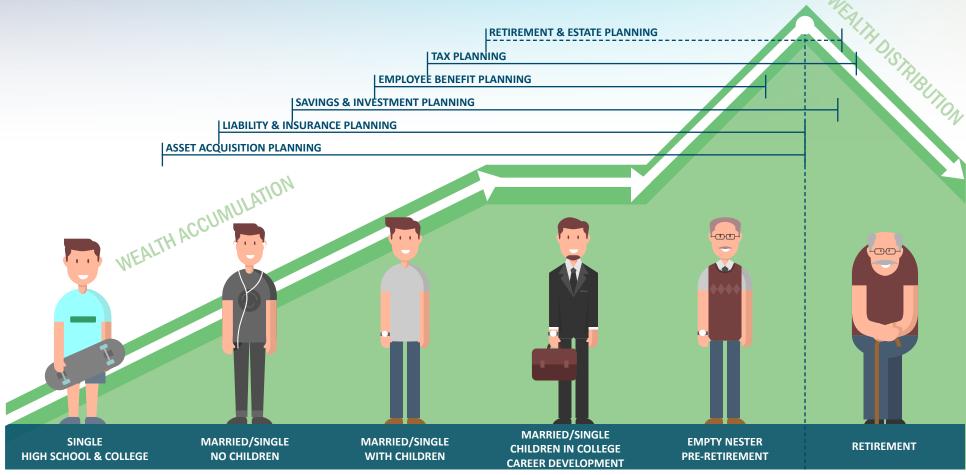


DBS PERSONAL FINANCIAL PLANNING LIFE CYCLE



Income relatively low; little wealth

Focus on auto and health insurance; asset acquisition; liability and insurance planning

Cash Value IUL & VUL Whole Life

Income increases; wealth builds (saving for major purchases)

Focus on asset acquisition planning; liability and insurance planning; savings and investment planning

Term Cash Value IUL & VUL Whole Life

Income increases; wealth under pressure (child care, other expenses)

Focus on risk management including life and disability insurance, emergency funds, and college funding

Cash Value IUL & VUL

Peak earning years; college costs a partial offset to wealth buildup

Focus shifts to retirement planning and funding

Term Cash Value IUI & VUI LTC / Chronic Illness Riders Asset-Based Hybrid

Peak earning years; wealth builds thanks to decreased expenses

Focus shifts to retirement planning including longterm care insurance as well as estate planning

UL, IUL & VUL LTC / Chronic Illness Riders Asset-Based Hybrid

Wealth used to provide retirement income: wealth declines over time

Focus on preserving, to avoid outliving, wealth as well as estate planning

GUL Survivorship LTC / Chronic Illness Riders