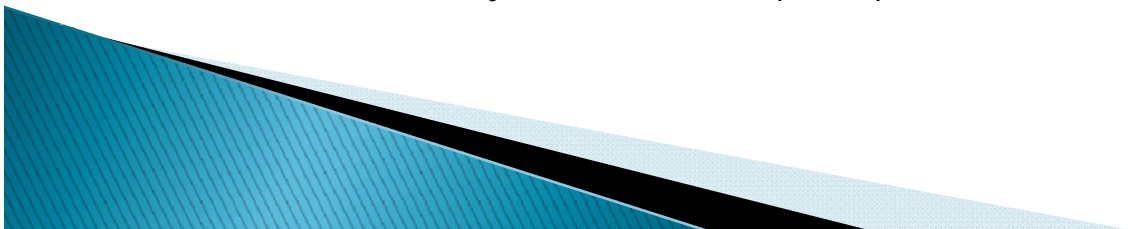


Protecting Your Family's Future...

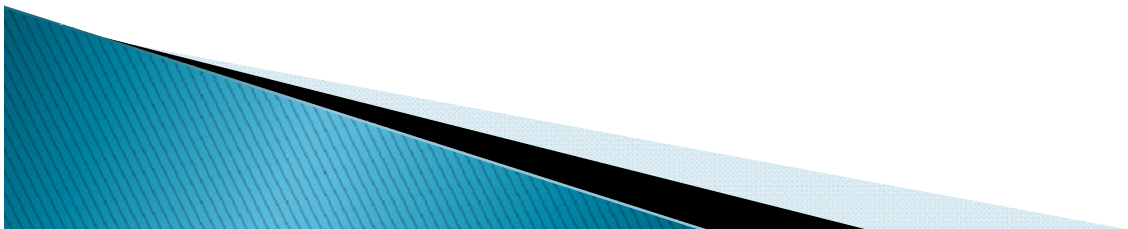
A Survivor Needs Review

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Life insurance contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. All contract guarantees are based on the claims-paying ability of the issuing insurance company. Consult with your licensed financial representative on how specific life insurance contracts may work for you in your particular situation. Your licensed financial representative will also provide you with costs and complete details about specific life insurance contracts recommended to meet your specific needs and financial objectives.

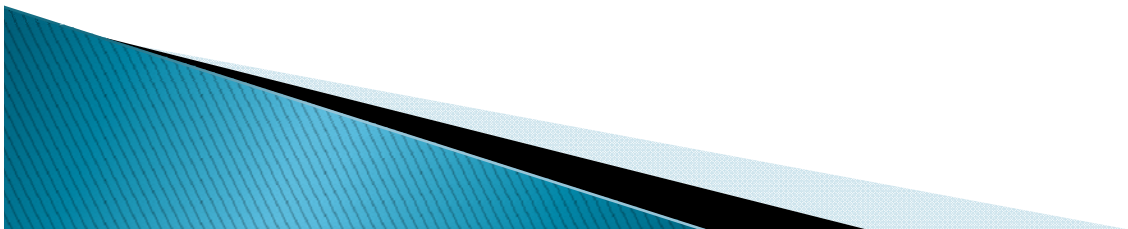
Before purchasing a variable life insurance policy, carefully consider the contract and the underlying funds' investment objectives, risks, charges and expenses. Both the contract prospectus and the underlying fund prospectuses contain information relating to investment objectives, risks, charges and expenses, as well as other important information. The prospectuses are available from your licensed financial representative or the insurance company. You should read them carefully before purchasing a variable life insurance policy.



Your earning power – your ability to earn an income – is your most valuable asset.

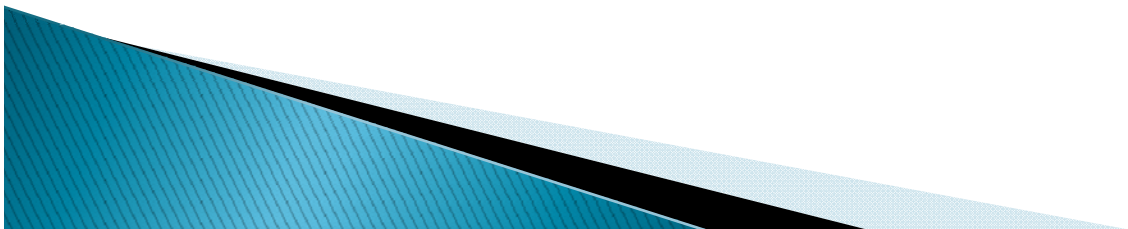
Few people realize that a 30-year-old couple will earn more than two million dollars by age 65 if their total family income averages \$75,000 for their entire careers, without any raises.

If something happens to you,
how will your family replace your earning power?



Here Are Some Important Facts About Social Security Survivor Benefits:

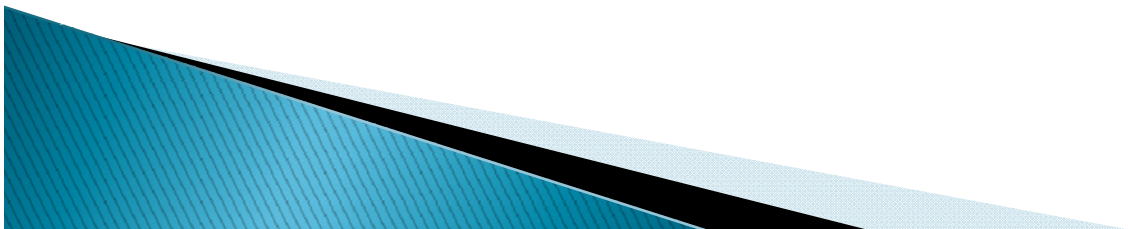
- The Social Security survivor benefit your family receives is based on your earnings history at the time of your death and is limited to a maximum family benefit.
- The monthly family survivor benefit is payable only until your youngest child reaches age 16.
- Your youngest child then receives a monthly benefit until age 18 (age 19 if a full-time student).
- Your surviving spouse receives NO BENEFIT until age 60. This is commonly referred to as the "blackout period."
- Beginning at age 60, your surviving spouse receives a lifetime benefit.



Of all the assets we own, our earning power is the most valuable!

How much capital would it take to replace your earning power?

Monthly Income	Annual Income	Assumed Interest Rate		
		4%	6%	8%
\$ 1,000	\$ 12,000	\$ 300,000	\$ 200,000	\$ 150,000
2,000	24,000	600,000	400,000	300,000
3,000	36,000	900,000	600,000	450,000
4,000	48,000	1,200,000	800,000	600,000
5,000	60,000	1,500,000	1,000,000	750,000
6,000	72,000	1,800,000	1,200,000	900,000
8,000	96,000	2,400,000	1,600,000	1,200,000
10,000	120,000	3,000,000	2,000,000	1,500,000

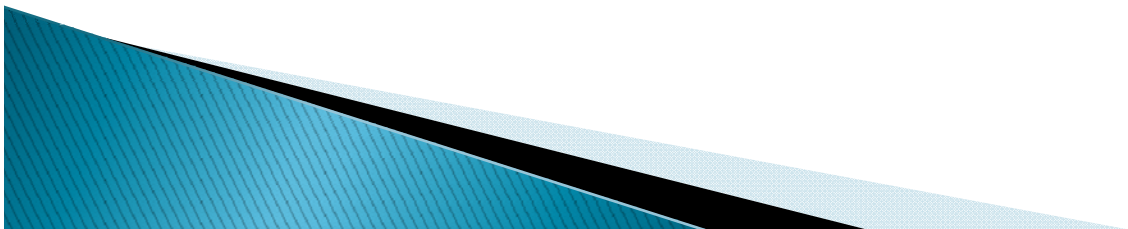


What Other Cash Needs May Arise at Death?

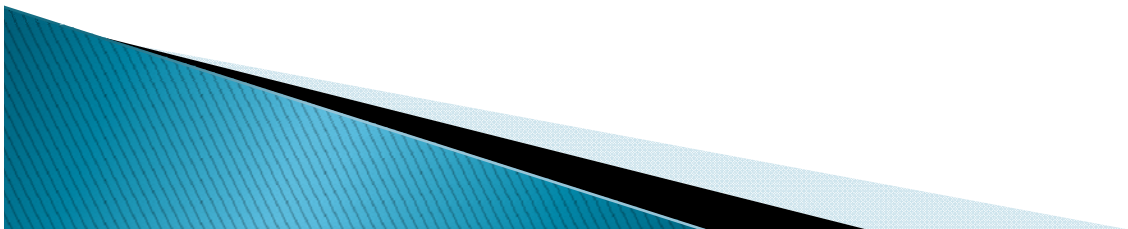
In addition to protecting their earning power, most people want to provide the funds necessary to meet certain needs that arise at death.

These cash needs can include:

Final Expenses	How will your family raise the cash to cover the immediate expenses that arise at death, such as medical and funeral expenses, debt liquidation, estate settlement costs, federal and state death taxes and any bequests?
Housing	Do you want to enable your family to stay in their own home by liquidating the mortgage, or do you want to provide a rent payment fund?



Education	Do you want your children to benefit from a college or vocational education?
Emergencies	Will your surviving spouse be able to pay for large, unexpected expenses, such as auto or home repairs, from income?
Personal Services	Will new expenses related to child care, household duties or home and yard maintenance be created at your death?



A Potential Solution Using Life Insurance...

While life insurance cannot replace you, it can be used to replace all or a portion of your earning power.

At your death, life insurance proceeds can be used to:

- pay the cash needs that arise at death.
- maintain your family's income and standard of living.
- help finance a child's education.
- make your financial goals for your family a reality.

NOTE: Withdrawals and loans will reduce the policy's death benefit and cash value available for use.

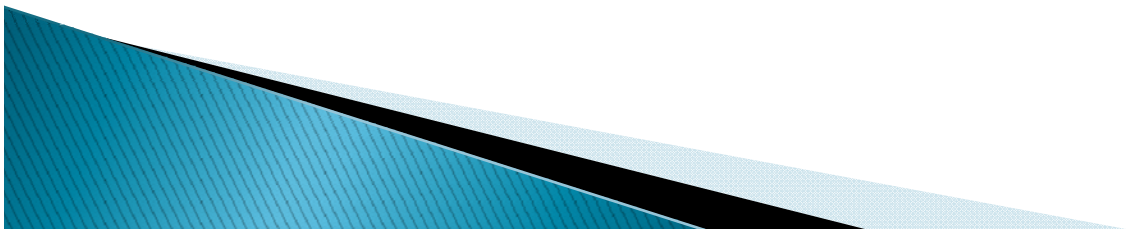


A Potential Life Insurance Solution...

Should you live, life insurance cash values can provide:

- a source of funds for emergencies or financial opportunities.
- assistance in financing a child's education.
- a supplement to other sources of retirement income.
- tax-deferred asset growth.

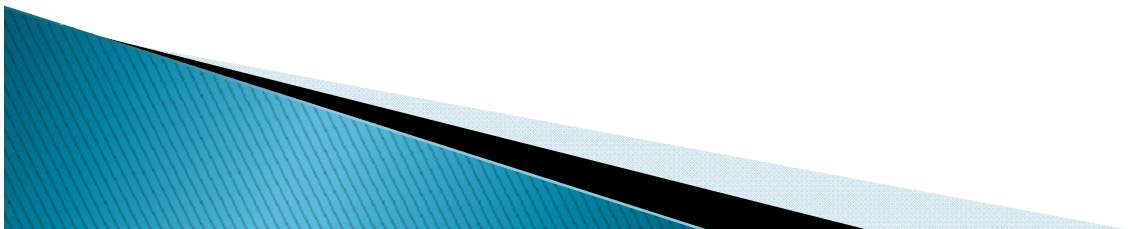
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Survivor Needs Action Checklist:

The Analysis...

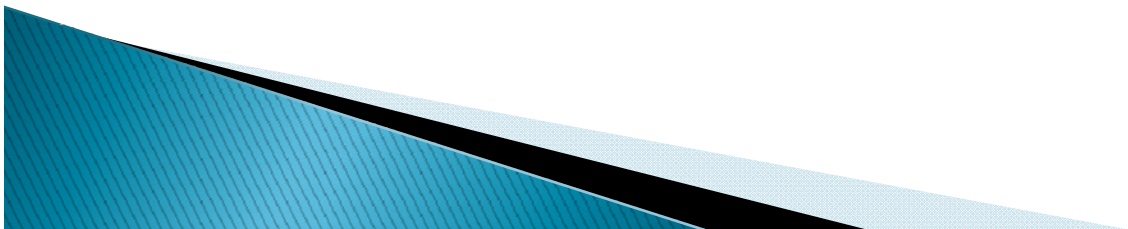
- Identify cash needs that will arise at death.
- Analyze income needs and sources at death.
- Determine additional capital required to provide desired survivor benefits.



Survivor Needs Action Checklist:

To Implement a Life Insurance Plan...

- Select type and amount of life insurance coverage.
- Establish insurability.
- Arrange for payment of premiums.



You Can Manage Your Finances...

It's by managing your finances that you write the story of your life. You are both the author and the story's principal character. Resolve to perform what you ought.

Benjamin Franklin