

Policy: Limited Payment Whole Life with Premiums Payable for 10 Years

Base Policy Face Amount: \$974,219

Monthly Premium: \$1,000.00

Riders: GIR TIR

Supplemental Values

Dividend Option: Dividends used to purchase Paid-Up Additions. **Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

====Non-Guaranteed Values====											
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	6	12,000	0	12,000	0	3,722	0	0	3,722	0	974,219
2	7	12,000	0	12,000	390	10,229	390	0	10,619	4,829	979,048
3	8	12,000	0	12,000	624	20,595	1,028	0	21,623	12,278	986,497
4	9	12,000	0	12,000	893	31,370	1,960	0	33,330	22,563	996,782
5	10	12,000	0	12,000	1,151	42,564	3,184	0	45,748	35,334	1,009,553
6	11	12,000	0	12,000	1,649	54,215	4,954	0	59,169	52,973	1,027,192
7	12	12,000	0	12,000	2,202	66,305	7,341	0	73,646	75,677	1,049,896
8	13	12,000	0	12,000	2,802	78,824	10,413	0	89,237	103,531	1,077,750
9	14	12,000	0	12,000	3,409	91,791	14,202	0	105,993	136,234	1,110,453
10	15	12,000	0	12,000	4,031	105,206	18,743	0	123,949	173,561	1,147,780
11	16	0	0	0	3,493	108,869	22,889	0	131,758	204,820	1,179,039
12	17	0	0	0	3,678	112,581	27,347	0	139,928	236,651	1,210,870
13	18	0	0	0	3,966	116,312	32,219	0	148,531	269,867	1,244,086
14	19	0	0	0	4,252	120,150	37,535	0	157,685	304,344	1,278,563
15	20	0	0	0	4,463	124,106	43,233	0	167,339	339,374	1,313,593
16	21	0	0	0	4,693	128,197	49,351	0	177,549	375,038	1,349,257
17	22	0	0	0	4,945	132,465	55,939	0	188,403	411,404	1,385,623
18	23	-18,500	18,500	-18,500	5,243	136,888	63,049	18,500	180,512	448,717	1,403,511
19	24	-18,500	19,425	-18,500	5,552	141,486	70,719	37,925	172,384	486,948	1,421,346
20	25	-18,500	20,396	-18,500	5,922	146,260	79,028	58,321	164,050	526,397	1,439,378
21	26	-18,500	21,416	-18,500	6,303	151,209	88,005	79,737	155,490	567,009	1,457,504
22	27	-18,500	22,487	-18,500	6,762	156,323	97,744	102,224	146,732	609,150	1,476,034
23	28	-18,500	23,611	-18,500	7,264	161,594	108,303	125,835	137,770	652,941	1,495,033
24	29	-18,500	24,792	-18,500	7,718	167,098	119,711	150,627	128,650	697,940	1,514,001
25	30	-18,500	26,031	-18,500	8,148	172,836	131,970	176,659	119,315	743,869	1,532,597

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	974,219	11,408.10	5,837.52	2,953.56	992.50
Guaranteed Insurability Rider	125,000	86.25	44.13	22.33	7.50

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Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
26	31	-18,500	27,333	-18,500	8,607	178,818	145,144	203,991	109,771	790,758	1,550,786
27	32	-18,500	28,700	-18,500	9,104	185,063	159,317	232,691	100,054	838,685	1,568,578
28	33	-18,500	30,135	-18,500	9,623	191,551	174,525	262,826	90,109	887,625	1,585,877
29	34	-18,500	31,641	-18,500	10,224	198,302	190,900	294,467	80,012	937,855	1,602,884
30	35	-18,500	33,223	-18,500	10,832	205,307	208,475	327,690	69,707	989,252	1,619,397
31	36	-18,500	34,885	-18,500	11,501	212,575	227,356	362,575	59,227	1,041,963	1,635,479
32	37	-18,500	36,629	-18,500	12,238	220,086	247,628	399,203	48,551	1,096,137	1,651,193
33	38	-18,500	38,460	-18,500	12,986	227,860	269,361	437,664	37,675	1,151,658	1,666,330
34	39	0	21,883	0	13,827	235,888	292,678	459,547	46,041	1,208,762	1,700,457
35	40	0	22,977	0	14,735	244,169	317,687	482,524	55,205	1,267,554	1,735,123
36	41	0	24,126	0	15,685	252,712	344,489	506,650	65,218	1,328,021	1,770,257
37	42	0	25,333	0	16,719	261,510	373,199	531,983	76,127	1,390,304	1,805,941
38	43	0	26,599	0	17,848	270,550	403,949	558,582	87,989	1,454,573	1,842,281
39	44	0	27,929	0	19,068	279,844	436,894	586,511	100,901	1,520,953	1,879,335
40	45	0	29,326	0	20,378	289,353	472,116	615,837	114,841	1,589,564	1,917,155
41	46	0	30,792	0	21,801	299,085	509,797	646,628	129,923	1,660,578	1,955,837
42	47	0	32,331	0	23,245	309,061	550,047	678,960	146,200	1,733,851	1,995,162
43	48	0	33,948	0	24,776	319,291	593,028	712,908	163,766	1,809,448	2,035,113
44	49	0	35,645	0	26,190	329,851	638,833	748,553	182,703	1,886,799	2,075,038
45	50	0	37,428	0	27,652	340,743	687,579	785,981	203,042	1,965,859	2,114,798
46	51	0	39,299	0	29,338	351,966	739,563	825,280	224,985	2,047,064	2,154,739
47	52	0	41,264	0	31,166	363,481	794,926	866,544	248,536	2,130,598	2,194,945
48	53	0	43,327	0	33,273	375,259	853,957	909,871	273,852	2,216,977	2,235,831
49	54	0	45,494	0	35,542	387,281	916,857	955,365	301,005	2,306,384	2,277,470
50	55	0	47,768	0	38,117	399,508	983,919	1,003,133	330,137	2,399,334	2,320,263
51	56	0	50,157	0	40,981	411,890	1,055,395	1,053,290	361,331	2,496,263	2,364,528
52	57	0	52,664	0	43,960	424,457	1,131,557	1,105,954	394,762	2,597,160	2,410,127
53	58	0	55,298	0	47,155	437,181	1,212,631	1,161,252	430,497	2,702,241	2,457,146
54	59	0	58,063	0	50,033	450,177	1,298,711	1,219,314	468,608	2,810,516	2,504,455
55	60	0	60,966	0	53,239	463,416	1,390,145	1,280,280	509,267	2,922,437	2,552,362

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====Non-Guaranteed Values====

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56	61	0	64,014	0	56,696	476,861	1,487,171	1,344,294	552,522	3,038,266	2,600,976
57	62	0	67,215	0	60,593	490,432	1,590,086	1,411,509	598,434	3,158,631	2,650,765
58	63	0	70,575	0	65,052	504,051	1,699,296	1,482,084	647,158	3,284,361	2,702,392
59	64	0	74,104	0	69,892	517,680	1,815,136	1,556,189	698,818	3,415,890	2,756,111
60	65	-43,509	121,318	-43,509	74,904	531,349	1,937,965	1,677,507	707,932	3,553,226	2,766,063
61	66	-43,509	127,384	-43,509	80,111	545,046	2,068,035	1,804,890	717,946	3,696,417	2,775,501
62	67	-43,509	133,753	-43,509	85,348	558,812	2,205,613	1,938,644	728,850	3,845,212	2,783,855
63	68	-43,509	140,441	-43,509	90,541	572,714	2,351,026	2,079,084	740,702	3,999,228	2,790,408
64	69	-43,509	147,463	-43,509	96,070	586,733	2,504,645	2,226,547	753,503	4,158,743	2,795,088
65	70	-43,509	154,836	-43,509	101,534	600,918	2,666,730	2,381,383	767,195	4,323,351	2,797,118
66	71	-43,509	162,578	-43,509	107,707	615,210	2,837,860	2,543,961	781,911	4,493,912	2,796,972
67	72	-43,509	170,707	-43,509	114,138	629,570	3,018,239	2,714,667	797,408	4,670,534	2,794,352
68	73	-43,509	179,242	-43,509	122,086	643,793	3,208,515	2,893,909	813,703	4,855,281	2,790,895
69	74	-43,509	188,204	-43,509	130,125	657,929	3,409,090	3,082,113	830,800	5,047,961	2,785,961
70	75	-43,509	197,614	-43,509	138,340	671,997	3,620,322	3,279,728	848,605	5,248,518	2,779,022
71	76	-43,509	207,495	-43,509	146,886	685,987	3,842,577	3,487,223	866,980	5,457,121	2,769,756
72	77	-43,509	217,870	-43,509	153,956	699,889	4,074,407	3,705,092	883,948	5,671,422	2,755,294
73	78	-43,509	228,763	-43,509	161,456	713,635	4,315,887	3,933,856	898,973	5,891,835	2,735,505
74	79	-43,509	240,201	-43,509	169,612	727,108	4,566,983	4,174,057	911,331	6,119,090	2,710,549
75	80	-43,509	252,211	-43,509	178,399	740,212	4,827,683	4,426,268	920,313	6,353,887	2,680,524
76	81	-43,509	264,822	-43,509	187,158	752,945	5,097,887	4,691,090	925,187	6,596,047	2,644,621
77	82	-43,509	278,063	-43,509	196,871	765,210	5,377,802	4,969,153	925,401	6,846,691	2,603,299
78	83	-43,509	291,966	-43,509	206,031	777,086	5,667,294	5,261,120	920,205	7,104,989	2,555,032
79	84	-43,509	306,565	-43,509	215,366	788,582	5,966,499	5,567,684	909,013	7,371,054	2,499,204
80	85	-43,509	321,893	-43,509	224,678	799,688	6,275,207	5,889,577	890,839	7,644,767	2,434,930
81	86	0	294,479	0	238,335	810,316	6,596,946	6,184,056	914,004	7,931,310	2,412,270
82	87	0	309,203	0	253,091	820,400	6,932,127	6,493,259	934,605	8,231,854	2,388,151
83	88	0	324,663	0	262,703	829,918	7,275,255	6,817,922	946,355	8,540,234	2,355,635
84	89	0	340,896	0	271,819	838,871	7,625,558	7,158,818	947,670	8,855,910	2,313,370
85	90	0	357,941	0	280,547	847,278	7,982,531	7,516,759	937,213	9,178,488	2,260,111

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86	91	0	375,838	0	288,614	855,199	8,345,766	7,892,597	913,739	9,507,269	2,194,262
87	92	0	394,630	0	294,765	862,973	8,716,399	8,287,226	877,784	9,840,033	2,112,664
88	93	0	414,361	0	300,437	870,728	9,095,163	8,701,588	829,223	10,176,178	2,013,730
89	94	0	435,079	0	305,448	878,668	9,483,547	9,136,667	768,714	10,514,843	1,895,561
90	95	0	456,833	0	310,363	887,065	9,884,548	9,593,500	698,438	10,855,699	1,756,743
91	96	0	479,675	0	314,777	896,379	10,303,106	10,073,175	622,651	11,197,811	1,595,196
92	97	0	503,659	0	319,666	907,709	10,753,002	10,576,834	555,035	11,540,899	1,409,442
93	98	0	528,842	0	322,585	922,459	11,250,316	11,105,676	511,815	11,881,584	1,194,844
94	99	0	555,284	0	320,929	943,112	11,823,135	11,660,960	522,239	12,213,099	943,310
95	100	0	583,048	0	311,701	974,219	12,524,800	12,244,008	642,811	12,524,800	642,811
96	101	0	612,200	0	869,589	974,219	13,394,389	12,856,208	869,589	13,394,389	869,589
97	102	0	642,810	0	925,416	974,219	14,319,805	13,499,019	1,120,054	14,319,805	1,120,054
98	103	0	674,951	0	984,828	974,219	15,304,633	14,173,969	1,396,184	15,304,633	1,396,184
99	104	0	708,698	0	1,048,054	974,219	16,352,687	14,882,668	1,700,104	16,352,687	1,700,104
100	105	0	744,133	0	1,115,339	974,219	17,468,026	15,626,801	2,034,103	17,468,026	2,034,103
101	106	0	781,340	0	1,186,944	974,219	18,654,970	16,408,141	2,400,640	18,654,970	2,400,640
102	107	0	820,407	0	1,263,146	974,219	19,918,115	17,228,548	2,802,358	19,918,115	2,802,358
103	108	0	861,427	0	1,344,239	974,219	21,262,355	18,089,976	3,242,099	21,262,355	3,242,099
104	109	0	904,499	0	1,430,540	974,219	22,692,894	18,994,475	3,722,915	22,692,894	3,722,915
105	110	0	949,724	0	1,522,380	974,219	24,215,274	19,944,198	4,248,085	24,215,274	4,248,085
106	111	0	997,210	0	1,620,117	974,219	25,835,392	20,941,408	4,821,132	25,835,392	4,821,132
107	112	0	1,047,070	0	1,724,129	974,219	27,559,520	21,988,479	5,445,837	27,559,520	5,445,837
108	113	0	1,099,424	0	1,834,818	974,219	29,394,338	23,087,903	6,126,259	29,394,338	6,126,259
109	114	0	1,154,395	0	1,952,613	974,219	31,346,951	24,242,298	6,866,757	31,346,951	6,866,757
110	115	0	1,212,115	0	2,077,971	974,219	33,424,922	25,454,413	7,672,007	33,424,922	7,672,007
111	116	0	1,272,721	0	2,211,376	974,219	35,636,298	26,727,133	8,547,027	35,636,298	8,547,027
112	117	0	1,336,357	0	2,353,347	974,219	37,989,645	28,063,490	9,497,199	37,989,645	9,497,199
113	118	0	1,403,175	0	2,504,432	974,219	40,494,077	29,466,665	10,528,298	40,494,077	10,528,298
114	119	0	1,473,333	0	2,665,216	974,219	43,159,293	30,939,998	11,646,514	43,159,293	11,646,514
115	120	0	1,547,000	0	2,836,323	974,219	45,995,616	32,486,998	12,858,487	45,995,616	12,858,487

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116	121	0	1,624,350	0	3,018,415	974,219	49,014,031	34,111,348	14,171,335	49,014,031	14,171,335

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