







Liquidity Plus Program


It is a best practice for nonprofit organizations to keep liquid reserves on their balance sheets for unexpected emergencies and opportunities. These reserves are typically held in cash at the bank, or invested in CDs, U.S. Treasuries or short-term bonds.

In today's low interest rate environment, it is difficult to achieve meaningful yields on these assets without taking additional risk or sacrificing liquidity. The Liquidity Plus Program provides a solution by doing the following three things well, rather than one thing poorly:


-  Provides 2.5-to-5.0%* yields with 10-day liquidity, no surrender penalties, and positive correlation to interest rates
-  Includes a death benefit on key employees of 2-to-3 times the amount of the deposit, paid income tax free when structured properly
-  Has an option to provide a portion of the death benefit to a key employee's beneficiaries as a Golden Handcuff



GOLDEN HANDCUFF

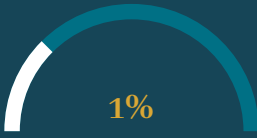


DEATH BENEFIT
(2-to-3 times deposit)



2.5-TO-5.0%* YIELD
(no surrender penalties, 10-day liquidity, positive rate correlation)

LIQUIDITY PLUS PROGRAM



1% YIELD

TYPICAL RESERVES

*Please refer to complete illustration for details. Figures based on current rates and charges and are not guaranteed. Utilizes fixed general account life insurance products which are not considered securities. Claims are based on the strength of the underlying insurance carrier and are not FDIC insured.