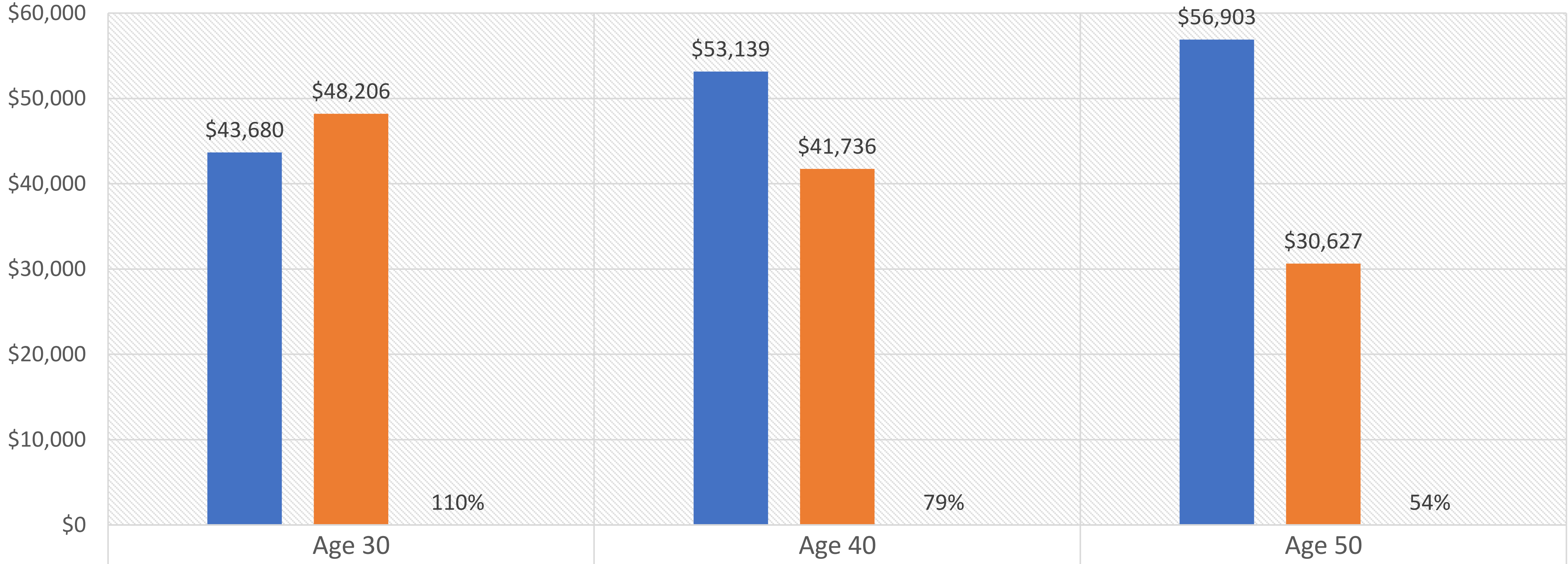
FINANCIAL COMPONENT: CASH VALUE

$150,000 Whole Life Policy (Ages 30, 40 & 50)

Total Premium Paid vs. Guaranteed Cash Value Accumulated (At age 65)

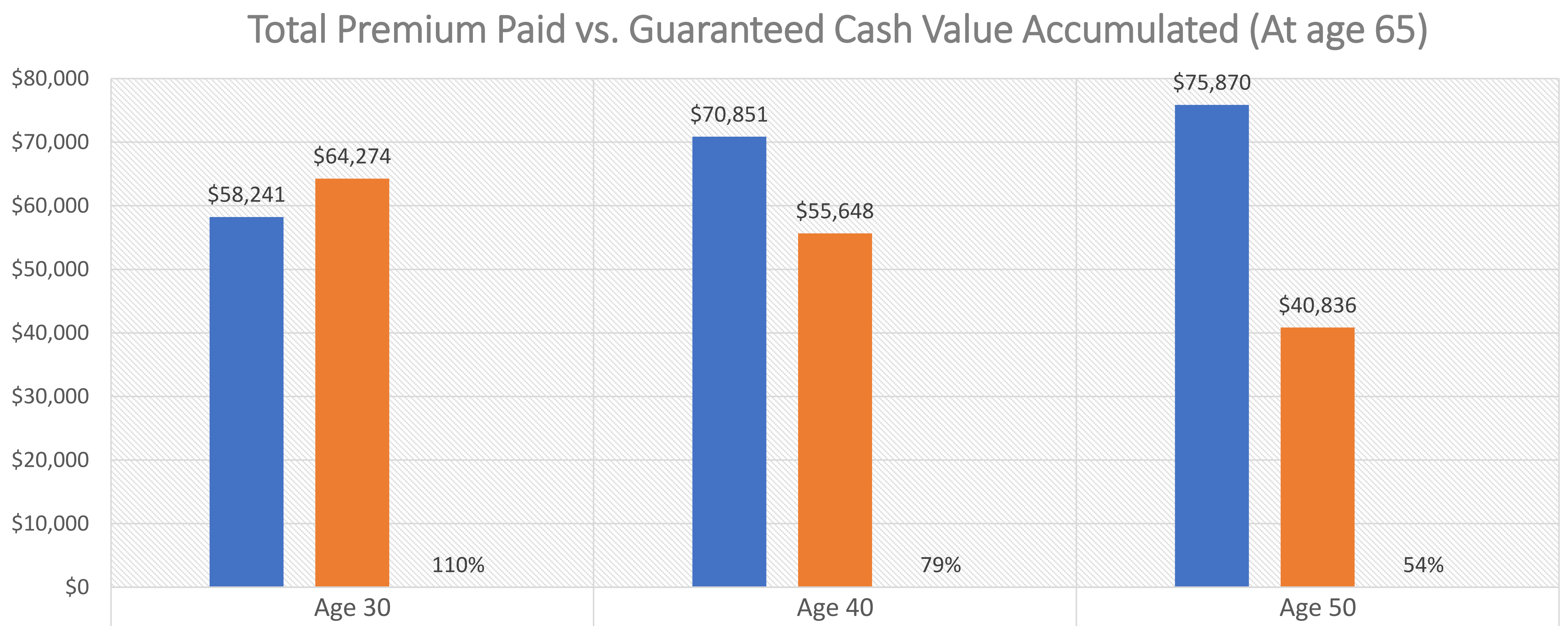


	Age 30	Age 40	Age 50
Total Premium Paid to 65	$43,680	$53,139	$56,903
Guaranteed Cash Value	$48,206	$41,736	$30,627
% of Invested Premium	110%	79%	54%

Total Premium Paid to 65   Guaranteed Cash Value   % of Invested Premium

FINANCIAL COMPONENT: CASH VALUE

$200,000 Whole Life Policy (Ages 30, 40 & 50)

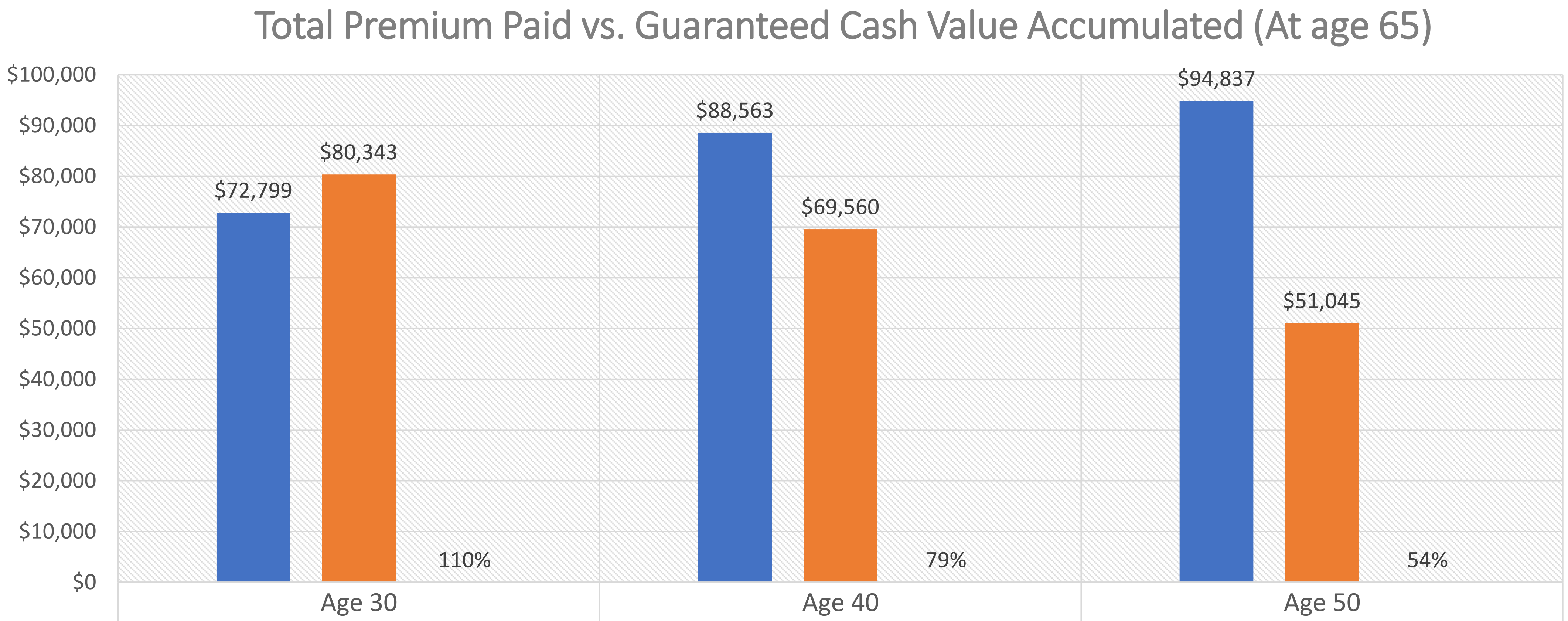


	Age 30	Age 40	Age 50
Total Premium Paid to 65	$58,241	$70,851	$75,870
Guaranteed Cash Value	$64,274	$55,648	$40,836
% of Invested Premium	110%	79%	54%

Total Premium Paid to 65 · Guaranteed Cash Value · % of Invested Premium

FINANCIAL COMPONENT: CASH VALUE

$250,000 Whole Life Policy (Ages 30, 40 & 50)



	Age 30	Age 40	Age 50
Total Premium Paid to 65	$72,799	$88,563	$94,837
Guaranteed Cash Value	$80,343	$69,560	$51,045
% of Invested Premium	110%	79%	54%

Total Premium Paid to 65   Guaranteed Cash Value   % of Invested Premium

Non-Forfeiture Options

If a certificate holder chooses to stop paying premiums,* they have three non-forfeiture options:

Reduced Paid Up (RPU)

- Cash value is used to provide a lesser amount of paid up whole life insurance
- Amount of benefit is determined by issue age, duration and smoker class at the time the option is exercised
- Riders are terminated
- Endows at age 121

- Reduced death benefit
- Same term

Extended Term Insurance (ETI)

Default NF Option

- Cash value is used to provide term insurance at the base death benefit amount of the whole life policy
- Policy expires on a specified date based on issue age, duration and smoker class at the time the option is exercised
- Riders are terminated

- Same death benefit
- Limited term

Cash Surrender Value

- Cash value is paid to the certificate holder as a lump sum
- Certificate and all riders are terminated

- Current cash value
- Insurance terminates

** 31-day grace period on premium payments*

Distributions

Loans

- Available anytime there is sufficient cash value
- Minimum $100*
- Loan interest rate is 8%*
- Policy may become overloaned and terminate if loan repayments aren't made
  Certificate will lapse if outstanding loans plus loan interest exceeds the cash value of the certificate and a sufficient partial or full loan repayment is not made by the end of the grace period

Partial Surrender not available

Cash Surrender available as a non-forfeiture option (coverage terminates)