

LIFE ASSURANCE

360°

BLUEPRINT

Prepared For: Valued Client

Presented By: The O'Neill Company

October 17, 2013



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

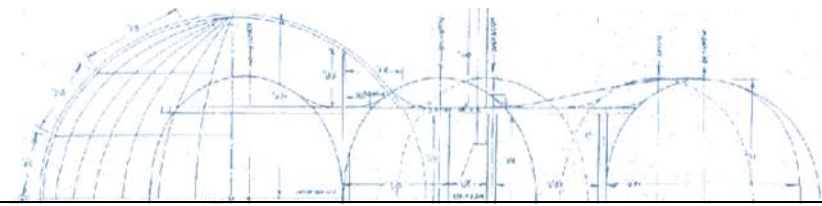
Comparison of how recommended products address your coverage priorities



Policy Management Statement



COVERAGE PRIORITIES



PERSONAL PROFILE

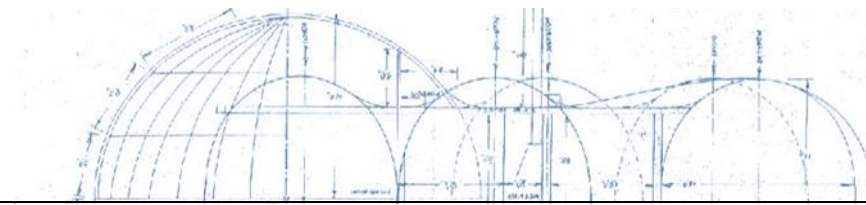
Client:	Mr. Valued Client
Age:	50
Birth Date:	5/10/1963
State of Residence:	Ohio
Purpose of Coverage:	Survivor Income
Desired Length of Coverage:	50 years
Length of Premium Payments:	50 years
Mode of Premium Payments:	Annual

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	FLEXIBILITY: The ability to change your plan, delay a premium, or alter a death benefit
2	PREMIUM: Minimizing the out of pocket expense for your coverage
3	CERTAINTY: The degree of confidence that policy design specifications will perform as expected
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 the carrier's creditors

RECOMMENDATION 1



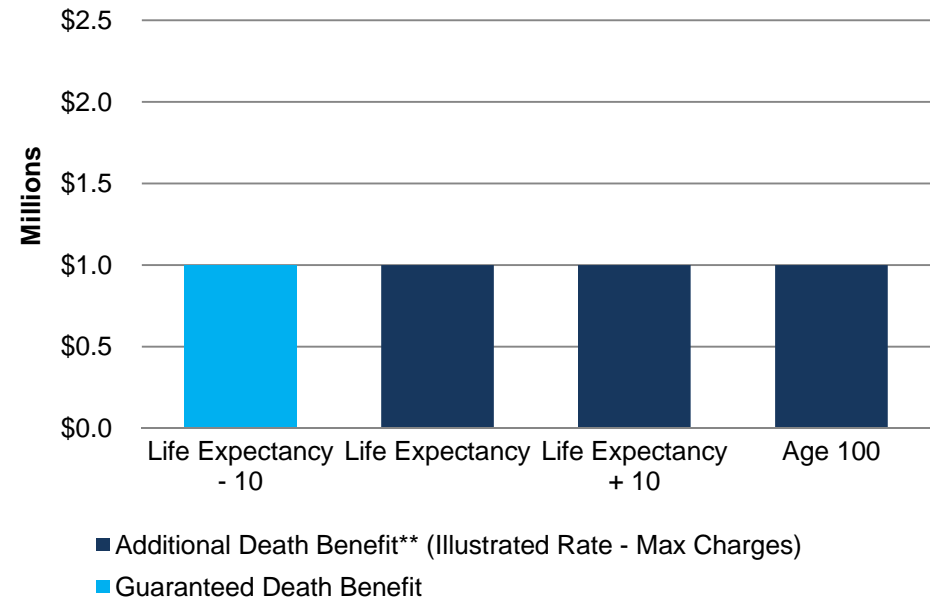
PRODUCT SPECIFICATIONS

Current Age of Client:	Age 50
Avg. Life Expectancy:	36 years
Assumed Underwriting Class:	Preferred Non-Smoker
Company:	John Hancock Life Insurance Company USA
STAR Ranking:	4 - Excellent Claims Paying Ability
Product:	Protection UL 13
Initial Death Benefit:	\$1,000,000
Policy Premium:	\$10,300
Projected Length of Coverage:	75 years
Guarantee Length:	33 years
Illustrated Rate:	4.05%
Projected Cash Value Year 10*	\$62,130
Projected Cash Value Year 20*	\$139,764
Notes:	

DEATH BENEFIT ANALYSIS

	Max Charges 2.00%	Current Charges 3.05%	Current Charges 4.05%
Life Expectancy - 10	\$1,000,000	\$1,000,000	\$1,000,000
Life Expectancy	\$0	\$1,000,000	\$1,000,000
Life Expectancy + 10	\$0	\$0	\$1,000,000
Age 100	\$0	\$0	\$1,000,000

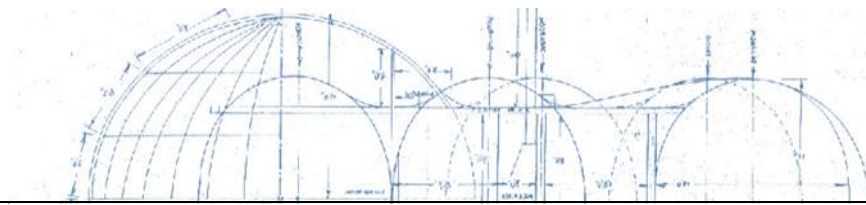
Determinants of Death Benefit



*Cash value is non-guaranteed and driven by the carrier's declared interest rate less policy charges. Actual results may be more or less favorable.

**Additional Death Benefit signifies cash earnings 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.

RECOMMENDATION 2



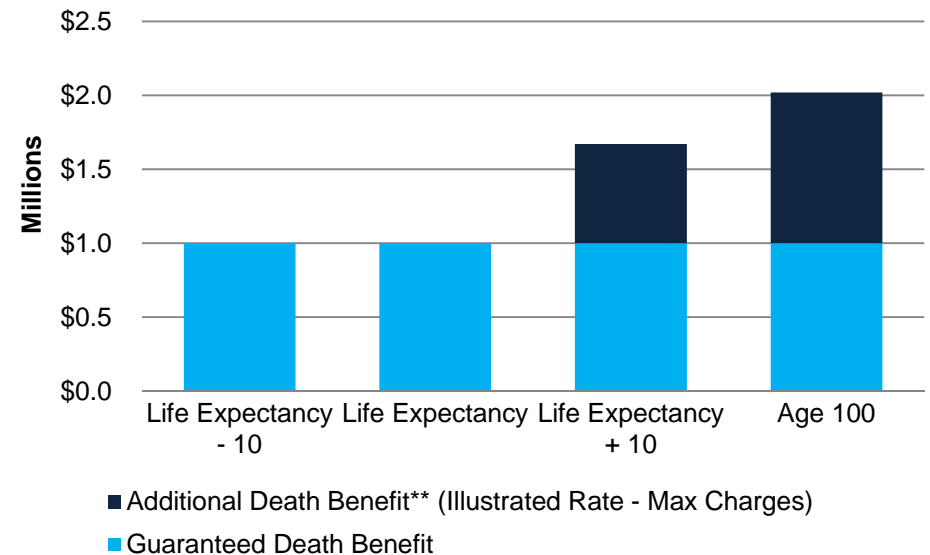
PRODUCT SPECIFICATIONS

Current Age of Client:	Age 50
Avg. Life Expectancy:	36 years
Assumed Underwriting Class:	Preferred Non-Smoker
Company:	Lincoln National Life Insurance Company
STAR Ranking:	3 - Very Good Claims Paying Ability
Product:	VULone-2012
Initial Death Benefit:	\$1,000,000
Policy Premium:	\$11,200
Projected Length of Coverage:	76 years
Guarantee Length:	50 years
Illustrated Rate:	8%
Projected Cash Value Year 10*	\$51,311
Projected Cash Value Year 20*	\$244,399
Notes:	

DEATH BENEFIT ANALYSIS

	Max Charges 0%	Current Charges 6.00%	Current Charges 8.00%
Life Expectancy - 10	\$1,000,000	\$1,000,000	\$1,000,000
Life Expectancy	\$1,000,000	\$1,000,000	\$1,000,000
Life Expectancy + 10	\$1,000,000	\$1,000,000	\$1,672,140
Age 100	\$1,000,000	\$1,000,000	\$2,020,610

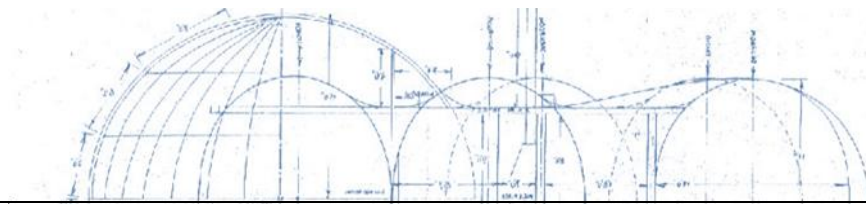
Determinants of Death Benefit



*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 cash earnings in excess of either the initial or guaranteed death benefit depending upon the product's structure. Earnings are market or carrier declared interest rate driven and charges are subject to change by the carrier. Please see attached illustration and product prospectus for further details.

RECOMMENDATION 3



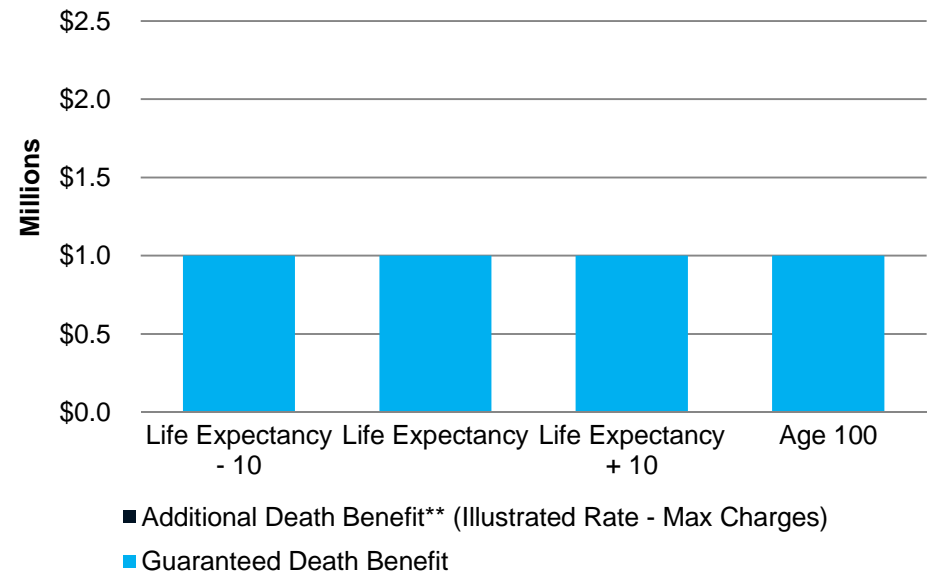
PRODUCT SPECIFICATIONS

Current Age of Client:	Age 50
Avg. Life Expectancy:	36 years
Assumed Underwriting Class:	Preferred Non-Smoker
Company:	Prudential (Pruco Life Insurance Company)
STAR Ranking:	4 - Excellent Claims Paying Ability
Product:	PruLife Universal Protector (2013)
Initial Death Benefit:	\$1,000,000
Policy Premium:	\$9,754
Projected Length of Coverage:	50 years
Guarantee Length:	50 years
Illustrated Rate:	3.05%
Projected Cash Value Year 10*	\$31,124
Projected Cash Value Year 20*	\$95,607
Notes:	Based on October '13 rates

DEATH BENEFIT ANALYSIS

	Max Charges 1.00%	Current Charges 3.05%
Life Expectancy - 10	\$1,000,000	\$1,000,000
Life Expectancy	\$1,000,000	\$1,000,000
Life Expectancy + 10	\$1,000,000	\$1,000,000
Age 100	\$1,000,000	\$1,000,000

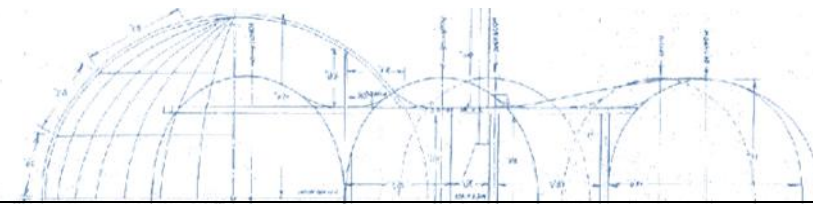
Determinants of Death Benefit



*Cash value is non-guaranteed and driven by the carrier's declared interest rate less policy charges. Actual results may be more or less favorable.

**Additional Death Benefit signifies cash earnings 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.

RECOMMENDATION COMPARISON

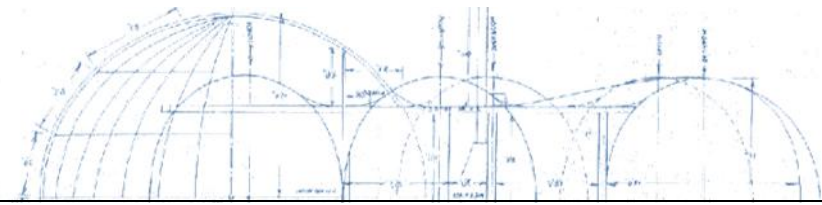


Prepared For: Mr. Valued Client Age: 50 Assumed Risk Class: Preferred Nonsmoker

COVERAGE PRIORITIES	RECOMMENDATION 1: Protection UL 13	PRODUCT RATING	RECOMMENDATION 2: VULone-2012	PRODUCT RATING	RECOMMENDATION 3: PruLife Universal Protector (2013)	PRODUCT RATING
1. FLEXIBILITY	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.	■■■■■	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.	■■■□□	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.	■□□□□
2. PROJECTED PREMIUM	\$10,300	N/A	\$11,200	N/A	\$9,754	N/A
3. CERTAINTY	The death benefit guarantee in this policy is for a limited period of time short of your average life expectancy. Therefore, non-guaranteed 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.	■■□□□	The death benefit guarantee in this policy is backed by the carrier and supported by the policy's cash value. 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.	■■■■■	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.	■■■■■
4. EQUITY	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.	■■■□□	This policy's equity accumulation is driven by the securities market. Currently, there are no restrictions on the subaccount choices you can select from. There may be contractual limitations on accessing the equity in this policy. See illustration and prospectus for further details.	■■■■□	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.	■□□□□
5. SAFETY	Excellent Claims Paying Ability (see attached STAR Rankings™ for elaboration).	■■■■■□	Very Good Claims Paying Ability (see attached STAR Rankings™ for elaboration). The safety of this recommendation is enhanced by the separate account protection of the policy's cash value.	■■■■□	Excellent Claims Paying Ability (see attached STAR Rankings™ for elaboration).	■■■■■□

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.

POLICY MANAGEMENT STATEMENT



Prepared For: Mr. Valued Client **Age:** 50 **Assumed Risk Class:** Preferred Nonsmoker

Our professional recommendations are based upon a careful analysis of your goals, objectives, risk tolerance, and personal financial situation. If you choose to move forward with coverage, we will commit to monitoring the following metrics of your policy and providing you with objective information regarding the policy's performance and relevant contractual provisions to help you make any necessary adjustments your policy may need in order to continue meeting your needs.

TRACKED METRICS:

Purpose:	Survivor Income
Product	Protection UL 13
Death Benefit:	\$1,000,000
Premium:	\$10,300
Lapse Age (based on projected length of coverage):	125
Policy Performance (earnings rate)	4.05%
Company	John Hancock Life Insurance Company USA
STAR Ranking:	4 - Excellent Claims Paying Ability

Accepted By:

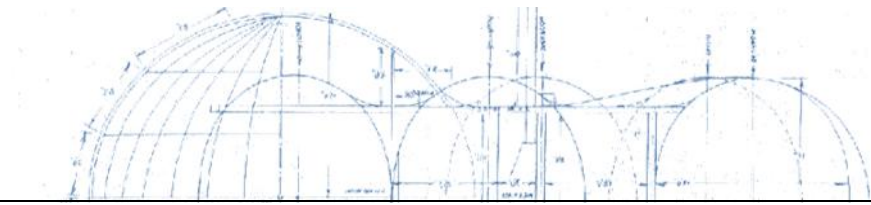
Signature: _____
Client

Date: _____

Signature: _____
Insurance Advisor

Date: _____

DEFINITIONS & DISCLOSURES



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.

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.