

**Zero Payments \$1,000,000 Policy Age 58
With Increasing Death Benefit**

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
									Net Cash		
									Value	Net Death	
									(Collateral	Benefit	
									Required)	[(2) - (7)]	
									[(7) - (8)]		
Yr.	Age	Annual Premium	Gross Death Benefit	Insured Pays	Annual Loan	Interest Rate	Financed Interest	Cumulative Loan Balance	Gross Cash Value		
1	58	(69,883)	1,039,252	0	(69,883)	4.75%	(3,319)	(73,203)	39,252	(33,950)	966,050
2	59	(69,883)	1,079,124	0	(69,883)	4.75%	(6,797)	(149,882)	79,124	(70,758)	929,242
3	60	(69,883)	1,147,076	0	(69,883)	4.75%	(10,439)	(230,204)	147,076	(83,128)	916,872
4	61	(69,883)	1,216,639	0	(69,883)	4.75%	(14,254)	(314,341)	216,639	(97,702)	902,298
5	62	(69,883)	1,307,904	0	(69,883)	4.75%	(18,251)	(402,475)	307,904	(94,571)	905,429
6	63	(69,883)	1,401,100	0	(69,883)	6.80%	(32,120)	(504,478)	401,100	(103,378)	896,622
7	64	(69,883)	1,508,261	0	(69,883)	6.80%	(39,057)	(613,418)	508,261	(105,157)	894,843
8	65	(69,883)	1,617,860	0	(69,883)	6.80%	(46,464)	(729,766)	617,860	(111,906)	888,094
9	66	-	1,661,131	0	-	6.80%	(49,624)	(779,390)	661,131	(118,259)	881,741
10	67	-	1,736,702	0	-	6.80%	(52,998)	(832,388)	736,702	(95,686)	904,314
11	68	-	1,813,762	0	-	6.80%	(56,602)	(888,990)	813,762	(75,228)	924,772
12	69	-	1,912,988	0	-	6.80%	(60,451)	(949,442)	912,988	(36,453)	963,547
13	70	-	1,980,997	0	-	6.80%	(64,562)	(1,014,004)	980,997	(33,007)	966,993
14	71	-	2,049,548	0	-	6.80%	(68,952)	(1,082,956)	1,049,548	(33,409)	966,591
15	72	-	2,169,819	0	-	6.80%	(73,641)	(1,156,597)	1,169,819	13,222	1,013,222
16	73	-	2,290,458	0	-	6.80%	(78,649)	(1,235,246)	1,290,458	55,212	1,055,212
17	74	-	2,445,783	0	-	6.80%	(83,997)	(1,319,242)	1,445,783	126,541	1,126,541
18	75	-	2,549,642	0	-	6.80%	(89,708)	(1,408,951)	1,549,642	140,691	1,140,691
19	76	-	2,655,510	0	-	6.80%	(95,809)	(1,504,760)	1,655,510	150,750	1,150,750
20	77	-	2,845,759	0	-	6.80%	(102,324)	(1,607,083)	1,845,759	238,676	1,238,676
21	78	-	3,036,888	0	-	6.80%	(109,282)	(1,716,365)	2,036,888	320,523	1,320,523
22	79	-	3,284,104	0	-	6.80%	(116,713)	(1,833,078)	2,284,104	451,026	1,451,026
23	80	-	3,446,087	0	-	6.80%	(124,649)	(1,957,727)	2,446,087	488,360	1,488,360
24	81	-	3,607,996	0	-	6.80%	(133,125)	(2,090,852)	2,607,996	517,143	1,517,143
25	82	-	3,903,110	0	-	6.80%	(142,178)	(2,233,030)	2,903,110	670,079	1,670,079
26	83	-	4,197,231	0	-	6.80%	(151,846)	(2,384,876)	3,197,231	812,355	1,812,355
27	84	-	4,579,599	0	-	6.80%	(162,172)	(2,547,048)	3,579,599	1,032,551	2,032,551
28	85	-	4,820,491	0	-	6.80%	(173,199)	(2,720,247)	3,820,491	1,100,244	2,100,244
29	86	-	5,062,806	0	-	6.80%	(184,977)	(2,905,224)	4,062,806	1,157,582	2,157,582
30	87	-	5,517,491	0	-	6.80%	(197,555)	(3,102,779)	4,517,491	1,414,712	2,414,712
31	88	-	5,983,210	0	-	6.80%	(210,989)	(3,313,768)	4,967,381	1,653,612	2,669,441
32	89	-	6,612,153	0	-	6.80%	(225,336)	(3,539,105)	5,558,299	2,019,194	3,073,048
33	90	-	6,957,632	0	-	6.80%	(240,659)	(3,779,764)	5,917,864	2,138,100	3,177,869
34	91	-	7,288,156	0	-	6.80%	(257,024)	(4,036,788)	6,269,920	2,233,133	3,251,368
35	92	-	8,004,321	0	-	6.80%	(274,502)	(4,311,289)	6,963,307	2,652,017	3,693,032
36	93	-	8,691,122	0	-	6.80%	(293,168)	(4,604,457)	7,644,579	3,040,122	4,086,665
37	94	-	9,612,955	0	-	6.80%	(313,103)	(4,917,560)	8,550,169	3,632,609	4,695,395
38	95	-	10,084,518	0	-	6.80%	(334,394)	(5,251,954)	9,074,524	3,822,570	4,832,564
39	96	-	10,581,610	0	-	6.80%	(357,133)	(5,609,087)	9,581,610	3,972,523	4,972,523
40	97	-	11,638,172	0	-	6.80%	(381,418)	(5,990,505)	10,638,172	4,647,667	5,647,667
41	98	-	12,670,416	0	-	6.80%	(407,354)	(6,397,859)	11,670,416	5,272,557	6,272,557
42	99	-	14,061,661	0	-	6.80%	(435,054)	(6,832,914)	13,061,661	6,228,748	7,228,748
43	100	-	14,827,640	0	-	6.80%	(464,638)	(7,297,552)	13,827,640	6,530,088	7,530,088