

Values and Benefits
PREPARED FOR:

Policy Year	Age	Annualized Premium Outlay	Guaranteed Values Assuming Guaranteed Charges, Guaranteed Int. Rate of 3.00%*			Non- Guaranteed Values Assuming Current Charges and Current Interest Rate of 4.50%**		
			Net Policy Account	Net Cash Surr Value	Net Death Benefit	Net Policy Account	Net Cash Surr Value	Net Death Benefit
T 1	69	107,000				24,346	0	8,000,000
2	70	107,000				41,406	0	8,000,000
3	71	107,000				49,669	0	8,000,000
4	72	107,000				46,697	0	8,000,000
5	73	107,000				30,268	0	8,000,000
6	74	107,000				1,145	0	8,000,000
7	75	210,000				56,956	0	8,000,000
8	76	210,000				101,748	0	8,000,000
9	77	210,000				134,640	0	8,000,000
10	78	210,000				153,580	5,260	8,000,000
11	79	210,000				155,999	37,359	8,000,000
12	80	210,000				137,918	48,876	8,000,000
13	81	210,000				93,779	34,418	8,000,000
14	82	210,000				16,866	0	8,000,000
T 15	83	0						
Total		2,322,000						

*See definition of Guaranteed Values on the Narrative Page for more information.

**See definition of Non-Guaranteed Values and Policy Credits on the Narrative Pages for more information. These benefits and values are not guaranteed. Assumptions on which non-guaranteed elements are based are subject to change by the insurer. Actual results may be more or less favorable.

The client maintained his \$8,000,000 of death benefit utilizing the monies received from the sale of his term policy and in another year when the coverage is no longer needed, he can sell this policy as well to further increase his profits from his life insurance.

THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL NUMBERED PAGES
THIS ILLUSTRATION IS NOT PART OF THE LIFE INSURANCE POLICY OR CONTRACT