

**Zero Payments \$1,000,000 Policy Age 61
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	61	(90,164)	1,050,455	0	(90,164)	4.75%	(4,283)	(94,446)	50,455	(43,992)	956,008
2	62	(90,164)	1,102,171	0	(90,164)	4.75%	(8,769)	(193,379)	102,171	(91,208)	908,792
3	63	(90,164)	1,190,062	0	(90,164)	4.75%	(13,468)	(297,010)	190,062	(106,949)	893,051
4	64	(90,164)	1,280,127	0	(90,164)	4.75%	(18,391)	(405,565)	280,127	(125,437)	874,563
5	65	(90,164)	1,397,813	0	(90,164)	4.75%	(23,547)	(519,275)	397,813	(121,462)	878,538
6	66	(90,164)	1,518,024	0	(90,164)	6.80%	(41,442)	(650,881)	518,024	(132,857)	867,143
7	67	(90,164)	1,656,027	0	(90,164)	6.80%	(50,391)	(791,435)	656,027	(135,408)	864,592
8	68	(90,164)	1,796,624	0	(90,164)	6.80%	(59,949)	(941,547)	796,624	(144,923)	855,077
9	69	-	1,851,151	0	-	6.80%	(64,025)	(1,005,573)	851,151	(154,422)	845,578
10	70	-	1,946,915	0	-	6.80%	(68,379)	(1,073,952)	946,915	(127,037)	872,963
11	71	-	2,044,825	0	-	6.80%	(73,029)	(1,146,980)	1,044,825	(102,155)	897,845
12	72	-	2,170,930	0	-	6.80%	(77,995)	(1,224,975)	1,170,930	(54,045)	945,955
13	73	-	2,256,423	0	-	6.80%	(83,298)	(1,308,273)	1,256,423	(51,850)	948,150
14	74	-	2,342,670	0	-	6.80%	(88,963)	(1,397,236)	1,342,670	(54,566)	945,434
15	75	-	2,495,233	0	-	6.80%	(95,012)	(1,492,248)	1,495,233	2,985	1,002,985
16	76	-	2,647,202	0	-	6.80%	(101,473)	(1,593,721)	1,647,202	53,481	1,053,481
17	77	-	2,842,563	0	-	6.80%	(108,373)	(1,702,094)	1,842,563	140,470	1,140,470
18	78	-	2,969,942	0	-	6.80%	(115,742)	(1,817,836)	1,969,942	152,106	1,152,106
19	79	-	3,096,266	0	-	6.80%	(123,613)	(1,941,449)	2,096,266	154,817	1,154,817
20	80	-	3,325,822	0	-	6.80%	(132,019)	(2,073,467)	2,325,822	252,354	1,252,354
21	81	-	3,550,414	0	-	6.80%	(140,996)	(2,214,463)	2,550,414	335,951	1,335,951
22	82	-	3,843,284	0	-	6.80%	(150,583)	(2,365,047)	2,843,284	478,237	1,478,237
23	83	-	4,022,368	0	-	6.80%	(160,823)	(2,525,870)	3,022,368	496,499	1,496,499
24	84	-	4,195,654	0	-	6.80%	(171,759)	(2,697,629)	3,195,654	498,025	1,498,025
25	85	-	4,533,158	0	-	6.80%	(183,439)	(2,881,068)	3,533,158	652,090	1,652,090
26	86	-	4,867,860	0	-	6.80%	(195,913)	(3,076,980)	3,867,860	790,879	1,790,879
27	87	-	5,310,936	0	-	6.80%	(209,235)	(3,286,215)	4,310,936	1,024,720	2,024,720
28	88	-	5,565,160	0	-	6.80%	(223,463)	(3,509,678)	4,565,160	1,055,482	2,055,482
29	89	-	5,808,039	0	-	6.80%	(238,658)	(3,748,336)	4,808,039	1,059,703	2,059,703
30	90	-	6,314,078	0	-	6.80%	(254,887)	(4,003,223)	5,314,078	1,310,856	2,310,856
31	91	-	6,807,304	0	-	6.80%	(272,219)	(4,275,442)	5,807,304	1,531,862	2,531,862
32	92	-	7,468,444	0	-	6.80%	(290,730)	(4,566,172)	6,468,444	1,902,273	2,902,273
33	93	-	7,817,481	0	-	6.80%	(310,500)	(4,876,672)	6,817,481	1,940,810	2,940,810
34	94	-	8,141,717	0	-	6.80%	(331,614)	(5,208,285)	7,141,717	1,933,432	2,933,432
35	95	-	8,886,290	0	-	6.80%	(354,163)	(5,562,449)	7,886,290	2,323,842	3,323,842
36	96	-	9,605,721	0	-	6.80%	(378,247)	(5,940,695)	8,605,721	2,665,026	3,665,026
37	97	-	10,592,947	0	-	6.80%	(403,967)	(6,344,662)	9,592,947	3,248,285	4,248,285
38	98	-	11,069,817	0	-	6.80%	(431,437)	(6,776,099)	10,069,817	3,293,718	4,293,718
39	99	-	11,502,516	0	-	6.80%	(460,775)	(7,236,874)	10,502,516	3,265,642	4,265,642
40	100	-	12,623,236	0	-	6.80%	(492,107)	(7,728,982)	11,623,236	3,894,255	4,894,255