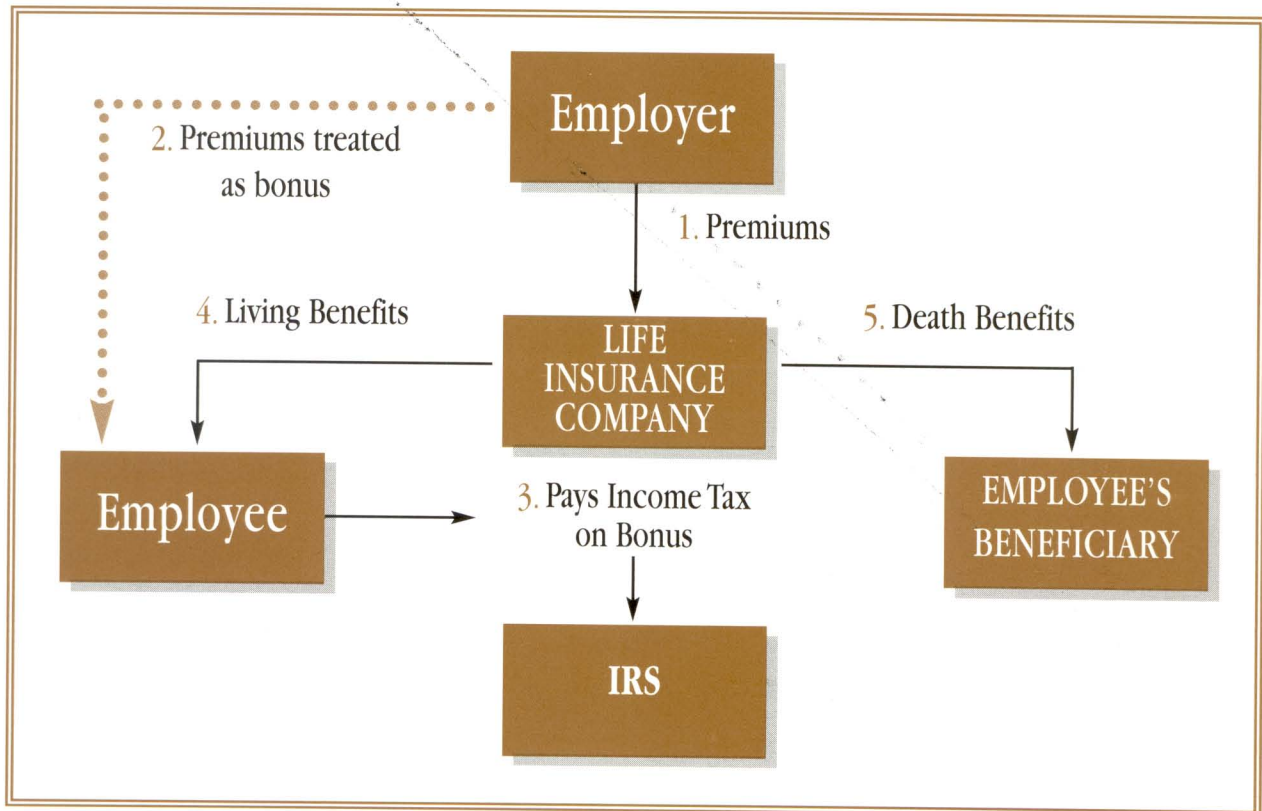


Executive Bonus Life Insurance

A Section 162 Executive Bonus is an efficient method for an Employer to pay the premiums on life insurance covering a Key Employee or the incorporated business owner. The premiums are deductible by the Employer as taxable compensation to the Employee.



1. Employer pays life insurance premiums directly to Life Insurance Company.
2. Premiums are treated as a taxable bonus to the Employee.
3. The Employee pays income tax on the bonus (premiums).
4. Employee retains full rights to the policy and can access the cash values to provide living benefits.
5. Death benefits are income tax free* when paid to a designated beneficiary.

*Under current federal tax law.

