

**Book Order Form**

To **order online** (vs. faxing in this form), please [click here](#). **Items in red must be filled out.**

**1. Personal Information**

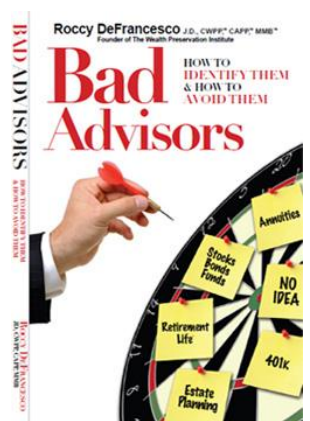
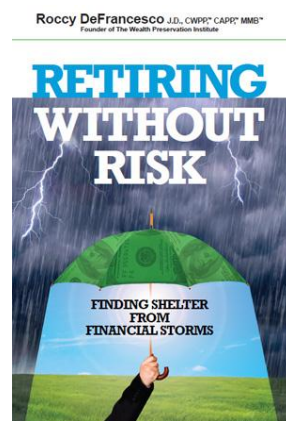
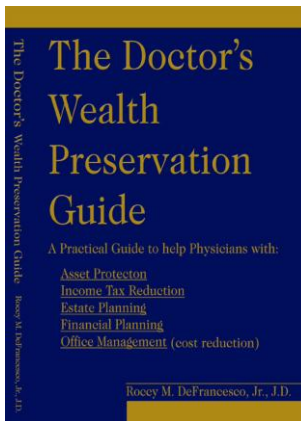
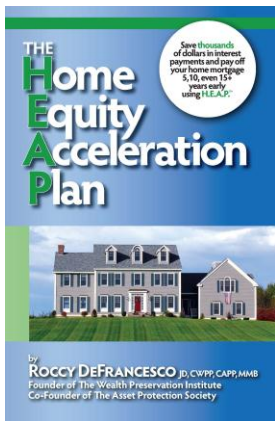
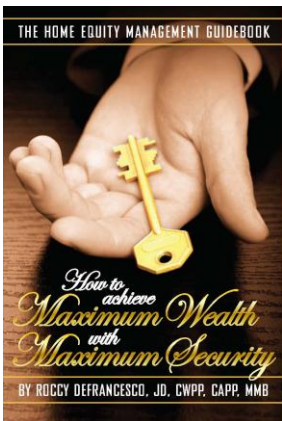
Name as it appears on your credit card: \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_



I would like to order the following book: Bad Advisors: (\$25 + shipping). Quantity: \_\_\_\_\_

I would like to order the following book: Retiring Without Risk (\$25 + shipping). Quantity: \_\_\_\_\_

I would like to order the following book: The Home Equity Acceleration Plan (\$25 + shipping) Quantity: \_\_\_\_\_

~~I would like to order the following book: The Home Equity Management Guidebook (\$30) E-book only~~

I would like to order the following book: The Doctor's Wealth Preservation Guide (\$35 + shipping) Quantity: \_\_\_\_\_

I would like The Doctor's Wealth Preservation Guide **with 21 hours of CME credit** (\$150 + shipping) Quantity: \_\_\_\_\_

**2. Payment to Accompany Form:** Remittance is by: \_\_\_\_\_ Check Payable to Rocco DeFrancesco

**3. Credit Card Payment:** \_\_\_\_\_ Visa or \_\_\_\_\_ MC Card Number \_\_\_\_\_

**Exp. Date:** \_\_\_\_\_ **3 digit ID** on the back of the card \_\_\_\_\_

Return completed education registration form and payment to: Rocco DeFrancesco—200 Vail Ct., St. Joseph, MI 49085.  
 Fax: **313-887-0532**. Phone: 269-216-9978. The address above needs to be the billing address for the credit card.

4.25% lending rate on variable loan

**Premium Allocation:**  
100%

**Indexed Accounts:**  
Blended 100% Participation

**Illustrated Interest Rate<sup>‡</sup>**  
Yr 1-63  
7.70%

‡ Money allocated to the indexed accounts is illustrated in a manner to receive an additional non-guaranteed 10 year rolling index credit bonus. The illustration shows the impact of a 1.00% bonus for policy years 11 + on all index credits received in the previous 10 years ending at the prior policy anniversary.

### Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	NON-GUARANTEED VALUES		
							Accumulation Value	Surrender Value	Death Benefit
							Illustrated Interest Rate and Current Charges		
1	58	333,333	0	0	0	333,333	289,593	89,600	4,901,971
2	59	333,333	0	166,491	3,158	170,000	599,328	232,266	5,044,637
3	60	333,333	0	173,566	10,234	170,000	930,294	389,062	5,201,433 #
4	61	0	0	180,943	17,610	-163,333	972,477	252,321	754,497
5	62	0	0	22,143	22,143	0	1,017,979	281,446	737,624
6	63	0	0	23,084	23,084	0	1,067,062	338,874	754,963
7	64	0	0	24,065	24,065	0	1,120,035	407,697	774,101
8	65	0	0	118,866	26,866	-92,000	1,176,964	385,346	700,736
9	66	0	0	123,918	31,918	-92,000	1,238,042	362,074	637,301
10	67	0	0	129,184	37,184	-92,000	1,303,593	337,990	572,637
11	68	0	0	134,675	42,675	-92,000	1,407,788	307,043	546,367
12	69	0	0	140,398	48,398	-92,000	1,520,481	278,850	522,127
13	70	0	0	146,365	54,365	-92,000	1,642,129	253,624	499,943
14	71	0	0	152,586	60,586	-92,000	1,773,542	231,921	462,481
15	72	0	0	159,071	67,071	-92,000	1,915,550	214,305	425,016
16	73	0	0	165,831	73,831	-92,000	2,069,200	201,548	387,776
17	74	0	0	172,879	80,879	-92,000	2,235,679	194,547	351,045
18	75	0	0	180,226	88,226	-92,000	2,416,319	194,335	315,151
19	76	0	0	187,886	95,886	-92,000	2,611,156	200,633	331,191
20	77	0	0	195,871	103,871	-92,000	2,821,239	214,164	355,226
21	78	0	0	204,196	112,196	-92,000	3,047,669	235,689	388,072
22	79	0	0	212,874	120,874	-92,000	3,291,581	265,988	430,567
23	80	0	0	221,921	129,921	-92,000	3,554,201	305,915	483,625
24	81	0	0	231,353	139,353	-92,000	3,836,767	356,325	548,163
25	82	0	0	241,185	149,185	-92,000	4,140,667	418,202	625,235

**IMPORTANT:** This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. If the Death Benefit Guarantee Agreement is not in effect and depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**

### Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

							NON-GUARANTEED VALUES		
							Illustrated Interest Rate and Current Charges		
Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	Accumulation Value	Surrender Value	Death Benefit
26	83	0	0	251,436	159,436	-92,000	4,467,321	492,547	715,913
27	84	0	0	262,122	170,122	-92,000	4,818,159	580,352	821,260
28	85	0	0	273,262	181,262	-92,000	5,194,624	682,606	942,337
29	86	0	0	284,875	192,875	-92,000	5,598,180	800,296	1,080,205
30	87	0	0	296,983	204,983	-92,000	6,030,330	934,431	1,235,948
31	88	0	0	309,604	217,604	-92,000	6,492,628	1,086,050	1,410,681
32	89	0	0	322,763	230,763	-92,000	6,986,692	1,256,230	1,605,565
33	90	0	0	336,480	244,480	-92,000	7,514,193	1,446,081	1,821,791
34	91	0	0	350,780	258,780	-92,000	8,088,592	1,668,482	1,992,025
35	92	0	0	365,689	273,689	-92,000	8,716,240	1,929,170	2,190,657
36	93	0	0	381,230	289,230	-92,000	9,404,645	2,235,020	2,423,113
37	94	0	0	397,433	305,433	-92,000	10,162,789	2,594,350	2,695,978
38	95	0	0	414,324	322,324	-92,000	10,998,046	3,013,844	3,013,844
39	96	0	0	431,932	339,932	-92,000	11,901,747	3,484,113	3,484,113
40	97	0	0	450,289	358,289	-92,000	12,879,519	4,010,030	4,010,030
41	98	0	0	469,427	377,427	-92,000	13,937,452	4,596,905	4,596,905
42	99	0	0	489,377	397,377	-92,000	15,082,143	5,250,519	5,250,519
43	100	0	0	510,176	418,176	-92,000	16,320,737	5,977,164	5,977,164
44	101	0	0	438,080	438,080	0	17,660,969	6,877,794	6,877,794
45	102	0	0	456,698	456,698	0	19,111,210	7,869,751	7,869,751
46	103	0	0	476,108	476,108	0	20,680,517	8,961,296	8,961,296
47	104	0	0	496,342	496,342	0	22,378,685	10,161,397	10,161,397
48	105	0	0	517,437	517,437	0	24,216,305	11,479,782	11,479,782
49	106	0	0	539,428	539,428	0	26,204,828	12,927,002	12,927,002
50	107	0	0	562,354	562,354	0	28,356,645	14,514,512	14,514,512
51	108	0	0	586,254	586,254	0	30,685,165	16,254,742	16,254,742
52	109	0	0	611,169	611,169	0	33,204,899	18,161,183	18,161,183
53	110	0	0	637,144	637,144	0	35,931,548	20,248,474	20,248,474
54	111	0	0	664,223	664,223	0	38,882,104	22,532,499	22,532,499
55	112	0	0	692,452	692,452	0	42,074,952	25,030,489	25,030,489
56	113	0	0	721,882	721,882	0	45,529,991	27,761,138	27,761,138

**IMPORTANT:** This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. If the Death Benefit Guarantee Agreement is not in effect and depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**

**Premium Allocation:** 100%  
**Indexed Accounts:** Blended 100% Participation

**Illustrated Interest Rate<sup>‡</sup>**  
**Yr 1-63**  
7.77%

‡ Money allocated to the indexed accounts is illustrated in a manner to receive an additional non-guaranteed 10 year rolling index credit bonus. The illustration shows the impact of a 1.00% bonus for policy years 11 + on all index credits received in the previous 10 years ending at the prior policy anniversary.

### Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

		NON-GUARANTEED VALUES							
		Illustrated Interest Rate and Current Charges							
Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	Accumulation Value	Surrender Value	Death Benefit
1	58	333,333	0	0	0	333,333	289,781	89,788	4,902,159
2	59	333,333	0	166,675	3,342	170,000	599,921	232,640	5,045,011
3	60	333,333	0	174,175	10,842	170,000	931,537	389,441	5,201,812 #
4	61	0	0	182,013	18,680	-163,333	975,147	253,016	723,403
5	62	0	0	23,529	23,529	0	1,022,042	282,138	739,372
6	63	0	0	24,588	24,588	0	1,072,406	339,333	756,705
7	64	0	0	25,694	25,694	0	1,126,525	407,662	775,493
8	65	0	0	121,753	28,753	-93,000	1,184,709	383,645	700,584
9	66	0	0	127,232	34,232	-93,000	1,247,177	358,412	635,374
10	67	0	0	132,958	39,958	-93,000	1,314,264	332,051	568,618
11	68	0	0	138,941	45,941	-93,000	1,420,267	298,602	540,048
12	69	0	0	145,193	52,193	-93,000	1,534,992	267,601	513,199
13	70	0	0	151,727	58,727	-93,000	1,658,917	239,242	488,080
14	71	0	0	158,554	65,554	-93,000	1,792,881	214,069	447,144
15	72	0	0	165,689	72,689	-93,000	1,937,744	192,634	405,786
16	73	0	0	173,145	80,145	-93,000	2,094,587	175,695	364,208
17	74						0	0	0
<b>Total:</b>		999,999	0	1,911,866	584,867	-327,000			

When borrowing is increased by only \$1,000 a year, the policy implodes/crashes at age 74.

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# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**

5.25% lending rate on variable loan

**Premium Allocation:** 100%  
**Indexed Accounts:** Blended 100% Participation

**Illustrated Interest Rate<sup>‡</sup>**  
**Yr 1-63**  
 7.77%

‡ Money allocated to the indexed accounts is illustrated in a manner to receive an additional non-guaranteed 10 year rolling index credit bonus. The illustration shows the impact of a 1.00% bonus for policy years 11 + on all index credits received in the previous 10 years ending at the prior policy anniversary.

**Supplemental Illustration**

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	NON-GUARANTEED VALUES		
							Accumulation Value	Surrender Value	Death Benefit
							Illustrated Interest Rate and Current Charges		
1	58	333,333	0	0	0	333,333	293,076	79,329	4,905,454
2	59	333,333	0	167,227	3,894	170,000	607,282	231,327	5,051,718
3	60	333,333	0	176,006	12,673	170,000	943,916	396,989	5,211,594 #
4	61	0	0	185,247	21,914	-163,333	986,384	259,234	731,833
5	62	0	0	27,745	27,745	0	1,032,243	283,044	742,024
6	63	0	0	29,202	29,202	0	1,081,715	321,100	753,398
7	64	0	0	30,735	30,735	0	1,134,935	386,625	765,826
8	65	0	0	113,232	34,232	-79,000	1,192,186	373,332	698,113
9	66	0	0	119,176	40,177	-79,000	1,253,705	358,338	639,713
10	67	0	0	125,433	46,433	-79,000	1,319,828	341,663	579,232
11	68	0	0	132,019	53,019	-79,000	1,427,055	316,307	558,907
12	69	0	0	138,949	59,950	-79,000	1,543,178	292,887	539,795
13	70	0	0	146,244	67,244	-79,000	1,668,700	271,539	521,844
14	71	0	0	153,922	74,922	-79,000	1,804,407	252,666	487,239
15	72	0	0	162,003	83,003	-79,000	1,951,169	236,734	451,363
16	73	0	0	170,508	91,508	-79,000	2,110,045	224,373	414,277
17	74	0	0	179,460	100,460	-79,000	2,282,220	216,321	376,076
18	75	0	0	188,882	109,882	-79,000	2,469,018	213,430	336,881
19	76	0	0	198,798	119,798	-79,000	2,670,783	215,548	349,087
20	77	0	0	209,235	130,235	-79,000	2,888,671	223,307	367,741
21	78	0	0	220,220	141,220	-79,000	3,123,906	237,381	393,577
22	79	0	0	231,781	152,781	-79,000	3,377,765	258,469	427,358
23	80	0	0	243,950	164,950	-79,000	3,651,627	287,339	469,921
24	81	0	0	256,757	177,757	-79,000	3,946,917	324,775	522,121
25	82	0	0	270,237	191,237	-79,000	4,265,214	371,681	584,942

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# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**

### Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

							NON-GUARANTEED VALUES		
							Illustrated Interest Rate and Current Charges		
Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	Accumulation Value	Surrender Value	Death Benefit
26	83	0	0	284,424	205,424	-79,000	4,608,164	428,992	659,400
27	84	0	0	299,356	220,356	-79,000	4,977,467	497,659	746,532
28	85	0	0	315,073	236,073	-79,000	5,374,882	578,655	847,399
29	86	0	0	331,614	252,614	-79,000	5,802,237	672,979	963,090
30	87	0	0	349,024	270,024	-79,000	6,261,446	781,673	1,094,746
31	88	0	0	367,347	288,347	-79,000	6,754,529	905,839	1,243,565
32	89	0	0	386,633	307,633	-79,000	7,283,617	1,046,641	1,410,822
33	90	0	0	406,931	327,931	-79,000	7,850,952	1,205,307	1,597,854
34	91	0	0	428,295	349,295	-79,000	8,468,066	1,392,295	1,731,017
35	92	0	0	450,781	371,781	-79,000	9,141,045	1,612,567	1,886,798
36	93	0	0	474,447	395,447	-79,000	9,876,981	1,872,029	2,069,569
37	94	0	0	499,355	420,355	-79,000	10,684,212	2,177,771	2,284,613
38	95	0	0	525,571	446,571	-79,000	11,569,917	2,535,659	2,535,659
39	96	0	0	553,164	474,164	-79,000	12,528,886	2,939,100	2,939,100
40	97	0	0	582,205	503,205	-79,000	13,567,193	3,392,715	3,392,715
41	98	0	0	612,771	533,771	-79,000	14,691,419	3,901,552	3,901,552
42	99	0	0	644,941	565,941	-79,000	15,908,693	4,471,129	4,471,129
43	100	0	0	678,800	599,801	-79,000	17,226,738	5,107,473	5,107,473
44	101	0	0	633,554	633,554	0	18,653,923	5,898,396	5,898,396
45	102	0	0	666,816	666,816	0	20,199,309	6,774,117	6,774,117
46	103	0	0	701,824	701,824	0	21,872,707	7,742,692	7,742,692
47	104	0	0	738,669	738,669	0	23,684,736	8,812,895	8,812,895
48	105	0	0	777,449	777,449	0	25,646,888	9,994,276	9,994,276
49	106	0	0	818,266	818,266	0	27,771,601	11,297,227	11,297,227
50	107	0	0	861,225	861,225	0	30,072,342	12,733,064	12,733,064
51	108	0	0	906,439	906,439	0	32,563,695	14,314,104	14,314,104
52	109	0	0	954,027	954,027	0	35,261,450	16,053,756	16,053,756
53	110	0	0	1,004,113	1,004,113	0	38,182,707	17,966,609	17,966,609
54	111	0	0	1,056,829	1,056,829	0	41,345,983	20,068,540	20,068,540
55	112	0	0	1,112,313	1,112,313	0	44,771,329	22,376,819	22,376,819
56	113	0	0	1,170,709	1,170,709	0	48,480,455	24,910,234	24,910,234

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# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**

**Premium Allocation:** 100%  
**Indexed Accounts:** Blended 100% Participation

**Illustrated Interest Rate<sup>‡</sup>**  
**Yr 1-63**  
7.77%

‡ Money allocated to the indexed accounts is illustrated in a manner to receive an additional non-guaranteed 10 year rolling index credit bonus. The illustration shows the impact of a 1.00% bonus for policy years 11 + on all index credits received in the previous 10 years ending at the prior policy anniversary.

### Supplemental Illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium Outlay	Partial Surrender	Policy Loan	Loan Interest	Net Outlay	NON-GUARANTEED VALUES		
							Accumulation Value	Surrender Value	Death Benefit
1	58	333,333	0	0	0	333,333	289,781	89,788	4,902,159
2	59	333,333	0	167,227	3,894	170,000	599,921	231,986	5,044,357
3	60	333,333	0	176,006	12,673	170,000	931,537	386,844	5,199,215 #
4	61	0	0	185,247	21,914	-163,333	975,147	247,063	717,450
5	62	0	0	27,745	27,745	0	1,022,042	271,936	729,171
6	63	0	0	29,202	29,202	0	1,072,406	324,483	741,855
7	64	0	0	30,735	30,735	0	1,126,525	387,734	755,565
8	65	0	0	114,256	34,256	-80,000	1,184,709	371,174	688,113
9	66	0	0	120,254	40,254	-80,000	1,247,177	352,872	629,834
10	67	0	0	126,568	46,567	-80,000	1,314,264	332,849	569,417
11	68	0	0	133,212	53,212	-80,000	1,420,267	305,070	546,515
12	69	0	0	140,206	60,206	-80,000	1,534,992	278,990	524,589
13	70	0	0	147,567	67,567	-80,000	1,658,917	254,718	503,556
14	71	0	0	155,314	75,314	-80,000	1,792,881	232,705	465,779
15	72	0	0	163,468	83,468	-80,000	1,937,744	213,401	426,553
16	73	0	0	172,050	92,050	-80,000	2,094,587	197,459	385,971
17	74	0	0	181,083	101,083	-80,000	2,264,635	185,650	344,175
18	75	0	0				0	0	0
<b>Total:</b>		999,999	0	2,070,139	780,140	-290,000			

When borrowing is increased by only \$1,000 a year, the policy crashes/implodes at age 75.

**IMPORTANT:** This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. If the Death Benefit Guarantee Agreement is not in effect and depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

# Denotes a change to the Death Benefit Option.

**This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.**