

WHY BEST INDEXED?

- · Accumulates value based on the performance of a stock index.
- · Combines two important factors: PROTECTION AND SAVINGS.
- · Allows to select one of two stock indices: Standard & Poor's 500 (S&P500) or NASDAQ 100.
- · Accumulated value will perform based on calendar year index performance.
- Offers an initial participation factor of 75%.
- Guarantees a minimum participation factor of 40%.
- · Provides a maximum index gross return of 16%.
- Offers a minimum guaranteed return of 1%.
- Aplicant may select jurisdiction of issue: United States or Grand Cayman.
- · Offers flexible premiums and adjustable protection.
- · Allows partial withdrawals of policy Cash Value.
- Illustration projects policy values based on actual historical performance during the past 15 and 25 years. Additionally, a scenario with guaranteed minimum return of 1%.

MINIMUM FACE AMOUNT

· US\$100,000

AGES OF ISSUE

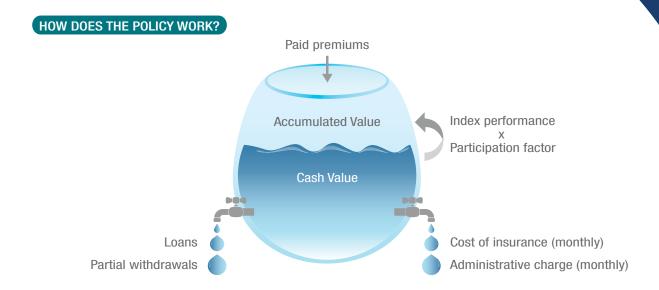
1-75 years

AVAILABLE RIDERS

- · Family Income
- · Accidental Death
- · Term Life Insurance
- · Waiver of Monthly Charges
- · Accelerated Death Benefit (Included)

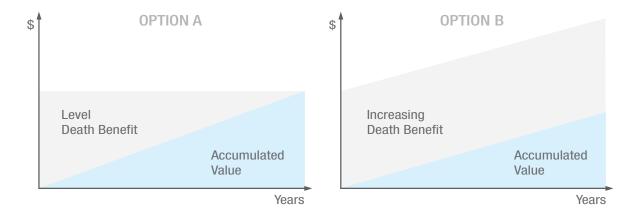
Feel the TRANQUILITY of knowing that the future of your family and your wealth are protected





PROTECTION OPTIONS

OPTION A provides a greater accumulation of money while maintaining a level death benefit. **OPTION B** provides an increasing death benefit during the life of the policy.



A life insurance policy provides financial security to protect your loved ones, your wealth and your financial responsibilities in the event of a disability, a loss in capital, or death



SAVINGS AND RETIREMENT



FAMILY PROTECTION



DEBTS PAYMENT



DEATH COSTS



BUSINESS CONTINUITY



FUND FOR UNEXPECTED COSTS



INHERITANCE TAX PAYMENT



FINANCIAL LOAN COLLATERAL



CONTINUITY OF EDUCATION FOR YOUR CHILDREN