

LIFE ASSURANCE

360°

BLUEPRINT

Prepared For: John Q. Smith

Presented By: Advisor

August 28, 2014



BLUEPRINT COMPONENTS



Coverage Priorities

Details personal information, purpose for coverage, and design priorities.



Product Recommendations

Custom plans designed according to your unique needs and coverage priorities.

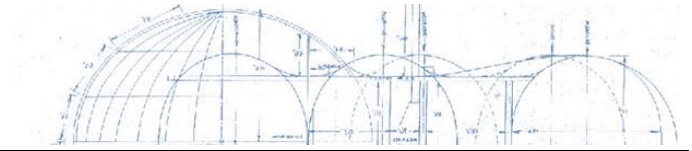


Recommendation Comparison

Comparison of how recommended products address your coverage priorities.



COVERAGE PRIORITIES



PERSONAL PROFILE

Client	John Q. Smith
Age:	40
State of Residence:	Ohio
Purpose of Coverage:	Tax Deferred Savings, Retirement Supplement
Desired Length of Coverage:	70 years / to age 110
Length of Premium Payments:	25 years / to age 65
Mode of Premium Payments:	Annually

COVERAGE PRIORITIES

Based upon your responses to the LADQ®, we have designed your custom blueprint around the following elements in the order that you indicated were most important to you.

- 1 EQUITY:** The ability to build accessible cash value in your policy.
- 2 FLEXIBILITY:** The ability to change your plan, delay a premium or alter a death benefit.
- 3 PREMIUM:** The out of pocket expense for your coverage design, chosen features, and risk level.
- 4 CERTAINTY:** The degree of confidence that policy design specifications will perform as expected.
- 5 SAFETY:** The financial strength of the carrier(s), diversification among carriers, and protection from carrier's creditors.

OPTION 1

John Q. Smith: Male age 40 Preferred NonTobacco

Lincoln National Life Insurance Company AssetEdge VUL 2009

PRODUCT SPECIFICATIONS

Initial Death Benefit	\$277,673		
Policy Premium	\$10,000 for 25 years		
Projected Length of Coverage	76 years / to age 116		
Death Benefit Guarantee Length	20 years / to age 60		
Avg. Life Expectancy	46 years / age 86.1		
Non-Guaranteed Cash Surrender Values*	Year 10 \$118,093	Year 15 \$217,453	Year 20 \$355,390
Notes	Overloan Protection Rider		

DEATH BENEFIT ANALYSIS

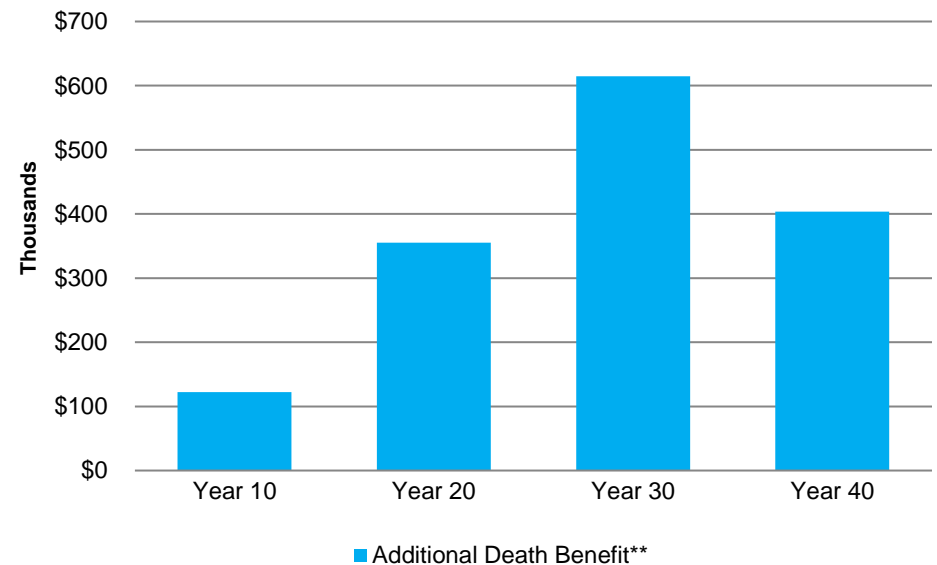
Year (Beg. of year age)	Guaranteed Death Benefit	Death Benefit 6.00%	Death Benefit 7.00%
Year 10 (age 49)	\$ 277,673	\$ 392,957	\$ 399,695
Year 20 (age 59)	\$ 277,673	\$ 594,110	\$ 633,063
Year 30 (age 69)	\$ -	\$ 539,629	\$ 614,758
Year 40 (age 79)	\$ -	\$ 107,241	\$ 403,487

INTERNAL RATE OF RETURN (IRR)

(IRR on Death Benefit)	Unadjusted	Income Tax Adjusted
Year 10 (age 49)	24.32%	40.26%
Year 20 (age 59)	10.04%	16.62%
Year 30 (age 69)	6.51%	10.78%
Year 40 (age 79)	6.03%	9.98%

Income tax rate 39.60%; Illustrated rate 7.00%

DETERMINANTS OF DEATH BENEFIT



Carrier Ratings	AM Best (1-6) (2) A+	S&P (1-10) (4) AA-	Moody's (1-10) (5) A1	Fitch (1-10) (5) A+	Comdex (100-1) 91	STAR™ (5-1) ★★★	() after agency name shows the available non-vulnerable ratings range from best to worst.
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The number shown in () before the rating indicates where that rating ranks within that agency's available ratings scale (1 being highest). "v" indicates the rating is considered a vulnerable rating.

*Cash value is non-guaranteed and driven by market returns less policy charges. Actual results may be more or less favorable. **Additional Death Benefit signifies illustrated death benefit in excess of either the initial or guaranteed death benefit depending upon the product's structure. Earnings are market driven and charges are subject to change by the carrier. Please see attached illustration for further details. Securities offered through ValMark Securities, member FINRA, SIPC. 130 Springside Drive, Akron Ohio 44333. 330-576-1234.

OPTION 2

John Q. Smith: Male age 40 Preferred NonTobacco

John Hancock Life Insurance Company USA Accumulation VUL 2014

PRODUCT SPECIFICATIONS

Initial Death Benefit	\$251,445		
Policy Premium	\$10,000 for 25 years		
Projected Length of Coverage	85 years / to age 125		
Death Benefit Guarantee Length	20 years / to age 60		
Avg. Life Expectancy	46 years / age 86.1		
Non-Guaranteed Cash Surrender Values*	Year 10 \$118,190	Year 15 \$217,292	Year 20 \$351,124
Notes	Overloan Protection Rider		

DEATH BENEFIT ANALYSIS

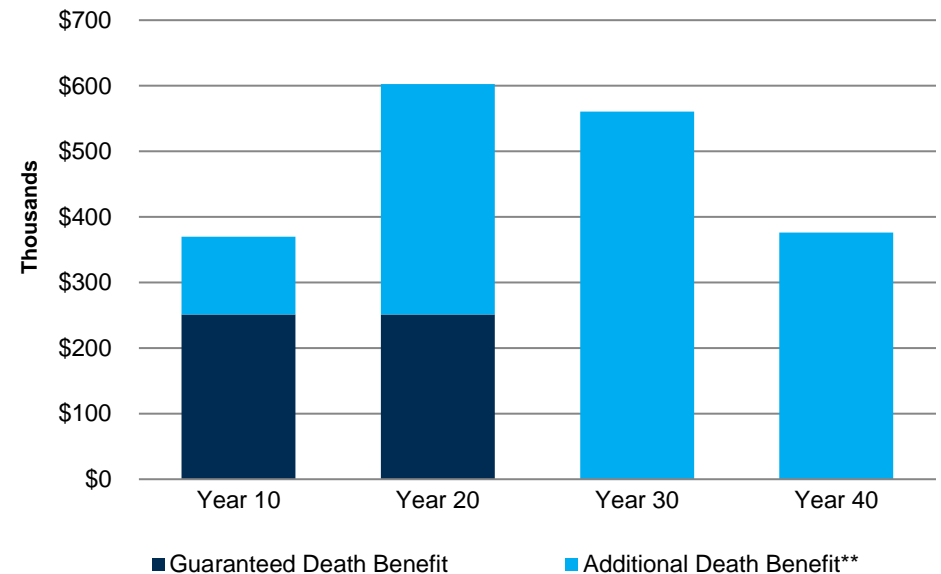
Year (Beg. of year age)	Guaranteed Death Benefit	Death Benefit 6.00%	Death Benefit 7.00%
Year 10 (age 49)	\$ 251,445	\$ 363,085	\$ 369,635
Year 20 (age 59)	\$ 251,445	\$ 564,248	\$ 602,569
Year 30 (age 69)	\$ -	\$ 417,308	\$ 560,620
Year 40 (age 79)	\$ -	\$ 99,229	\$ 376,177

INTERNAL RATE OF RETURN (IRR)

(IRR on Death Benefit)	Unadjusted	Income Tax Adjusted
Year 10 (age 49)	22.96%	38.01%
Year 20 (age 59)	9.64%	15.96%
Year 30 (age 69)	6.15%	10.18%
Year 40 (age 79)	5.91%	9.78%

Income tax rate 39.60%; Illustrated rate 7.00%

DETERMINANTS OF DEATH BENEFIT

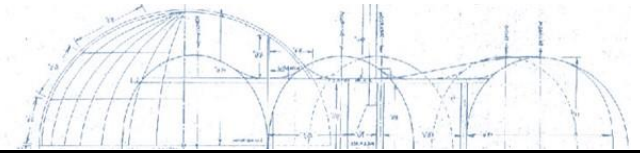
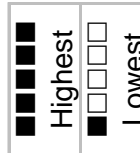


Carrier Ratings	AM Best (1-6) (2) A+	S&P (1-10) (4) AA-	Moody's (1-10) (5) A1	Fitch (1-10) (4) AA-	Comdex (100-1) 93	STAR™ (5-1) ★★★★	() after agency name shows the available non-vulnerable ratings range from best to worst.
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The number shown in () before the rating indicates where that rating ranks within that agency's available ratings scale (1 being highest). "v" indicates the rating is considered a vulnerable rating.

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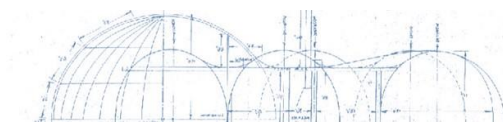
RECOMMENDATION COMPARISON



COVERAGE PRIORITIES	OPTION 1 AssetEdge VUL 2009	PRODUCT RATING	OPTION 2 Accumulation VUL 2014	PRODUCT RATING
1. EQUITY	This policy's equity accumulation is driven by the securities market. There may be contractual limitations on accessing the equity in this policy. See illustration and prospectus for further details.	■ ■ ■ ■	This policy's equity accumulation is driven by the securities market. There may be contractual limitations on accessing the equity in this policy. See illustration and prospectus for further details.	■ ■ ■ ■
2. FLEXIBILITY	If this policy is adequately funded and investment performance is favorable, you may alter the amount, duration and frequency of premiums. However, this may have an adverse impact on the policy's benefits. Therefore, careful monitoring of policy performance is advised.	■ ■ ■ ■	If this policy is adequately funded and investment performance is favorable, you may alter the amount, duration and frequency of premiums. However, this may have an adverse impact on the policy's benefits. Therefore, careful monitoring of policy performance is advised.	■ ■ ■ ■
3. PREMIUM	\$10,000 for 25 years		\$10,000 for 25 years	
4. CERTAINTY	Performance of non-guaranteed design parameters, including cash value, are highly dependent upon the returns of the investment subaccounts within the policy and are not certain to occur.	□ □ □ ■	Performance of non-guaranteed design parameters, including cash value, are highly dependent upon the returns of the investment subaccounts within the policy and are not certain to occur.	□ □ □ ■
5. SAFETY	Very good claims paying ability. High or moderately high ratings from most major rating agencies. Average or acceptable capital position. Life insurance is a primary focus.	□ □ ■ ■	Excellent claims paying ability. High ratings from all major rating agencies. Strong capital position. Life insurance is a primary focus.	□ ■ ■ ■

DISCLOSURE: Recommendations presented may include variable life insurance products as well as fixed life insurance products; however, this page is not intended to explain any material differences between the products, their cost structures, specific features, benefits, risk factors, liquidity or performance. The function of this page is to summarize products that may meet the coverage priorities that are unique to you. Please discuss each recommendation with your insurance advisor and carefully read and consider all disclosure materials provided, including the product illustration and policy prospectus before investing.

DEFINITIONS & DISCLOSURES



GENERAL DEFINITIONS:

Safety – The degree of protection around your plan. The safety of your policy is measured by three areas: the financial strength of the life insurance carrier that you choose, the degree to which we include additional carriers in your plan to diversify the risk of insurance company default, and the protection your accumulated earnings have from your creditors and the creditors of the insurance company.

Flexibility – The ability to modify your plan as needs and circumstances change. Certain life insurance policies will allow for greater changes than others to the amount, timing, and duration of premium payments as well as changes to the amount of coverage while you are insured.

Equity – The ability to accumulate accessible cash value in your policy. Equity in your policy functions as a tax advantaged savings account that may be accessed at your discretion to reduce future premium payments, increase coverage, borrow against, or even supplement retirement income, subject to certain pre-defined contractual provisions. Depending upon the type of policy you have, equity may accumulate from premiums in excess of policy charges, declared dividends, investment returns of the insurance carrier, or investment returns from exposure to the equity markets. Equity also represents a terminal sum that will be returned if the policy is surrendered or exchanged.

Certainty – The degree of confidence that policy design parameters will perform as expected. Your policy may be designed initially to last a lifetime or a certain number of years depending upon your goals and the design parameters you set. However, the actual length of your policy will be determined by factors such as the amount of premiums paid, the actual earnings rates received, policy charges applied, and other contractual provisions. If you choose a policy with lower projected premiums that in turn create a lower degree of certainty around the plan, and the economic assumptions underlying the policy do not materialize as illustrated, the policy may require an increase in premiums or a decrease in benefits in order to prevent lapse.

Premium – Premium does not represent the cost of the product, but rather the funding level necessary to sustain the death benefit under current economic assumptions. The necessary funding level shown in the attached illustration(s) may fluctuate over time as a result of carrier profitability and policy performance.

Death Benefit - The Death Benefit illustrated is the Face Amount plus any Required Additional Death Benefit necessary to comply with federal tax law (Section 7702 of the Internal Revenue Code). This is the value that is payable upon the death of the insured.

Lapse Age/Length of Coverage – The length of time that the policy will remain in force without insurance company guarantees. This projection is dependent upon the performance of non-guaranteed earnings assumptions which may be more or less favorable and policy charges which are subject to change at the discretion of the insurance company.

Average Life Expectancy – The average survival experienced by a particular gender given age, smoking, and relative health/morbidity statistics. These values are determined by the 2008 Valuation Basic Table published by the Society of Actuaries.

Internal Rate of Return (IRR) - The IRR is the interest rate that the premium payment schedule would have to earn in order to equal the amount of death benefit assuming a death claim in that year. As death benefits are generally received free of income tax, the income tax adjusted IRR shows an estimate of the taxable equivalent IRR. The estate tax adjusted IRR (if shown) assumes the policy ownership allows the death benefits to avoid inclusion in a taxable estate.

DISCLOSURES:

Information Provided by You - Information that you provided to your insurance professional on the Life Assurance Design Questionnaire™ about your goals, priorities and preferences are key assumptions for the recommendations in this presentation. Please review your answers to the Life Assurance Design Questionnaire™ to verify their accuracy. If any of these assumptions are incorrect, you should notify your insurance professional.

Accompanying Documents - Recommendations are incomplete without the accompanying Life Assurance Design Questionnaire™, STAR Rankings™, product illustration(s), and prospectus for variable insurance products. The product illustration(s) contains information about the product's features, risks, charges, and expenses. Please read and consider the information in the illustration and prospectus (if applicable) before investing. Product availability and features may vary by state.

Guarantees - Death benefit guarantees are backed by the general account of the issuing life insurance company and availability of benefits may be dependent on the company's financial strength.

Non-Guaranteed Assumptions - Attached illustration(s) may contain hypothetical policy performance scenarios based on non-guaranteed assumptions including policy earnings and costs of insurance. These assumptions are subject to change and can either be higher or lower than illustrated. See illustration(s) for further details.

STAR Ranking™ - The Strength Tracking and Assessment Report™ (STAR) included as an attachment to your blueprint is a 41-point data analysis of the relative claims paying ability of life insurance companies that maintain a selling agreement with ValMark Securities. The underlying data for the Strength Tracking and Assessment Report™ is updated and reviewed on a quarterly basis and includes insurance statutory financials and ratios, information on availability and cost of capital, financial strength ratings, and relevant market data. The rankings created as a result of the data are not guaranteed and are in no way intended to be a replacement or substitute for the financial strength ratings provided by the Nationally Recognized Statistical Ratings Organizations, AM Best, Standard & Poor's, Moody's, and Fitch. The rankings are provided by ValMark Securities as an incidental service to its affiliated insurance professionals to aid in the selection of carriers. The STAR Rankings™ for the life insurance companies referenced in this document may change at any time; therefore, such information is valid only as of the date provided on page one of this document.

Carrier Ratings - Reflect the carrier financial strength and claims paying ratings assigned by one of four Nationally Recognized Statistical Ratings Organizations (NRSROs): AM Best, Standard & Poor's, Moody's and Fitch. Comdex (if included) is available through VitalSigns software. The Comdex is not a rating, but a calculated composite of carrier ratings. Due to the calculation methodology, it may produce results which favor companies that are not rated by all four NRSROs and experience variations without changes in a given carrier's ratings. The carrier ratings listed on this presentation are current as of the date listed on page one of this presentation, and as such, we make no representation as to the validity of such ratings beyond that date.

OPTION 1

Lincoln National Life Insurance Company AssetEdge VUL 2009

John Q. Smith: Male age 40 Preferred NonTobacco

SUPPLEMENTAL POLICY DISTRIBUTION REPORT

Policy Earnings Rate of 7.00%

Age	Cumulative Premiums	Annual Distribution	Cumulative Distributions	Cash Surrender Value	Net Death Benefit
66	\$ 250,000	\$ 40,484	\$ 40,484	\$ 531,288	\$ 776,694
70	\$ 250,000	\$ 40,484	\$ 202,420	\$ 493,842	\$ 614,758
80	\$ 250,000	\$ 40,484	\$ 607,260	\$ 365,351	\$ 403,487
90	\$ 250,000	\$ 40,484	\$ 1,012,100	\$ 100,361	\$ 154,965

Last distribution taken at age 90; Policy terminates at age 125

Policy Earnings Rate of 6.00%

Age	Cumulative Premiums	Annual Distribution	Cumulative Distributions	Cash Surrender Value	Net Death Benefit
66	\$ 250,000	\$ 40,484	\$ 40,484	\$ 446,789	\$ 701,565
70	\$ 250,000	\$ 40,484	\$ 202,420	\$ 366,340	\$ 539,629
80	\$ 250,000	\$ 40,484	\$ 607,260	\$ 83,213	\$ 107,241
90	\$ 250,000	\$ -	\$ 681,481	Lapsed	Lapsed

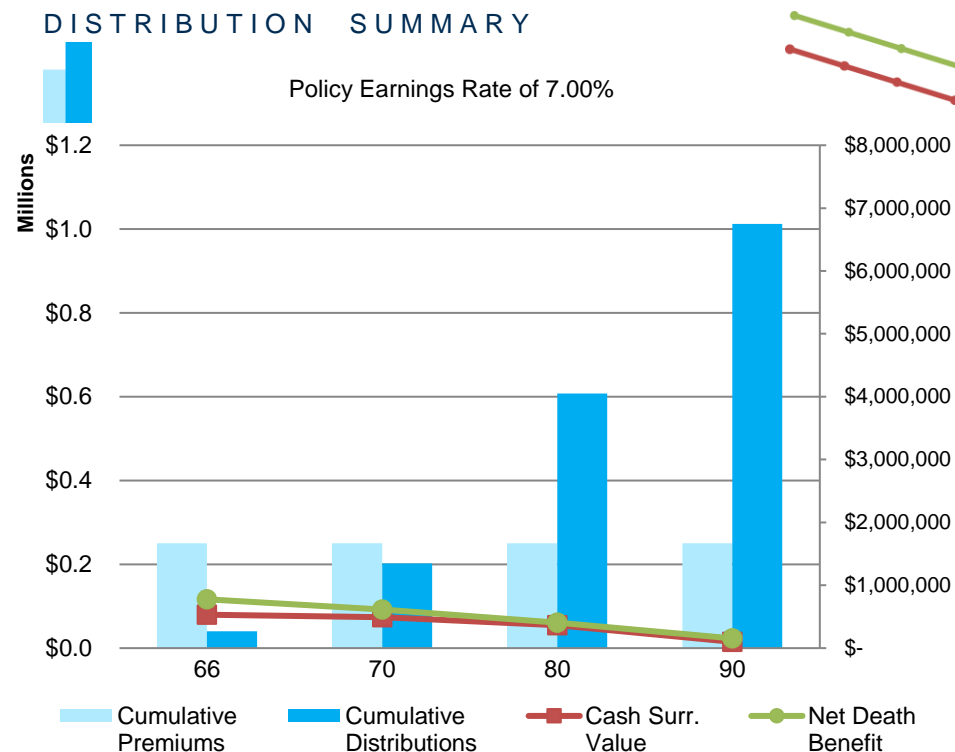
Last distribution taken at age 81; Policy terminates at age 82

Internal Rate of Return on Cash Surrender Value

Age	IRR @ 7.00%	IRR @ 6.00%
66	5.55%	4.53%
70	5.70%	4.66%
80	5.91%	4.81%
90	5.93%	Lapsed

Notes

DISTRIBUTION SUMMARY



Policy Loan Details

Overloan Protection Feature?	Yes	
Loan Types Available	Standard	
Loan Type Illustrated	Standard	
Interest Rate Type	Fixed	
Loan Interest Rates	Current	Guaranteed
Yrs 1 - 10	4.00%	4.00%
Yrs 11+	3.00%	3.00%
Loan Crediting Rates	Current	Guaranteed
Yrs 1 - 10	3.00%	3.00%
Yrs 11+	3.00%	3.00%

This is a supplemental report of the Life Assurance 360 Blueprint. Not valid without the accompanying Blueprint. Use of a life insurance policy for distributions involves unique and complex risks. Refer to the included life insurance illustrations for additional details related to the distribution scenarios summarized here.

OPTION 2

John Q. Smith: Male age 40 Preferred NonTobacco

John Hancock Life Insurance Company USA Accumulation VUL 2014

SUPPLEMENTAL POLICY DISTRIBUTION REPORT

Policy Earnings Rate of 7.00%

Age	Cumulative Premiums	Annual Distribution	Cumulative Distributions	Cash Surrender Value	Net Death Benefit
66	\$ 250,000	\$ 40,141	\$ 40,141	\$ 525,167	\$ 624,948
70	\$ 250,000	\$ 40,141	\$ 200,705	\$ 487,495	\$ 560,620
80	\$ 250,000	\$ 40,141	\$ 602,115	\$ 339,937	\$ 376,177
90	\$ 250,000	\$ 40,141	\$ 1,003,525	\$ 49,694	\$ 97,851
Last distribution taken at age 90; Policy terminates at age 125					

Policy Earnings Rate of 6.00%

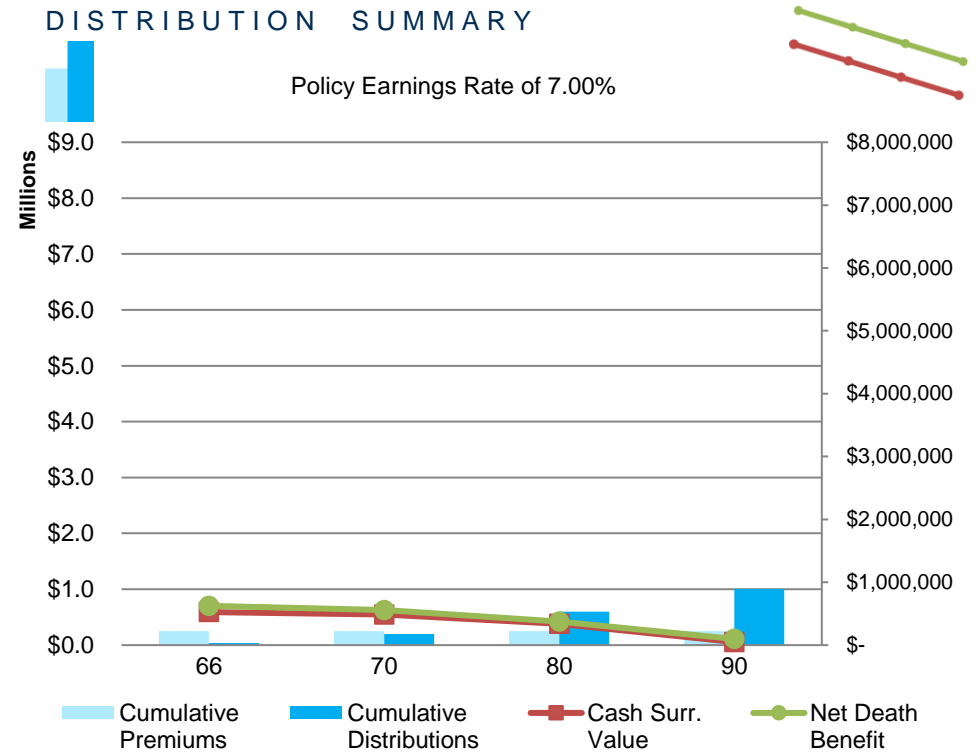
Age	Cumulative Premiums	Annual Distribution	Cumulative Distributions	Cash Surrender Value	Net Death Benefit
66	\$ 250,000	\$ 40,141	\$ 40,141	\$ 441,191	\$ 577,872
70	\$ 250,000	\$ 40,141	\$ 200,705	\$ 362,114	\$ 417,308
80	\$ 250,000	\$ 40,141	\$ 602,115	\$ 76,177	\$ 99,229
90	\$ 250,000	\$ 40,141	\$ 679,526	Lapsed	Lapsed
Last distribution taken at age 82; Policy terminates at age 83					

Internal Rate of Return on Cash Surrender Value

Age	IRR @ 7.00%	IRR @ 6.00%
66	5.48%	4.45%
70	5.64%	4.61%
80	5.80%	4.74%
90	5.89%	Lapsed

Notes

DISTRIBUTION SUMMARY



Policy Loan Details

Overloan Protection Feature?	Yes	
Loan Types Available	Standard	
Loan Type Illustrated	Standard	
Interest Rate Type	Fixed	
Loan Interest Rates	Current	Guaranteed
Yrs 1 - 10	3.25%	3.25%
Yrs 11+	2.00%	2.25%
Loan Crediting Rates	Current	Guaranteed
Yrs 1 - 10	2.00%	2.00%
Yrs 11+	2.00%	2.00%

This is a supplemental report of the Life Assurance 360 Blueprint. Not valid without the accompanying Blueprint. Use of a life insurance policy for distributions involves unique and complex risks. Refer to the included life insurance illustrations for additional details related to the distribution scenarios summarized here.

DEFINITIONS & DISCLOSURES - Supplemental Policy Distribution Report

Life insurance product illustrations are inherently limited in their capabilities. The numbers included herein will undoubtedly differ from actual policy performance over time due to a variety of factors including timing of activities (i.e. premium payments, distributions), execution (or failure to execute) policy features and benefits, method of distribution (partial surrender, loan, or withdrawal), type of loan employed, volatility in net loan costs in some products, and earnings volatility. As such, periodic monitoring and adjustment is prudent in life insurance strategies where policy distributions are anticipated.

Cumulative Premiums – Sum of all premiums paid to the specified point in time.

Annual Distribution – The amount of policy loans, surrenders, or distributions taken out of a policy in a given year.

Cumulative Distributions – Sum of all distributions taken to the specified point in time.

Cash Surr. Value – Cash Surrender Value. Represents the cash value of the policy net of any surrender charges, policy loans, and accrued policy loan interest.

Net Death Benefit – The amount of policy death benefit net of any outstanding policy loans and accrued policy loan interest.

Internal Rate of Return (IRR) - The IRR is the interest rate that the premium payment and policy distribution schedule would have to earn in order to equal the amount of cash surrender value assuming a policy surrender in that year. Note that a policy surrender could have income tax consequences, but the determination of such income tax liability is beyond the scope of this report.

Overloan Protection Feature – Some policies have a protective feature designed to guard against accidental lapse (termination) of a policy with outstanding policy loans due to the potential for income tax in such a scenario. This is generic nomenclature as to whether such a feature exists on this policy as structured.

Loan Types Available – The type of policy loans that may be taken on a given policy. Standard refers to a traditional policy loan in which loaned values are removed from the general cash value account for earnings purposes. Indexed refers to a loan type available on index universal life policies where loaned values are treated as being in the index accounts for purposes of determining earnings. Note these indexed loans will have significant volatility in the net cost of the loan over time. Such volatility is not illustrated, and caution is warranted if indexed loans are utilized.

Interest Rate Type – Policy loans may have a fixed rate specified in the policy or may be a variable rate that is set each year. Variable rates may be tied into the movement of an index such as Moody's Corporate Bond Index or set at a rate specified by the carrier each year.

Loan Interest Rates – The rate of interest charged on a policy loan both on a current basis as well as the maximum interest rate that may be charged.

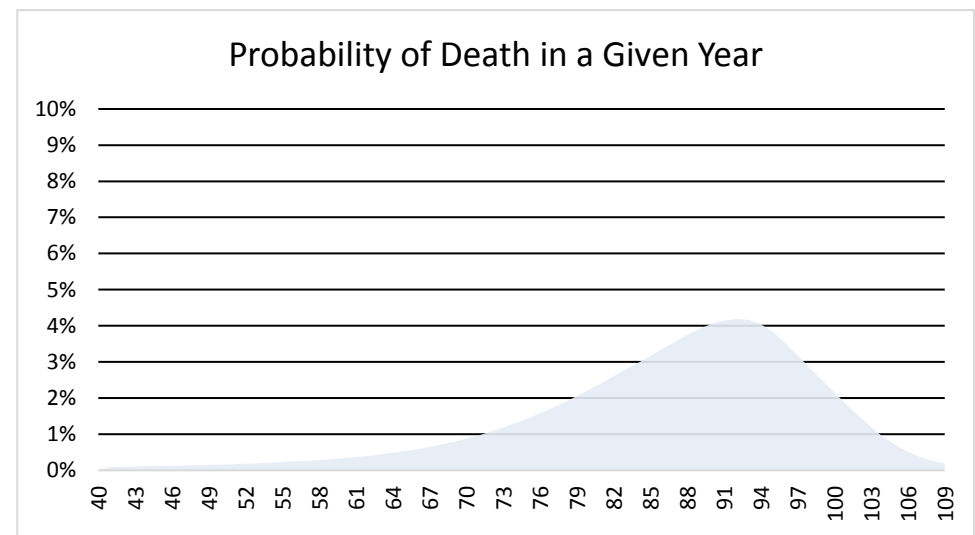
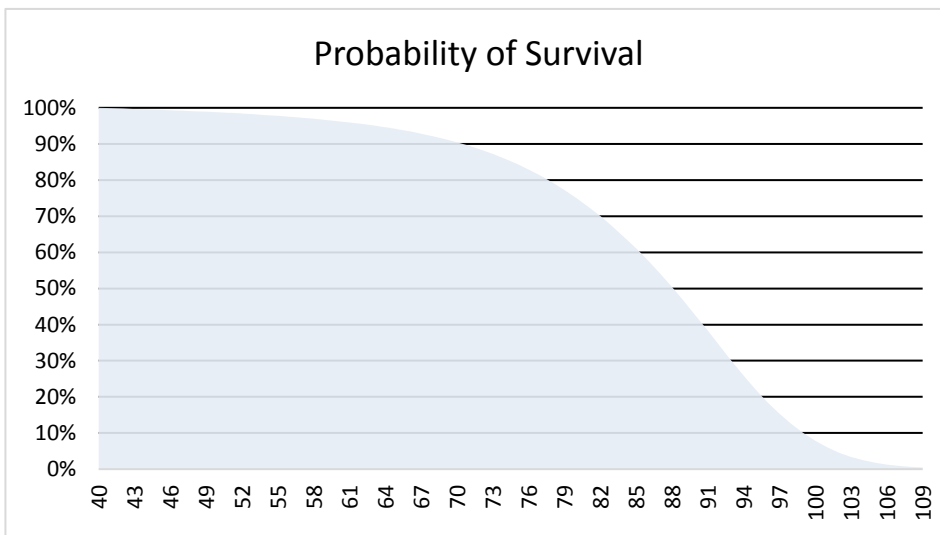
Loan Crediting Rates – The amount of earnings credited on loaned policy values. This may be a specified amount. If the policy uses Indexed loans, the earnings will be tied into the earnings of the policy. If the policy is a whole life, the earnings may be undisclosed.

LIFE EXPECTANCY ANALYSIS

Individual Life Expectancy	
Name	John Q. Smith
Age	40
Gender	Male
Tobacco?	N
Life Expectancy	46.1 Years / Age 86.1

Guaranteed Death Benefit	Option 1	Option 2
Duration (Years)	20	20
Duration (Age)	60	60
Risk of Outliving Guarantee		
Client 1	96.32%	96.32%

Illustrated Death Benefit	Option 1	Option 2
Duration (Years)	76	85
Duration (Age)	116	125
Risk of Outliving Coverage		
Joint	0.03%	0.01%



Life Expectancy – The average survival experienced by a particular gender given age, smoking, and relative health/morbidity statistics. These values are determined by the 2008 Valuation Basic Table published by the Society of Actuaries.

