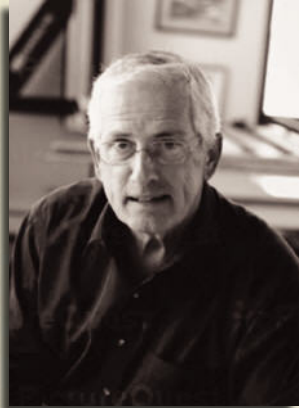


# “Smart Design” Premium Financing Creates Solutions



## My Estate Plan Calls for \$10,000,000 of Insurance.

Insurance is the right move for me. I want assurance that there will be liquidity when its needed. I've worked too long and hard to see my assets sold during down markets or at “probate sale” prices to pay estate taxes. Using “Smart Design” allows me to have the insurance I want and need without disrupting my cashflow or liquidating my productive holdings. I'm so pleased to be able to obtain good protection without the sacrifice of paying those premiums out of pocket.

## The Cancer Research Center Saved Ben's Life.

Now we want to give back. “Smart Design” lets us give the gift of life insurance without the burden of paying the premiums. We still want our family to benefit from our assets. By using Premium Finance we can keep our holdings just the way we like them, and not take on a new commitment of premiums. Now we can help those who helped us so much!



## “Smart Design” Premium Financing from FES Insurance Design.

Providing a smart solution to your Estate Planning, Business Planning and Charitable Giving. Take a look at premium financing. It may be the smartest thing you've ever done!

**425-467-1361**

**Consultations are free of charge, call us today!**



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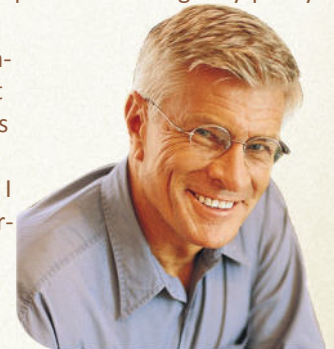
## Funding Our Executive Bonus Plan Was Going To Take A lot of Cash.

When I examined “Smart Design”, I learned that I can retain my working capital and use Premium Financing to fund our insurance based executive bonus and deferred comp plans. We need to prepare for retirement and it's great to know we can do that without sacrificing money I could use for R & D, new staff, or to purchase our building. Premium Financing was the greatest plan I came across in my research!

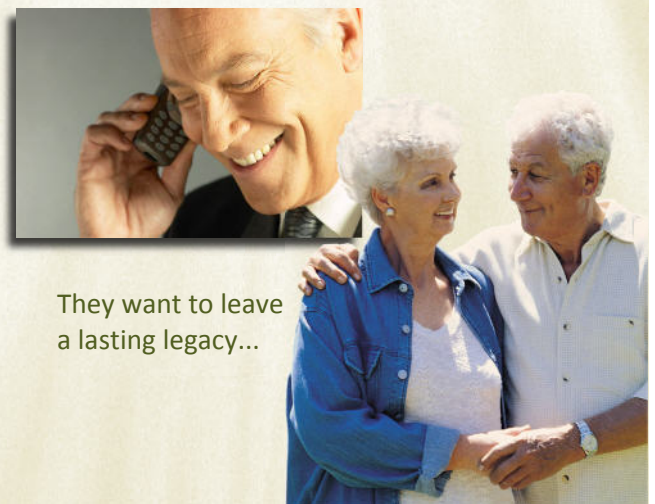
## Premium Financing Brought My Comfort Level Way Up!

Honestly, I don't know what the future holds in store for estate taxes. If they are repealed, maybe I won't need the insurance any longer. I was pleased to know that “Smart Design” incorporates an exit strategy. If I no longer need the coverage, I can explore my option of “selling” my policy on the secondary market.

My insurance plan can be implemented today and I don't have to gamble or “guess” as to what the future holds in store. I'll have the coverage I need NOW, but if that coverage becomes unnecessary, I'll exit gracefully and comfortably.



Wants to give to his Alma Mater...



They want to leave a lasting legacy...