

**Zero Payments \$3,000,000 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)	
									Net Cash Value (Collateral Required) [ (7) - (8) ]	Net Death Benefit [ (2) - (7) ]	
Yr.	Age	Annual Premium	Gross Death Benefit	Client Pays	Annual Loan	Interest Rate	Financed Interest	Cumulative Loan Balance	Gross Cash Value		
1	61	(270,491)	3,151,726	0	(270,491)	4.75%	(12,848)	(283,339)	151,726	(131,613)	2,868,387
2	62	(270,491)	3,307,246	0	(270,491)	4.75%	(26,307)	(580,136)	307,246	(272,891)	2,727,109
3	63	(270,491)	3,571,299	0	(270,491)	4.75%	(40,405)	(891,032)	571,299	(319,732)	2,680,268
4	64	(270,491)	3,841,887	0	(270,491)	4.75%	(55,172)	(1,216,694)	841,887	(374,808)	2,625,192
5	65	(270,491)	4,195,568	0	(270,491)	4.75%	(70,641)	(1,557,826)	1,195,568	(362,258)	2,637,742
6	66	(270,491)	4,556,832	0	(270,491)	6.80%	(124,326)	(1,952,642)	1,556,832	(395,810)	2,604,190
7	67	(270,491)	4,971,557	0	(270,491)	6.80%	(151,173)	(2,374,306)	1,971,557	(402,749)	2,597,251
8	68	(270,491)	5,394,120	0	(270,491)	6.80%	(179,846)	(2,824,643)	2,394,120	(430,523)	2,569,477
9	69	-	5,558,582	0	-	6.80%	(192,076)	(3,016,718)	2,558,582	(458,136)	2,541,864
10	70	-	5,847,069	0	-	6.80%	(205,137)	(3,221,855)	2,847,069	(374,786)	2,625,214
11	71	-	6,142,057	0	-	6.80%	(219,086)	(3,440,941)	3,142,057	(298,884)	2,701,116
12	72	-	6,521,700	0	-	6.80%	(233,984)	(3,674,925)	3,521,700	(153,225)	2,846,775
13	73	-	6,779,617	0	-	6.80%	(249,895)	(3,924,820)	3,779,617	(145,203)	2,854,797
14	74	-	7,039,976	0	-	6.80%	(266,888)	(4,191,708)	4,039,976	(151,732)	2,848,268
15	75	-	7,499,841	0	-	6.80%	(285,036)	(4,476,744)	4,499,841	23,097	3,023,097
16	76	-	7,958,339	0	-	6.80%	(304,419)	(4,781,163)	4,958,339	177,176	3,177,176
17	77	-	8,547,301	0	-	6.80%	(325,119)	(5,106,282)	5,547,301	441,020	3,441,020
18	78	-	8,932,619	0	-	6.80%	(347,227)	(5,453,509)	5,932,619	479,110	3,479,110
19	79	-	9,315,295	0	-	6.80%	(370,839)	(5,824,347)	6,315,295	490,947	3,490,947
20	80	-	10,008,904	0	-	6.80%	(396,056)	(6,220,403)	7,008,904	788,501	3,788,501
21	81	-	10,690,245	0	-	6.80%	(422,987)	(6,643,390)	7,690,245	1,046,854	4,046,854
22	82	-	11,577,376	0	-	6.80%	(451,751)	(7,095,141)	8,577,376	1,482,236	4,482,236
23	83	-	12,124,272	0	-	6.80%	(482,470)	(7,577,611)	9,124,272	1,546,661	4,546,661
24	84	-	12,655,134	0	-	6.80%	(515,278)	(8,092,888)	9,655,134	1,562,246	4,562,246
25	85	-	13,682,000	0	-	6.80%	(550,316)	(8,643,204)	10,682,000	2,038,796	5,038,796
26	86	-	14,702,153	0	-	6.80%	(587,738)	(9,230,942)	11,702,153	2,471,211	5,471,211
27	87	-	16,049,211	0	-	6.80%	(627,704)	(9,858,646)	13,049,211	3,190,565	6,190,565
28	88	-	16,832,095	0	-	6.80%	(670,388)	(10,529,034)	13,832,095	3,303,061	6,303,061
29	89	-	17,583,402	0	-	6.80%	(715,974)	(11,245,009)	14,583,402	3,338,393	6,338,393
30	90	-	19,130,206	0	-	6.80%	(764,661)	(12,009,669)	16,130,206	4,120,537	7,120,537
31	91	-	20,642,210	0	-	6.80%	(816,658)	(12,826,327)	17,642,210	4,815,883	7,815,883
32	92	-	22,661,835	0	-	6.80%	(872,190)	(13,698,517)	19,661,835	5,963,318	8,963,318
33	93	-	23,749,847	0	-	6.80%	(931,499)	(14,630,016)	20,749,847	6,119,831	9,119,831
34	94	-	24,768,117	0	-	6.80%	(994,841)	(15,624,857)	21,768,117	6,143,259	9,143,259
35	95	-	27,058,237	0	-	6.80%	(1,062,490)	(16,687,348)	24,058,237	7,370,890	10,370,890
36	96	-	29,279,228	0	-	6.80%	(1,134,740)	(17,822,087)	26,279,228	8,457,141	11,457,141
37	97	-	32,310,889	0	-	6.80%	(1,211,902)	(19,033,989)	29,310,889	10,276,900	13,276,900
38	98	-	33,819,092	0	-	6.80%	(1,294,311)	(20,328,300)	30,819,092	10,490,791	13,490,791
39	99	-	35,203,063	0	-	6.80%	(1,382,324)	(21,710,625)	32,203,063	10,492,438	13,492,438
40	100	-	38,668,332	0	-	6.80%	(1,476,322)	(23,186,947)	35,668,332	12,481,385	15,481,385