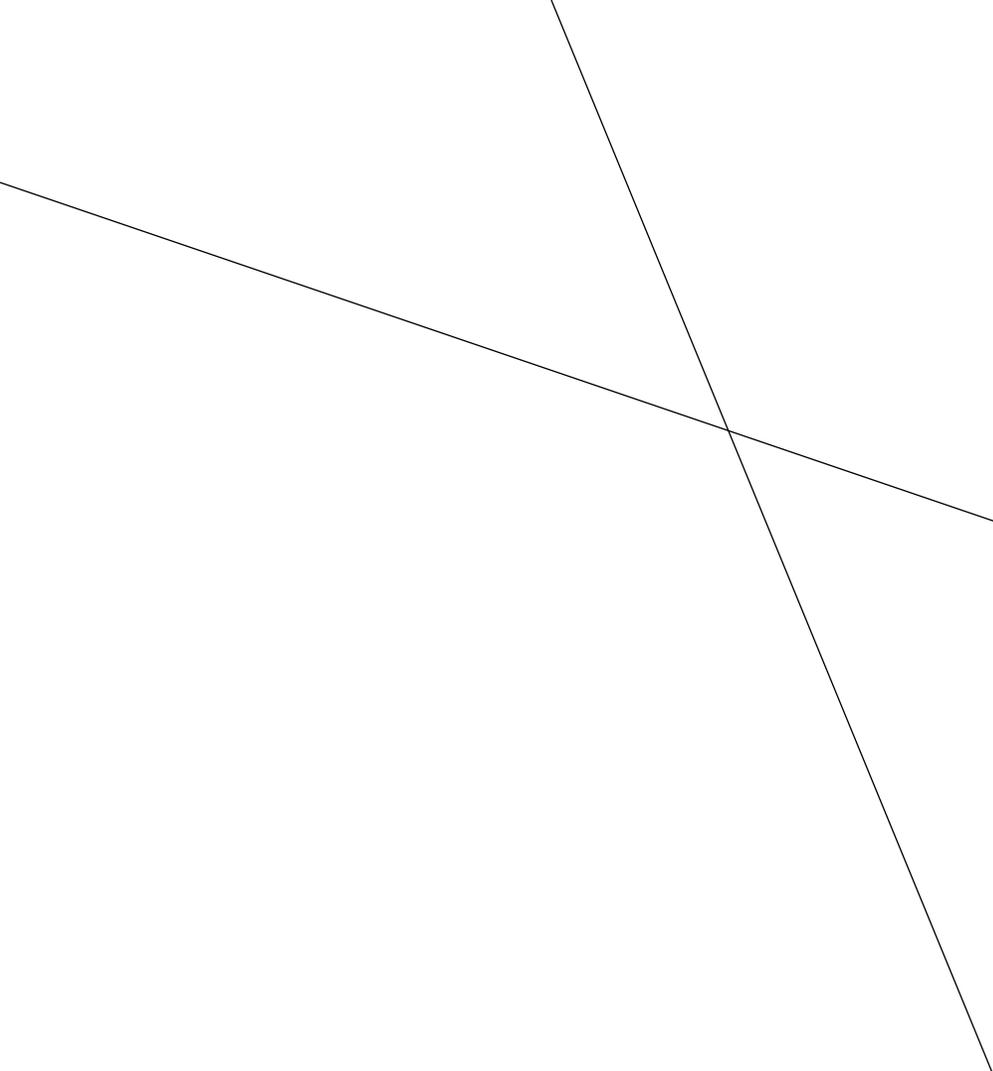


SUPER SIMPLE SALES IDEA

Occidental Underwriters of Hawaii, Ltd.



ACCUMULATOR ONE BY PGL

Single Premium

Whole Life

Non-Med for Age Nearest 60 &
younger, 100K DB & below

50K min. face amount

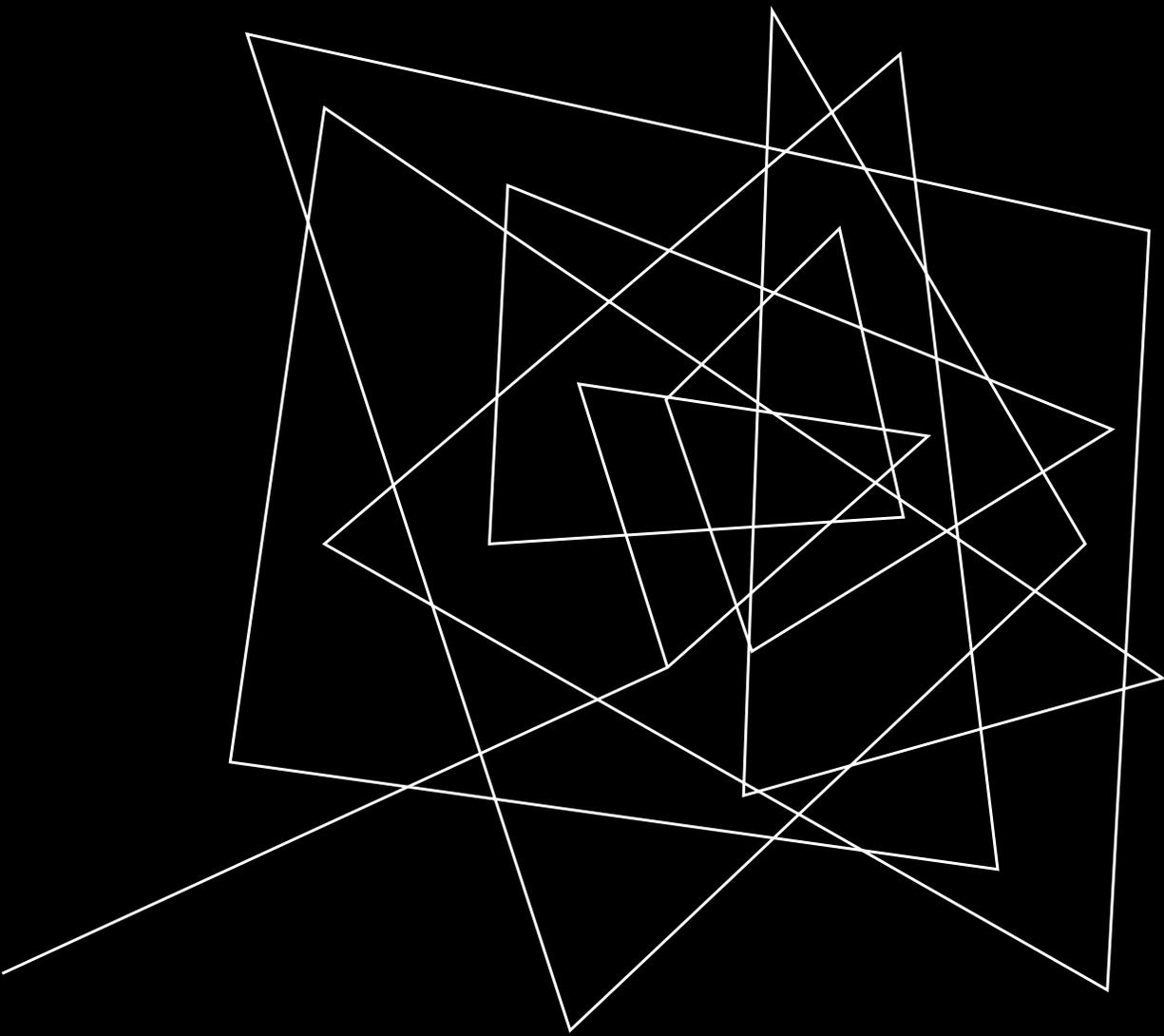


ILLUSTRATION SAMPLES

MALE A59 SNS

Itemized Premiums:

Whole Life Insurance Policy \$54,857

Initial Modal Premiums:

\$24,999.98

YEARLY DETAIL:

YEARLY DETAIL:			GUARANTEED (2.50%)			CURRENT (2.75%)		
Policy Year	Age	Annual Premium Outlay	Cash Accumulated Value	Cash Surrender Value	Death Benefit	Cash Accumulated Value	Cash Surrender Value	Death Benefit
1	60	25,000	27,034	27,034	56,230	27,034	27,034	56,230
2	61	Paid-Up	27,716	27,716	56,264	27,716	27,716	56,264
3	62	Paid-Up	28,410	28,410	56,252	28,410	28,410	56,252
4	63	Paid-Up	29,114	29,114	56,189	29,114	29,114	56,189
5	64	Paid-Up	29,826	29,826	56,370	29,826	29,826	56,370

FEMALE A60 SNS

Itemized Premiums:

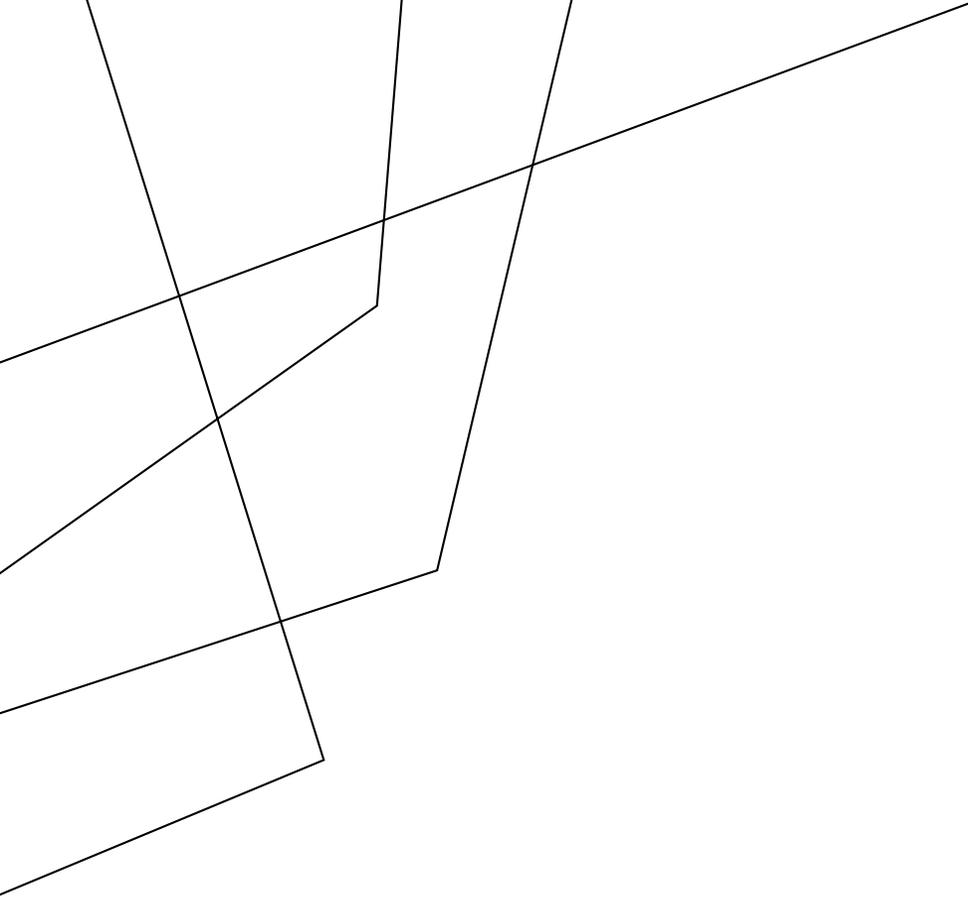
Whole Life Insurance Policy

\$50,000

Initial Modal Premiums:

\$21,303.00

YEARLY DETAIL:			GUARANTEED (2.50%)			CURRENT (2.75%)		
Policy Year	Age	Annual Premium Outlay	Cash Accumulated Value	Cash Surrender Value	Death Benefit	Cash Accumulated Value	Cash Surrender Value	Death Benefit
1	61	21,303	23,474	23,474	51,408	23,474	23,474	51,408
2	62	Paid-Up	24,078	24,078	51,286	24,078	24,078	51,286
3	63	Paid-Up	24,694	24,694	51,362	24,694	24,694	51,362
4	64	Paid-Up	25,320	25,320	51,398	25,320	25,320	51,398
5	65	Paid-Up	25,956	25,956	51,392	25,956	25,956	51,392



SWEET SPOTS

Works for both genders

Males around 8% in year 1

Females around 10% in year 1

Don't forget the DB just in case

Ages 55-65

Remember that product is a MEC (10% penalty on INCOME)

Table 2 or Better

Health didn't seem to have much impact for better/worse

Relatively short holding

After ~10yrs performance is only decent vs. other WL, after 15yrs+ other WL can be better.

Maybe works as 5,10yr term with ROP+bonus

CAVEATS

1. Product is a MEC
2. Health Qualification
3. Surrender within year 1 = 100% chargeback,
year 2 = 50% chargeback
4. Clients need enough money to at least fund
the 50K DB



THANK YOU