

**Zero Payments \$5,000,000 Policy Age 41
With Increasing Death Benefit**

**Based on Current Assumptions
Not For Use With The Public**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Yr.	Age	Annual Premium	Gross Death Benefit	Insured Pays	Annual Loan	Interest Rate	Financed Interest	Cumulative Loan Balance	Gross Cash Value	Net Cash Value (Collateral Required) [(7) - (8)]	Net Death Benefit [(2) - (7)]
1	41	(239,877)	5,198,814	0	(239,877)	4.50%	(10,794)	(250,672)	198,814	(51,858)	4,948,142
2	42	(239,877)	5,402,196	0	(239,877)	4.50%	(22,075)	(512,624)	402,196	(110,429)	4,889,571
3	43	(239,877)	5,610,607	0	(239,877)	4.50%	(33,863)	(786,364)	610,607	(175,757)	4,824,243
4	44	(239,877)	5,823,994	0	(239,877)	4.50%	(46,181)	(1,072,423)	823,994	(248,428)	4,751,572
5	45	(239,877)	6,139,492	0	(239,877)	4.50%	(59,054)	(1,371,354)	1,139,492	(231,861)	4,768,139
6	46	-	6,233,980	0	-	6.90%	(94,623)	(1,465,977)	1,233,980	(231,996)	4,768,004
7	47	-	6,330,740	0	-	6.90%	(101,152)	(1,567,129)	1,330,740	(236,389)	4,763,611
8	48	-	6,429,761	0	-	6.90%	(108,132)	(1,675,261)	1,429,761	(245,500)	4,754,500
9	49	-	6,531,094	0	-	6.90%	(115,593)	(1,790,854)	1,531,094	(259,761)	4,740,239
10	50	-	6,680,764	0	-	6.90%	(123,569)	(1,914,423)	1,680,764	(233,659)	4,766,341
11	51	-	6,856,692	0	-	6.90%	(132,095)	(2,046,518)	1,856,692	(189,826)	4,810,174
12	52	-	7,036,168	0	-	6.90%	(141,210)	(2,187,728)	2,036,168	(151,561)	4,848,439
13	53	-	7,219,425	0	-	6.90%	(150,953)	(2,338,681)	2,219,425	(119,256)	4,880,744
14	54	-	7,406,179	0	-	6.90%	(161,369)	(2,500,050)	2,406,179	(93,871)	4,906,129
15	55	-	7,681,270	0	-	6.90%	(172,503)	(2,672,554)	2,681,270	8,716	5,008,716
16	56	-	7,959,634	0	-	6.90%	(184,406)	(2,856,960)	2,959,634	102,674	5,102,674
17	57	-	8,242,584	0	-	6.90%	(197,130)	(3,054,090)	3,242,584	188,494	5,188,494
18	58	-	8,529,684	0	-	6.90%	(210,732)	(3,264,823)	3,529,684	264,862	5,264,862
19	59	-	8,820,492	0	-	6.90%	(225,273)	(3,490,095)	3,820,492	330,397	5,330,397
20	60	-	9,254,769	0	-	6.90%	(240,817)	(3,730,912)	4,254,769	523,857	5,523,857
21	61	-	9,696,414	0	-	6.90%	(257,433)	(3,988,345)	4,696,414	708,069	5,708,069
22	62	-	10,145,767	0	-	6.90%	(275,196)	(4,263,541)	5,145,767	882,226	5,882,226
23	63	-	10,603,625	0	-	6.90%	(294,184)	(4,557,725)	5,603,625	1,045,900	6,045,900
24	64	-	11,067,938	0	-	6.90%	(314,483)	(4,872,208)	6,067,938	1,195,730	6,195,730
25	65	-	11,765,672	0	-	6.90%	(336,182)	(5,208,390)	6,765,672	1,557,282	6,557,282
26	66	-	12,643,251	0	-	6.90%	(359,379)	(5,567,769)	7,475,463	1,907,694	7,075,482
27	67	-	13,556,814	0	-	6.90%	(384,176)	(5,951,945)	8,199,851	2,247,906	7,604,869
28	68	-	14,444,330	0	-	6.90%	(410,684)	(6,362,630)	8,932,795	2,570,166	8,081,700
29	69	-	15,308,546	0	-	6.90%	(439,021)	(6,801,651)	9,674,258	2,872,607	8,506,895
30	70	-	16,717,727	0	-	6.90%	(469,314)	(7,270,965)	10,791,199	3,520,234	9,446,762
31	71	-	18,089,839	0	-	6.90%	(501,697)	(7,772,662)	11,920,816	4,148,155	10,317,178
32	72	-	19,429,241	0	-	6.90%	(536,314)	(8,308,975)	13,063,431	4,754,456	11,120,266
33	73	-	20,734,145	0	-	6.90%	(573,319)	(8,882,294)	14,217,050	5,334,755	11,851,851
34	74	-	22,009,594	0	-	6.90%	(612,878)	(9,495,173)	15,378,419	5,883,246	12,514,421
35	75	-	24,097,678	0	-	6.90%	(655,167)	(10,150,340)	17,145,270	6,994,930	13,947,338
36	76	-	26,146,026	0	-	6.90%	(700,373)	(10,850,713)	18,927,195	8,076,481	15,295,313
37	77	-	28,162,609	0	-	6.90%	(748,699)	(11,599,412)	20,724,564	9,125,152	16,563,197
38	78	-	30,127,979	0	-	6.90%	(800,359)	(12,399,772)	22,520,540	10,120,768	17,728,207
39	79	-	32,036,639	0	-	6.90%	(855,584)	(13,255,356)	24,310,698	11,055,342	18,781,283
40	80	-	35,146,998	0	-	6.90%	(914,620)	(14,169,976)	27,059,048	12,889,073	20,977,022
41	81	-	38,169,477	0	-	6.90%	(977,728)	(15,147,704)	29,798,952	14,651,248	23,021,773
42	82	-	41,107,047	0	-	6.90%	(1,045,192)	(16,192,896)	32,526,544	16,333,648	24,914,152
43	83	-	43,945,786	0	-	6.90%	(1,117,310)	(17,310,205)	35,227,085	17,916,880	26,635,581
44	84	-	46,680,995	0	-	6.90%	(1,194,404)	(18,504,610)	37,887,343	19,382,733	28,176,386
45	85	-	51,253,056	0	-	6.90%	(1,276,818)	(19,781,428)	42,086,595	22,305,167	31,471,628
46	86	-	55,715,280	0	-	6.90%	(1,364,919)	(21,146,346)	46,252,101	25,105,755	34,568,934
47	87	-	60,046,712	0	-	6.90%	(1,459,098)	(22,605,444)	50,362,085	27,756,641	37,441,268
48	88	-	64,218,820	0	-	6.90%	(1,559,776)	(24,165,220)	54,381,253	30,216,033	40,053,600
49	89	-	68,228,226	0	-	6.90%	(1,667,400)	(25,832,620)	58,304,757	32,472,137	42,395,606
50	90	-	75,028,489	0	-	6.90%	(1,782,451)	(27,615,071)	64,679,734	37,064,664	47,413,419
51	91	-	81,545,936	0	-	6.90%	(1,905,440)	(29,520,510)	70,903,344	41,382,834	52,025,425
52	92	-	87,731,810	0	-	6.90%	(2,036,915)	(31,557,426)	76,944,228	45,386,802	56,174,384
53	93	-	93,563,822	0	-	6.90%	(2,177,462)	(33,734,888)	82,785,188	49,050,300	59,828,934
54	94	-	99,014,423	0	-	6.90%	(2,327,707)	(36,062,595)	88,429,424	52,366,829	62,951,827
55	95	-	108,649,360	0	-	6.90%	(2,488,319)	(38,550,914)	98,023,603	59,472,689	70,098,446
56	96	-	117,722,901	0	-	6.90%	(2,660,013)	(41,210,927)	107,401,610	66,190,682	76,511,974
57	97	-	126,222,585	0	-	6.90%	(2,843,554)	(44,054,481)	116,581,309	72,526,827	82,168,103
58	98	-	134,230,493	0	-	6.90%	(3,039,759)	(47,094,241)	125,636,924	78,542,684	87,136,253
59	99	-	141,909,955	0	-	6.90%	(3,249,503)	(50,343,743)	134,652,201	84,308,457	91,566,212
60	100	-	156,453,745	0	-	6.90%	(3,473,718)	(53,817,461)	150,436,299	96,618,837	102,636,283