

**Whole Life FLIPP - Male 45 Standard**

**Accumulation Phase:**

<b>Age</b>	<b>Year</b>	<b>Premium</b>	<b>Guaranteed Values</b>		<b>Projected Values</b>	
			<b>Cash Value</b>	<b>Death Benefit</b>	<b>Cash Value</b>	<b>Death Benefit</b>
46	1	\$24,000	\$9,905	\$531,958	\$11,515	\$537,250
50	5	\$24,000	\$87,089	\$649,656	\$131,006	\$698,075
55	10	\$24,000	\$197,709	\$776,589	\$257,028	\$921,963
60	15	\$24,000	\$324,659	\$885,045	\$461,407	\$1,173,215
65	20	\$24,000	\$466,177	\$978,692	\$725,127	\$1,453,629

**Distribution Phase:**

<b>Age</b>	<b>Year</b>		<b>Distribution at Retirement</b>	<b>Projected Values</b>	
				<b>Cash Value</b>	<b>Net Death Benefit</b>
66	21	\$0	\$35,204	\$727,236	\$1,329,074
70	25	\$0	\$35,204	\$732,827	1283937
75	30	\$0	\$35,204	\$726,984	1206971
80	35	\$0	\$35,204	\$696,421	1099987
85	40	\$0	\$35,204	\$621,066	952499
90	45	\$0	\$35,204	\$473,474	745775
95	50	\$0	\$35,204	\$218,587	448395
100	55	\$0	\$0	\$25,033	223170

\*\* Projected values are based on the current dividend projections of the carrier. Dividends are expected to vary and are based on interest earnings, mortality experience and administrative costs of the company. In general, dividends are viewed as more accurate projection than universal life interest rates, as well as substantially less interest responsive. Whole life policies contain contractual mortality and cash values, that are normally available in universal life policies.