

## LEAP SYSTEM® Software Disclosure

LEAP SYSTEMS, Inc. ("LEAP"), its affiliates, licensees, associates, or any of the insurance or financial companies represented by the independent user of LEAP's LEAP SYSTEM® Software ("Software"), or any derivation thereof, do not warrant or guarantee that the results generated by the Software shall occur or provide the benefits and money projected. The purpose of the Software is to provide theoretical positions, situations, and alternatives, as well as quantitative measurements based upon varying economic conditions and various scenarios presented. ***It is not intended to provide a financial plan.*** It is assumed that these economic conditions will continue to change so as to make any one projection or scenario created by the Software, at any point in time, hypothetical rather than a guarantee or expectation of results. You should constantly review your financial situation with your financial representative, tax or legal professional, so as to keep your financial situation up-to-date with current laws or revised economic conditions.

Initial information and assumptions on which these scenarios were based have been provided by the Client, enabling this report to be produced. Any changes to that data either by the Client or Representative will produce different quantitative results.

LEAP assumes no liability for the use or misuse of this Software, or any other component or material of LEAP's materials by independent users. Further, LEAP is not a party to any agreement made between a client and a user of Software or any part of the LEAP SYSTEM® ("System") or any other product or service provided to you by the representative using this Software. No warranty or assurance of success is made by LEAP or by the duly licensed user of Software, the System, or any other product or service provided to any person. No one is authorized to make such a representation on behalf of LEAP.

The client accepts full responsibility for his or her own financial decisions and the consequences thereof. All persons are cautioned to seek necessary legal, accounting, insurance, and financial advice only from individuals or firms who are duly licensed and certified under applicable state, provincial, and federal laws and regulations. Users of Software and the System, or any derivative products and/or services thereof, are independent practitioners and are not acting as agents, employees, or representatives of LEAP. No decision to purchase any insurance product, including life insurance, disability insurance, and any other insurance product should be made without a careful review of complete illustration proposals which must include applicable "Guaranteed Rates and Values" or the equivalent thereof. Insurance policy dividends, if illustrated, are not guaranteed. Further, no decision to purchase any financial product or investment should be made without a careful review of the appropriate Investment Prospectus and any explanatory brochures. Any rates of return used in any output from this Software are not guaranteed and are for hypothetical educational purposes only. Past or historical performance is not an indication of future results. The Software does not warrant or guarantee the ultimate performance of any specific insurance product, investment, recommendation, or proposal by any third party user.

If the life insurance is presented in the PS&G Model®, it serves as a life insurance supplemental illustration. The input and output figures are not guaranteed. You should refer to a basic illustration(s) for guaranteed elements and other important information.

Information provided is not written or intended as tax or legal advice and may not be relied on for purposes of avoiding any federal tax penalties. Individuals are encouraged to seek advice from their own tax or legal counsel.

I have read and understand the above,

---

Client

Date

---

Representative

Date