

Universal Life FLIPP - Male 45 Standard - Level Death Benefit

Accumulation Phase:

Age	Year	Premium	Guaranteed Values		Projected Values 5.65%	
			Cash Value	Death Benefit	Cash Value	Death Benefit
46	1	\$24,000	\$0	\$1,098,270	\$0	\$1,098,270
50	5	\$24,000	\$53,788	\$1,098,270	\$76,092	\$1,098,270
55	10	\$24,000	\$142,023	\$1,098,270	\$206,339	\$1,098,270
60	15	\$24,000	\$232,803	\$1,098,270	\$403,280	\$1,098,270
65	20	\$24,000	\$319,137	\$1,098,270	\$655,304	\$1,098,270

Distribution Phase:

Age	Year	Premium	Distribution at Retirement	Projected Values 5.65%	
				Cash Value	Net Death Benefit
66	21	\$0	\$40,420	\$348,534	\$771,756
70	25	\$0	\$40,420	\$617,077	\$709,638
75	30	\$0	\$40,420	\$567,385	\$595,754
80	35	\$0	\$40,420	\$503,551	\$535,724
85	40	\$0	\$40,420	\$415,541	\$456,970
90	45	\$0	\$40,420	\$292,227	\$344,918
95	50	\$0	\$40,420	\$128,089	\$154,779
100	55	\$0	\$0	\$150,024	\$183,816

** The values shown are based on a 5.65% interest rate assumption, actual results are expected to vary. This is a fixed interest policy and in the long run the credited rate of interest can be expected to reflect performance of the commercial bond portfolio held by the carrier issuing the policy. This policy uses a wash loan feature - policy loan values are charged an interest rate that is very close to the credited rate. This prevents the loan balance from compounding out of control and endangering the policy cash growth and prematurely lapsing the policy. Factors other than interest rates, including mortality experience and future administrative expenses can also significantly affect the projected retirement distributions.