



Build your asset location strategy

with the Physicians Life Income PlanSM

Helping Physicians and other Medical Professionals enhance their cash value accumulation strategy.

Not all assets are taxed equally. The investment tax challenges facing Physicians and higher income earners have left many searching for an alternative that can potentially mitigate the gap left between traditional qualified plans and their retirement income needs. The often-overlooked tax management strategies enjoyed by life insurance under IRC 7702 provides those looking for a tax-free access income strategy with many of the same advantages as a Roth IRA plus some additional benefits.

Introducing the Physicians Life Income PlanSM

Building wealth

Managing assets

Generating income in retirement

The Physicians Life Income PlanSM is designed specifically for physicians and other medical professionals seeking a retirement lifestyle befitting their level of success. Focusing on asset location and the qualifying access to the Institutional Series of Variable Life Insurance can assist in putting your income replacement goals within reach.

Features and Benefits:

- Accumulation focused plan design
- High early cash surrender values
- No income contribution limits
- No direct surrender charges
- More than 80 investment options
- Investment discretion
- No required minimum distributions
- Tax free transfers
- Tax free rebalancing
- Tax free distributions
- Tax free death benefit to beneficiaries
- Asset protection in many states
- Underwriting designed for easy acquisition
- Minimum statutory life insurance death benefit protection

For more complete information, see the policy's current prospectus.

A Differentiating Service Platform with CES Administration

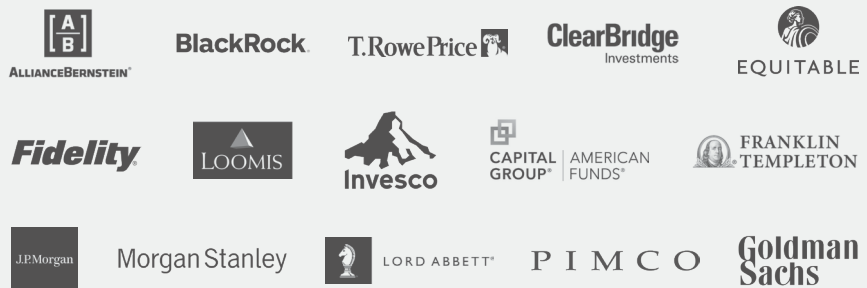


Plan Access | Service | Reporting

Managing your account has never been easier. You can visit the online service platform anytime, anywhere for full access to your account. Monitor policy sub-account performance, request changes to allocations and review daily valuation information, all with a simple click.

- Daily values
- Fund Transfers
- Reallocation/Rebalancing
- Processing Policy Requests
- Record keeping of all premiums paid, investment elections, and investment changes since inception
- Annual Reviews
- Comparative Analysis
- Quarterly Reports
- Dedicated Service Team

Over 80 investment options from these fund families and more



Wherever your career takes you, the Life Income PlanSM is always working for you.

Life Income Plan - LIPSM uses cash value corporate owned variable universal life insurance that tends to offer significant cash values in the early policy years because of its general lack of surrender charges and because in the event of a full policy surrender within a certain number of years, some policy charges may be refunded. These policies often include a minimum guideline death benefit and are structured to minimize death benefit expense yet retain the integrity of life insurance and the tax-deferral benefits. Cash values accumulate on a tax-deferred basis and can be structured for tax-advantaged access and distribution assuming policy loans after withdrawals of the policy owner's basis. Loans and withdrawals reduce the policy's cash value and death benefit, and withdrawals in excess of the policy's basis are taxable. Under current rules, loans are free of income tax as long as the policy remains in effect until the insured's death at which time the loan will be satisfied from income-tax-free death benefit proceeds, and, if the policy is surrendered, any loan balance will generally be viewed as distributed and taxable.

Variable universal life insurance is a contractual agreement in which premiums are paid to an insurance company, and the company, in return for those premiums, provides a benefit to a named beneficiary upon proof of the insured's death and a policy cash value. Amounts in the policy's cash value are invested in a variety of variable investment options where they are subject to fluctuations in value and market risk, including loss of principal. Life insurance policies have exclusions, limitations and terms for keeping the policies in force. Fees and charges associated with variable universal life insurance include mortality and expense risk charges, cost of insurance charges, surrender charges, administrative fees, investment management fees and charges for optional benefits. Please see the policy's prospectus for more complete information, including additional tax information.

Variable life insurance is offered by prospectus. For a prospectus with more complete information, including investment objectives, risks, charges and expenses, please contact your financial professional. Read the prospectus carefully before investing or sending money.

Please be advised that this document is not intended as legal or tax advice. Any tax information provided in this document is not intended or written to be used, and cannot be used, by any taxpayer to avoid penalties that may be imposed on the taxpayer. The tax information was written to support the promotion or marketing of the transaction(s) or matter(s) addressed. You should seek advice based on your particular circumstances from an independent tax advisor.

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