Mr. & Mrs Johnny Lunchbucket

These are some of the missing details uncovered since our last meeting with Mr. & Mrs. Johnny & Vicky Lunchbucket

1. Johnny wants to retire at age 62 and take the best pension option since he has no lump sum available. His soc sec at 62 should be about $1,700 per month if he waits till 65 it will be about $1,970.00 per month.

2. Vicky would like to stop working once Johnny retires. Her soc sec income at age 65 would be about $700.00 per month as she has much less paid in.

3. They would like to travel each year and have it built into their cash flow to be able to do that. They estimate it to cost about $12,000 to $15,000 per year and they would like to be able to travel as long as they are healthy enough to.

4. Later on 5 to 10 years from now (or sooner if possible) they would like to purchase a vacation home in the mountains and spend time there entertaining family and friends that would come from around the country, and then eventually leave the vacation home to their daughter Sarah to be able to do the same. They saw a log home there last year that they liked that was going for $375,000.

5. They are both healthy and are not currently taking any medications. They enjoy Hiking, Biking, Boating, Fishing and just about any outdoors activities.

6. Johnny and his sister Sue are inheriting a ½ interest each in a 6flat from his dad. It is currently in their dads name only and is valued at about $1,300,000. His Dad and Mom's total estate is probably in excess of $3,500,000 and Dad (85) and Mom(84) have old Wills.
    - They would be open to introducing us to Johnny's Dad & Mom if we could help them save Taxes and avoid Probate.

7. They are active in their church and would like to be able to find ways to give more than they currently do. They would like to be able to leave a lasting legacy of some kind, & to make a difference in peoples lives long after they are gone. They have been giving about 8% to 12% of their income to charities.

8. They also would like to find more ways to instill the principles of giving with their daughter Sarah and her Husband Rick and their 3 Grandchildren Grin, Win & Tin.

9. Their medical insurance should be adequately met with Johnny's extended insurance but the deductible will go up to $1,000 and it is unclear what will happen with Vicky's coverage if Johnny dies.

10. Their mortgage balance is about $98,000 and is currently fixed @ 5.25%.

Initial Meeting

Agenda

Mr. and Mrs. Johnny Lunchbucket

September 11, 2006

- **Meeting Overview**
- **Getting Acquainted**
- **An Introduction to Our Company & Services**
- **Our Financial Planning & Estate planning Process and Philosophy**
- **How is Our Approach Unique**
- **Review "Financial Checkup" Form**
- **What is important to you? What are your goals**
- **Financial inventory**
- **The next step is …**

Financial Life Checkup

Name: Mr. Johnny Lunchbucket	Date September 11, 2006				
The statements below will help you to think about and assess how satisfied you are with the many aspects of your life.	Not Satisfied 1	2	Moderately Satisfied 3	4	Very Satisfied 5
I am satisfied…					
1… with my ability to meet my financial obligations.					4
2… with the income potential my current job or career provides me.					4
3… with my spending habits.					3+
4… with the level of debt I carry.					5
5… with the "extras" that I am able to buy for myself and/or loved ones.					4
6… with the level and quality of insurance protection I currently have.					3
7… with the amount of money that I save and invest on a regular basis.					2
8… with my current investment choices					2
9… that I am on track to build a sufficient retirement nest egg.					2
10… with the level of employee benefits I receive.					4
11… that I am taking advantage of the tax saving opportunities available to me					2
12… with my plans for my children's education.					n/a
13… with my estate plans ability to reduce taxes.					2
14… with my estate plans ability to avoid probate.					1
15… with my estate plans ability to pass assets in the best way and the most appropriate timing to my loved ones.					1
16… with my estate plans ability to communicate what was important to me about money to the people that I care about that I leave behind.					1
17… with my style of personal bookkeeping and financial records management					3
18… with my level of charitable giving.					2
19… with the level of personal financial education I have attained.					3
20… with how I respond emotionally to my personal finance issues.					3
21… with my ability to communicate about my financial matters.					3
22… with the feelings I have about my money life.					3
23… that financial issues do not cause stress or strain in the relationships that are important to me.					3
24… with the working relationships I have with my financial service providers(i.e., insurance agent, financial planner, broker, and accountant)					2
As you ponder these questions, what other issues and concerns come to mind?					
Concerned about upcoming retirement options / decisions (pension & 401K Etc)					
Not sure how our income is going to last thru retirement years and maintain current standard of living.					
Worried about whether we are taking the appropriate amount of risk going forward.					
We have old wills, and want to help our 3 grandchildren with education.					
Don't understand the whole probate thing.					
Inheriting ½ interest in 6flat from dad who is near the end.					
We feel like we pay to much in taxes.					

Financial Life Checkup

Name: Mrs. Vicky Lunchbucket	Date September 11, 2006				
The statements below will help you to think about and assess how satisfied you are with the many aspects of your life.	Not Satisfied		Moderately Satisfied		Very Satisfied
	1	2	3	4	5

I am satisfied…	
1… with my ability to meet my financial obligations.	3
2… with the income potential my current job or career provides me.	4
3… with my spending habits.	3
4… with the level of debt I carry.	5
5… with the "extras" that I am able to buy for myself and/or loved ones.	3
6… with the level and quality of insurance protection I currently have.	3
7… with the amount of money that I save and invest on a regular basis.	2
8… with my current investment choices	2
9… that I am on track to build a sufficient retirement nest egg.	1
10… with the level of employee benefits I receive.	4
11… that I am taking advantage of the tax saving opportunities available to me	2
12… with my plans for my children's education.	n/a
13… with my estate plans ability to reduce taxes.	2
14… with my estate plans ability to avoid probate.	1
15… with my estate plans ability to pass assets in the best way and the most appropriate timing to my loved ones.	1
16… with my estate plans ability to communicate what was important to me about money to the people that I care about that I leave behind.	1
17… with my style of personal bookkeeping and financial records management	3
18… with my level of charitable giving.	3
19… with the level of personal financial education I have attained.	3
20… with how I respond emotionally to my personal finance issues.	2
21… with my ability to communicate about my financial matters.	2
22… with the feelings I have about my money life.	2
23… that financial issues do not cause stress or strain in the relationships that are important to me.	2
24… with the working relationships I have with my financial service providers(i.e., insurance agent, financial planner, broker, and accountant)	2

As you ponder these questions, what other issues and concerns come to mind?

Worried about retirement, are we going to have enough each month? Do we have enough saved to provide throughout our retirement
What if Johnny dies before I do? Will I be able to continue with his pension?
How can we help our children as much as possible without hurting us?
What if one of us gets sick can we stay in our home or will we have to go into a nursing home?

PERSONAL INVESTMENT PROFILE

CONFIDENTIAL

PERSONAL INVESTMENT PROFILE

This information is strictly confidential. It will be used by your ProEquities registered representative for the sole purpose of identifying investment opportunities that may help you to achieve your personal financial goals.

FAMILY INFORMATION

Name	First	Middle	Last	Sex	Birth Date	Soc. Sec. Number
Yours	Johnny		Lunchbucket	M	6/1/45	
Spouse	Vicky		Lunchbucket	F	1/22/61	
	~~Dependents~~					College Years
1.	SARAH —	married w/3 children		F	02/10/78	
2.						
3.						
4.						

Home Address Street	
City West Chicago State IL	Zip 60185
Home Phone ( )	Bus. Phone ( )
Employment Sheet Metal worker Your Occupation Employer ☐ Self Employed	Spouse Occupation Hair Dresser Employer ☒ Self Employed

FINANCIAL GOALS

What are your financial concerns?
Rank in order with 5 as highest)

Current Income	>2<	Educate Children	
Growth of Investment		Income at Retirement	3
Income Tax Reduction		Conservation of Assets for Heirs	1
Portfolio Review	4	Pending Pension Distribution	5
Other			

Immediate Needs	Estimated Funds Needed	When Needed
☑ Additional income immediately or in the near future		
☐ A safe haven for assets for the time being		
☑ Other Retirement Pensions		
Total	$	

Longer-Term Goals		
☐ Down payment for purchase of home		
☑ Special vacation trip		
☐ Purchase of vehicle or other major purchase		
☐ Wedding		
☐ Starting a family		
☑ Comfortable retirement		
☑ College for ___ children or 3 grandchildren		
☐ Helping care for elderly parent		
☐ Other		
Total	$	

Special Goals

Your financial goals may also include the desire to protect against specific economic concerns or take advantage of investment areas of particular interest to you. If so, list them below. Estimate how much of your available funds you wish to commit toward attaining these special goals:

	Estimated Funds Needed	When Needed
☐ Keeping pace with inflation		
☐ Participate in investment opportunities worldwide		
☐ Looking to reduce taxes		
☐ Other		
Total	$	
Total Financial Goal (Total for Immediate Needs, Longer Term and Special Goals) Total	$	

CURRENT NET WORTH

Assets	Amount	Assets	Amount	Liabilities	Amount
1. Checking Account	$15,000	12. Other Partnerships	$	24. Home Mortgage	$98,000 @5.25%
2. Savings Account	160	13. Stocks		25. Other Mortgage	
3. Money Market Funds	201,000	14. Bonds		26. Bank Loans	
4. Certificates of Deposit		15. Mutual Funds	150,000	27. Auto Loans	14,500 @2.9%
5. Other Cash Reserves		16. Variable Annuities		28. Loans Against Insurance	
6. Total Cash Reserves (add lines 1 through 5)		17. Life Insurance Cash Value	30,000	29. Credit Card Balances	
7. Home (market value)	300,000	18. Pension, Profit Sharing, Keogh	180,000	30. Other Liabilities	
8. Personal Property (auto, home furnishings, boat, etc.)	75,000	19. IRA	225,000	**31. Total Liabilities (add lines 24 through 30)**	112,500
9. Total Personal Assets (add lines 7 & 8)		20. Business Interests		**32. Current New Worth (subtract line 31 from line 23)**	1,063,660
10. Real Estate		21. Other Equity Assets		Difference Between Net Worth and Total Financial Goal	
11. Real Estate Partnerships		**22. Total Equity Assets (add lines 10 through 21)**		$	
		23. Total Assets (add lines 6, 9 & 22)	1,176160		

DISCRETIONARY INCOME

Monthly Income	Amount	Monthly Expenses	Amount
1. Wages & Salary	$ 6,250	13. Credit Card Payments	$
2. Dividends		14. Life Insurance	370
3. Interest		15. Disability/Health Insurance	300
4. Other Income (pensions, Social Security, rental income, etc.		16. Property Insurance	42
5. Total Income (add lines 1 through 4)		17. Auto Insurance	125
Monthly Expenses		18. Utilities	400
6. Mortgage(s)/Rent	1,078 P/m	19. Food	400 To 500
7. Income Taxes ?		20. Clothing	125
8. Real Estate Taxes	525	21. Medical Expenses	250
9. Social Security		22. Education Expenses	
10. Bank Loans		23. Other Expenses	1,000
11. Auto Loans	425 P/m	**24. Total Expenses (add lines 6 through 23)**	$ 5140 ~
12. Loans Against Insurance		**25. Discretionary Income (subtract line 24 from line 5)**	$ 1,110 ~

Please rank the following statements from 1 (Strongly Disagree) to 5 (Strongly Agree).

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a. Earning a high long-term total return that will allow my capital to grow faster than the inflation rate is one of my most important objectives.	1	2	3	4 To	5
b. I do not require a high level of current income from my investments.	1	2	3	4	5
c. My major investment goals are relatively long-term. We/I Plan on Living Along Time	1	2	3	4 To	5
d. I am willing to tolerate sharp up and down swings in the return on my investments in order to seek a potentially higher return than would normally be expected from more stable investments.	1	2 To	3	4	5
e. I am willing to risk a short-term loss in return for a potentially higher long-term rate of return.	1	2	3	4	5
f. I am financially able to accept a low level of liquidity in my investment portfolio.	1	2	3	4	5
			Total: _____		

INVESTMENT PROFILE

If you scored between 6 and 13, you tend to be a "conservative growth" investor.

You're more comfortable with lower-risk investments knowing that you may be giving up a potentially higher return. Investments that focus on providing income and capital preservation would be appropriate for your objectives.

If you scored between 14 and 22, you tend to be a "moderate growth" investor.

You recognize the need to protect your money from inflation and are willing to accept some risk to obtain a potentially higher rate of return. A diversified approach includes both growth and income investments to achieve your goals.

If you scored between 23 and 30, you tend to be a "maximum growth" investor.

You seek the maximum return on your money and are willing to accept the risk that goes along with it. Your investment mix will place significant emphasis on growth oriented investments.

LIFE INSURANCE

Type: Universal Life = U; Term = T; Whole life = W; Mortgage = M; Variable Universal Life = VUL

STANDARD OF LIVING At death, how much income would your family need in order to maintain its standard of living? $_____/yr.

Insurance Company Name	Type	Insured C or S	Beneficiary C, S, Other	$ Face Amount	$ Cash Value	$ Loans Against	Loan Int. Rate %	$ Annual Premium
Midland National	U	C	S	105,000	30,000			
Chubb Sovereign Life	T	C	S	65,000				
Chubb Sovereign Life	T	S	C	65,000				
	Group Term	Client						(if any)
	Group Term	Spouse						(if any)

DISABILITY INSURANCE

STANDARD OF LIVING If you become disabled today, how much of your monthly income would you need to replace in order to maintain your family's standard of living? Client $_____ Spouse $_____

EXISTING COVERAGE	Insurance Company Name	Monthly Benefits	Waiting Period	Max. Benefit Period	Annual Premium
Through Employer, Client					
Through Employer, Spouse					
Personally, Client					
Personally, Spouse					

WILL & TRUST INFORMATION

	Client		Spouse	
Do you have a current will or trust?	Will ☒ Yes ☐ No	Trust ☐ Yes ☒ No	Will ☒ Yes ☐ No	Trust ☐ Yes ☒ No
When was your last review?	Will 2/1/78	Trust / /	Will 2/1/78	Trust / /

Do you have an emergency fund?
(savings of at least six months' after-tax income)

- ☐ No
- ☐ Yes, but less than six months of after-tax income.
- ☒ Yes, I have an adequate emergency fund.

If you expect to have other major expenses (such as college tuition, home down payment, home repairs, etc.), do you have a separate savings plan for these expenses?

- ☐ Yes, I have a separate savings plan for these expenses.
- ☒ I do not expect to have any such expenses.
- ☐ I intend to withdraw a portion of this money for these expenses.
- ☐ I have no separate savings plan for these items at this time.

Which ONE of the following statements describes your feelings toward choosing an investment?

- ☐ I would only select investments that have a *low degree of risk* associated with them (i.e., it is unlikely I will lose my original investment).
- ☐ I prefer to select a *mix of investments with emphasis on those with a low degree of risk* and a small portion in others that have a higher degree of risk that may yield greater returns.
- ☒ I prefer to select a *balanced mix of investments — some* that have a low degree of risk, others that have a higher degree of risk that may yield greater returns.
- ☐ I prefer to select an *aggressive mix of investments — some* that have a low degree of risk, but with *emphasis on others that have a higher degree of risk* that may yield greater returns.
- ☐ I would only select an investment that has a *higher degree of risk* and a greater potential for higher returns.

How do you feel about increasing your chances of improving your returns by taking more risk?

- ☐ I would be willing to take a *lot more risk* with *all* my money.
- ☐ I would be willing to take a *lot more risk* with some of my money.
- ☒ I would be willing to take a *little more risk* with *all* my money.
- ☐ I would be willing to take a *little more risk* with some of my money.

What is the best financial investment you've ever made and why?

_____

_____



Accounts -- Account View

Member Name and Address

[redacted]
[redacted]-1042

Previous Login Information

8/26/[redacted] 3:48:21 PM EST
IP: 209.221.240.14
Browser: IE 6.0
OS: Microsoft
Platform: Win2000

Accounts
* Account View
Usage Tips
Help

Return to
Home
Previous Page

Exit Online Banking
Logoff

Click to show closed accounts

Regular Accounts			
Account Name	#	Balance	Avail Balance
REGULAR SHARES	1	$7,517.51	$7,512.51
TRADITIONAL CHECKING	2	$7,535.09	$7,535.09
SPECIAL SAVINGS	6	$162.35	$157.35
MONEY MARKET	9	$201,877.15	$200,877.15

Loans					
Loan Name	#	Balance	Avail Balance	Sched Payment	Payoff

Click on account for details

Account Acce
Loan Applicati
Locations
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Education Cor
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Dreyfus Founders Funds

P.O. Box 55360
Boston, MA 02205-8252

STATEMENT PERIOD: 1/ 1/05 - 3/31/05

DREYFUS TRUST COMPANY CUSTODIAN

[redacted]

JTWROS

INVESTOR STATEMENT

Thanks to the valuable feedback from our shareholders, www.founders.com has been redesigned with a new look to help enhance your online experience. We invite you to explore everything our website has to offer, including: account access, fund prices & information, financial planning information, interactive tools, and much more. Visit Founders.com today.

PORTFOLIO SUMMARY 3/31/05	Account Number	No. of Shares	× Share Price End of Period	= Account Value	% of Portfolio
RETIREMENT ACCOUNTS					
GROWTH FUND F	3080019661	10,745.6400	$10.26	$110,250.27	100%
SUB TOTAL				$110,250.27	100%
TOTAL INVESTMENT-ALL ACCOUNTS				$110,250.27	100%

STARTING IRA from 2000

Invested To Date $ 113,731 9/1/06 current Value $126,627

ACCOUNT ACTIVITY THIS PERIOD — RETIREMENT ACCOUNTS

GROWTH FUND F

Fund No. 374 Account No. [redacted] Type: [redacted]

Confirm Date	Trade Date	Transaction	Dollar Amount of Transaction	Share Price =	Shares This Transaction	Total Shares Owned
		Beginning Balance				10,745.6400
		No Transactions This Period				

Account Value on 12/31/04	$113,688.87	Share Price on 12/31/04	$10.58
Account Value on 3/31/05	$110,250.27	Share Price on 3/31/05	$10.26
Dividends and S/T Cap Gains Paid Year to Date	$0.00	Dividend and S/T Cap Gain Payments	Reinvest
Long-Term Capital Gains Paid Year to Date	$0.00	Long-Term Cap Gain Payments	Reinvest

JTWROS

Quarterly Account Statement

Wells Fargo Funds • P.O. Box 8266 • Boston, MA 02266-8266

WELLS FARGO

April 1, 2004 through June 30, 2004

Account Activity — changed names

Montgomery Mid Cap Growth Fund - A

WFMAT Well Fargo Adv. Mid Cap Growth #1698 [redacted]

Fund Number 1698
Account Number [redacted] JTWROS

Trade Date	Transaction Description	Dollar Amount of Transaction	÷	Share Price	=	Shares This Transaction	Total Shares Owned
	Beginning Balance on 04/01/2004	$15,614.10		$6.13			2,547.162
	No Transactions This Period						
	Change in Market Value	$101.89					
	Ending Balance on 06/30/2004	$15,715.99		$6.17			2,547.162

Invested on 6-26-98
Loss (3,715.82) as of 4/11
Cost Basis #19,560.91
#15,845.09 @ #5.81 Current Value 8/8/06
2,727.21

International Equity Fund - A

SILAX

Fund Number 56
Account Number 2899908524 [redacted] JT WROS

#56-[redacted]

Trade Date	Transaction Description	Dollar Amount of Transaction	÷	Share Price	=	Shares This Transaction	Total Shares Owned
	Beginning Balance on 04/01/2004	$5,417.39		$11.57			468.227
	No Transactions This Period						
	Change in Market Value	-$126.42					
	Ending Balance on 06/30/2004	$5,290.97		$11.30			468.227

Loss (#2,899.29)
Cost Basis #8,788.55
#5,887.27 #1257 Current Value 8/8/06
468.35

Visit the Wells Fargo Funds Web site at www.wellsfargofunds.com for more information about our entire fund lineup. You can view share prices, performance information, fund literature, and read the latest news about Wells Fargo Funds. The Web site also provides online account access through which you can conduct and view account transactions, and transfer funds between your Wells Fargo Funds accounts and linked bank accounts.

changed to [redacted] 10/04

Not FDIC Insured • No Bank Guarantee • May Lose Value

53065

060428 280 001430611 C 1
LASALLE ST. SECURITIES, L.L.C.
10725 W. 159TH STREET
ORLAND PARK, IL 60467

Account Number: H6C [redacted]

LASALLE ST.
LASALLE ST. SECURITIES, L.L.C.

NFS/FMTC IRA

YOUR ACCOUNT EXECUTIVE IS
DAVID RIMKUS
RR#: 104

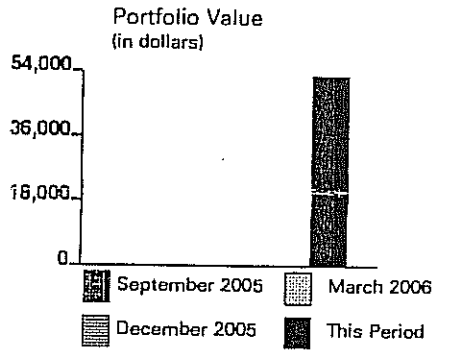
FOR QUESTIONS OR UP-TO-DATE ACCOUNT INFORMATION:
Local 708 349 7000

Statement Date: 04/01/06 to 04/30/06

SNAPSHOT

TOTAL PORTFOLIO
$53,549.58

PORTFOLIO VALUE	This Period	Prior Period
Cash and Cash Equivalents	$53,549.58	$0.00
TOTAL PORTFOLIO VALUE	$53,549.58	$0.00



A portfolio value less than $100.00 may not be displayed.

ACCOUNT ACTIVITY	This Period	Year-To-Date
Net Core Fund Activity	($53,549.58)	($53,549.58)
Net Additions and Withdrawals	$53,522.83	$53,522.83
Net Income and Expenses	$26.75	$26.75

LEGEND
( ) Numbers in parenthesis are debits or subtractions
NFS = National Financial Services LLC

LASALLE ST. SECURITIES, L.L.C.

Account carried with National Financial Services LLC, Member NYSE, SIPC



CASH AND CASH EQUIVALENTS 100.00%

Description	Symbol/Cusip Account Type	Quantity	Price on 04/30/06	Current Market Value	Prior Market Value	Estimated Annual Income
PRIME FUND - CAPITAL RESERVES CLASS 7 DAY AVG NET YIELD 3.98% Dividend Option Reinvest Capital Gain Option Reinvest	FPRXX CASH	53,549.58	$1.00	$53,549.58	unavailable	
Total Cash and Cash Equivalents				$53,549.58		

TOTAL PORTFOLIO VALUE $53,549.58

ACCOUNT ACTIVITY

Retirement account cost and associated gain (loss) information is provided for informational purposes only and should not be used for tax-reporting purposes. Such information is provided to help you estimate and track the change in market value of each position relative to your investments into this security (not including reinvestments). NFS makes no warranties with respect to, and specifically disclaims any liability arising out of your use of, or any position taken in reliance upon, NFS-provided cost and net change information.

CORE FUND ACTIVITY

Core Funds Purchased

Settlement Date	Account Type	Transaction	Description	Quantity	Amount
04/10/06	CASH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	5,000	($5,000.00)
04/27/06	CASH	YOU BOUGHT	PRIME FUND - CAPITAL RESERVES CLASS @ 1	48,522.83	($48,522.83)
04/28/06	CASH	REINVESTMENT	PRIME FUND - CAPITAL RESERVES CLASS REINVESTED @ $1.00	26.75	($26.75)
Net Core Funds Purchased					($53,549.58)

NET CORE FUND ACTIVITY ($53,549.58)

ADDITIONS AND WITHDRAWALS

P.O. Box 6580
Englewood, CO 80155
2699 800-223-4133

TRUST COMPANY OF AMERICA

Johnny

Cust U/A
[redacted] IRA ACCOUNT [redacted]

ACCOUNT NUMBER		PRIOR YR CONTRIBUTIONS	CURRENT YR CONTRIBUTIONS
[redacted]		$0.00	$0.00
FEES OWED	PREPAID FEES	PRIOR YR DISTRIBUTIONS	CURRENT YR DISTRIBUTIONS
$0.00	$0.00	$0.00	$0.00

ACCOUNT BALANCE SUMMARY

ASSET DESCRIPTION	SHRS/ UNITS	MARKET SH/UN PRICE	MARKET CURRENT VALUE
Cash Balance			$ 20,822.01
TOTAL ACCOUNT BALANCE END OF PERIOD			$ 20,822.01

SUMMARY OF ACCOUNT ACTIVITY

BEGINNING ACCOUNT MARKET VALUE		$ 20,816.76
RECEIPTS		$ 5.25
INVESTMENT INCOME		
Net Interest Income	$ 0.00	
Dividend Income	$ 0.00	
Gain Distributions	$ 0.00	
Total Investment Income		$ 0.00
CHANGE IN MARKET VALUE		$ 0.00
DISBURSEMENTS		$ 0.00
ENDING ACCOUNT MARKET VALUE		$ 20,822.01

TRANSACTION DETAIL

TRANS DATE	TYPE OF TRANSACTION	SHARES	CASH
BEGINNING BALANCE			$ 20,816.76
07/30/04	Bank Interest		$ 1.77
	CASH RESERVES = $1.77 @ 07/01/04-07/31/04		
	APY=0.10%		
08/31/04	Bank Interest		$ 1.77
	CASH RESERVES = $1.77 @ 08/01/04-08/31/04		
	APY=0.10%		
09/30/04	Bank Interest		$ 1.71
	CASH RESERVES = $1.71 @ 09/01/04-09/30/04		
	APY=0.10%		
09/30/04	Fees Paid for Period		$ 0.00
ENDING BALANCE			$ 20,822.01

9/1/06 current value 21,842.00

From O.L. Business

Member FDIC

Johnny

Customer Statement Period : 01/01/05 to 03/31/05
PAGE 1 of 1

FIDELITY ADVISOR FUNDS

Need more information regarding Fidelity Funds' trading policies? Visit advisor.fidelity.com and refer to the Fund's prospectus for details, or contact your investment professional.

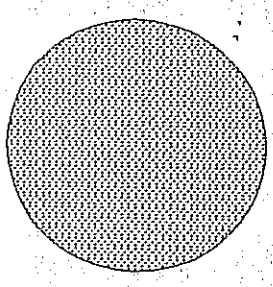
Env # S 051274641 D

FMTC CUSTODIAN SEP IRA
LB WILLIAMS BROKERAGE SERVICES LTD
[redacted]

TERRA SECURITIES CORP
38W608 MURRAY RD
ST CHARLES, IL 60175-6828
Rep. Name: TEGGE
Rep. Number:2028

Dealer Number:20033
Branch Number:286

PORTFOLIO ALLOCATION BY ASSET CLASS



100.00% Growth

PORTFOLIO SUMMARY

Portfolio Value as of **12/31/04**	$	39,714.5
Additions	$	0.0
Withdrawals	$	0.0
Change In Investment Value	$	(1,209.38
Ending Value as of 03/31/05	$	38,505.2

Change in investment value represents any appreciation or depreciation of your portfolio as well as any sales load paid.

Invested ~$56,400 +/- 9/8/99

9/1/06 Current Value 39,62

MUTUAL FUND ACCOUNT SUMMARY

Fund Name	Fund - Account #	Market Value 12/31/04	Market Value 03/31/05	Shares Held 03/31/05	NAV 03/31/05	% To
Fidelity Adv Growth Opport Cl T	0168-[redacted]	39,714.58	38,505.20	1,300.412	29.61	100
TOTAL		$39,714.58	$38,505.20			100

MUTUAL FUND ACTIVITY

FMTC CUSTODIAN SEP IRA
LB WILLIAMS BROKERAGE SERVICES LTD

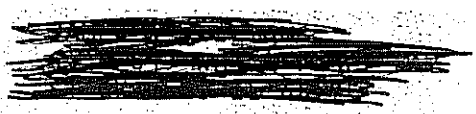
FBO LOUISE B WILLIAMS

Fidelity Adv Growth Opport Cl T Fund# 0168 Account # 00006813088 CUSIP # 315807206

Transaction Description	NAV/ POP	Confirm Date	Trade Date	Dollar Amount	Share Price	Share Amount	Shar Balan
Beginning Balance							1,300.4
No Transaction Activity For This Period							
Ending Balance							1,300.4

THE Vanguard GROUP.

Vanguard Total Stock Market Index Fund
Investor Shares





3230

Vicky

VFTC - CUSTODIAN IRA
(800) 284-7245 - Voyager Service
www.vanguard.com Website
(800) 662-6273 - Tele-Account
Fund number: 85
Account number: 9930628964

ACCOUNT VALUE	On 12/31/2004	On 3/31/2005
	$ 88,219.44	$ 86,105.85

Trade date	Transaction	Dollar amount	Share price	Shares transacted	Total shares owned
	Balance on 12/31/2004		$ 28.77		3,066.369
3/23	Income dividend .10	$ 306.64	27.78	11.038	3,077.407
	Balance on 3/31/2005		$ 27.98		3,077.407

Income dividends	$ 306.64

2005 contributions	$ 0.00
2004 contributions	3,500.00
2005 distributions	0.00

The current Fund distribution was payable on March 28, 2005.

"Invested"

Current Value $91,830

VANGUARD TOTAL STOCK MARKET INDEX FUND
INVESTOR SHARES

Fund / Account no.
0085 / 09930628964

*Do not alter this Invest-By-Mail slip.
*Visit www.vanguard.com or call to change your address.

VFTC - CUSTODIAN IRA
James W. Williams

2005 Tax year contribution $ ☐,☐☐☐.☐☐

2004 Tax year contribution $ ☐,☐☐☐.☐☐

2005 Rollover $ ☐,☐☐☐,☐☐☐.☐☐

2005 Custodial fee waived $ X X . X X

Total amount $ ☐,☐☐☐,☐☐☐.☐☐

Make checks payable to: The Vanguard Fiduciary Trust Company - 0085

VANGUARD VOYAGER SERVICE
PO BOX 7800
PHILADELPHIA PA 19101-9892

00853 09930628964 257

993977789
013352

1 - 1
3230 317A M1 2 X

P.O. Box 6580
Englewood, CO 80155
800-223-4133

TRUST COMPANY OF AMERICA

Vicky

Cust U/A
[redacted] IRA ACCOUNT # [redacted]

ACCOUNT NUMBER		PRIOR YR CONTRIBUTIONS	CURRENT YR CONTRIBUTIONS
[redacted]		$0.00	$0.00
FEES OWED	PREPAID FEES	PRIOR YR DISTRIBUTIONS	CURRENT YR DISTRIBUTIONS
$0.00	$0.00	$0.00	$0.00

ACCOUNT BALANCE SUMMARY

ASSET DESCRIPTION	SHRS/ UNITS	MARKET SH/UN PRICE	MARKET CURRENT VALUE
Cash Balance			$ 15,373.08
TOTAL ACCOUNT BALANCE END OF PERIOD			$ 15,373.08

SUMMARY OF ACCOUNT ACTIVITY

BEGINNING ACCOUNT MARKET VALUE		$ 15,369.20
RECEIPTS		$ 3.88
INVESTMENT INCOME		
Net Interest Income	$ 0.00	
Dividend Income	$ 0.00	
Gain Distributions	$ 0.00	
Total Investment Income		$ 0.00
CHANGE IN MARKET VALUE		$ 0.00
DISBURSEMENTS		$ 0.00
ENDING ACCOUNT MARKET VALUE		$ 15,373.08

TRANSACTION DETAIL

TRANS DATE	TYPE OF TRANSACTION	SHARES	CASH
BEGINNING BALANCE			$ 15,369.20
07/30/04	Bank Interest CASH RESERVES = $1.31 @ 07/01/04-07/31/04 APY=0.10%		$ 1.31
08/31/04	Bank Interest CASH RESERVES = $1.31 @ 08/01/04-08/31/04 APY=0.10%		$ 1.31
09/30/04	Bank Interest CASH RESERVES = $1.26 @ 09/01/04-09/30/04 APY=0.10%		$ 1.26
09/30/04	Fees Paid for Period		$ 0.00
ENDING BALANCE			$ 15,373.08

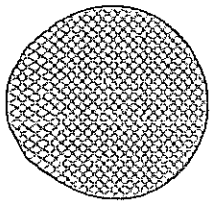
current value # 16,002

New old business

Member FDIC

Asset Mix

Asset mix is your mix between asset classes. To learn more about asset classes and asset mix, visit your plan's Web site.



☒ 100.00% Stocks

Your Personal Rate of Return

Last 3 Months	1.50
1 Year	9.73
3 Year Annualized	9.20
5 Year Annualized	(1.18)
10 Year Annualized	---
Since Inception	6.52

Your Personal Rate of Return is calculated on your account balance while recordkeeping services are provided at JPMorgan Retirement Plan Services or, if you have converted to JPMorgan Retirement Plan Services from another recordkeeper, beginning in the month after your conversion is complete. It is calculated using the standards promoted by the CFA Institute. The CFA Institute standards require calculations of a time-weighted rate of return using monthly data. It is important to note that past performance does not guarantee future results.

Your Account Summary

Asset Class	Fund Name	Number of Shares	⊗	Share Price	⊖	Ending Balance	Investment Gain/(Loss)
100.00% Stocks							
81.50% U.S. Stocks							
8.29%	American Century Select-Inst	402.8248		37.12		14,952.86	211.66
27.05%	American Century Value-Inst	6,606.9841		7.39		48,825.61	656.39
28.12%	JPMorgan Diversified-Inst	3,737.7378		13.58		50,758.48	817.73
18.04%	JPMorgan Small Cap Equity-Select	1,126.6719		28.90		32,560.82	990.96
18.50% International Stocks							
18.50%	American Century International Growth-Inst	3,721.2780		8.97		33,379.87	2.08
Ending Balance						**180,477.64**	**2,678.82**

This confirms transactions during the requested time period. Please review all of the information carefully to ensure that we have acted on your instructions properly. Please notify Robert Bosch Retirement Service Center in writing of an error within 60 days of this statement, or you will be deemed to have ratified the transactions reported on this statement. Note, however, that the actual benefits payable will be determined by the plan document that governs the operation of your plan. If you have any questions concerning your benefits, please contact Robert Bosch Retirement Service Center at 1-800-345-2345.

Performance as of 06-30-2006

Performance data is only reported for core investments and does not include any JPMorgan Invest Self Directed Brokerage information.
✓ Indicates funds in which you are invested

			Average Annual Returns			
Asset Class and Fund Name	3 Months	1 Year	3 Years	5 Years	10 Years	Since Inception
Bonds						
ACI Stable Asset	0.93	3.57	4.15	4.84	N/A	5.39
JPM Bond-Inst	2.47	8.16	6.03	7.21	6.47	6.35



SHEET METAL WORKERS LOCAL 265 PENSION FUND
205 ALEXANDRA WAY
CAROL STREAM, IL 60188
(630) 668-7260

JANUARY 4, 2005

[redacted]RD
WEST CHICAGO IL 60185

SOCIAL SECURITY NO: XXX-XX-8100
DATE OF BIRTH : 6/01/1945

SPOUSE NAME: [redacted]

SPOUSE BIRTH DATE : 1/22/1961

PENSION BENEFIT OPTIONS AS OF 7/01/2005 - UNREDUCED PENSION

YOUR BENEFITS ARE 100% VESTED!!

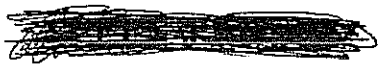
PAST SERVICE CREDIT .00 FUTURE SERVICE 33.25

UNREDUCED PENSION - 60-1 $3,824.00

MEMBER'S SPOUSE AT 44-5

PENSION TYPE - UNREDUCED	BENEFIT	SURVIVING SPOUSE AMOUNT
STRAIGHT LIFE	3,824.00	
J & S 50% OPTION	3,212.00	1,606.00
J & S 100% OPTION	2,696.00	2,696.00

Sheet Metal Workers Local 265
Fringe Benefit Funds
205 Alexandra Way
Carol Stream IL 60188-2080
Telephone 630 668-7260





If you are married, your pension will be paid under a Joint & 50% Survivor Pension unless your spouse signs a consent form to authorize us to consider a single life form of payment.

Under the single life form of payment your benefit would be **$3.824** payable for your lifetime. If you were to die before receiving a total of 60 months, the pension would continue on to your beneficiary for the balance of 60 months of benefits from the date your pension commenced.

Under the Joint & 50% Survivor form of payment, your pension would be **$3,212**. This amount would be payable to you for the balance of your lifetime. Upon your death, **$1,606** would then be payable for the balance of your spouse's lifetime. (Spouse is defined as the person that you are married to at the time of commencement of your pension) If your spouse pre-deceases you, your pension on the first of the month following your spouse's death will revert back to a single life pension benefit.

You also have an option under the Plan to have your pension payable under a Joint and 100% form of payment. Under the Joint & 100% Survivor form of payment, your pension would be **$2,696**. This amount would be payable to you for the balance of your lifetime. Upon your death, **$2,696** would then be payable for the balance of your spouse's lifetime. (Spouse is defined as the person that you are married to at the time of commencement of your pension) If your spouse pre-deceases you, your pension on the first of the month following your spouse's death, will revert back to a single life pension benefit.

We understand the provisions of the Single Life and Joint & Survivor Forms of payment.

_____ _____

Participant Dated

_____ _____

Spouse Dated

John

POLICY DATA PAGE

GUARANTEED MAXIMUM ANNUAL PREMIUM SCHEDULE

BEGINNING MO-DAY-YEAR	PREMIUM PERIOD	LIFE INSURANCE	SPECIAL CLASS PREMIUM TABLE RATE	SPECIAL CLASS PREMIUM FLAT EXTRA	WAIVER OF PREMIUM	ACCIDENT INDEMNITY	TOTAL PREMIUM
10- 13-1992	10 YEARS	349.00					349.00
10- 13-2002	1 YEAR	1,121.20+					1,121.20
10- 13-2003	1 YEAR	1,271.35					1,271.35
10- 13-2004	1 YEAR	1,442.95					1,442.95
10- 13-2005	1 YEAR	1,637.95					1,637.95
10- 13-2006	1 YEAR	1,858.95					1,858.95
10- 13-2007	1 YEAR	2,113.10					2,113.10
10- 13-2008	1 YEAR	2,401.70					2,401.70
10- 13-2009	1 YEAR	2,731.25					2,731.25
10- 13-2010	1 YEAR	3,106.95					3,106.95
10- 13-2011	1 YEAR	3,534.65					3,534.65
10- 13-2012	LIFE	7,621.20					7,621.20

+ THE COMPANY MAY DECLARE PREMIUMS ANNUALLY AFTER THE 10TH POLICY ANNIVERSARY AND FOR ALL SUBSEQUENT YEARS WHICH MAY BE LESS THAN THE GUARANTEED MAXIMUM PREMIUMS, AS INDICATED ABOVE. SEE DECLARED PREMIUMS PROVISION ON PAGE 4.

THE ANNUAL PREMIUMS SHOWN ABOVE INCLUDE A POLICY FEE OF $50.

POLICY LOAN INTEREST RATE: 7.41% PAYABLE IN ADVANCE.
REINSTATEMENT LOAN INTEREST RATE: 8.00%.

MODAL FACTORS: SEMI-ANNUAL (.520); QUARTERLY (.270); SALARY SAVINGS, GOVT. ALLOTMENT AND PAC (.089).

INSURED:	[redacted]	AGE:	[redacted] MALE
OWNER:	THE INSURED	POLICY DATE:	OCTOBER 13, 1992
PREMIUM CLASS:	STANDARD NON-SMOKER	POLICY NUMBER:	[redacted]
FACE AMOUNT:	$65,000	DATE OF ISSUE:	OCTOBER 13, 1992
MODE OF PAYMENT:	SEMI-ANNUAL		

FACE AMOUNT: $65,000 POLICY DATE: OCTOBER 13, 1992

Johnny

TABLE OF POLICY VALUES

END OF POLICY YEAR	GUARANTEED VALUES CASH VALUE	PAID-UP INSURANCE	EXT. TERM YEARS	DAYS
1-12	0.00	0	0	0
13	0.00	0	0	0
14	0.00	0	0	0
15	0.00	0	0	0
16	0.00	0	0	0
17	0.00	0	0	0
18	0.00	0	0	0
19	0.00	0	0	0
20	0.00	0	0	0
21	0.00	0	0	0
22	0.00	0	0	0
23	0.00	0	0	0
24	845.00	1,495	0	82
25	3,380.00	5,655	0	293
26	5,915.00	9,620	1	100
27	8,320.00	13,130	1	232
28	10,660.00	16,445	1	338
29	13,000.00	19,630	2	66
30	15,275.00	22,555	2	141

NON-FORFEITURE FACTORS PER
$1000 OF INITIAL FACE AMOUNT:

3.09868 POLICY YEARS 1-10
11.10137 POLICY YEAR 11
12.65745 POLICY YEAR 12
14.43583 POLICY YEAR 13
16.45671 POLICY YEAR 14
18.74704 POLICY YEAR 15
21.38092 POLICY YEAR 16
24.37182 POLICY YEAR 17
27.78711 POLICY YEAR 18
31.68067 POLICY YEAR 19
36.11314 POLICY YEAR 20
78.46407 POLICY YEAR 21 AND THEREAFTER

00846380
AGENT: 4795 - MIDLAND NATIONAL

FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE

IL (01) 9V H
DATE: 01/16/2006

MIDLAND NATIONAL
Life Insurance Company

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

2000 44th St. S. P.O. Box 2907
Fargo, ND 58108
www.mnlife.com

NAME: [redacted]
AGE:
POLICY ISSUED ON: 12/17/1985
NEXT BILL DATE IS 01/17/2006
POLICY VALUE ON 12/17/2005: $28,721.25
SURRENDER VALUE ON 12/17/2005: $28,721.25

PLANNED PERIODIC PREMIUM: $125.00 PAYABLE MONTHLY
LIFESTYLE 4

SCHEDULE OF BENEFITS & PREMIUMS	AGE	FORM	AMOUNT	PREMIUM
INITIAL BASIC BENEFIT AMOUNT	42	0298	$105,000	
DEATH BENEFIT OPTION: 1				
INCREASE AMOUNT (UL MN624)	42		$0	
INCREASE AMOUNT (UL MN624)	47		$0	

[redacted]

END OF YEAR	PREMIUM OUTLAY	W'DRAWAL/ LOAN (4)	GUARANTEED VALUES (1) 5.50% (GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT	NON-GUARANTEED VALUES (2) 5.50% (NON-GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT	NON-GUARANTEED VALUES (3) 5.50% (NON-GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT
21	625		29,124	29,124	105,000	29,261	29,261	105,000	29,261	29,261	105,000
22	1,500		29,796	29,796	105,000	30,419	30,419	105,000	30,419	30,419	105,000
23	1,500		30,295	30,295	105,000	31,513	31,513	105,000	31,513	31,513	105,000
24	1,500		30,700	30,700	105,000	32,606	32,606	105,000	32,606	32,606	105,000
25	1,500		30,903	30,903	105,000	33,643	33,643	105,000	33,643	33,643	105,000
26	1,500		30,851	30,851	105,000	34,604	34,604	105,000	34,604	34,604	105,000
27	1,500		30,514	30,514	105,000	35,463	35,463	105,000	35,463	35,463	105,000
28	1,500		29,835	29,835	105,000	36,199	36,199	105,000	36,199	36,199	105,000
29	1,500		28,717	28,717	105,000	36,788	36,788	105,000	36,788	36,788	105,000
30	1,500		27,048	27,048	105,000	37,191	37,191	105,000	37,191	37,191	105,000

SURRENDER VALUES ARE POLICY VALUES LESS ANY APPLICABLE SURRENDER CHARGES, POLICY LOANS AND LOAN INTEREST.

THE GUIDELINE PREMIUMS AS OF THE START OF THIS ILLUSTRATION ARE - GSP: $29,790.80 GLP: $2,100.81
GLPA: $47,604.57.

AGENT: 4795 - MIDLAND NATIONAL (866) 780-9162

***** STANDARD & POOR'S HAS RATED US AA (VERY STRONG) FOR OUR FINANCIAL STRENGTH AS AN INSURANCE COMPANY. AA (VERY STRONG) IS THE THIRD HIGHEST OF STANDARD & POORS'S 22 RATINGS.

***** A.M. BEST HAS RATED US A+ (SUPERIOR) FOR FINANCIAL STRENGTH, OPERATING PERFORMANCE, AND ABILITY TO MEET OUR OBLIGATIONS TO POLICYOWNERS. A+ (SUPERIOR) IS THE SECOND HIGHEST OF A.M. BEST'S 15 RATINGS.

002
SAMSON FINANCIAL GROUP

MIDLAND NATIONAL Life Insurance Company

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

2000 44th St S, P.O. Box 2907
Fargo, ND 58108
www.mnlife.com

NAME: P[redacted]

END OF YEAR	PREMIUM OUTLAY	W'DRAWAL/ LOAN (4)	GUARANTEED VALUES (1) 5.50% (GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT	NON-GUARANTEED VALUES (2) 5.50% (NON-GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT	NON-GUARANTEED VALUES (3) 5.50% (NON-GUAR. MORT.) POLICY VALUE	SURRENDER VALUE	NET DEATH BENEFIT
31	1,500		24,689	24,689	105,000	37,351	37,351	105,000	37,351	37,351	105,000
32	1,500		21,468	21,468	105,000	37,229	37,229	105,000	37,229	37,229	105,000
33	1,500		17,178	17,178	105,000	36,762	36,762	105,000	36,762	36,762	105,000
34	1,500		11,595	11,595	105,000	35,845	35,845	105,000	35,845	35,845	105,000
35	1,500		4,439	4,439	105,000	34,397	34,397	105,000	34,397	34,397	105,000
36	1,500		0	0	0	32,304	32,304	105,000	32,304	32,304	105,000
37	1,500		0	0	0	29,376	29,376	105,000	29,376	29,376	105,000
38	1,500		0	0	0	25,432	25,432	105,000	25,432	25,432	105,000
39	1,500		0	0	0	20,227	20,227	105,000	20,227	20,227	105,000
40	1,500		0	0	0	13,431	13,431	105,000	13,431	13,431	105,000
41	1,500		0	0	0	4,608	4,608	105,000	4,608	4,608	105,000

SURRENDER VALUES ARE POLICY VALUES LESS ANY APPLICABLE SURRENDER CHARGES, POLICY LOANS AND LOAN INTEREST.

003
SAMSON FINANCIAL GROUP
01/17/06 09:00 FAX 605 338 3621

Vichy

CHUBB SOVEREIGN LIFE INSURANCE COMPANY
30 W. SOLA STREET, SANTA BARBARA, CALIFORNIA 93101
(805) 963-7871

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PROPOSED INSURED: [redacted]
ISSUE AGE: [redacted] FEMALE

DATE PREPARED: 10/13/92

POLICY #: [redacted]

AGENT: [redacted]
4731 W. MIDLOTHIAN TUNPIKE #3
CRESTWOOD, IL 60445

COVERAGE NAME AND DESCRIPTION:

GRADED PREMIUM LIFE (137)

POLICY YEAR	CURRENT ANNUAL PREMIUM	GUARANTEED ANNUAL PREMIUM	GUARANTEED DEATH BENEFIT	GUARANTEED CASH SURRENDER VALUE
1	$210.55	$210.55	$65,000	$0.00
2	210.55	210.55	65,000	0.00
3	210.55	210.55	65,000	0.00
4	210.55	210.55	65,000	0.00
5	210.55	210.55	65,000	0.00
6	210.55	210.55	65,000	0.00
7	210.55	210.55	65,000	0.00
8	210.55	210.55	65,000	0.00
9	210.55	210.55	65,000	0.00
10	210.55	210.55	65,000	0.00
11	540.75	663.60	65,000	0.00
12	608.35	748.10	65,000	0.00
13	685.70	844.95	65,000	0.00
14	773.45	954.15	65,000	0.00
15	872.90	1,078.95	65,000	0.00
16	987.30	1,221.95	65,000	0.00
17	1,116.00	1,382.50	65,000	0.00
18	1,263.55	1,567.10	65,000	0.00
19	1,431.25	1,776.40	65,000	0.00
20	1,622.35	2,015.60	65,000	0.00
21	4,269.80	5,324.75	65,000	0.00

Vicky

POLICY DATA PAGE

GUARANTEED MAXIMUM ANNUAL PREMIUM SCHEDULE

BEGINNING MO-DAY-YEAR	PREMIUM PERIOD	LIFE INSURANCE	SPECIAL CLASS PREMIUM TABLE RATE	SPECIAL CLASS PREMIUM FLAT EXTRA	WAIVER OF PREMIUM	ACCIDENT INDEMNITY	TOTAL PREMIUM
10- 13-1992	10 YEARS	210.55					210.55
10- 13-2002	1 YEAR	663.60+					663.60
10- 13-2003	1 YEAR	748.10					748.10
10- 13-2004	1 YEAR	844.95					844.95
10- 13-2005	1 YEAR	954.15					954.15
10- 13-2006	1 YEAR	1,078.95					1,078.95
10- 13-2007	1 YEAR	1,221.95					1,221.95
10- 13-2008	1 YEAR	1,382.50					1,382.50
10- 13-2009	1 YEAR	1,567.10					1,567.10
10- 13-2010	1 YEAR	1,776.40					1,776.40
10- 13-2011	1 YEAR	2,015.60					2,015.60
10- 13-2012	LIFE	5,324.75					5,324.75

+ THE COMPANY MAY DECLARE PREMIUMS ANNUALLY AFTER THE 10TH POLICY ANNIVERSARY AND FOR ALL SUBSEQUENT YEARS WHICH MAY BE LESS THAN THE GUARANTEED MAXIMUM PREMIUMS, AS INDICATED ABOVE. SEE DECLARED PREMIUMS PROVISION ON PAGE 4.

THE ANNUAL PREMIUMS SHOWN ABOVE INCLUDE A POLICY FEE OF $50.

POLICY LOAN INTEREST RATE: 7.41% PAYABLE IN ADVANCE.
REINSTATEMENT LOAN INTEREST RATE: 8.00%.

MODAL FACTORS: SEMI-ANNUAL (.520); QUARTERLY (.270); SALARY SAVINGS, GOVT. ALLOTMENT AND PAC (.089).

INSURED: [redacted]
OWNER: THE INSURED
PREMIUM CLASS: PREFERRED NON-SMOKER
FACE AMOUNT: $65,000
MODE OF PAYMENT: SEMI-ANNUAL

AGE: [redacted] FEMALE
POLICY DATE: OCTOBER 13, 1992
POLICY NUMBER: [redacted]

DATE OF ISSUE: OCTOBER 13, 1992