

Universal Life ILIPP (Variable Loan) - Male 50 Standard

Accumulation Phase:

Age	Year	Premium	Guaranteed Values		Projected Values 8.75%	
			Cash Value	Death Benefit	Cash Value	Death Benefit
50	1	\$35,000	\$13,578	\$591,148	\$18,473	\$596,043
55	5	\$35,000	\$133,724	\$711,294	\$185,999	\$763,569
60	10	\$35,000	\$296,528	\$867,031	\$497,468	\$1,067,971
65	15	\$35,000	\$466,591	\$1,029,870	\$978,443	\$1,541,722

Distribution Phase:

Age	Year	Premium	Distribution at Retirement	Projected Values 8.75%	
				Cash Value	Net Death Benefit
66	21	\$0	\$110,779	\$578,379	\$1,147,312
70	25	\$0	\$110,779	\$978,443	\$1,541,722
75	30	\$0	\$110,779	\$823,620	\$1,049,285
80	35	\$0	\$110,779	\$688,908	\$797,874
85	40	\$0	\$110,779	\$610,238	\$789,137
90	45	\$0	\$110,779	\$679,272	\$954,863
95	50	\$0	\$0	\$1,012,330	\$1,435,121
100	55	\$0	\$0	\$2,585,135	\$2,842,106

** 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.