

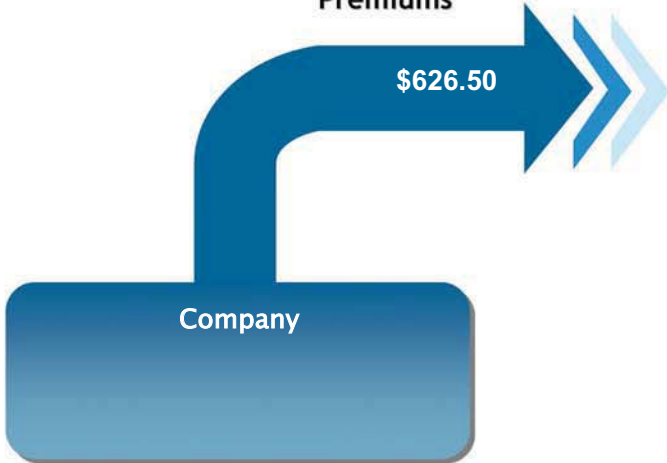


# Executive Health Saving Plan

## Critical Illness and Death Benefit

Premiums

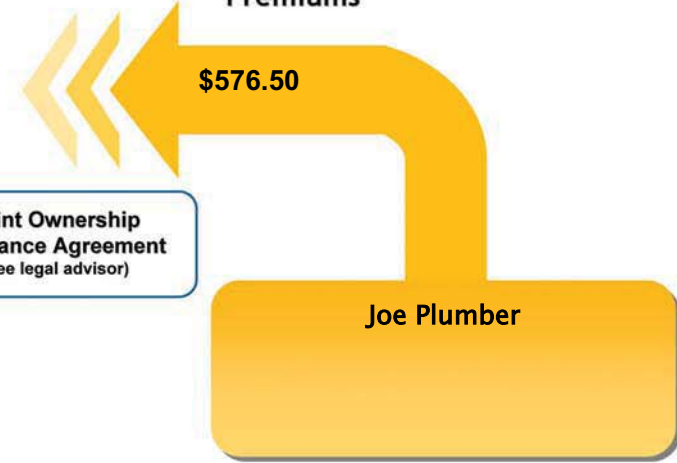
\$626.50



## Health Benefit

Premiums

\$576.50



\$1,203.00

Joint Ownership  
Insurance Agreement  
(see legal advisor)



At age 54:

\$16,421

Return : 13.7%



(For example, age 54)

Non-taxable  
Benefit

At age 65: \$31,278

★ Total premiums paid (minimum 25% of the face amount).

The Health or Death Benefit amount may not be greater than the Critical Illness Benefit.