

Basic Life Insurance Illustration

Prepared for
Client
Male, Age 40

Tabular Detail

Universal Life (Form No. 15276-99)

Rating Class:

Preferred Non-tobacco

Death Benefit Type:

Type A

"Life insurance contract"

qualification basis:

GPT

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 - 60

Age Year	Annualized Premium Outlay	Guaranteed		Non-Guaranteed - Current		
		Surrender Value	Death Benefit	Surrender Value	Death Benefit	
41	1	\$6,320	\$4,200	\$1,000,000	\$5,975	\$1,000,000
42	2	6,320	8,356	1,000,000	11,687	1,000,000
43	3	6,320	12,466	1,000,000	17,128	1,000,000
44	4	6,320	16,501	1,000,000	22,873	1,000,000
45	5	6,320	20,461	1,000,000	28,940	1,000,000
46	6	6,320	24,305	1,000,000	35,346	1,000,000
47	7	6,320	28,011	1,000,000	42,110	1,000,000
48	8	6,320	31,557	1,000,000	49,253	1,000,000
49	9	6,320	34,920	1,000,000	56,795	1,000,000
50	10	6,320	38,057	1,000,000	64,760	1,000,000
Total:		63,200				
51	11	6,320	40,943	1,000,000	73,169	1,000,000
52	12	6,320	43,503	1,000,000	81,926	1,000,000
53	13	6,320	45,660	1,000,000	90,906	1,000,000
54	14	6,320	47,344	1,000,000	100,130	1,000,000
55	15	6,320	48,453	1,000,000	109,623	1,000,000
56	16	6,320	48,898	1,000,000	119,430	1,000,000
57	17	6,320	48,578	1,000,000	129,560	1,000,000
58	18	6,320	47,415	1,000,000	140,011	1,000,000
59	19	6,320	45,305	1,000,000	150,787	1,000,000
60	20	6,320	42,087	1,000,000	161,888	1,000,000
Total:		126,400				
61	21	6,320	37,593	1,000,000	173,513	1,000,000
62	22	6,320	31,627	1,000,000	185,386	1,000,000
63	23	6,320	23,930	1,000,000	197,501	1,000,000
64	24	6,320	14,189	1,000,000	209,852	1,000,000
65	25	6,320	2,049	1,000,000	222,475	1,000,000
66	26	6,320	0	0	235,166	1,000,000
67	27	6,320	0	0	248,006	1,000,000
68	28	6,320	0	0	261,027	1,000,000
69	29	6,320	0	0	274,127	1,000,000
70	30	6,320	0	0	287,264	1,000,000
Total:		189,600				

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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Prepared for
Client
Male, Age 40

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"	71 31	\$6,320	\$0	\$0	\$300,485	\$1,000,000
qualification basis:	72 32	6,320	0	0	313,668	1,000,000
GPT	73 33	6,320	0	0	326,771	1,000,000
	74 34	6,320	0	0	339,860	1,000,000
Guaranteed:	75 35	6,320	0	0	352,757	1,000,000
Minimum Interest Rate	76 36	6,320	0	0	365,674	1,000,000
of 3% and Maximum	77 37	6,320	0	0	378,404	1,000,000
Monthly Deductions	78 38	6,320	0	0	390,715	1,000,000
	79 39	6,320	0	0	402,502	1,000,000
	80 40	6,320	0	0	413,814	1,000,000
Non-Guaranteed Current:	Total:	252,800				
5.40% all years	81 41	6,320	0	0	425,134	1,000,000
and Current Monthly	82 42	6,320	0	0	435,701	1,000,000
Deductions	83 43	6,320	0	0	445,604	1,000,000
	84 44	6,320	0	0	454,420	1,000,000
Timing:	85 45	6,320	0	0	462,144	1,000,000
Premiums and distributions	86 46	6,320	0	0	468,287	1,000,000
beginning of year. Values	87 47	6,320	0	0	472,573	1,000,000
and benefits end of year	88 48	6,320	0	0	474,350	1,000,000
	89 49	6,320	0	0	473,403	1,000,000
	90 50	6,320	0	0	469,207	1,000,000
Other Notes:	Total:	316,000				
Surrender Value is	91 51	6,320	0	0	461,128	1,000,000
Accumulation Value	92 52	6,320	0	0	448,408	1,000,000
net of any policy debt	93 53	6,320	0	0	430,121	1,000,000
	94 54	6,320	0	0	405,031	1,000,000
Death Benefit is net	95 55	6,320	0	0	371,556	1,000,000
of any policy debt	96 56	6,320	0	0	327,677	1,000,000
	97 57	6,320	0	0	273,230	1,000,000
Assumed state of	98 58	6,320	0	0	204,190	1,000,000
policy issue:	99 59	6,320	0	0	115,744	1,000,000
Georgia	100 60	6,320	0	0	2,543	1,000,000
	Total:	379,200				
Payment Frequency: Annual, 1 - 60						

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