

SECTION II

Insurance Policy Numbers and Tax Free Income

Insurance Policy Flow Chart

prepared for
TEAM Plan
January 31, 2006

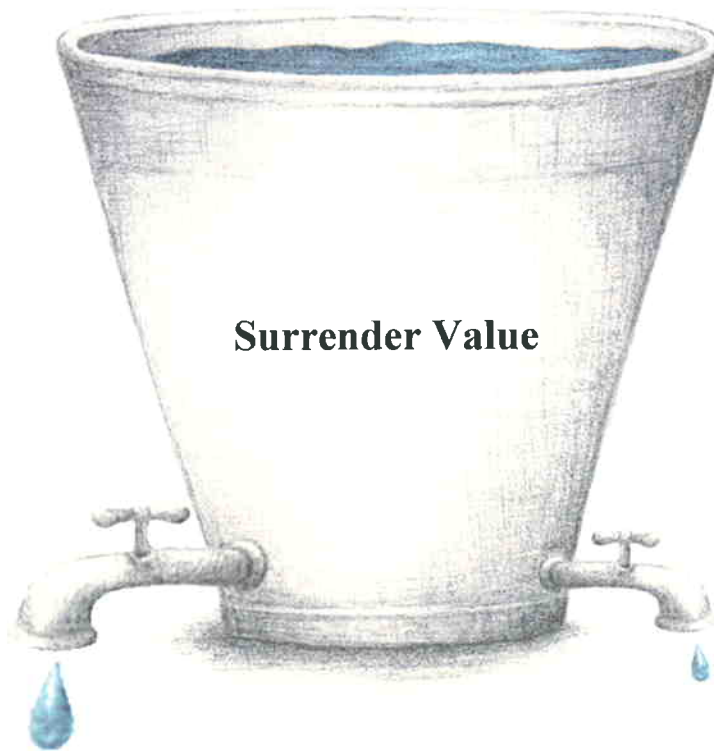
**New Cash Contributions
(Premium Payment)**



**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

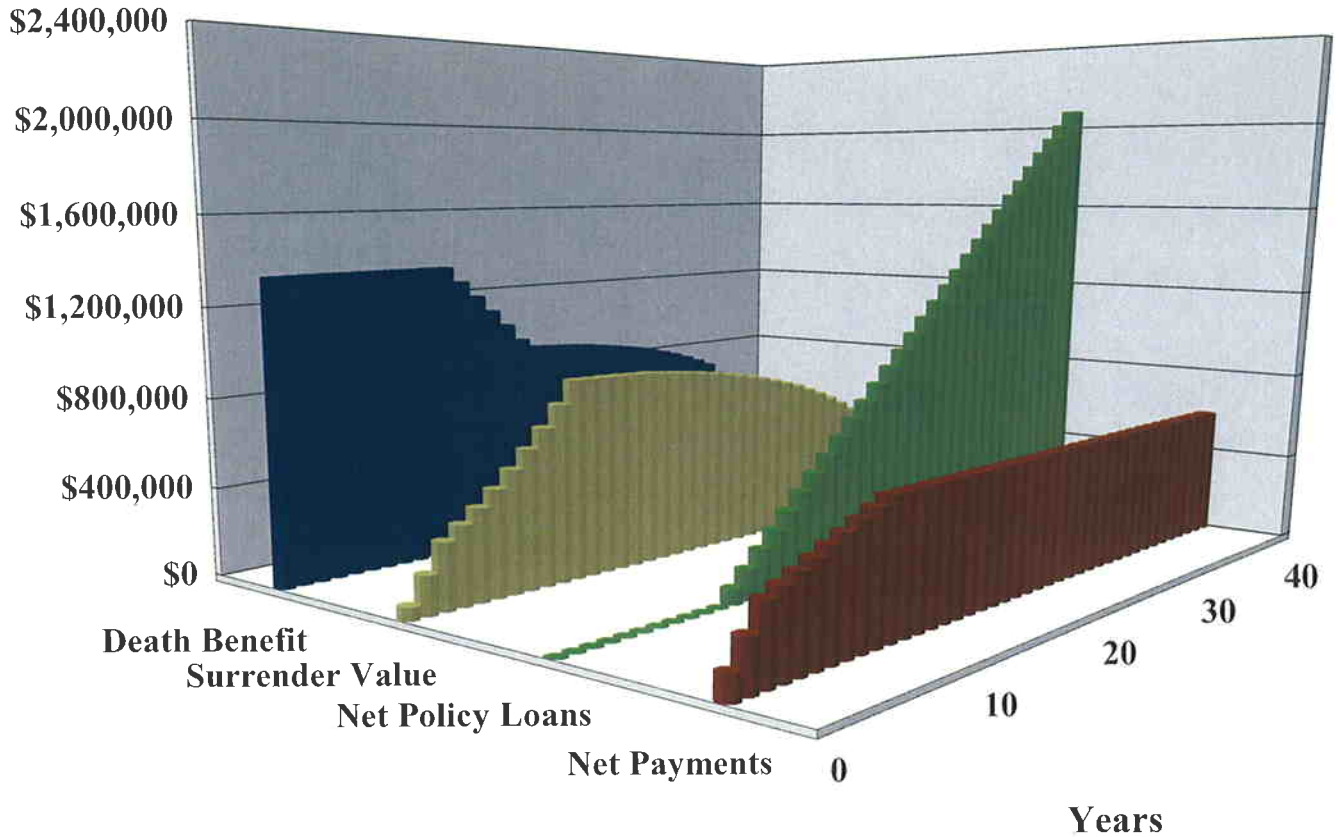
Age	End Of Year	Premium Payment	Withdrawal or Loan Proceeds	Year End Accumulation Value	Year End Surrender Value	Death Benefit
91	32	\$0.00	\$69,225.00	\$583,568.00	\$583,568.00	\$679,763.00
92	33	\$0.00	\$69,225.00	\$544,006.00	\$544,006.00	\$618,199.00
93	34	\$0.00	\$69,225.00	\$501,570.00	\$501,570.00	\$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:

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See attached insurance proposal for details, guarantees and caveats.
- b. Net Payment does not reflect the potential taxes due on loans or withdrawals.
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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

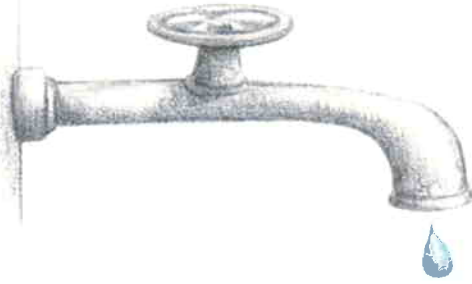
Notes:

- 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)

prepared for
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January 31, 2006

**New Cash Contributions
(Premium Payment)**



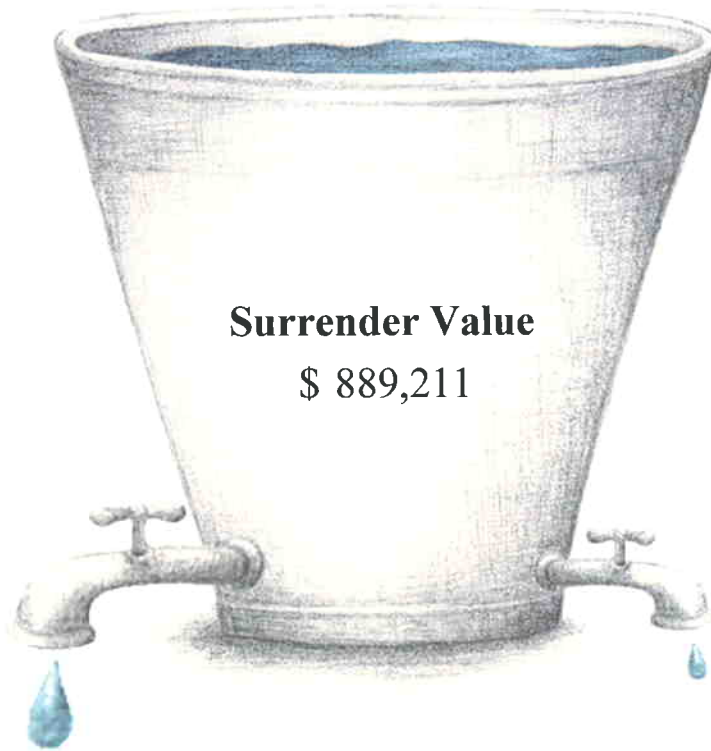
\$ 584,453

**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.