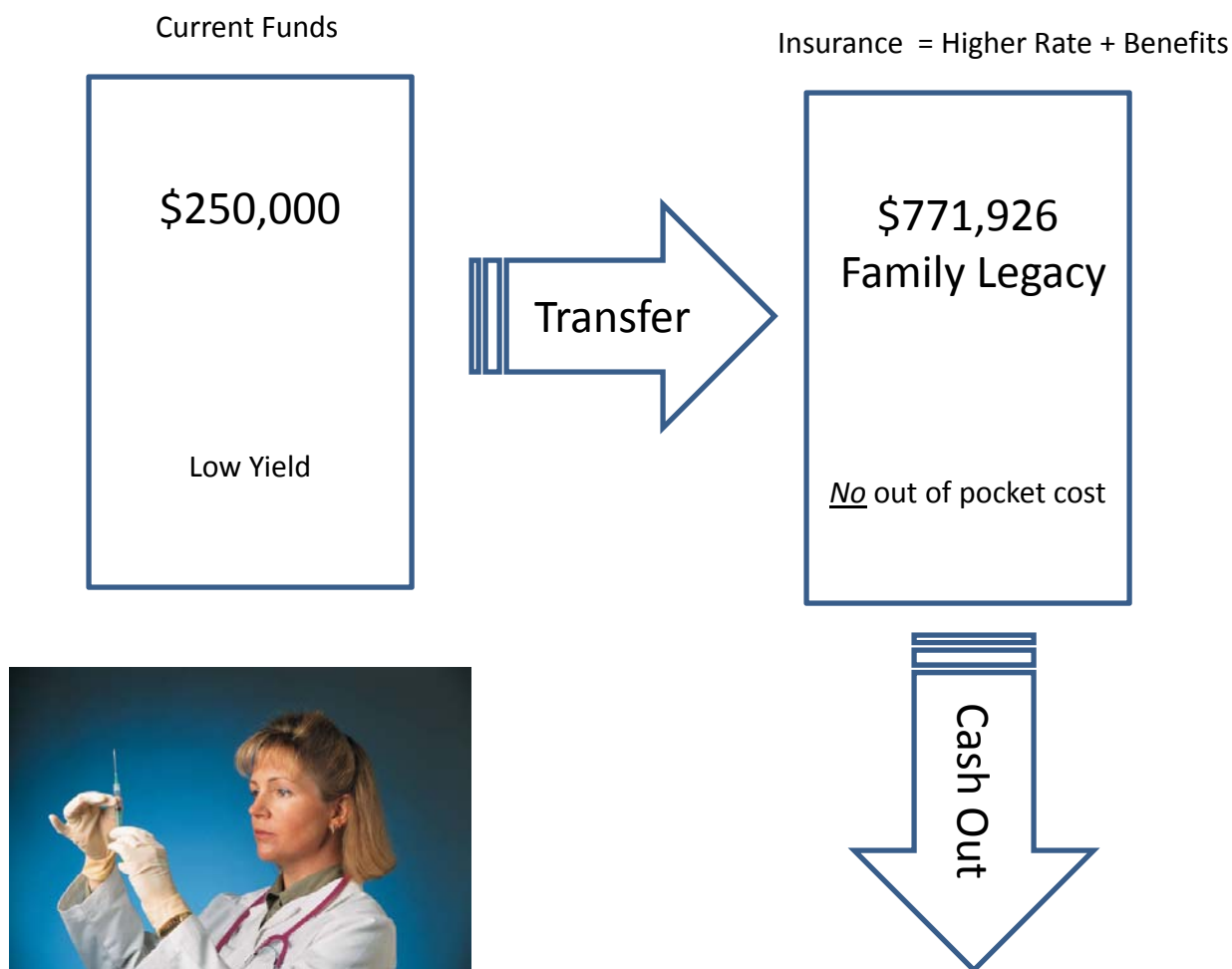


Single Payment Life Insurance

How it Works

Sandra Smith MD, age 60



- 100% Liquid – Cash In Any Time
- Safe and Conservative
- No Penalties or Fees – Your Money is Never Tied Up!
- Higher Yields Than Most Local Bank Offerings
- Invest Short or Long Term
- Interest You Earn is largely Tax Deferred
- Annual Life Insurance Premiums Are Eliminated!
- Issued by a Highly Rated Mutual Insurance Company

<u>Year</u>	<u>Cash Out</u>	<u>Yield</u>
1	\$257,328	2.93%
2	\$264,924	2.94%
3	\$274,303	3.14%
5	\$294,580	3.34%
10	\$352,052	3.48%