

SECTION II

Insurance Policy Numbers and Tax Free Income

Insurance Policy Flow Chart

prepared for
TEAM Plan
January 31, 2006

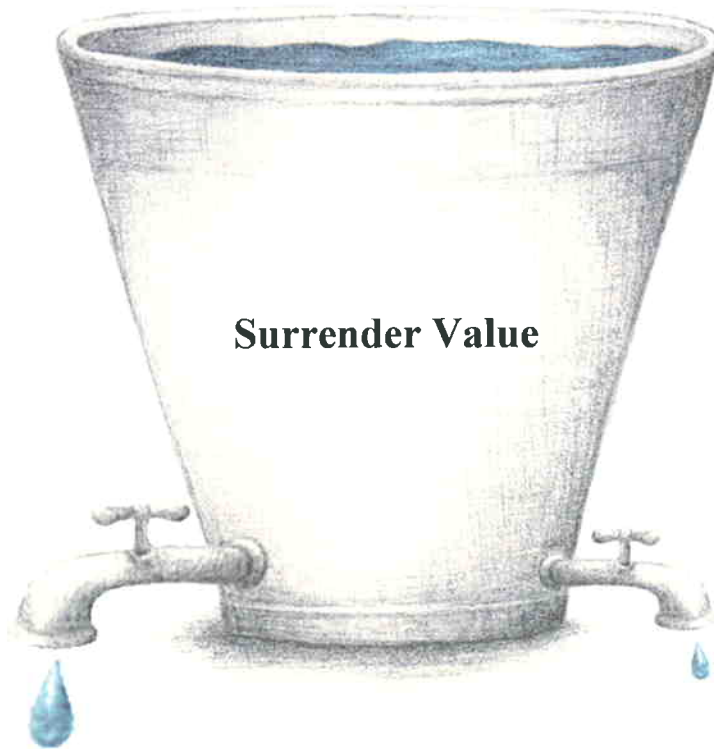
**New Cash Contributions
(Premium Payment)**



**Compound Interest
(Investment Yield)**



Surrender Value



Policy Loans

**Insurance Mortality &
Expense Charges**

Death Benefit



A Life Insurance Policy as a Tax-Advantaged Non-Qualified Retirement Planning Alternative

prepared for
TEAM Plan
January 31, 2006

| Age | End Of Year | Premium Payment | Withdrawal or Loan Proceeds | Year End Accumulation Value | Year End Surrender Value | Death Benefit |
|-----|-------------|-----------------|-----------------------------|-----------------------------|--------------------------|----------------|
| 60 | 1 | \$110,000.00 | \$0.00 | \$107,037.00 | \$58,537.00 | \$1,344,248.00 |
| 61 | 2 | \$110,000.00 | \$0.00 | \$222,124.00 | \$173,624.00 | \$1,344,248.00 |
| 62 | 3 | \$110,000.00 | \$0.00 | \$345,869.00 | \$297,369.00 | \$1,344,248.00 |
| 63 | 4 | \$33,985.00 | \$0.00 | \$401,094.00 | \$352,594.00 | \$1,344,248.00 |
| 64 | 5 | \$31,674.00 | \$0.00 | \$457,971.00 | \$409,471.00 | \$1,344,248.00 |
| 65 | 6 | \$31,674.00 | \$0.00 | \$519,214.00 | \$475,079.00 | \$1,344,248.00 |
| 66 | 7 | \$31,674.00 | \$0.00 | \$585,092.00 | \$545,322.00 | \$1,344,248.00 |
| 67 | 8 | \$31,674.00 | \$0.00 | \$656,020.00 | \$620,615.00 | \$1,344,248.00 |
| 68 | 9 | \$31,674.00 | \$0.00 | \$732,468.00 | \$701,428.00 | \$1,344,248.00 |
| 69 | 10 | \$31,674.00 | \$0.00 | \$818,799.00 | \$792,124.00 | \$1,344,248.00 |
| 70 | 11 | \$30,424.00 | \$0.00 | \$911,036.00 | \$889,211.00 | \$1,344,248.00 |
| 71 | 12 | \$0.00 | \$69,225.00 | \$904,975.00 | \$887,515.00 | \$1,273,639.00 |
| 72 | 13 | \$0.00 | \$69,225.00 | \$898,523.00 | \$885,428.00 | \$1,201,617.00 |
| 73 | 14 | \$0.00 | \$69,225.00 | \$891,810.00 | \$883,080.00 | \$1,128,155.00 |
| 74 | 15 | \$0.00 | \$69,225.00 | \$884,775.00 | \$880,410.00 | \$1,053,224.00 |
| 75 | 16 | \$0.00 | \$69,225.00 | \$877,431.00 | \$877,431.00 | \$976,794.00 |
| 76 | 17 | \$0.00 | \$69,225.00 | \$870,277.00 | \$870,277.00 | \$936,061.00 |
| 77 | 18 | \$0.00 | \$69,225.00 | \$862,510.00 | \$862,510.00 | \$931,882.00 |
| 78 | 19 | \$0.00 | \$69,225.00 | \$853,706.00 | \$853,706.00 | \$926,693.00 |
| 79 | 20 | \$0.00 | \$69,225.00 | \$843,938.00 | \$843,938.00 | \$920,574.00 |
| 80 | 21 | \$0.00 | \$69,225.00 | \$832,883.00 | \$832,883.00 | \$913,184.00 |
| 81 | 22 | \$0.00 | \$69,225.00 | \$820,515.00 | \$820,515.00 | \$904,502.00 |
| 82 | 23 | \$0.00 | \$69,225.00 | \$806,684.00 | \$806,684.00 | \$894,370.00 |
| 83 | 24 | \$0.00 | \$69,225.00 | \$791,252.00 | \$791,252.00 | \$882,643.00 |
| 84 | 25 | \$0.00 | \$69,225.00 | \$774,093.00 | \$774,093.00 | \$869,193.00 |
| 85 | 26 | \$0.00 | \$69,225.00 | \$754,895.00 | \$754,895.00 | \$853,693.00 |
| 86 | 27 | \$0.00 | \$69,225.00 | \$733,525.00 | \$733,525.00 | \$836,006.00 |
| 87 | 28 | \$0.00 | \$69,225.00 | \$709,662.00 | \$709,662.00 | \$815,797.00 |
| 88 | 29 | \$0.00 | \$69,225.00 | \$683,185.00 | \$683,185.00 | \$792,939.00 |
| 89 | 30 | \$0.00 | \$69,225.00 | \$653,688.00 | \$653,688.00 | \$767,014.00 |
| 90 | 31 | \$0.00 | \$69,225.00 | \$620,548.00 | \$620,548.00 | \$737,372.00 |

Notes:

- a. Vista Advantage values are based on the current interest rate of 7.90%.
See attached insurance proposal for details, guarantees and caveats.
- b. Net Payment does not reflect the potential taxes due on loans or withdrawals.
Nor are the payment of the taxes on these amounts provided for in this illustration.

A Life Insurance Policy as a Tax-Advantaged Non-Qualified Retirement Planning Alternative

prepared for
TEAM Plan
January 31, 2006

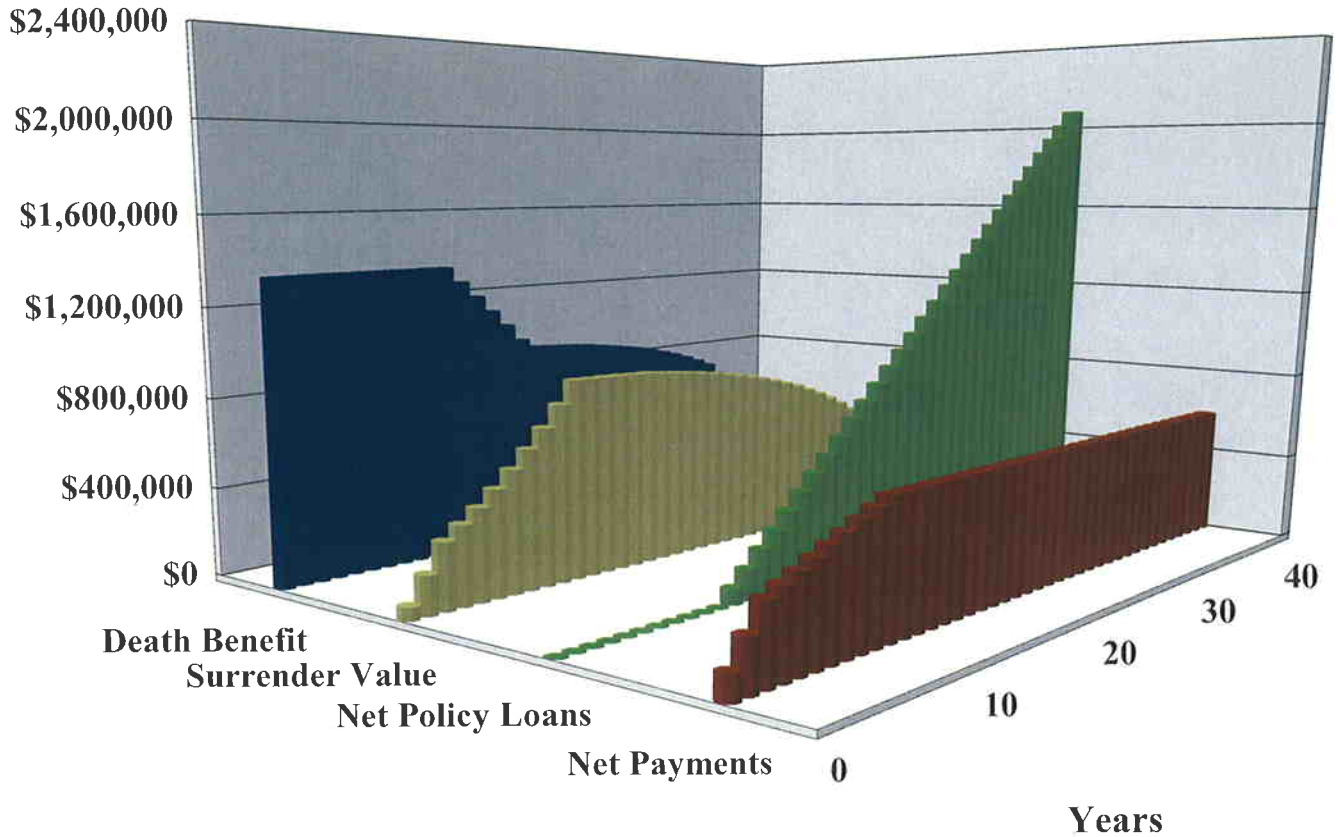
| Age | End Of Year | Premium Payment | Withdrawal or Loan Proceeds | Year End Accumulation Value | Year End Surrender Value | Death Benefit |
|--------------|-------------|---------------------|-----------------------------|-----------------------------|--------------------------|---------------|
| 91 | 32 | \$0.00 | \$69,225.00 | \$583,568.00 | \$583,568.00 | \$679,763.00 |
| 92 | 33 | \$0.00 | \$69,225.00 | \$544,006.00 | \$544,006.00 | \$618,199.00 |
| 93 | 34 | \$0.00 | \$69,225.00 | \$501,570.00 | \$501,570.00 | \$552,390.00 |
| 94 | 35 | \$0.00 | \$69,225.00 | \$456,466.00 | \$456,466.00 | \$508,645.00 |
| 95 | 36 | \$0.00 | \$69,225.00 | \$406,454.00 | \$406,454.00 | \$459,952.00 |
| 96 | 37 | \$0.00 | \$69,225.00 | \$350,804.00 | \$350,804.00 | \$405,570.00 |
| 97 | 38 | \$0.00 | \$69,225.00 | \$289,013.00 | \$289,013.00 | \$344,990.00 |
| 98 | 39 | \$0.00 | \$69,225.00 | \$220,276.00 | \$220,276.00 | \$277,396.00 |
| 99 | 40 | \$0.00 | \$69,225.00 | \$144,030.00 | \$144,030.00 | \$202,218.00 |
| 100 | 41 | \$0.00 | \$69,225.00 | \$59,107.00 | \$59,107.00 | \$118,270.00 |
| Total | | \$584,453.00 | \$2,076,750.00 | | | |

Notes:

- a. Vista Advantage values are based on the current interest rate of 7.90%. See attached insurance proposal for details, guarantees and caveats.
- b. Net Payment does not reflect the potential taxes due on loans or withdrawals. Nor are the payment of the taxes on these amounts provided for in this illustration.

Illustration of Vista Advantage Values

prepared for
TEAM Plan
January 31, 2006



| | |
|---|------------------|
| ■ | Death Benefit |
| ■ | Surrender Value |
| ■ | Net Policy Loans |
| ■ | Net Payments |

| <u>Values at Year 41</u> | |
|--------------------------|-------------|
| Death Benefit: | \$118,270 |
| Surrender Value: | \$59,107 |
| Net Policy Loans: | \$2,076,750 |
| Net Payments: | \$584,453 |

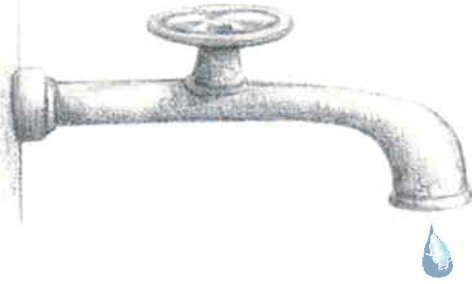
Notes:

- a. Vista Advantage life insurance values are based on the current, historical, or assumed interest rate of 7.90%. See attached life insurance proposal for details, guarantees and caveats.
- b. Net Payment does not reflect the potential taxes due on loans or withdrawals. Nor is the payment of the taxes on these amounts provided for in this illustration.

Vista Advantage Policy Values for Year 11 (age 70)

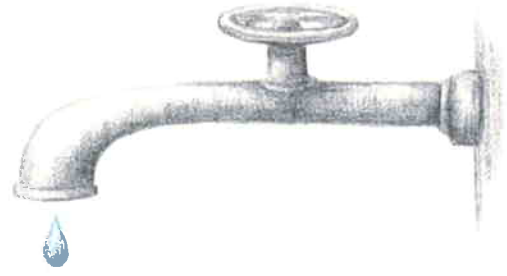
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January 31, 2006

New Cash Contributions (Premium Payment)



\$ 584,453

Compound Interest (Investment Yield)

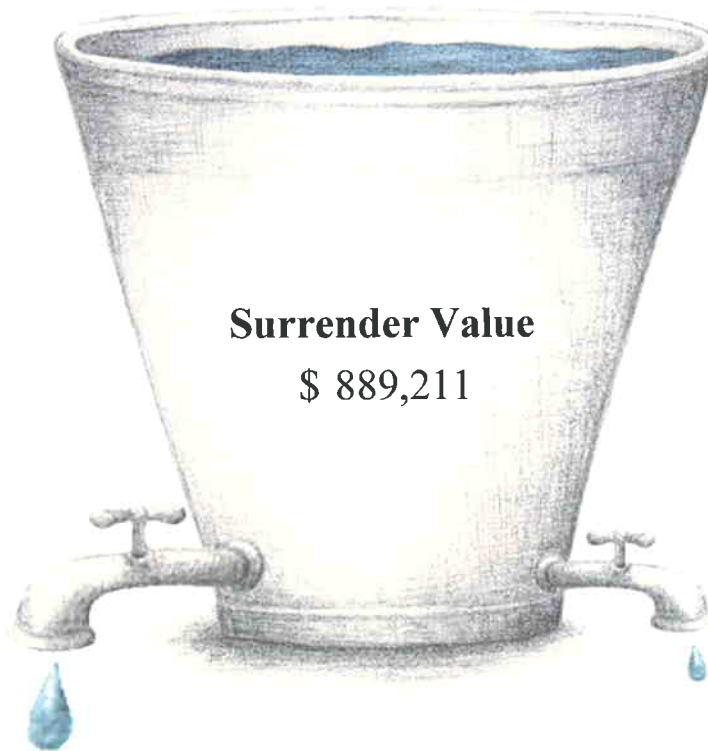


7.90%

Surrender Value

\$ 889,211

Policy Loans
\$ 0



Insurance Mortality &
Expense Charges

Death Benefit
\$ 1,344,248



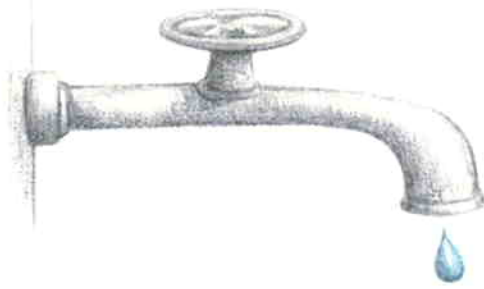
Notes:

- Vista Advantage life insurance values are based on the current, historical, or assumed interest rate of 7.90%. See attached life insurance proposal for details, guarantees and caveats.
- Net Payment does not reflect the potential taxes due on loans or withdrawals. Nor is the payment of the taxes on these amounts provided for in this illustration.

Vista Advantage Policy Values for Year 26 (age 85)

prepared for
TEAM Plan
January 31, 2006

New Cash Contributions (Premium Payment)



\$ 584,453

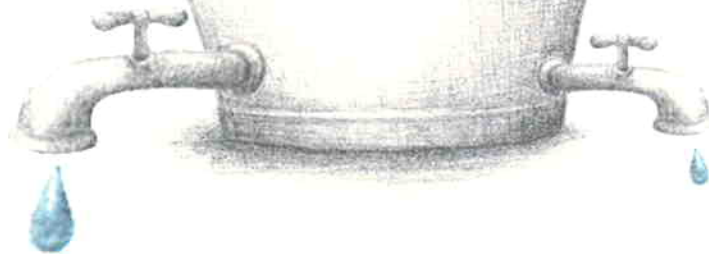
Compound Interest (Investment Yield)



7.90%

Surrender Value
\$ 754,895

Policy Loans
\$ 1,038,375



**Insurance Mortality &
Expense Charges**

Death Benefit
\$ 853,693



Notes:

- Vista Advantage life insurance values are based on the current, historical, or assumed interest rate of 7.90%. See attached life insurance proposal for details, guarantees and caveats.
- Net Payment does not reflect the potential taxes due on loans or withdrawals. Nor is the payment of the taxes on these amounts provided for in this illustration.

Vista Advantage Policy Values for Year 41 (age 100)

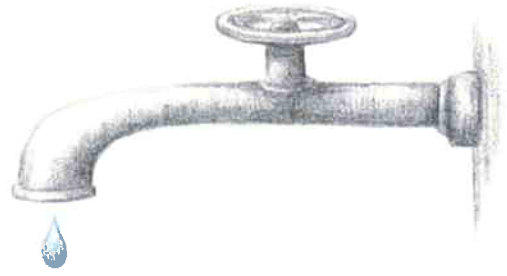
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New Cash Contributions (Premium Payment)



\$ 584,453

Compound Interest (Investment Yield)

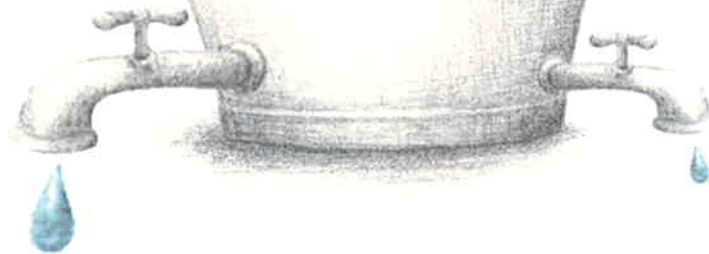


7.90%

Surrender Value

\$ 59,107

Policy Loans
\$ 2,076,750



**Insurance Mortality &
Expense Charges**

Death Benefit
\$ 118,270



Notes:

- Vista Advantage life insurance values are based on the current, historical, or assumed interest rate of 7.90%. See attached life insurance proposal for details, guarantees and caveats.
- Net Payment does not reflect the potential taxes due on loans or withdrawals. Nor is the payment of the taxes on these amounts provided for in this illustration.