

Basic Life Insurance Illustration

Tabular Detail

Prepared for
Client and Client2

Male, Age 50 / Female, Age 50

Survivor Universal Life (Form No. 15263-99)

Rating Class:

1st: Preferred Non-tobacco
2nd: 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

	Youngest Insured's Age Year	Annualized Premium Outlay	Guaranteed		Non-Guaranteed - Current		
			Surrender Value	Death Benefit	Surrender Value	Death Benefit	
	51	1	\$4,418	\$4,529	\$1,000,000	\$4,637	\$1,000,000
	52	2	4,418	9,147	1,000,000	9,481	1,000,000
	53	3	4,418	13,845	1,000,000	14,531	1,000,000
	54	4	4,418	18,611	1,000,000	19,785	1,000,000
	55	5	4,418	23,430	1,000,000	25,239	1,000,000
	56	6	4,418	28,284	1,000,000	30,890	1,000,000
	57	7	4,418	33,153	1,000,000	36,726	1,000,000
	58	8	4,418	38,014	1,000,000	42,743	1,000,000
	59	9	4,418	42,842	1,000,000	48,938	1,000,000
	60	10	4,418	47,604	1,000,000	55,305	1,000,000
	Total:		44,180				
	61	11	4,418	52,257	1,000,000	61,819	1,000,000
	62	12	4,418	56,747	1,000,000	68,495	1,000,000
	63	13	4,418	61,001	1,000,000	75,349	1,000,000
	64	14	4,418	64,922	1,000,000	82,368	1,000,000
	65	15	4,418	68,392	1,000,000	89,590	1,000,000
	66	16	4,418	71,286	1,000,000	97,061	1,000,000
	67	17	4,418	73,462	1,000,000	104,785	1,000,000
	68	18	4,418	74,769	1,000,000	112,811	1,000,000
	69	19	4,418	75,042	1,000,000	121,162	1,000,000
	70	20	4,418	74,073	1,000,000	129,921	1,000,000
	Total:		88,360				
	71	21	4,418	71,575	1,000,000	138,861	1,000,000
	72	22	4,418	67,082	1,000,000	147,745	1,000,000
	73	23	4,418	60,256	1,000,000	156,706	1,000,000
	74	24	4,418	50,358	1,000,000	165,653	1,000,000
	75	25	4,418	36,593	1,000,000	174,517	1,000,000
	76	26	4,418	18,058	1,000,000	183,249	1,000,000
	77	27	4,418	0	0	191,654	1,000,000
	78	28	4,418	0	0	200,121	1,000,000
	79	29	4,418	0	0	208,595	1,000,000
	80	30	4,418	0	0	216,972	1,000,000
	Total:		132,540				

Payment Frequency:

Annual, 1 - 50
Zero, 51 - 60

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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policy issue:
Georgia

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			Surrender Value	Death Benefit	Surrender Value	Death Benefit	
	81	31	\$4,418	\$0	\$0	\$225,056	\$1,000,000
	82	32	4,418	0	0	232,346	1,000,000
	83	33	4,418	0	0	238,601	1,000,000
	84	34	4,418	0	0	243,531	1,000,000
	85	35	4,418	0	0	247,339	1,000,000
	86	36	4,418	0	0	249,809	1,000,000
	87	37	4,418	0	0	250,766	1,000,000
	88	38	4,418	0	0	249,857	1,000,000
	89	39	4,418	0	0	247,027	1,000,000
	90	40	4,418	0	0	241,643	1,000,000
	Total:		176,720				
	91	41	4,418	0	0	233,475	1,000,000
	92	42	4,418	0	0	223,067	1,000,000
	93	43	4,418	0	0	210,610	1,000,000
	94	44	4,418	0	0	196,397	1,000,000
	95	45	4,418	0	0	179,473	1,000,000
	96	46	4,418	0	0	159,922	1,000,000
	97	47	4,418	0	0	136,416	1,000,000
	98	48	4,418	0	0	106,201	1,000,000
	99	49	4,418	0	0	64,217	1,000,000
	100	50	4,418	0	0	1,369	1,000,000
	Total:		220,900				
	101	51	0	0	0	1,443	1,000,000
	102	52	0	0	0	1,521	1,000,000
	103	53	0	0	0	1,603	1,000,000
	104	54	0	0	0	1,689	1,000,000
	105	55	0	0	0	1,781	1,000,000
	106	56	0	0	0	1,877	1,000,000
	107	57	0	0	0	1,978	1,000,000
	108	58	0	0	0	2,085	1,000,000
	109	59	0	0	0	2,197	1,000,000
	110	60	0	0	0	2,316	1,000,000
	Total:		220,900				

Payment Frequency:

Annual, 1 - 50
Zero, 51 - 60

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