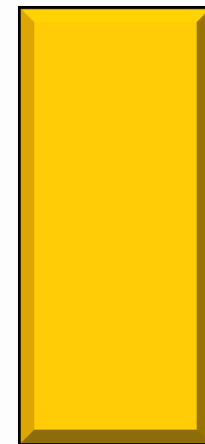


Charlie Conron
LIFE INSURANCE SOLUTIONS

LARRY KINLIN & ASSOCIATES INC.



The purpose is to consider having insurance in place regardless of the age of the insured at the time of death. Universal Life and Whole Life plans are permanent forms of Life Insurance.

Nov | 2013

Disclaimer: While every effort has been made to ensure the information presented is accurate in its entirety, in the event of any discrepancy between the information herein and your insurance contract with the insurer, the terms of the contract will apply.

Larry
Kinlin
& ASSOCIATES
INC.
A FINANCIAL SERVICES COMPANY

1-800-565-4465

Please note that dividends are not guaranteed and will vary upward or downward from these illustrated, depending on future dividend scales.

The dividend scale is affected by a number of variables such as investment returns, mortality, experience, expenses and other relevant factors. Fluctuations in dividends will significantly affect the non guaranteed values in your policy. We recommend viewing this presentation in conjunction with the complete Sun Life Illustration.

Life Insurance Solutions

Designed For
Charlie Conron

Presented By Larry Kinlin & Associates Inc.

Nov | 2013

Premium Schedule

\$ 1,000,000.00
(Age 51 | Non-Smoker)

Universal Life

\$13,939.00 /Annually

Basic Level Premium For Life

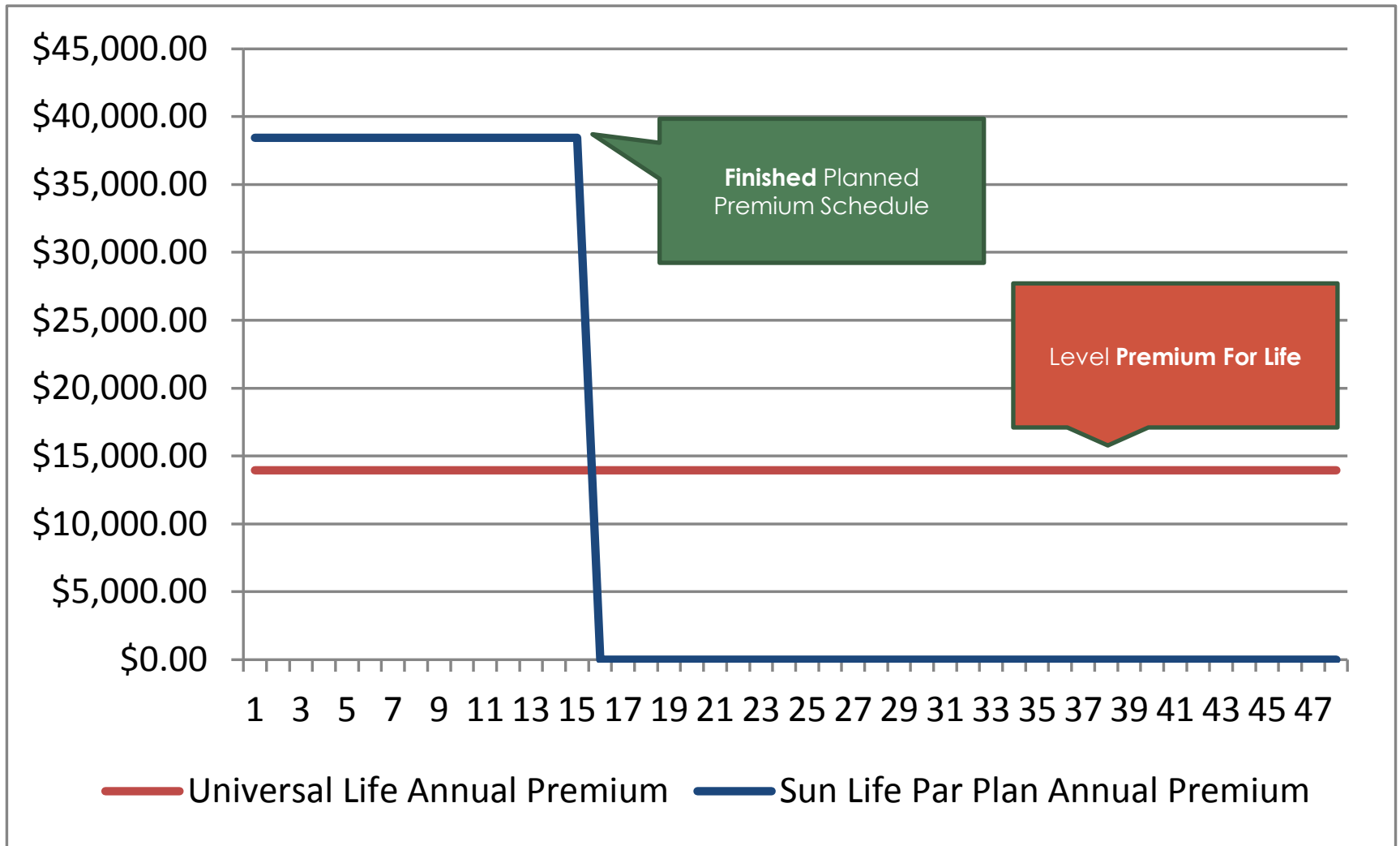
Sun Life Whole Life

\$38,440.00 /Annually

15 Year Planned Premium Schedule

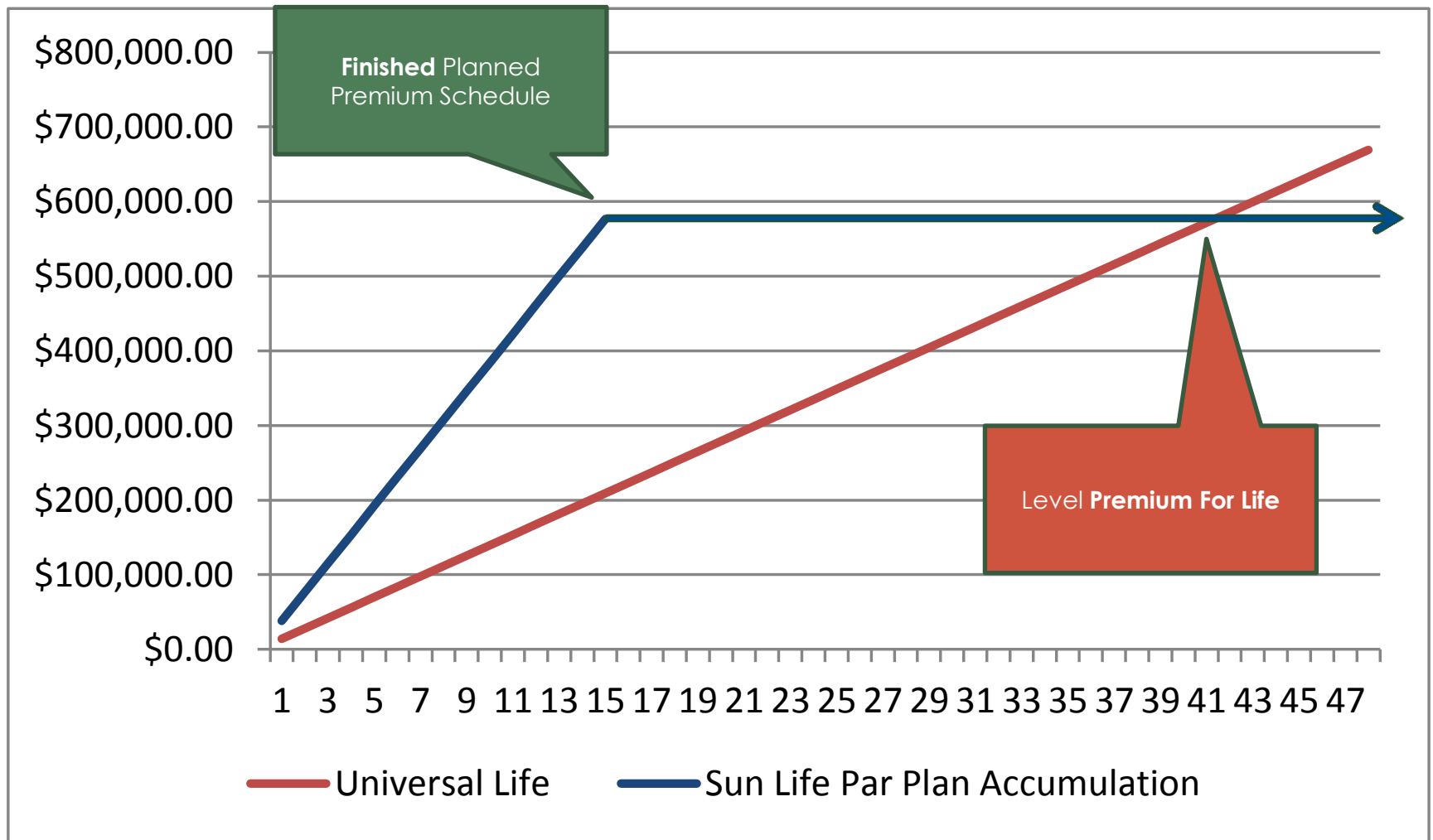
Whole Life Participating Plan

Annual Premium Schedule

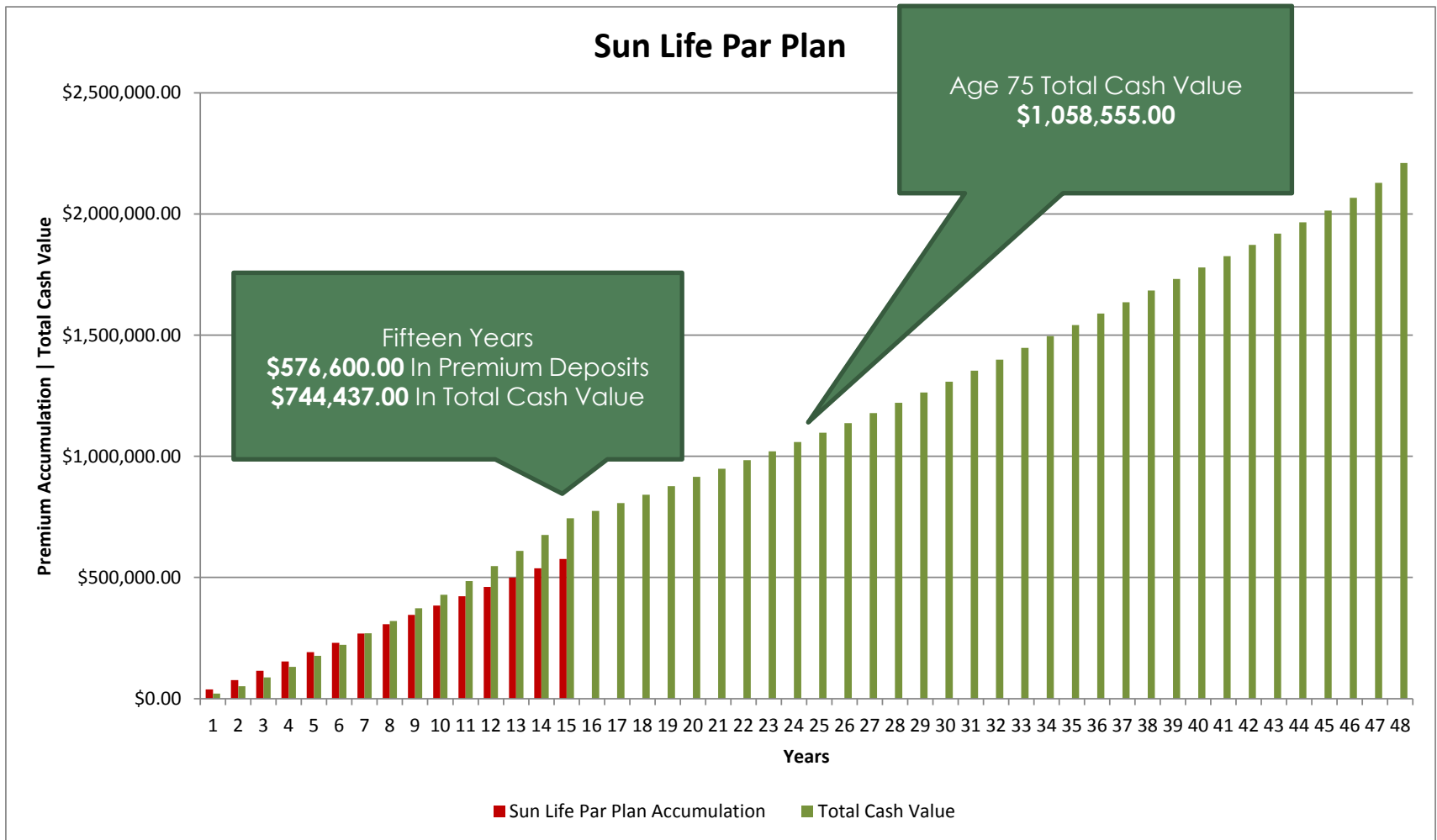


Premium Accumulation

(Sum Of All Premium Deposits)



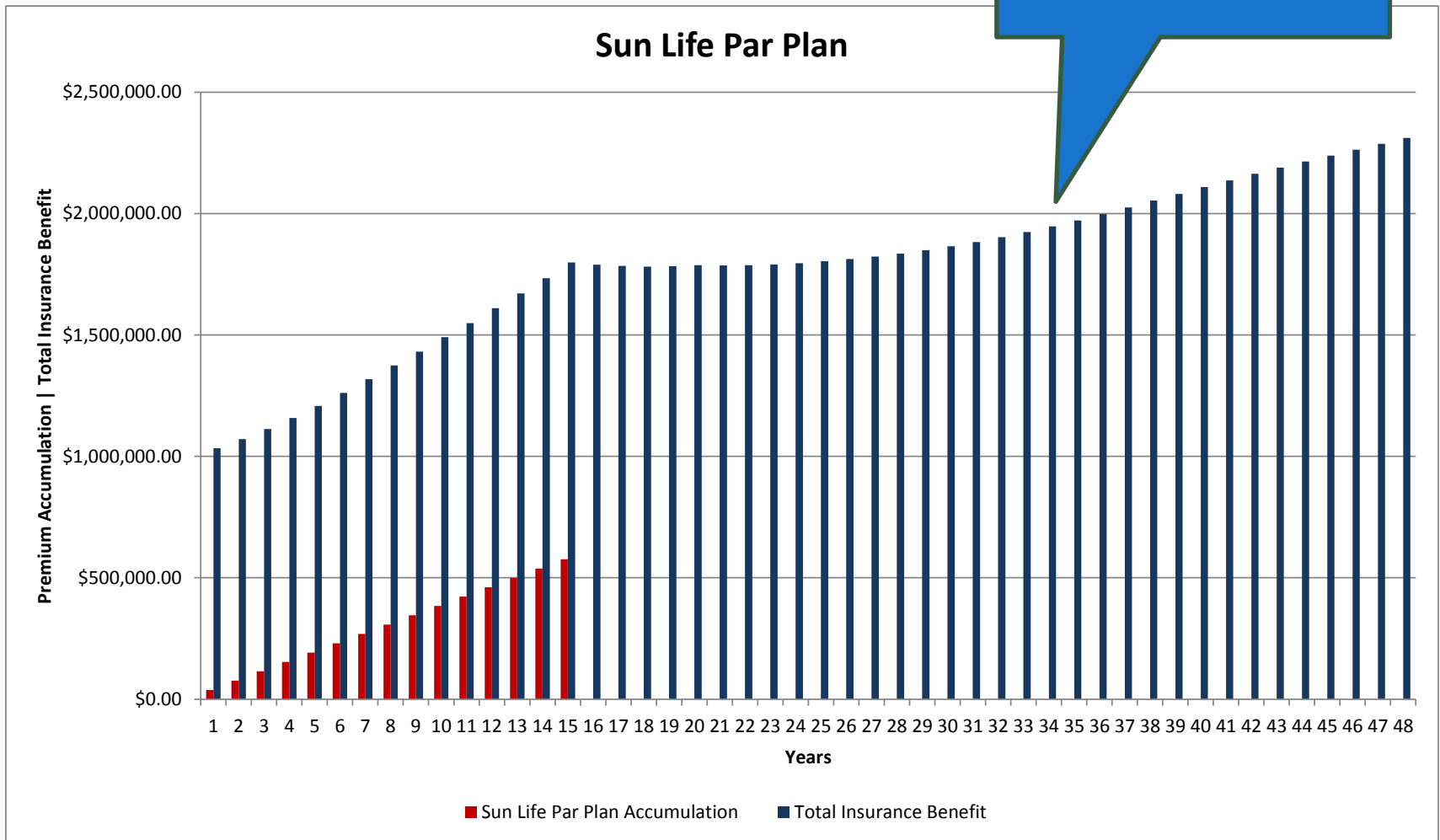
Total Cash Value



Please Note All Cash Values & Death Benefit Numbers based on a 15 year premium offset & current dividend scenario. These numbers should be viewed in conjunction with complete illustration.

Total Insurance Benefit

Age 85 Total Insurance
Benefit **\$1,946,754.00**



Please Note All Cash Values & Death Benefit Numbers based on a 15 year premium offset & current dividend scenario. These numbers should be viewed in conjunction with complete illustration.

Illustration Data

Age	Years	Universal Life	Sun Life Par Plan Accumulation	Premium Deposit Difference	Total Cash Value	Total Insurance Benefit
52	1	\$13,939.00	\$38,440.00	\$24,501.00	\$20,540.00	\$1,033,649.00
56	5	\$69,695.00	\$192,200.00	\$122,505.00	\$177,107.00	\$1,207,748.00
61	10	\$139,390.00	\$384,400.00	\$245,010.00	\$428,350.00	\$1,490,573.00
66	15	\$209,085.00	\$576,600.00	\$367,515.00	\$744,437.00	\$1,798,946.00
71	20	\$278,780.00		\$297,820.00	\$915,012.00	\$1,787,509.00
76	25	\$348,475.00		\$228,125.00	\$1,097,371.00	\$1,803,221.00
81	30	\$418,170.00		\$158,430.00	\$1,307,612.00	\$1,865,267.00
86	35	\$487,865.00		\$88,735.00	\$1,541,775.00	\$1,971,569.00
91	40	\$557,560.00		\$19,040.00	\$1,779,314.00	\$2,109,247.00
96	45	\$627,255.00		-\$50,655.00	\$2,013,555.00	\$2,238,883.00

Please Note All Cash Values & Death Benefit Numbers based on a 15 year premium offset & current dividend scenario. These numbers should be viewed in conjunction with complete illustration.

Finance Scenario

Age	Years	Sun Life Whole Life Accumulated Premium	Annual Finance Cost @ 3%	Accumulation of Financing Cost	Net Cost of Pure Insurance (deductible)	Annual Increase In Total Cash Value Minus Annual Premium
52	1	\$ 38,440.00	\$ 1,153.20	\$ 1,153.20	\$ 1,765.00	-\$ 17,900.00
53	2	\$ 76,880.00	\$ 2,306.40	\$ 3,459.60	\$ 2,111.00	-\$ 8,101.00
54	3	\$ 115,320.00	\$ 3,459.60	\$ 6,919.20	\$ 2,537.00	-\$ 1,899.00
55	4	\$ 153,760.00	\$ 4,612.80	\$ 11,532.00	\$ 3,045.00	\$ 5,735.00
56	5	\$ 192,200.00	\$ 5,766.00	\$ 17,298.00	\$ 3,646.00	\$ 7,072.00
57	6	\$ 230,640.00	\$ 6,919.20	\$ 24,217.20	\$ 4,316.00	\$ 6,318.00
58	7	\$ 269,080.00	\$ 8,072.40	\$ 32,289.60	\$ 5,042.00	\$ 9,895.00
59	8	\$ 307,520.00	\$ 9,225.60	\$ 41,515.20	\$ 5,824.00	\$ 11,759.00
60	9	\$ 345,960.00	\$ 10,378.80	\$ 51,894.00	\$ 6,730.00	\$ 14,025.00
61	10	\$ 384,400.00	\$ 11,532.00	\$ 63,426.00	\$ 7,797.00	\$ 17,046.00
62	11	\$ 422,840.00	\$ 12,685.20	\$ 76,111.20	\$ 9,017.00	\$ 18,747.00
63	12	\$ 461,280.00	\$ 13,838.40	\$ 89,949.60	\$ 10,481.00	\$ 22,687.00
64	13	\$ 499,720.00	\$ 14,991.60	\$ 104,941.20	\$ 12,198.00	\$ 24,430.00
65	14	\$ 538,160.00	\$ 16,144.80	\$ 121,086.00	\$ 14,109.00	\$ 27,493.00
66	15	\$ 576,600.00	\$ 17,298.00	\$ 138,384.00	\$ 16,171.00	\$ 30,530.00
67	16	\$ -	\$ -	\$ 142,535.52	\$ 19,827.00	\$ 30,552.00
68	17	\$ -	\$ -	\$ 146,811.59	\$ 21,179.00	\$ 32,313.00
69	18	\$ -	\$ -	\$ 151,215.93	\$ 22,559.00	\$ 34,094.00
70	19	\$ -	\$ -	\$ 155,752.41	\$ 24,071.00	\$ 35,891.00
71	20	\$ -	\$ -	\$ 160,424.98	\$ 25,786.00	\$ 37,725.00

Please Note All Cash Values & Death Benefit Numbers based on a 15 year premium offset & current dividend scenario. These numbers should be viewed in conjunction with complete illustration.

Alternative Investment Analysis

Years	Accumulator at net 2.5%	Sun Life Total Cash Value	Sun Life Total Insurance Benefit
1	\$ 39,401.00	\$ 20,540.00	\$ 1,033,649.00
2	\$ 79,787.03	\$ 50,879.00	\$ 1,071,348.00
3	\$ 121,182.70	\$ 87,420.00	\$ 1,112,997.00
4	\$ 163,613.27	\$ 131,595.00	\$ 1,158,480.00
5	\$ 207,104.60	\$ 177,107.00	\$ 1,207,748.00
6	\$ 251,683.21	\$ 221,865.00	\$ 1,261,059.00
7	\$ 297,376.30	\$ 270,200.00	\$ 1,318,420.00
8	\$ 344,211.70	\$ 320,399.00	\$ 1,374,943.00
9	\$ 392,218.00	\$ 372,864.00	\$ 1,431,719.00
10	\$ 441,424.45	\$ 428,350.00	\$ 1,490,573.00
11	\$ 491,861.06	\$ 485,537.00	\$ 1,548,271.00
12	\$ 543,558.58	\$ 546,664.00	\$ 1,610,108.00
13	\$ 596,548.55	\$ 609,534.00	\$ 1,671,085.00
14	\$ 650,863.26	\$ 675,467.00	\$ 1,734,109.00
15	\$ 706,535.84	\$ 744,437.00	\$ 1,798,946.00
16	\$ 724,199.24	\$ 774,989.00	\$ 1,789,646.00
17	\$ 742,304.22	\$ 807,302.00	\$ 1,783,998.00
18	\$ 760,861.82	\$ 841,396.00	\$ 1,781,804.00
19	\$ 779,883.37	\$ 877,287.00	\$ 1,782,975.00
20	\$ 799,380.45	\$ 915,012.00	\$ 1,787,509.00
21	\$ 819,364.97	\$ 949,097.00	\$ 1,785,902.00
22	\$ 839,849.09	\$ 984,413.00	\$ 1,786,919.00
23	\$ 860,845.32	\$ 1,020,907.00	\$ 1,790,320.00
24	\$ 882,366.45	\$ 1,058,555.00	\$ 1,795,861.00
25	\$ 904,425.61	\$ 1,097,371.00	\$ 1,803,221.00

Please Note All Cash Values & Death Benefit Numbers based on a 15 year premium offset & current dividend scenario. These numbers should be viewed in conjunction with complete illustration.