

## Universal Life FLIPP - Male 45 Standard - Minimum 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	\$8,923	\$474,528	\$10,594	\$476,199
50	5	\$24,000	\$96,855	\$560,188	\$110,135	\$573,468
55	10	\$24,000	\$222,858	\$683,351	\$267,016	\$727,509
60	15	\$24,000	\$366,449	\$824,102	\$482,308	\$909,961
65	20	\$24,000	\$525,332	\$980,145	\$757,525	\$1,212,338

### Distribution Phase:

Age	Year	Premium	Tax Free Distribution at Retirement	Projected Values 5.65%	
				Cash Value	Net Death Benefit
66	21	\$0	\$43,600	\$750,063	\$892,576
70	25	\$0	\$43,600	\$715,367	\$822,672
75	30	\$0	\$43,600	\$660,580	\$693,609
80	35	\$0	\$43,600	\$589,752	\$631,669
85	40	\$0	\$43,600	\$491,294	\$545,177
90	45	\$0	\$43,600	\$352,017	\$420,489
95	50	\$0	\$43,600	\$166,352	\$201,029
100	55	\$0	\$0	\$194,953	\$238,860

\*\* 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.