

LIFE ASSURANCE

360°

BLUEPRINT

Prepared For: Mr. Valued Client

Presented By: Valued Advisor

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.

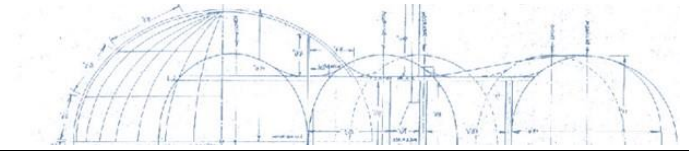


Policy Management Statement

Guidelines for on-going policy management and measurement.



COVERAGE PRIORITIES



PERSONAL PROFILE

Client	Mr. Valued Client
Age:	55
State of Residence:	Ohio
Purpose of Coverage:	Survivor Income
Desired Length of Coverage:	45 years / to age 100
Length of Premium Payments:	45 years / to age 100
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 your indicated were most important to you.

- 1 CERTAINTY:** The degree of confidence that policy design specifications will perform as expected.
- 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 EQUITY:** The ability to build accessible cash value in your policy.
- 5 SAFETY:** The financial strength of the carrier(s), diversification among carriers, and protection from carrier's creditors.

OPTION 1

Mr. Valued Client: Male age 55 Super Preferred

John Hancock Life Insurance Company USA Protection UL 15

PRODUCT SPECIFICATIONS

Initial Death Benefit	\$1,000,000		
Policy Premium	\$12,292 for 45 years;		
Projected Length of Coverage	70 years / to age 125		
Death Benefit Guarantee Length	30 years / to age 85		
Avg. Life Expectancy	33.36 years / age 88.36		
Non-Guaranteed Cash Surrender Values*	Year 5 \$22,313	Year 10 \$74,891	Year 15 \$117,737
Notes			

INTERNAL RATE OF RETURN (IRR)

(IRR on Death Benefit)	Unadjusted	Income Tax Adjusted	Income & Estate Tax Adjusted
Life Expectancy - 10 years (year 23)	9.49%	15.71%	26.19%
Life Expectancy (year 33)	5.57%	9.22%	15.37%
Life Expectancy + 5 years (year 38)	5.22%	8.64%	14.40%
Life Expectancy + 10 years (year 43)	3.81%	6.31%	10.51%

Income tax rate 39.60%; Estate tax rate 40.00%; Illustrated rate 5.05%

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)
92

STAR™ (5-1)
★★★★

() after agency name shows the available non-vulnerable ratings range from best to worst.

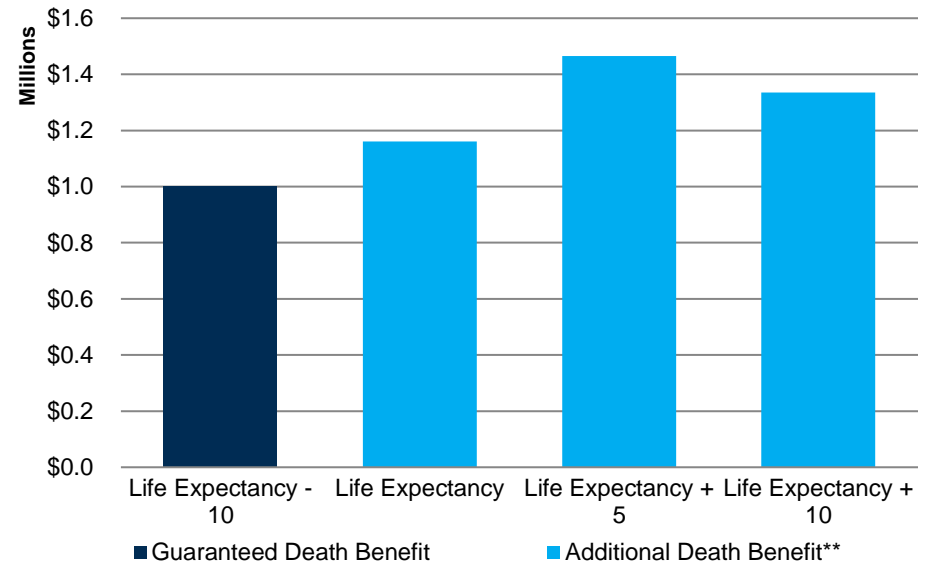
The number shown in () before the rating indicates where that rating ranks within that agency's available ratings scale (1 being highest). "v" indicates the rating is considered a vulnerable rating.

*Cash value is non-guaranteed and represents the policy earnings less charges. Earnings rate is subject to change by the insurer. 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 based on the carrier's declared interest rate, which is subject to change. Charges are determined by the carrier and are also subject to change. Please see the attached illustration for further details.

DEATH BENEFIT ANALYSIS

	Guaranteed Death Benefit	Death Benefit 4.05%	Death Benefit 5.05%
Life Expectancy - 10 years (year 23)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Life Expectancy (year 33)	\$ -	\$ 1,000,000	\$ 1,161,087
Life Expectancy + 5 years (year 38)	\$ -	\$ 1,033,446	\$ 1,465,709
Life Expectancy + 10 years (year 43)	\$ -	\$ 1,000,000	\$ 1,335,821

DETERMINANTS OF DEATH BENEFIT



OPTION 2

Mr. Valued Client: Male age 55 Super Preferred

Prudential (Pruco Life Insurance Company) PruLife Universal Protector (2013)

PRODUCT SPECIFICATIONS

Initial Death Benefit	\$1,000,000		
Policy Premium	\$13,541 for 20 years;		
Projected Length of Coverage	45 years / to age 100		
Death Benefit Guarantee Length	45 years / to age 100		
Avg. Life Expectancy	33.36 years / age 88.36		
Non-Guaranteed Cash Surrender Values*	Year 5 \$0	Year 10 \$0	Year 15 \$0
Notes			

DEATH BENEFIT ANALYSIS

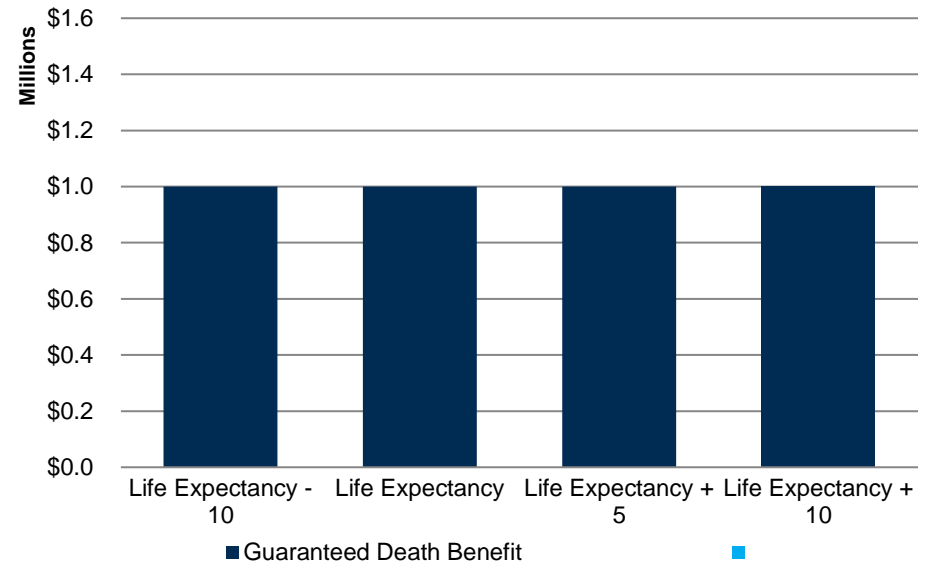
	Guaranteed Death Benefit		
Life Expectancy - 10 years (year 23)	\$ 1,000,000		
Life Expectancy (year 33)	\$ 1,000,000		
Life Expectancy + 5 years (year 38)	\$ 1,000,000		
Life Expectancy + 10 years (year 43)	\$ 1,000,000		

INTERNAL RATE OF RETURN (IRR)

(IRR on Death Benefit)	Unadjusted	Income Tax Adjusted	Income & Estate Tax Adjusted
Life Expectancy - 10 years (year 23)	9.15%	15.15%	25.25%
Life Expectancy (year 33)	5.50%	9.11%	15.18%
Life Expectancy + 5 years (year 38)	4.57%	7.57%	12.61%
Life Expectancy + 10 years (year 43)	3.90%	6.46%	10.76%

Income tax rate 39.60%; Estate tax rate 40.00%; Illustrated rate 1.00%

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) 90	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 represents the policy earnings less charges. Earnings rate is subject to change by the insurer. 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 based on the carrier's declared interest rate, which is subject to change. Charges are determined by the carrier and are also subject to change. Please see the attached illustration for further details.

OPTION 3

Mr. Valued Client: Male age 55 Super Preferred

Lincoln National Life Insurance Company VULone-2014

PRODUCT SPECIFICATIONS

Initial Death Benefit	\$1,000,000		
Policy Premium	\$13,404 for 45 years;		
Projected Length of Coverage	71 years / to age 126		
Death Benefit Guarantee Length	45 years / to age 100		
Avg. Life Expectancy	33.36 years / age 88.36		
Non-Guaranteed Cash Surrender Values*	Year 5 \$0	Year 10 \$45,396	Year 15 \$153,357
Notes			

DEATH BENEFIT ANALYSIS

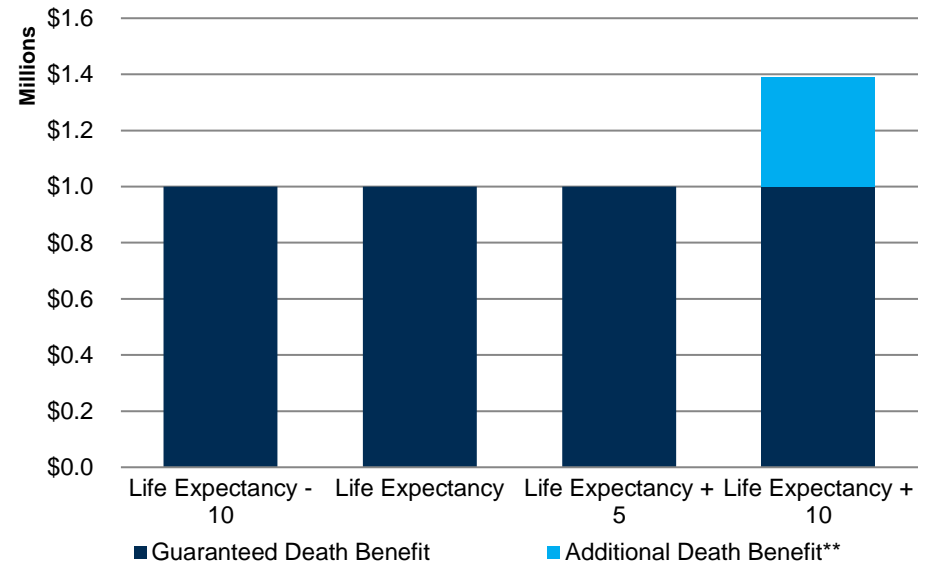
	Guaranteed Death Benefit	Death Benefit 6.00%	Death Benefit 8.00%
Life Expectancy - 10 years (year 23)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Life Expectancy (year 33)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Life Expectancy + 5 years (year 38)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000
Life Expectancy + 10 years (year 43)	\$ 1,000,000	\$ 1,000,000	\$ 1,388,403

INTERNAL RATE OF RETURN (IRR)

(IRR on Death Benefit)	Unadjusted	Income Tax Adjusted	Income & Estate Tax Adjusted
Life Expectancy - 10 years (year 23)	8.89%	14.72%	24.53%
Life Expectancy (year 33)	4.41%	7.30%	12.17%
Life Expectancy + 5 years (year 38)	3.21%	5.31%	8.86%
Life Expectancy + 10 years (year 43)	3.62%	5.99%	9.99%

Income tax rate 39.60%; Estate tax rate 40.00%; Illustrated rate 8.00%

DETERMINANTS OF DEATH BENEFIT

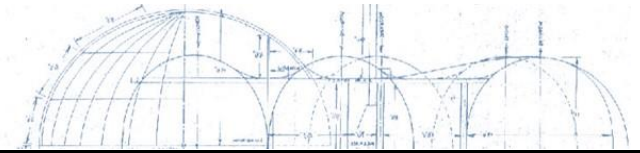
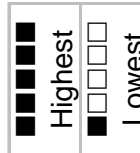


Carrier Ratings	AM Best (1-6) (2) A+	S&P (1-10) (4) AA-	Moody's (1-10) (5) A1	Fitch (1-10) (5) A+	Comdex (100-1) 90	STAR™ (5-1) ★★★	() after agency name shows the available non-vulnerable ratings range from best to worst.
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The number shown in () before 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.

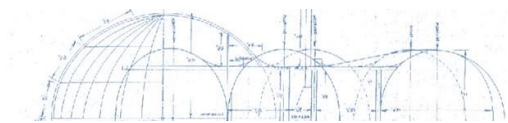
RECOMMENDATION COMPARISON



COVERAGE PRIORITIES	OPTION 1 Protection UL 15 PRODUCT RATING	OPTION 2 PruLife Universal Protector (2013) PRODUCT RATING	OPTION 3 VULone-2014 PRODUCT RATING
1. CERTAINTY	<p>Nonguaranteed elements are relied upon to support the policy's benefits at this projected premium level. Should they not occur or are less favorable than anticipated, you will need to increase premium. Death benefit guarantees to around life expectancy adds some certainty to plan.</p> <p>Rating: 4 (4 black squares)</p>	<p>The death benefit guarantee in this policy is backed solely by the claims paying ability of the carrier. If premiums are paid in-full, on-time, and exactly as scheduled, the policy should perform as designed.</p> <p>Rating: 5 (5 black squares)</p>	<p>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.</p> <p>Rating: 4 (4 black squares)</p>
2. FLEXIBILITY	<p>If this policy is adequately funded, 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.</p> <p>Rating: 4 (4 black squares)</p>	<p>Due to this policy's limited ability to accumulate cash value and strict contractual requirements, any alteration to the amount, timing or frequency of premiums will have an adverse impact on guarantees. Therefore, careful monitoring of the amount and timing of premium payments is essential.</p> <p>Rating: 4 (4 black squares)</p>	<p>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.</p> <p>Rating: 4 (4 black squares)</p>
3. PREMIUM	\$12,292 for 45 years;	\$13,541 for 20 years;	\$13,404 for 45 years;
4. EQUITY	<p>This policy's equity accumulation is driven by the carrier's declared interest rate less policy charges, which are both subject to change at the carrier's discretion. There may be contractual limitations on accessing the equity in this policy. See illustration for further details.</p> <p>Rating: 4 (4 black squares)</p>	<p>This policy accumulates equity at a rate below comparable fixed income vehicles and cash value is typically depleted early in the policy, providing only a death benefit in later years.</p> <p>Rating: 4 (4 black squares)</p>	<p>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. No subaccount restrictions currently.</p> <p>Rating: 4 (4 black squares)</p>
5. SAFETY	<p>Excellent claims paying ability. High ratings from all major rating agencies. Strong capital position. Life insurance is a primary focus.</p> <p>Rating: 5 (5 black squares)</p>	<p>Excellent claims paying ability. High ratings from all major rating agencies. Strong capital position. Life insurance is a primary focus.</p> <p>Rating: 5 (5 black squares)</p>	<p>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. Separate account protection of the cash values.</p> <p>Rating: 4 (4 black squares)</p>

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. If liquidating one product to purchase another additional fees and expenses may be incurred.

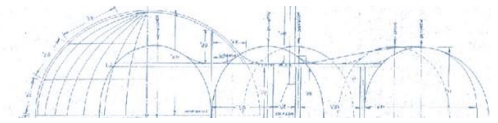
UNIQUE FEATURES REPORT



OPTION 1	OPTION 2	OPTION 3
Protection UL 15	PruLife Universal Protector (2013)	VULone-2014
Benefits / Features	Benefits / Features	Benefits / Features
LifeTrack Billing which allows for small changes to premium as needed to obtain desired results.		
Administrative Considerations	Administrative Considerations	Administrative Considerations
Additional Considerations	Additional Considerations	Additional Considerations

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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. It is shown net of any outstanding policy loans.

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.

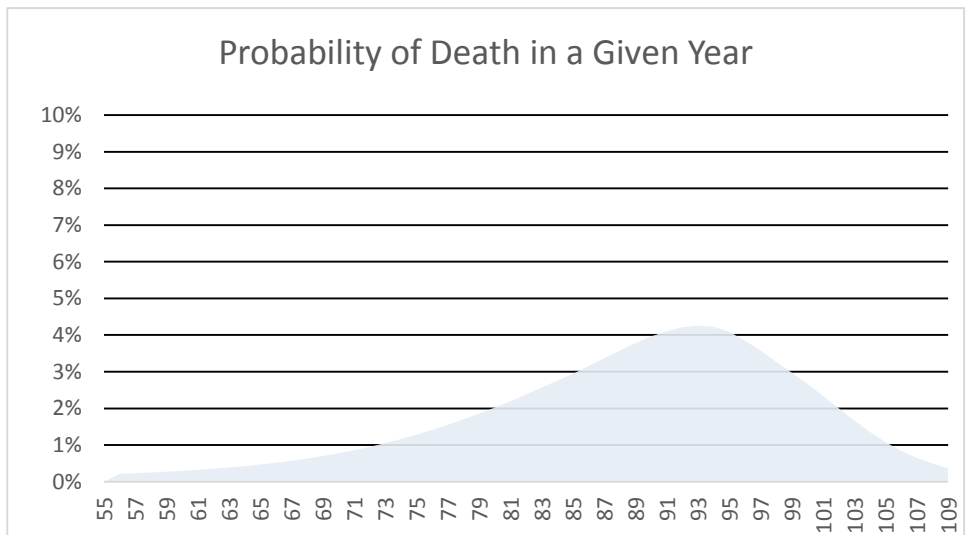
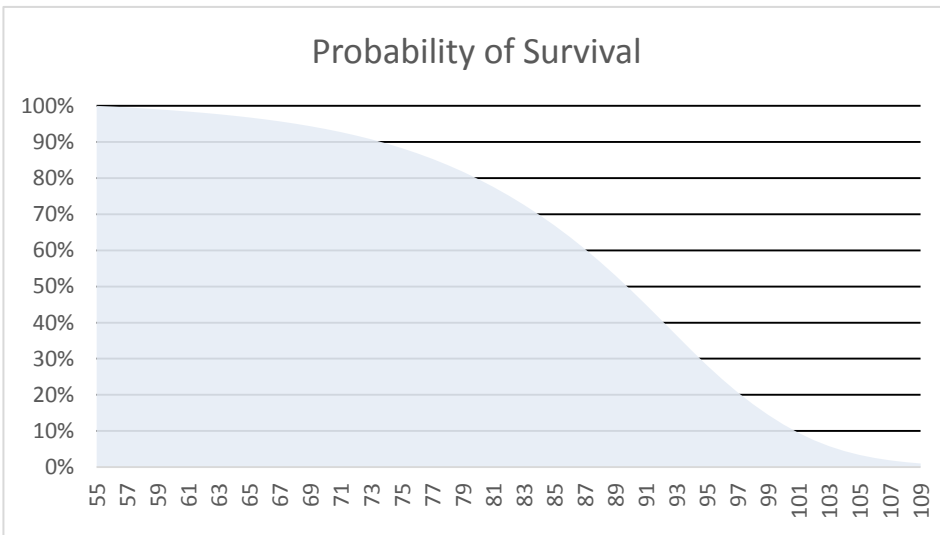
Carrier Ratings - Reflect the carrier financial strength and claims paying ratings assigned by one of four Nationally Recognized Statistical Ratings Organizations (NRSROs): AM Best, Standard & Poor's, Moody's and Fitch. Comdex (if included) is available through VitalSigns software. The Comdex is not 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.

LIFE EXPECTANCY ANALYSIS

Individual Life Expectancy	
Name	Mr. Valued Client
Age	55
Gender	Male
UW Class	Super Preferred
Life Expectancy	33.36 Years / Age 88.36

Guaranteed Death Benefit	Option 1	Option 2	Option 3
Duration (Years)	30	45	45
Duration (Age)	85	100	100
Risk of Outliving Guarantee			
Client 1	66.90%	11.82%	11.82%

Illustrated Death Benefit	Option 1	Option 2	Option 3
Duration (Years)	70	45	71
Duration (Age)	125	100	126
Risk of Outliving Coverage			
Client 1	0.03%	11.82%	0.03%



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. This is a supplemental report of the Life Assurance 360 Blueprint. Not valid without the accompanying Blueprint.