

Summary of Product Choices - \$1,000,000 Face Amount

Years	58 year old male - best rate				58 year old male / 50 year old female - best rates				
	AXA		Lincoln		Lincoln		NYL		
	10 year Term Premium	20 year Term Premium	30 year Term Premium	GUL to Age 100 Maturity	GUL to Maturity	SGUL to Age 100 Maturity	SWL* Short Pay 100% base	SWL* Short Pay 50/50%	
1	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
2	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
3	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
4	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
5	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
6	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
7	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
8	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
9	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
10	2,115	3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
11		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
12		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
13		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
14		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
15		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
16		3,895	7,360	12,953	14,010	38,510	21,180	15,720	11,500
17		3,895	7,360	12,953	14,010	38,510	21,180	6,289	11,500
18		3,895	7,360	12,953	14,010	38,510	21,180	6,289	11,500
19		3,895	7,360	12,953	14,010	38,510	21,180	6,289	11,500
20		3,895	7,360	12,953	14,010	38,510	21,180	6,289	11,500
21			7,360	12,953	14,010	38,510	21,180	6,289	11,500
22			7,360	12,953	14,010	38,510	21,180	6,289	11,500
23			7,360	12,953	14,010	38,510	21,180	6,289	11,500
24			7,360	12,953	14,010	38,510	21,180	6,289	11,500
25			7,360	12,953	14,010	38,510	21,180	6,289	11,500
26			7,360	12,953	14,010	38,510	21,180	6,289	11,500
27			7,360	12,953	14,010	38,510	21,180	6,289	11,500
28			7,360	12,953	14,010	38,510	21,180	6,289	11,500
29			7,360	12,953	14,010	38,510	21,180	6,289	11,500
30			7,360	12,953	14,010	38,510	21,180	6,289	11,500
31				12,953	14,010	38,510	21,180	6,289	11,500
32				12,953	14,010	38,510	21,180	6,289	11,500
33				12,953	14,010	38,510	21,180	6,289	11,500
34				12,953	14,010	38,510	21,180	6,289	11,500
35				12,953	14,010	38,510	21,180	6,289	11,500
36				12,953	14,010	38,510	21,180	6,289	11,500
37				12,953	14,010	38,510	21,180	6,289	11,500
38				12,953	14,010	38,510	21,180	6,289	11,500
39				12,953	14,010	38,510	21,180	6,289	11,500
40				12,953	14,010	38,510	21,180	6,289	11,500

Summary of Product Choices - \$1,000,000 Face Amount

Years	58 year old male - best rate			58 year old male / 50 year old female - best rates			
	AXA 10 year Term Premium	AXA 20 year Term Premium	Trans 30 year Term Premium	Lincoln GUL to Age 100	Lincoln GUL to Maturity	NYL WL* Short Pay 100% base	NYL SWL* Short Pay 50/50%
41				12,953	14,010	4,897	6,289
42				12,953	14,010	4,897	6,289
43					14,010	4,897	6,289
44					14,010	4,897	6,289
45					14,010	4,897	6,289
46					14,010	4,897	6,289
47					14,010	4,897	6,289
48					14,010	4,897	6,289
49					14,010	4,897	6,289
50					14,010	4,897	6,289
51					14,010	4,897	6,289
52					14,010	4,897	6,289
53					14,010	6,289	6,289
54					14,010	6,289	6,289
55					14,010	6,289	6,289
56					14,010	6,289	6,289
57					14,010	6,289	6,289
58					14,010	6,289	6,289
59					14,010	6,289	6,289
60					14,010	6,289	6,289
61					14,010	6,289	6,289
62					14,010	6,289	6,289
63					14,010	6,289	6,289
64					14,010	6,289	6,289
65					14,010	6,289	6,289
66					14,010	6,289	6,289
67					14,010	6,289	6,289
68					14,010	6,289	6,289
69					14,010	6,289	6,289
70					14,010	6,289	6,289
71					14,010	6,289	6,289

* Whole life and survivorship whole life products have non-guaranteed increasing death benefit due to future dividends.

WL-allbase has 1,085,521 in year 30 and 1,291,013 in year 40.

WL - 50% term has 1,000,000 in year 30 and 1,049,373 in year 40.

SWL - allbase has 1,300,013 in year 30 and 1,662,762 in year 40.

SWL - 50% term has 1,087,683 in year 30 and 1,425,815 in year 40.

Irrevocable Insurance Trust - Annual Gift Tax Exemption Only

ROBERT & ELLEN
GRANTORS

SHASHA INSURANCE
TRUST



Projected Growth in Non-Taxable Gifts

Year	Annual Gift Tax Exemption *	Crummey Beneficiary's	Non-taxable Gift 2 Grantors
1	13,000	3	39,000
2	13,000	3	39,000
3	13,000	3	39,000
4	14,000	3	42,000
5	14,000	3	42,000
6	14,000	3	42,000
7	15,000	3	45,000
8	15,000	3	45,000
9	15,000	3	45,000
10	16,000	3	48,000
11	16,000	3	48,000
12	16,000	3	48,000
13	17,000	3	51,000
14	17,000	3	51,000
15	18,000	3	54,000
16	18,000	3	54,000
17	19,000	3	57,000
18	19,000	3	57,000
19	20,000	3	60,000
20	20,000	3	60,000

* Assumes 3% index with increase in minimum 1,000 increment.

Irrevocable Insurance Trust - Use of Taxable Gifts

ROBERT & ELLEN
GRANTORS

SHASHA INSURANCE
TRUST

Cost of Deferring Taxable Gifts (under applicable exclusion amount)

Year	Taxable Gift	Growth Outside Estate *	Total Value of Gift
1	1,000,000	50,000	1,050,000
2	0	102,500	1,102,500
3	0	157,625	1,157,625
4	0	215,506	1,215,506
5	0	276,282	1,276,282
6	0	340,096	1,340,096
7	0	407,100	1,407,100
8	0	477,455	1,477,455
9	0	551,328	1,551,328
10	0	628,895	1,628,895
11	0	710,339	1,710,339
12	0	795,856	1,795,856
13	0	885,649	1,885,649
14	0	979,932	1,979,932
15	0	1,078,928	2,078,928
16	0	1,182,875	2,182,875
17	0	1,292,018	2,292,018
18	0	1,406,619	2,406,619
19	0	1,526,950	2,526,950
20	0	1,653,298	2,653,298

* Assumes 5% growth rate on gifted assets.

Irrevocable Insurance Trust - Use of Low Interest Loan

ROBERT & ELLEN
GRANTORS

SHASHA INSURANCE
TRUST

Cost of Deferring Low Interest Loan

Year	Loan Amount	Accrued Loan Interest	Growth in Loaned Assets	Net Growth in Trust
1	1,000,000	25,000	50,000	25,000
2	0	50,625	102,500	51,875
3	0	76,891	157,625	80,734
4	0	103,813	215,506	111,693
5	0	131,408	276,282	144,873
6	0	159,693	340,096	180,402
7	0	188,686	407,100	218,415
8	0	218,403	477,455	259,053
9	0	248,863	551,328	302,465
10	0	280,085	628,895	348,810
11	0	312,087	710,339	398,253
12	0	344,889	795,856	450,968
13	0	378,511	885,649	507,138
14	0	412,974	979,932	566,958
15	0	448,298	1,078,928	630,630
16	0	484,506	1,182,875	698,369
17	0	521,618	1,292,018	770,400
18	0	559,659	1,406,619	846,961
19	0	598,650	1,526,950	928,300
20	0	638,616	1,653,298	1,014,681

* Assumes 2.5% loan interest rate.

** Assumes 5% growth rate on gifted assets.

REV. RUL. 2009-16 TABLE 1

Applicable Federal Rates (AFR) for June 2009

	<u>Annual</u>	<u>Period for Compounding</u>		<u>Monthly</u>
		<u>Semiannual</u>	<u>Quarterly</u>	
<u>Short-term</u>				
AFR	.75%	.75%	.75%	.75%
110% AFR	.83%	.83%	.83%	.83%
120% AFR	.90%	.90%	.90%	.90%
130% AFR	.98%	.98%	.98%	.98%
<u>Mid-term</u>				
AFR	2.25%	2.24%	2.23%	2.23%
110% AFR	2.48%	2.46%	2.45%	2.45%
120% AFR	2.71%	2.69%	2.68%	2.68%
130% AFR	2.93%	2.91%	2.90%	2.89%
150% AFR	3.39%	3.36%	3.35%	3.34%
175% AFR	3.96%	3.92%	3.90%	3.89%
<u>Long-term</u>				
AFR	3.88%	3.84%	3.82%	3.81%
110% AFR	4.26%	4.22%	4.20%	4.18%
120% AFR	4.66%	4.61%	4.58%	4.57%
130% AFR	5.05%	4.99%	4.96%	4.94%

REV. RUL. 2004-54 TABLE 1

Applicable Federal Rates (AFR) for June 2004

	<u>Annual</u>	<u>Period for Compounding</u>		
		<u>Semiannual</u>	<u>Quarterly</u>	<u>Monthly</u>
		<u>Short-term</u>		
AFR	1.98%	1.97%	1.97%	1.96%
110% AFR	2.18%	2.17%	2.16%	2.16%
120% AFR	2.37%	2.36%	2.35%	2.35%
130% AFR	2.58%	2.56%	2.55%	2.55%
		<u>Mid-term</u>		
AFR	3.89%	3.85%	3.83%	3.82%
110% AFR	4.28%	4.24%	4.22%	4.20%
120% AFR	4.67%	4.62%	4.59%	4.58%
130% AFR	5.07%	5.01%	4.98%	4.96%
150% AFR	5.86%	5.78%	5.74%	5.71%
175% AFR	6.85%	6.74%	6.68%	6.65%
		<u>Long-term</u>		
AFR	5.20%	5.13%	5.10%	5.08%
110% AFR	5.72%	5.64%	5.60%	5.57%
120% AFR	6.25%	6.16%	6.11%	6.08%
130% AFR	6.78%	6.67%	6.62%	6.58%

REV. RUL. 2004-54 TABLE 2

Rates Under Section 382 for June 2004

	<u>Annual</u>	<u>Period for Compounding</u>		
		<u>Semiannual</u>	<u>Quarterly</u>	<u>Monthly</u>
Short-term adjusted AFR	1.61%	1.60%	1.60%	1.59%
Mid-term adjusted AFR	3.06%	3.04%	3.03%	3.02%
Long-term adjusted AFR	4.62%	4.57%	4.54%	4.53%

REV. RUL. 99-25 TABLE 1
Applicable Federal Rates (AFR) for June 1999

	<i>Period for Compounding</i>			
	<i>Annual</i>	<i>Semiannual</i>	<i>Quarterly</i>	<i>Monthly</i>
<i>Short-Term</i>				
AFR	4.98%	4.92%	4.89%	4.87%
110% AFR	5.48%	5.41%	5.37%	5.35%
120% AFR	5.99%	5.90%	5.86%	5.83%
130% AFR	6.50%	6.40%	6.35%	6.32%
<i>Mid-Term</i>				
AFR	5.37%	5.30%	5.27%	5.24%
110% AFR	5.91%	5.83%	5.79%	5.76%
120% AFR	6.46%	6.36%	6.31%	6.28%
130% AFR	7.01%	6.89%	6.83%	6.79%
150% AFR	8.11%	7.95%	7.87%	7.82%
175% AFR	9.50%	9.28%	9.17%	9.11%
<i>Long-Term</i>				
AFR	5.79%	5.71%	5.67%	5.64%
110% AFR	6.38%	6.28%	6.23%	6.20%
120% AFR	6.97%	6.85%	6.79%	6.75%
130% AFR	7.56%	7.42%	7.35%	7.31%

REV. RUL. 99-25 TABLE 2

Adjusted AFR for June 1999

	<i>Period for Compounding</i>			
	<i>Annual</i>	<i>Semiannual</i>	<i>Quarterly</i>	<i>Monthly</i>
<i>Short-term</i>				
adjusted AFR	3.32%	3.29%	3.28%	3.27%
<i>Mid-term</i>				
adjusted AFR	3.91%	3.87%	3.85%	3.84%
<i>Long-term</i>				
adjusted AFR	4.85%	4.79%	4.76%	4.74%

REV. RUL. 99-25 TABLE 3

Rates Under Section 382 for June 1999

Adjusted federal long-term rate for the current month	4.85%
Long-term tax-exempt rate for ownership changes during the current month (the highest of the adjusted federal long-term rates for the current month and the prior two months.)	4.85%

Irrevocable Insurance Trust - Private Split Dollar

**ROBERT & ELLEN
GRANTORS/
DONORS**

**SHASHA INSURANCE
TRUST**

Premium outlay of 66,106 for 14 years and 215,188 for remaining 40 years

<u>Year</u>	<u>Premium Paid by Grantor's</u>	<u>Taxable * Gift to Trust</u>	<u>Taxable ** Gift to Trust</u>	<u>Donor's *** Share of Death Benefit</u>	<u>Trust Share of Death Benefit</u>
1	0	325	325	0	25,000,000
2	66106	399	399	66,106	24,933,894
3	66106	472	472	132,212	24,867,788
4	66106	570	570	198,318	24,801,682
5	66106	742	742	264,424	24,735,576
6	66106	962	962	330,530	24,669,470
7	66106	1,230	1,230	396,636	24,603,364
8	66106	1,546	1,546	462,742	24,537,258
9	66106	1,909	1,909	528,848	24,471,152
10	66106	2,294	2,294	594,954	24,405,046
11	66106	2,750	158,446	661,060	24,338,940
12	66106	3,301	172,580	727,166	24,272,834
13	66106	4,067	192,686	793,272	24,206,728
14	66106	5,094	219,197	859,378	24,140,622
15	66106	6,452	250,616	925,484	24,074,516
16	215188	8,017	283,926	1,140,672	23,859,328
17	215188	9,883	319,432	1,355,860	23,644,140
18	215188	12,066	356,120	1,571,048	23,428,952
19	215188	14,625	392,777	1,786,236	23,213,764
20	215188	17,709	430,073	2,001,424	22,998,576

*Assumes no insured death for first 20 years.

**Assumes death of Robert end of year 10.

*** If cash value exceeds cumulative premium, use cash value as donor's death benefit share.

Irrevocable Insurance Trust - Private Split Dollar

**ROBERT & ELLEN
GRANTORS/
DONORS**

**SHASHA INSURANCE
TRUST**



Premium outlay of 198,693 for 20 years.

<u>Year</u>	<u>Premium Paid by Grantor's</u>	<u>Taxable * Gift to Trust</u>	<u>Donor's * Share of Death Benefit</u>	<u>Trust Share of Death Benefit</u>
1	198,693	321	198,693	24,801,307
2	198,693	392	397,386	24,602,614
3	198,693	461	596,079	24,403,921
4	198,693	554	794,772	24,205,228
5	198,693	716	993,465	24,006,535
6	198,693	924	1,192,158	23,807,842
7	198,693	1,174	1,390,851	23,609,149
8	198,693	1,467	1,589,544	23,410,456
9	198,693	1,801	1,788,237	23,211,763
10	198,693	2,151	1,986,930	23,013,070
11	198,693	2,564	2,185,623	22,814,377
12	198,693	3,058	2,384,316	22,615,684
13	198,693	3,745	2,583,009	22,416,991
14	198,693	4,661	2,781,702	22,218,298
15	198,693	5,867	2,980,395	22,019,605
16	198,693	7,289	3,179,088	21,820,912
17	198,693	8,985	3,377,781	21,622,219
18	198,693	10,967	3,576,474	21,423,526
19	198,693	13,291	3,775,167	21,224,833
20	198,693	16,092	3,973,860	21,026,140

*Assumes no insured death for first 20 years.

* If cash value exceeds cumulative premium, use cash value as donor's death benefit share.