

Tabular Values

Prepared for:

Male, 73, Non-Tobacco

Policy: Blue Chip Enterprise Plus II Policy
Death Benefit Option: Level Death Benefit Option (1)

Policy Number: 82
Issue Date: June 20, 2000
Planned Premium: \$38,806.00
Premium Frequency: Annual

Face Amount: \$1,000,000

Year	Age End Year	Premium Outlay Beg Year	4.00% Guaranteed Interest Rate			4.80% Current Interest Rate		
			Fund Value End Year	Cash Surrender Value End Year	Death Benefit End Year	Fund Value End Year	Cash Surrender Value End Year	Death Benefit End Year
79		0	0	0	1,000,000	34,254	0	1,000,000
80		33,691	0	0	1,000,000	35,755	0	1,000,000
81		33,691	0	0	1,000,000	37,387	0	1,000,000
82		33,691	0	0	1,000,000	39,158	1,420	1,000,000
83		33,691	0	0	0	41,081	5,624	1,000,000
84		33,691	0	0	0	43,170	9,988	1,000,000
85		33,691	0	0	0	45,439	14,537	1,000,000
86		33,691	0	0	0	47,903	19,282	1,000,000
87		33,691	0	0	0	50,579	24,358	1,000,000
88		33,691	0	0	0	53,484	29,842	1,000,000
89		0	0	0	0	20,784	81	1,000,000
90		0	0	0	0	0	0	0

Values in the guaranteed columns reflect guaranteed interest, guaranteed cost of insurance rates and guaranteed expense loads. Values in the current interest rate columns reflect a 4.80% current interest rate, current cost of insurance rates and current expense loads.

Actual rates of return may be more or less than shown. Based on Home Office records as of 07/28/2005. See attached page for footnotes, assumptions and explanations.