Double-Up with IUL:

The AG49-A Illustration That Shows a ***Big IUL Win***

OPTIMA
FINANCIAL & INSURANCE SERVICES
A Simplicity Company

A Comparison of Insurance Plans

Insured: Valued Client

AG49-A Problem: Lower Income vs. AG49-A Solution: Higher Income

Male Age	AG49A Problem Interest Rate	Income Tax Rate	Male Age	AG49A Solution Interest Rate
41	6.00%	30.00%	41	6.00%

		AG49A Problem					vs.	AG49A Solution				
Year	Male Age	(1) Client Contribution	(2) Net Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	Male Age	(6) Client Contribution	(7) Net Policy Loan Proceeds	(8) Year End Accum Value**	(9) Year End Surrender Value**	(10) Death Benefit
1	41	30,250	0	26,441	4,536	897,750	41	30,250	0	44,798	44,798	1,544,798
2	42	30,250	0	54,604	32,961	925,913	42	30,250	0	92,512	92,512	1,592,512
3	43	30,250	0	84,623	63,250	955,932	43	30,250	0	143,401	143,401	1,643,401
4	44	30,250	0	116,708	95,605	988,017	44	30,250	0	197,738	197,738	1,697,738
5	45	30,250	0	151,015	130,191	1,022,324	45	30,250	0	255,751	255,751	1,755,751
6	46	0	0	158,268	137,731	871,309	46	0	0	317,689	317,689	1,817,689
7	47	0	0	166,028	145,788	871,309	47	0	0	383,822	383,822	1,883,822
8	48	0	0	174,315	157,446	871,309	48	0	0	454,455	454,455	1,954,455
9	49	0	0	183,159	169,662	871,309	49	0	0	529,908	529,908	2,029,908
10	50	0	0	192,564	182,448	871,309	50	0	0	612,658	612,658	2,112,658
11	51	0	0	202,538	195,794	871,309	51	0	0	649,465	649,465	1,649,465
12	52	0	0	213,103	209,731	871,309	52	0	0	688,696	688,696	1,688,696
13	53	0	0	224,279	224,279	871,309	53	0	0	732,184	732,184	1,732,184
14	54	0	0	236,074	236,074	871,309	54	0	0	778,480	778,480	1,778,480
15	55	0	0	248,518	248,518	871,309	55	0	0	826,034	296,834	942,548
16	56	0	0	263,248	263,248	871,309	56	0	0	878,310	322,650	916,088
17	57	0	0	278,916	278,916	871,309	57	0	0	934,119	350,676	888,305
18	58	0	0	295,601	295,601	871,309	58	0	0	993,712	381,097	859,133
19	59	0	0	313,389	313,389	871,309	59	0	0	1,057,362	414,116	828,502
20	60	0	0	332,373	332,373	871,309	60	0	0	1,125,387	449,978	832,610
21	61	0	0	352,634	352,634	871,309	61	0	0	1,198,121	488,942	848,379
22	62	0	0	374,251	374,251	871,309	62	0	0	1,275,591	530,953	888,119
23	63	0	0	397,220	397,220	871,309	63	0	0	1,358,057	576,188	929,283
24	64	0	0	421,589	421,589	871,309	64	0	0	1,445,822	624,859	971,857
25	65	0	33,500	447,236	412,061	836,134	65	0	66,000	1,538,847	607,536	946,083
26	66	0	33,500	474,216	402,108	799,200	66	0	66,000	1,637,434	590,257	917,744
27	67	0	33,500	502,752	391,863	760,420	67	0	66,000	1,741,915	573,079	904,043
28	68	0	33,500	532,971	381,363	719,700	68	0	66,000	1,852,635	556,057	889,532
29	69	0	33,500	565,018	370,654	676,945	69	0	66,000	1,969,960	539,254	874,147
30	70	0	33,500	599,070	359,812	632,052	70	0	66,000	2,094,287	522,745	857,831
		151,250	201,000					151,250	396,000			

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Sample Life.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Same Insurance Company.

AG49-A Problem: Lower Income vs. AG49-A Solution: Higher Income

Male Age	AG49A Problem Interest Rate	Income Tax Rate	Male Age	AG49A Solution Interest Rate
41	6.00%	30.00%	41	6.00%

		AG49A Problem					vs.	AG49A Solution				
Year	Male Age	(1) Client Contribution	(2) Net Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	Male Age	(6) Client Contribution	(7) Net Policy Loan Proceeds	(8) Year End Accum Value**	(9) Year End Surrender Value**	(10) Death Benefit
31	71	0	33,500	635,301	348,905	584,914	71	0	66,000	2,226,020	506,602	840,505
32	72	0	33,500	673,950	338,060	535,419	72	0	66,000	2,365,981	491,292	798,869
33	73	0	33,500	715,293	327,434	483,450	73	0	66,000	2,514,816	477,092	753,722
34	74	0	33,500	759,656	317,228	428,882	74	0	66,000	2,673,257	464,347	704,940
35	75	0	33,500	807,425	307,702	371,585	75	0	66,000	2,842,147	453,492	652,442
36	76	0	33,500	859,072	299,187	342,141	76	0	66,000	3,022,461	445,072	596,195
37	77	0	33,500	914,292	291,238	336,952	77	0	66,000	3,213,609	438,052	598,732
38	78	0	33,500	972,812	283,430	332,070	78	0	66,000	3,416,178	432,543	603,352
39	79	0	33,500	1,034,808	275,782	327,523	79	0	66,000	3,630,766	428,648	610,186
40	80	0	33,500	1,100,467	268,315	323,339	80	0	66,000	3,857,993	426,469	619,369
41	81	0	33,500	1,169,959	261,024	319,522	81	0	66,000	4,098,455	426,056	630,979
42	82	0	33,500	1,243,429	253,872	316,044	82	0	66,000	4,352,701	427,381	645,016
43	83	0	33,500	1,321,051	246,841	312,894	83	0	66,000	4,621,333	430,447	661,514
44	84	0	33,500	1,402,990	239,895	310,044	84	0	66,000	4,904,940	435,210	680,457
45	85	0	33,500	1,489,382	232,957	307,426	85	0	66,000	5,204,003	441,487	701,687
46	86	0	33,500	1,580,338	225,917	304,933	86	0	66,000	5,518,913	448,972	724,917
47	87	0	33,500	1,675,990	218,673	302,473	87	0	66,000	5,850,099	457,360	749,865
48	88	0	33,500	1,776,411	211,054	299,874	88	0	66,000	6,197,819	466,143	776,034
49	89	0	33,500	1,881,591	202,790	296,870	89	0	66,000	6,562,121	474,561	802,667
50	90	0	33,500	1,991,513	193,597	293,173	90	0	66,000	6,943,026	481,789	828,940
51	91	0	33,500	2,106,081	183,095	288,399	91	0	66,000	7,340,322	486,722	853,739
52	92	0	33,500	2,228,426	174,115	263,252	92	0	66,000	7,765,353	499,773	810,387
53	93	0	33,500	2,359,888	167,686	238,483	93	0	66,000	8,222,864	524,706	771,391
54	94	0	33,500	2,502,201	165,214	215,258	94	0	66,000	8,718,846	566,480	740,857
55	95	0	33,500	2,657,382	168,372	194,945	95	0	66,000	9,260,635	631,351	723,957
56	96	0	33,500	2,828,164	179,527	179,527	96	0	66,000	9,856,518	726,469	726,469
57	97	0	33,500	3,009,939	193,696	193,696	97	0	66,000	10,491,058	835,206	835,206
58	98	0	33,500	3,203,429	211,199	211,199	98	0	66,000	11,166,801	958,857	958,857
59	99	0	33,500	3,409,402	232,385	232,385	99	0	66,000	11,886,465	1,098,824	1,098,824
60	100	0	33,500	3,628,674	257,632	257,632	100	0	66,000	12,652,948	1,256,624	1,256,624
		151,250	1,206,000					151,250	2,376,000			

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Sample Life.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Same Insurance Company.

AG49-A Problem: Lower Income vs. AG49-A Solution: Higher Income

Male Age	AG49A Problem Interest Rate	Income Tax Rate	Male Age	AG49A Solution Interest Rate
41	6.00%	30.00%	41	6.00%

		AG49A Problem					vs.	AG49A Solution				
Year	Male Age	(1) Client Contribution	(2) Net Policy Loan Proceeds	(3) Year End Accum Value*	(4) Year End Surrender Value*	(5) Death Benefit	Male Age	(6) Client Contribution	(7) Net Policy Loan Proceeds	(8) Year End Accum Value**	(9) Year End Surrender Value**	(10) Death Benefit
61	101	0	33,500	3,862,121	287,351	287,351	101	0	66,000	13,469,341	1,433,901	1,433,901
62	102	0	33,500	4,110,673	321,990	321,990	102	0	66,000	14,338,943	1,632,431	1,632,431
63	103	0	33,500	4,375,322	362,030	362,030	103	0	66,000	15,265,272	1,854,135	1,854,135
64	104	0	33,500	4,657,129	407,997	407,997	104	0	66,000	16,252,083	2,101,089	2,101,089
65	105	0	33,500	4,957,223	460,459	460,459	105	0	66,000	17,303,382	2,375,538	2,375,538
66	106	0	33,500	5,276,808	520,031	520,031	106	0	66,000	18,423,441	2,679,906	2,679,906
67	107	0	33,500	5,617,171	587,381	587,381	107	0	66,000	19,616,822	3,016,810	3,016,810
68	108	0	33,500	5,979,683	663,228	663,228	108	0	66,000	20,888,390	3,389,077	3,389,077
69	109	0	33,500	6,365,807	748,354	748,354	109	0	66,000	22,243,338	3,799,760	3,799,760
70	110	0	33,500	6,777,103	843,602	843,602	110	0	66,000	23,687,207	4,252,149	4,252,149
71	111	0	33,500	7,215,237	949,886	949,886	111	0	66,000	25,225,909	4,749,799	4,749,799
72	112	0	33,500	7,681,985	1,068,191	1,068,191	112	0	66,000	26,865,755	5,296,539	5,296,539
73	113	0	33,500	8,179,242	1,199,584	1,199,584	113	0	66,000	28,613,480	5,896,503	5,896,503
74	114	0	33,500	8,709,031	1,345,215	1,345,215	114	0	66,000	30,476,271	6,554,145	6,554,145
75	115	0	33,500	9,273,510	1,506,328	1,506,328	115	0	66,000	32,461,798	7,274,266	7,274,266
76	116	0	33,500	9,874,981	1,684,265	1,684,265	116	0	66,000	34,578,251	8,062,042	8,062,042
77	117	0	33,500	10,515,902	1,880,476	1,880,476	117	0	66,000	36,834,366	8,923,047	8,923,047
78	118	0	33,500	11,198,895	2,096,522	2,096,522	118	0	66,000	39,239,474	9,863,288	9,863,288
79	119	0	33,500	11,926,757	2,334,091	2,334,091	119	0	66,000	41,803,529	10,889,235	10,889,235
80	120	0	33,500	12,702,476	2,595,001	2,595,001	120	0	66,000	44,537,161	12,007,852	12,007,852
		151,250	1,876,000					151,250	3,696,000			

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Sample Life.

**This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a proposal from Same Insurance Company.