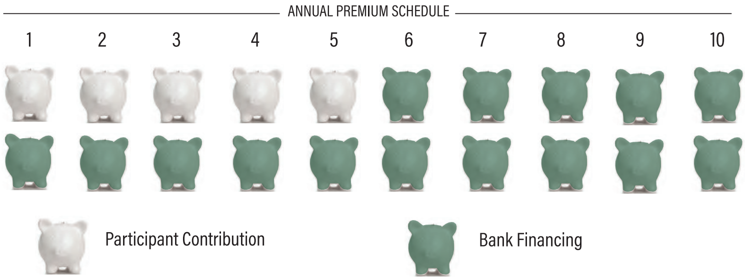
The most unique and compelling aspect of the Kai-Zen Strategy is that the participant's contributions are leveraged 3:1.



How the Kai-Zen Strategy Works

A life insurance policy is jointly funded by the participant and bank financing. The bank financing provides approximately 60-75% of the total premiums to the policy.

Now participants can realize benefits far beyond what their annual contributions alone could afford them.

The Use of Leverage

This concept is not much different than using a bank mortgage to leverage assets to purchase a home. Money is borrowed to buy more house (or with Kai-Zen, more benefits) than one could purchase with assets on hand. The amount funded into the policy has the potential for market growth without the risk of market losses due to declines in an index and uses the policy's cash value as the sole collateral for the loan.

Years 1-5

During the first 5 years, the participant contributes their portion and the lender finances the additional premiums into the insurance policy.

Years 6-10

After year 5, the participant's obligation is projected to be complete and the lender makes the remaining premium payments.

Years 11-15

During this time, the policy has the potential to accumulate more value and the lender's note is projected to be satisfied approximately by the end of the 15th year.

Years 16 and beyond

Potential policy cash value accumulation is projected for distributions for lifestyle needs such as supplemental retirement income.

Hypothetical example, not indicative of a particular product. Actual results may be more or less favorable. Policy fees and expenses will reduce the cash value. The initial premium going into the policy does NOT include the $1500.00 trust fees and expenses that will be added each year to the client trust. Those additional payments are being escrowed into the trust account to cover the 15 years of service until loan repayment. Riders are supplemental benefits that can be added to a life insurance policy and are not suitable unless you also have a need for life insurance. This is not a solicitation of any specific insurance policy.