

This supplemental illustration is hypothetical and not intended to be a projection of future values and must be accompanied by a complete product illustration.
Analytical Model Prepared for Valued Client by Warner Financial Advisor

67240 12% 10 Yr		Policy Loan Amount	5 Yr Loan w/Arr Fee	10 Yr Loan w/Arr Fee	15 Yr Loan w/Arr Fee	Arrangement Fee 0.00%	Bank Letter of Credit Amount	Bank Letter of Credit Cost @ 1.00%	Total Annual Fees Payable	Annual Interest Payable	Net Annual Costs Payable	Cumulative Annual Fees Payable
Age	Year											
Day 1 Requirements		\$1,773,940	\$798,273	\$798,273	\$798,273	\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$63,000
46	1					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$63,000
47	2					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$126,000
48	3					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$189,000
49	4		5yr Accrued Loan			\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$252,000
50	5		\$807,440			\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$315,000
51	6					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$378,000
52	7					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$441,000
53	8					\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$504,000
54	9		10yr Accrued Loan			\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$567,000
55	10		\$1,707,595			\$0	\$0	\$0	\$0	\$63,000	\$63,000	\$630,000
56	11					\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
57	12					\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
58	13					\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
59	14		15yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
60	15		\$2,193,448			\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
61	16					\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
62	17					\$0	\$0	\$0	\$0	\$0	\$0	\$630,000
63	18					\$0	\$0	\$0	\$0	\$0	\$0	\$0
64	19		20yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
65	20		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
66	21					\$0	\$0	\$0	\$0	\$0	\$0	\$0
67	22					\$0	\$0	\$0	\$0	\$0	\$0	\$0
68	23					\$0	\$0	\$0	\$0	\$0	\$0	\$0
69	24		25yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
70	25		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
71	26					\$0	\$0	\$0	\$0	\$0	\$0	\$0
72	27					\$0	\$0	\$0	\$0	\$0	\$0	\$0
73	28					\$0	\$0	\$0	\$0	\$0	\$0	\$0
74	29		30yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
75	30		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
76	31					\$0	\$0	\$0	\$0	\$0	\$0	\$0
77	32					\$0	\$0	\$0	\$0	\$0	\$0	\$0
78	33					\$0	\$0	\$0	\$0	\$0	\$0	\$0
79	34		35yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
80	35		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
81	36					\$0	\$0	\$0	\$0	\$0	\$0	\$0
82	37					\$0	\$0	\$0	\$0	\$0	\$0	\$0
83	38					\$0	\$0	\$0	\$0	\$0	\$0	\$0
84	39		40yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
85	40		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
86	41					\$0	\$0	\$0	\$0	\$0	\$0	\$0
87	42					\$0	\$0	\$0	\$0	\$0	\$0	\$0
88	43					\$0	\$0	\$0	\$0	\$0	\$0	\$0
89	44		45yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
90	45		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
91	46					\$0	\$0	\$0	\$0	\$0	\$0	\$0
92	47					\$0	\$0	\$0	\$0	\$0	\$0	\$0
93	48					\$0	\$0	\$0	\$0	\$0	\$0	\$0
94	49		50yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
95	50		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0
96	51					\$0	\$0	\$0	\$0	\$0	\$0	\$0
97	52					\$0	\$0	\$0	\$0	\$0	\$0	\$0
98	53					\$0	\$0	\$0	\$0	\$0	\$0	\$0
99	54		55yr Accrued Loan			\$0	\$0	\$0	\$0	\$0	\$0	\$0
100	55		\$0			\$0	\$0	\$0	\$0	\$0	\$0	\$0

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**Analytical Model Prepared for Valued Client by Valued Advisor
Premium Financing for Life Insurance Cost Analysis**

Illustration reflects end of the year values.

Age	*** Year	Premium Schedule	Accrued Loan with DDA	Interest Rate	Loan Interest Owed	Loan Interest Payment (Monthly)	Loan Payoff From Policy	Total Outlay (See "Out-of- Pocket Fees")	Collateral Value @ 100%	Additional Collateral Required 100%	Additional Collateral Under Stress Test	Gross Death Benefit	Net DB After Loan Repayment	EOY Client IRR on Net DB
Day 1	Requirements		\$831,899	3.72%				\$63,000	\$771,248	\$0		\$4,156,965	\$3,945,944	
46	1	\$177,394	\$831,899	3.72%	\$31,376	\$63,000	\$0	\$63,000	\$771,248	\$0	\$0	\$4,156,965	\$3,945,944	6163.40%
47	2	\$177,394	\$802,643	3.87%	\$31,494	\$63,000	\$0	\$63,000	\$747,688	\$0	\$0	\$4,323,891	\$3,964,733	644.87%
48	3	\$177,394	\$773,416	4.02%	\$31,523	\$63,000	\$0	\$63,000	\$767,611	\$0	\$0	\$4,501,520	\$3,994,194	260.39%
49	4	\$177,394	\$744,127	4.17%	\$31,461	\$63,000	\$0	\$63,000	\$779,328	\$0	\$0	\$4,690,631	\$4,035,201	150.70%
50	5	\$177,394	\$807,440	4.32%	\$35,366	\$63,000	\$0	\$63,000	\$892,029	\$0	\$0	\$4,892,029	\$4,084,589	102.16%
51	6	\$177,394	\$967,953	4.47%	\$43,868	\$63,000	\$0	\$63,000	\$1,106,568	\$0	\$0	\$5,106,568	\$4,138,616	75.55%
52	7	\$177,394	\$1,137,898	4.62%	\$53,301	\$63,000	\$0	\$63,000	\$1,335,080	\$0	\$0	\$5,335,080	\$4,197,182	59.04%
53	8	\$177,394	\$1,315,934	4.77%	\$63,642	\$63,000	\$0	\$63,000	\$1,578,421	\$0	\$0	\$5,578,421	\$4,262,487	47.92%
54	9	\$177,394	\$1,505,423	4.92%	\$75,096	\$63,000	\$0	\$63,000	\$1,837,479	\$0	\$0	\$5,837,479	\$4,332,056	39.99%
55	10	\$177,394	\$1,707,595	5.07%	\$87,777	\$63,000	\$0	\$63,000	\$2,113,173	\$0	\$0	\$6,113,173	\$4,405,578	34.08%
56	11	\$0	\$1,736,499	5.22%	\$91,904	\$0	\$0	\$0	\$2,266,531	\$0	\$0	\$3,399,796	\$1,663,297	14.74%
57	12	\$0	\$1,836,487	5.37%	\$99,989	\$0	\$0	\$0	\$2,430,910	\$0	\$0	\$3,549,128	\$1,712,641	13.30%
58	13	\$0	\$1,945,362	5.52%	\$108,875	\$0	\$0	\$0	\$2,607,120	\$0	\$0	\$3,702,111	\$1,756,749	12.12%
59	14	\$0	\$2,064,017	5.67%	\$118,655	\$0	\$0	\$0	\$2,796,500	\$0	\$0	\$3,858,549	\$1,794,532	11.12%
60	15	\$0	\$2,193,448	5.82%	\$129,432	\$0	\$0	\$0	\$2,998,664	\$0	\$0	\$4,018,210	\$1,824,762	10.25%
61	16	\$0	\$2,334,769	5.97%	\$141,322	\$0	\$0	\$0	\$3,216,022	\$0	\$0	\$4,180,828	\$1,846,059	9.48%
62	17	\$0	\$2,489,225	6.12%	\$154,456	\$0	\$0	\$0	\$3,449,037	\$0	\$0	\$4,414,767	\$1,925,542	9.08%
63	18	\$0	\$0	6.27%	\$0	\$0	\$2,489,225	\$0	\$1,060,270	\$0	\$0	\$2,021,971	\$2,021,971	8.79%
64	19	\$0	\$0	0.00%	\$0	\$0	\$0	\$0	\$1,169,782	\$0	\$0	\$2,121,784	\$2,121,784	8.53%
65	20	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$1,096,595	\$0	\$0	\$2,032,433	\$2,032,433	7.69%
66	21	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$1,022,470	\$0	\$0	\$1,934,795	\$1,934,795	6.92%
67	22	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$947,286	\$0	\$0	\$1,876,632	\$1,876,632	6.34%
68	23	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$871,090	\$0	\$0	\$1,815,055	\$1,815,055	5.81%
69	24	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$793,923	\$0	\$0	\$1,749,660	\$1,749,660	5.32%
70	25	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$715,821	\$0	\$0	\$1,679,992	\$1,679,992	4.85%
71	26	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$636,896	\$0	\$0	\$1,605,636	\$1,605,636	4.41%
72	27	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$558,684	\$0	\$0	\$1,458,523	\$1,458,523	3.78%
73	28	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$481,908	\$0	\$0	\$1,298,038	\$1,298,038	3.11%
74	29	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$407,500	\$0	\$0	\$1,123,334	\$1,123,334	2.38%
75	30	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$336,636	\$0	\$0	\$933,605	\$933,605	1.55%
76	31	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$293,674	\$0	\$0	\$752,132	\$752,132	0.67%
77	32	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$256,795	\$0	\$0	\$749,661	\$749,661	0.63%
78	33	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$226,793	\$0	\$0	\$756,585	\$756,585	0.64%
79	34	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$204,505	\$0	\$0	\$773,916	\$773,916	0.70%
80	35	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$190,811	\$0	\$0	\$802,714	\$802,714	0.80%
81	36	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$186,614	\$0	\$0	\$844,074	\$844,074	0.93%
82	37	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$192,736	\$0	\$0	\$899,015	\$899,015	1.10%
83	38	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$210,076	\$0	\$0	\$968,646	\$968,646	1.29%
84	39	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$239,528	\$0	\$0	\$1,054,080	\$1,054,080	1.50%
85	40	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$281,949	\$0	\$0	\$1,156,402	\$1,156,402	1.72%
86	41	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$337,610	\$0	\$0	\$1,276,092	\$1,276,092	1.95%
87	42	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$406,863	\$0	\$0	\$1,413,730	\$1,413,730	2.17%
88	43	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$489,828	\$0	\$0	\$1,569,660	\$1,569,660	2.39%
89	44	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$586,083	\$0	\$0	\$1,743,674	\$1,743,674	2.60%
90	45	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$694,817	\$0	\$0	\$1,935,167	\$1,935,167	2.80%
91	46	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$815,306	\$0	\$0	\$2,143,642	\$2,143,642	2.99%
92	47	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$977,690	\$0	\$0	\$2,116,358	\$2,116,358	2.88%
93	48	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$1,195,271	\$0	\$0	\$2,111,055	\$2,111,055	2.81%
94	49	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$1,484,903	\$0	\$0	\$2,140,266	\$2,140,266	2.78%
95	50	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$1,868,016	\$0	\$0	\$2,220,223	\$2,220,223	2.80%
96	51	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$2,357,143	\$0	\$0	\$2,357,143	\$2,357,143	2.87%
97	52	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$2,919,007	\$0	\$0	\$2,919,007	\$2,919,007	3.27%
98	53	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$3,561,278	\$0	\$0	\$3,561,278	\$3,561,278	3.62%
99	54	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$4,292,335	\$0	\$0	\$4,292,335	\$4,292,335	3.94%
100	55	\$0	\$0	0.00%	\$0	\$0	\$181,611	\$0	\$5,121,336	\$0	\$0	\$5,121,336	\$5,121,336	4.22%

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Client Signature _____ Dated _____

Advisor Signature _____ Dated _____

The Insured Retirement Advantage® Premium Finance Analytical Summary

Prepared for

Valued Client

Prepared by

Valued Advisor

Analytical Model Summary

Arrangement Fee Rolled into Loan	\$0
Arrangement Fee Paid By Client	\$0
Est Payment to Cover Interest / Collateral	\$63,000
Est Loan Interest Payment Years Payable	10

Projected Costs of Premium Finance Program

Total Cost Payable	★ \$630,000
Minimum Net Death	★ \$749,661
Maximum Net Death Benefit	★ \$5,121,336
Projected Retirement Income at Age 65	★ \$181,611
Total Projected Income for 35 Years	★ \$6,356,375

★ The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the full illustration for guaranteed values and other important information.

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Total Loan Amount:	\$1,773,940
Total Premium Payments:	\$1,773,940
Current Age:	45
Loan Interest Rate ¹ :	3.72%
Corporate Tax Rate:	50%
AFR ² :	1.15%
Personal Tax Rate:	35%

Total Gross Interest Payments:	\$	630,000
Total Imputed Interest Tax:	\$	101,891

Age / Yr / Loan			CORPORATE LOAN			PERSONAL LOAN			
Age	Year	Premium	Gross Interest Payment	Loan Repayment	Outstanding Loan	Imputed Interest Income (AFR)	Imputed Interest Tax	Loan Repayment	Outstanding Loan
46	1	\$798,273	\$31,376	\$0	\$831,899	\$9,180	\$3,213	\$0	\$798,273
47	2	\$0	\$31,494	\$0	\$802,643	\$9,180	\$3,213	\$0	\$798,273
48	3	\$0	\$31,523	\$0	\$773,416	\$9,180	\$3,213	\$0	\$798,273
49	4	\$0	\$31,461	\$0	\$744,127	\$9,180	\$3,213	\$0	\$798,273
50	5	\$88,697	\$35,366	\$0	\$807,440	\$10,200	\$3,570	\$0	\$886,970
51	6	\$177,394	\$43,868	\$0	\$967,953	\$11,131	\$3,896	\$0	\$967,953
52	7	\$177,394	\$53,301	\$0	\$1,137,898	\$13,086	\$4,580	\$0	\$1,137,898
53	8	\$177,394	\$63,642	\$0	\$1,315,934	\$15,133	\$5,297	\$0	\$1,315,934
54	9	\$177,394	\$75,096	\$0	\$1,505,423	\$17,312	\$6,059	\$0	\$1,505,423
55	10	\$177,394	\$87,777	\$0	\$1,707,595	\$19,637	\$6,873	\$0	\$1,707,595
56	11	\$0	\$91,904	\$0	\$1,736,490	\$19,970	\$6,989	\$0	\$1,736,490
57	12	\$0	\$53,191	\$0	\$1,836,480	\$21,120	\$7,392	\$0	\$1,836,480
58	13	\$0	\$0	\$0	\$1,945,360	\$22,372	\$7,830	\$0	\$1,945,360
59	14	\$0	\$0	\$0	\$2,064,010	\$23,736	\$8,308	\$0	\$2,064,010
60	15	\$0	\$0	\$0	\$2,193,440	\$25,225	\$8,829	\$0	\$2,193,440
61	16	\$0	\$0	\$0	\$2,334,760	\$26,850	\$9,397	\$0	\$2,334,760
62	17	\$0	\$0	\$0	\$2,489,220	\$28,626	\$10,019	\$0	\$2,489,220
63	18	\$0	\$0	\$2,489,225	\$0	\$0	\$0	\$2,489,225	\$0
64	19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
65	20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
66	21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
67	22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
68	23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
69	24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
70	25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
71	26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
72	27	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
73	28	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
74	29	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
75	30	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
76	31	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
77	32	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
78	33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
79	34	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
80	35	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
81	36	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
82	37	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
83	38	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
84	39	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
85	40	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
86	41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
87	42	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
88	43	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
89	44	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
90	45	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
91	46	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
92	47	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
93	48	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
94	49	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
95	50	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
96	51	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
97	52	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
98	53	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
99	54	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100	55	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

1: Loan rate is variable and subject to change. 2: Applicable Federal Rate is subject to change. © 2003 Northstar Brokerage Premium Finance. Northstar Brokerage is not affiliated with any insurance companies. The insurance company is bound only by the terms of the life insurance contracts it issues. Quick View illustrations have been prepared by Northstar Brokerage and are not valid unless accompanied by a complete insurance company illustration. Please see the full illustration for guaranteed values and other important information. Illustrated rates and values are projections and are not guaranteed. The assumptions on which they are based subject to change by the insurer. Actual future results may vary. Collateral projections, interest payments, arrangements / advanced rate fee's may vary depending on lenders & requirements. This is not tax or legal advice and it is recommended that clients seek appropriate tax and legal counsel.