

ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Billy Banker

| | | |
|----------------------|-------------------------|--|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 06/25/1963 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (50,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|------------------------------|----------------------|--------------------------------|
| Lincoln National Life Ins Co | XYZ136 | 50,000.00 |

| | |
|---|-----------|
| Insured's Share of Death Benefit (2) | 50,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 207.50 |
| = Net Amount Includible in Gross Income | 207.50 |

(1) Estimated plan benefits are based on policy information available as of 09/30/2017.

(2) Loans and Loan Repayments may not be reflected in values above. In the event of a death or surrender, values MUST be adjusted by any outstanding policy indebtedness.

ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Jane Banker

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|----------------------|-------------------------|--|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 08/18/1971 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (50,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|----------------|----------------------|--------------------------------|
| Guardian Life | XYZ131 | 25,013.62 |
| MassMutual | MM123 | 24,986.38 |

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|---|-----------|
| Insured's Share of Death Benefit (2) | 50,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 26.50 |
| = Net Amount Includible in Gross Income | 26.50 |

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ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Joe Banker

| | | |
|----------------------|-------------------------|--|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 10/06/1975 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (50,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|----------------|----------------------|--------------------------------|
| Guardian Life | XYZ130 | 50,000.00 |

| | |
|---|-----------|
| Insured's Share of Death Benefit (2) | 50,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 22.00 |
| = Net Amount Includible in Gross Income | 22.00 |

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ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Eddie Executive

| | | |
|----------------------|-------------------------|---|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 07/11/1945 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (1,250,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|---------------------|----------------------|--------------------------------|
| MassMutual | XYZ123 | 416,666.67 |
| New York Life | XYZ124 | 416,666.67 |
| Northwestern Mutual | XYZ125 | 416,666.67 |

| | |
|---|--------------|
| Insured's Share of Death Benefit (2) | 1,250,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 8,424.00 |
| = Net Amount Includible in Gross Income | 8,424.00 |

(1) Estimated plan benefits are based on policy information available as of 09/30/2017.

(2) Loans and Loan Repayments may not be reflected in values above. In the event of a death or surrender, values MUST be adjusted by any outstanding policy indebtedness.

ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Jane Executive

| | | |
|----------------------|-------------------------|--|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 05/03/1965 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (50,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|------------------------------|----------------------|--------------------------------|
| Lincoln National Life Ins Co | XYZ133 | 50,000.00 |

| | |
|---|-----------|
| Insured's Share of Death Benefit (2) | 50,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 42.50 |
| = Net Amount Includible in Gross Income | 42.50 |

(1) Estimated plan benefits are based on policy information available as of 09/30/2017.

(2) Loans and Loan Repayments may not be reflected in values above. In the event of a death or surrender, values MUST be adjusted by any outstanding policy indebtedness.

ABC Bank & Trust Company

Split Dollar Life Insurance Plan

ESTIMATED PLAN BENEFITS AS OF 12/31/2017 (1)

for

Joe Executive

| | | |
|----------------------|-------------------------|---|
| Assumptions: | Split Dollar Type | Endorsement |
| | Insured's Date of Birth | 02/12/1961 |
| Premium Split: | Employer Pays | Entire Premium Including Riders, If Any |
| | Insured Pays | Zero Premium |
| Cash Value Split: | Employer Owns | Total Cash Value |
| | Insured Owns | Zero Cash Value |
| Death Benefit Split: | Employer Receives | Balance Of Proceeds |
| | Insured Receives | Specified Amount (150,000.00) Limited To 100.00% Of NAR |

| <u>Carrier</u> | <u>Policy Number</u> | <u>Insured's Death Benefit</u> |
|------------------------------|----------------------|--------------------------------|
| Lincoln National Life Ins Co | XYZ132 | 150,000.00 |

| | |
|---|------------|
| Insured's Share of Death Benefit (2) | 150,000.00 |
| Insured's Taxable Income Under Plan: | |
| Current Economic Benefit | 162.00 |
| = Net Amount Includible in Gross Income | 162.00 |

(1) Estimated plan benefits are based on policy information available as of 09/30/2017.

(2) Loans and Loan Repayments may not be reflected in values above. In the event of a death or surrender, values MUST be adjusted by any outstanding policy indebtedness.