

Basic Life Insurance Illustration

Prepared for
Client
Male, Age 50

Tabular Detail

Universal Life (Form No. 15276-99)

Rating Class:

Preferred Non-tobacco

Death Benefit Type:

Type A

"Life insurance contract"

qualification basis:

CVAT

Guaranteed:

Minimum Interest Rate
of 3% and Maximum
Monthly Deductions

Non-Guaranteed Current:

5.40% all years
and Current Monthly
Deductions

Timing:

Premiums and distributions
beginning of year. Values
and benefits end of year

Other Notes:

Surrender Value is
Accumulation Value
net of any policy debt

Death Benefit is net
of any policy debt

Assumed state of

policy issue:

Georgia

Payment Frequency:

Annual, 1 - 50
Zero, 51 - 60

Age Year	Annualized Premium Outlay	Guaranteed		Non-Guaranteed - Current		
		Surrender Value	Death Benefit	Surrender Value	Death Benefit	
51	1	\$10,000	\$9,537	\$163,000	\$10,356	\$163,000
52	2	10,000	19,345	163,000	21,136	163,000
53	3	10,000	29,431	163,000	32,386	163,000
54	4	10,000	39,810	163,000	44,282	163,000
55	5	10,000	50,494	163,000	56,861	163,000
56	6	10,000	61,500	163,000	70,161	163,000
57	7	10,000	72,837	164,069	84,145	189,541
58	8	10,000	84,345	184,597	98,845	216,332
59	9	10,000	96,016	204,258	114,301	243,156
60	10	10,000	107,838	223,083	130,522	270,010
Total:		100,000				
61	11	10,000	119,795	241,101	147,486	296,832
62	12	10,000	131,875	258,342	165,229	323,683
63	13	10,000	144,054	274,832	183,785	350,632
64	14	10,000	156,309	290,595	203,195	377,762
65	15	10,000	168,611	305,656	223,497	405,153
66	16	10,000	180,937	320,038	244,706	432,831
67	17	10,000	193,272	333,768	266,847	460,827
68	18	10,000	205,598	346,866	289,947	489,172
69	19	10,000	217,900	359,355	314,029	517,889
70	20	10,000	230,158	371,249	339,116	547,000
Total:		200,000				
71	21	10,000	242,338	382,559	365,280	576,639
72	22	10,000	254,312	393,163	392,534	606,853
73	23	10,000	266,193	403,330	420,911	637,757
74	24	10,000	277,833	412,930	450,483	669,532
75	25	10,000	289,177	421,970	481,240	702,232
76	26	10,000	300,200	430,464	513,308	736,045
77	27	10,000	310,886	438,424	546,670	770,936
78	28	10,000	321,231	445,863	581,299	806,832
79	29	10,000	331,245	452,793	617,218	843,703
80	30	10,000	340,923	459,220	654,515	881,625
Total:		300,000				

NON-GUARANTEED CURRENT RESULTS ARE NOT GUARANTEED. This is an illustration only and is not intended to predict actual performance. Timing of actual premium payments and distributions will likely vary from those assumed. Assumes non-guaranteed elements continue unchanged for all years. Non-guaranteed elements may be more or less favorable than illustrated. Actual policy performance will likely vary from that illustrated.

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Client
Male, Age 50

Tabular Detail (Continued)
Universal Life (Form No. 15276-99)

Rating Class: Preferred Non-tobacco	Age Year	Annualized Premium Outlay	Guaranteed		Non-Guaranteed - Current	
			Surrender Value	Death Benefit	Surrender Value	Death Benefit
Death Benefit Type: Type A						
"Life insurance contract" qualification basis: CVAT	81 31	\$10,000	\$350,233	\$465,134	\$693,450	\$920,951
	82 32	10,000	359,126	470,525	733,804	961,425
	83 33	10,000	367,530	475,371	775,696	1,003,300
	84 34	10,000	375,367	479,650	819,043	1,046,587
	85 35	10,000	382,584	483,352	863,938	1,091,487
Guaranteed: Minimum Interest Rate of 3% and Maximum Monthly Deductions	86 36	10,000	389,167	486,476	910,282	1,137,893
	87 37	10,000	395,127	489,029	958,081	1,185,770
	88 38	10,000	400,497	491,022	1,007,211	1,234,872
	89 39	10,000	405,345	492,475	1,057,780	1,285,150
	90 40	10,000	409,737	493,397	1,109,817	1,336,418
Non-Guaranteed Current: 5.40% all years and Current Monthly Deductions	Total:	400,000				
	91 41	10,000	413,743	493,794	1,163,387	1,388,478
	92 42	10,000	417,443	493,664	1,218,610	1,441,116
	93 43	10,000	420,923	492,991	1,275,679	1,494,094
	94 44	10,000	424,283	491,742	1,334,857	1,547,092
Timing: Premiums and distributions beginning of year. Values and benefits end of year	95 45	10,000	427,496	489,784	1,396,515	1,599,991
	96 46	10,000	432,094	483,716	1,463,007	1,637,793
	97 47	10,000	438,060	478,684	1,535,871	1,678,302
	98 48	10,000	445,430	474,704	1,615,907	1,722,108
	99 49	10,000	454,994	472,257	1,704,392	1,769,056
Other Notes: Surrender Value is Accumulation Value net of any policy debt	100 50	10,000	470,606	473,330	1,803,134	1,813,571
	Total:	500,000				
	101 51	0	484,724	484,724	1,900,503	1,900,503
	102 52	0	499,266	499,266	2,003,130	2,003,130
	103 53	0	514,244	514,244	2,111,299	2,111,299
Assumed state of policy issue: Georgia	104 54	0	529,671	529,671	2,225,310	2,225,310
	105 55	0	545,562	545,562	2,345,476	2,345,476
	106 56	0	561,928	561,928	2,472,132	2,472,132
	107 57	0	578,786	578,786	2,605,627	2,605,627
	108 58	0	596,150	596,150	2,746,331	2,746,331
	109 59	0	614,034	614,034	2,894,633	2,894,633
	110 60	0	632,455	632,455	3,050,943	3,050,943
Payment Frequency: Annual, 1 - 50 Zero, 51 - 60	Total:	500,000				

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