

WHOLE LIFE

A

Valued Client, Male Age 65, Preferred Plus NT

Benefit
\$1,000,000

Whole Life 121

Premium **
\$42,330.00

Total First Year Premium

\$42,330.00

Dividend Option: Paid Up Additions (D)

POL YR	AGE AT START OF YR	Guaranteed			Non-Guaranteed - Current		
		ANNUAL PREMIUM #	CASH VALUE ##	DEATH BENEFIT ##	NET PREMIUM # *	CASH VALUE ## *	DEATH BENEFIT ## *
1	65	42,330	0	1,000,000	42,330	0	1,000,000
2	66	42,330	5,680	1,000,000	42,330	9,810	1,004,130
3	67	42,330	38,900	1,000,000	42,330	48,182	1,012,251
4	68	42,330	72,420	1,000,000	42,330	87,887	1,021,752
5	69	42,330	106,330	1,000,000	42,330	129,056	1,032,575
6	70	42,330	140,480	1,000,000	42,330	171,672	1,044,782
7	71	42,330	174,810	1,000,000	42,330	215,751	1,058,433
8	72	42,330	208,810	1,000,000	42,330	261,107	1,073,809
9	73	42,330	242,570	1,000,000	42,330	307,820	1,090,975
10	74	42,330	276,190	1,000,000	42,330	355,979	1,109,803
11	75	42,330	309,600	1,000,000	42,330	405,623	1,130,299
12	76	42,330	342,810	1,000,000	42,330	456,800	1,152,456
13	77	42,330	375,600	1,000,000	42,330	509,438	1,176,362
14	78	42,330	407,750	1,000,000	42,330	563,501	1,202,198
15	79	42,330	439,000	1,000,000	42,330	618,879	1,230,131
16	80	42,330	469,330	1,000,000	42,330	675,586	1,260,186
17	81	42,330	498,510	1,000,000	42,330	733,531	1,292,475
18	82	42,330	526,720	1,000,000	42,330	792,830	1,326,908
19	83	42,330	554,010	1,000,000	42,330	853,523	1,363,399
20	84	42,330	580,280	1,000,000	42,330	915,425	1,401,835
21	85	42,330	605,320	1,000,000	42,330	978,349	1,442,238
22	86	42,330	628,970	1,000,000	42,330	1,041,507	1,484,014
23	87	42,330	651,110	1,000,000	42,330	1,104,637	1,526,965
24	88	42,330	671,680	1,000,000	42,330	1,167,545	1,570,989
25	89	42,330	690,650	1,000,000	42,330	1,230,259	1,616,203
26	90	42,330	708,040	1,000,000	42,330	1,292,397	1,662,285
27	91	42,330	724,440	1,000,000	42,330	1,353,840	1,708,374
28	92	42,330	739,910	1,000,000	42,330	1,414,420	1,754,154
29	93	42,330	754,430	1,000,000	42,330	1,473,901	1,799,455
30	94	42,330	767,940	1,000,000	42,330	1,532,431	1,844,557
31	95	42,330	780,280	1,000,000	42,330	1,589,726	1,889,475
32	96	42,330	792,130	1,000,000	42,330	1,646,695	1,934,264
33	97	42,330	803,410	1,000,000	42,330	1,703,179	1,978,900
34	98	42,330	814,010	1,000,000	42,330	1,759,023	2,023,418
35	99	42,330	823,710	1,000,000	42,330	1,813,927	2,067,886
36	100	42,330	832,090	1,000,000	42,330	1,867,423	2,112,494
37	101	42,330	840,320	1,000,000	42,330	1,919,750	2,155,855
38	102	42,330	848,380	1,000,000	42,330	1,970,795	2,197,795
39	103	42,330	856,270	1,000,000	42,330	2,020,510	2,238,264
40	104	42,330	863,970	1,000,000	42,330	2,068,762	2,277,202