

Universal Life ILIPP - Male 45 Standard - Variable Loan

Accumulation Phase:

Age	Year	Premium	Guaranteed Values		Projected Values 8.75%	
			Cash Value	Death Benefit	Cash Value	Death Benefit
46	1	\$24,000	\$10,044	\$475,203	\$11,256	\$476,415
50	5	\$24,000	\$94,394	\$559,553	\$122,244	\$587,403
55	10	\$24,000	\$210,939	\$671,442	\$332,829	\$793,332
60	15	\$24,000	\$336,898	\$792,642	\$659,872	\$1,115,616
65	20	\$24,000	\$460,239	\$915,052	\$1,166,199	\$1,621,012

Distribution Phase:

Age	Year	Premium	Distribution at Retirement	Projected Values 8.75%	
				Cash Value	Net Death Benefit
66	21	\$0	\$143,034	\$1,122,452	\$1,364,783
70	25	\$0	\$143,034	\$948,414	\$1,222,509
75	30	\$0	\$143,034	\$761,402	\$904,913
80	35	\$0	\$143,034	\$688,908	\$914,851
85	40	\$0	\$143,034	\$860,788	\$1,215,754
90	45	\$0	\$143,034	\$1,484,653	\$2,039,340
95	50	\$0	\$143,034	\$3,054,889	\$3,402,503
100	55	\$0	\$0	\$7,215,932	\$7,761,203

** Projected values based on a major US stock index.

An indexed life policy credits additional bonus interest when a specified stock index increases within a specified performance range. Factors other than interest rates can significantly affect policy performance. This policy uses a variable loan. Policy loans values are charged an interest rate equal to the carriers portfolio return. In exchange, the loan balance continues to earn interest that is based on the performance of the specified indexes. The values shown are based on a 8.75% assumption, actual results are expected to vary.