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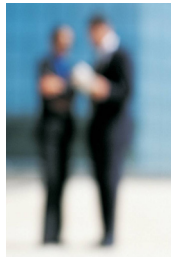
Physicians Security Plan



Personal Financial Protection combined with Tax
Advantaged Supplemental Retirement Income

For Physicians and Senior Executives of:

Specially-designed to Meet the Needs of Successful Professionals



As a successful Professional, you clearly understand the need for adequate levels of insurance protection. However, the purchase of permanent life insurance requires a significant investment, and the cost of long-term care coverage is excessive.

The Professional Security Plan (PSP) offers an opportunity to obtain three key elements of personal financial protection - permanent life insurance, chronic care benefits, and terminal illness protection - on a cost-effective basis with the option of using a unique leveraging arrangement.

A secondary benefit of the PSP is the opportunity to create a non-taxable "bucket" of supplemental savings to complement other taxable sources of retirement income.

The Benefits You Need in a Convenient and Cost-Effective Package

Protection

Permanent Life Insurance

Chronic Care Benefits

Terminal Illness Protection

Supplemental Retirement Benefits

"Roth-like" Tax Characteristics

Indexed Investing
(With downside protection)

Leveraged Contributions

Flexibility and Portability
(Through Individual Ownership)

Why the PSP is Unique...

Permanent life insurance funded in 5 years.

Accelerated benefit riders that provide access to policy values for chronic care or terminal illness benefits.

"Roth-like" tax characteristics that create an attractive vehicle for supplemental retirement income.

Access to financing not previously available for an executive benefit program, without loan documents or a personal guarantee.

Simplified underwriting.

The convenience of professional third party enrollment and administration.

Accelerated Benefits Rider for Access to Cash for Chronic Illness Expenses



For More Information

Visit the EBS website at: www.executivebenefitsolutions.com

Or contact one of the representatives below:

Chris Rich
 Managing Director
 EBS-Boston
 (617) 904-9444 x 112
crich@ebs-boston.com

Chris Wyrzten
 Managing Director
 EBS-Boston
 (617) 904-9444 x 111
cwyrzten@ebs-boston.com

Bonnie Barnes
 Director of Plan Administration
 EBS-Boston
 (972) 422-8298
bbarnes@ebs-boston.com

Karl Reinhold
 Vice President, Design
 EBS-Boston
 (617) 904-9444 x 113
kreinhold@ebs-boston.com

EBS-Boston
 20 Park Plaza, Suite 1014
 Boston, MA 02116
 (617) 904-9444

At age 65, the odds are nearly one in two that you will require nursing home services for at least 2.5 years (US Dept. of Health and Human Services, 2007). The Accelerated Benefits Rider is available at no additional premium, and allows you to accelerate up to 2% of the death benefit each month.

For purposes of the rider, chronic illness means that a doctor has certified that the insured is either unable to perform two of the six daily activities of living (bathing, continence, dressing, eating, toileting and transferring) or is cognitively impaired.

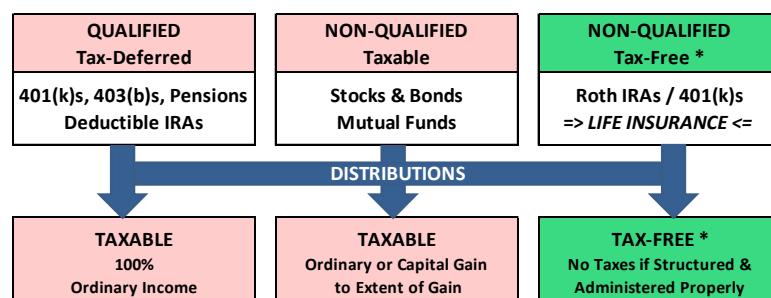
Tax-Free Retirement Income Powered by Indexed Investing with Downside Protection

Premium deposits are allocated to an Indexed Account, and enjoy growth potential based on the performance of the S&P 500, but with protection from investment losses (due to a 0% minimum crediting rate) in exchange for a cap on returns (13% as of 3/1/14).

The Index Strategy reduces or eliminates two fears:

- Fear of suffering significant losses from market declines
- Fear of being out of the market and missing upside returns

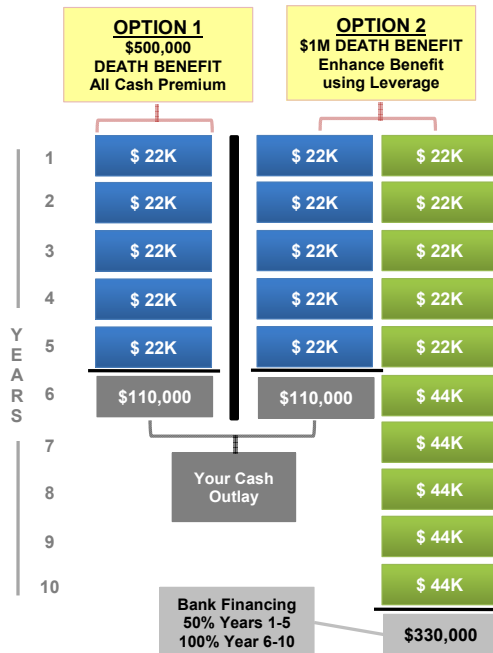
Accumulated cash value can then be accessed for supplemental retirement income. With "Roth-Like" tax characteristics, life insurance can provide distributions that are income tax-free. With top federal income tax rates of 39.6% and many state rates above 5.0%, it's important to look at the income tax allocation of your sources of retirement income:



Optional Borrowing Allows for Greater Value or a Reduced Cost



Participation in the PSP involves a 5 year premium commitment. However, through access to Bank Financing on favorable terms (typically 1 year LIBOR plus 175 basis points), you can enhance your benefits under the PSP, or buy those benefits at a reduced cost. The example below is for a 45 year old:



The table below shows the projected results for each of the options above assuming a 7.5% crediting rate. For option 2, the assumed cost of borrowing starts at 3.25%, increases 25 basis points per year, reaching 4.50% in the sixth year where it remains until the loan is paid back after 15 years.

	OPTION 1	OPTION 2
Use Policy as a Protection Device (don't withdraw retirement income)		
Age 80 - Chronic Care Benefit (per mo.)	\$13,950	\$19,590
Age 80 - Death Benefit	938,000	1,367,000
Use Policy as a Supplemental Retirement Income Vehicle		
Tax Free Distribution Age 65 (annual)	30,860	47,530
Total Distributions over 20 years	617,200	950,600
Participant's Total Cash Premium	110,000	110,000
After IRR on Distributions	6.8%	8.6%

- **Leverage**
- **Indexed Investing**
- **Flexibility**

The bank financing is entirely secured by the policy cash value. No loan commitment or personal guarantee is required.

Once the loan is repaid (typically after 15 years), you have planning options:

- To maximize the death benefit or,
- To use the accumulated cash value to provide a non-taxable source of supplemental retirement income or,
- To take advantage of policy riders for chronic care benefits or terminal illness