

**Zero Payments \$1,000,000 Policy Age 65
With Increasing Death Benefit**

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

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
		Gross	Insured	Annual	Interest	Financed	Cumulative	Gross Cash	Net Cash	Net Death	
Yr.	Age	Annual	Death	Pays	Loan	Rate	Loan	Value	Value	Benefit	
		Premium	Benefit				Balance		(Collateral	Net Death	
									Required)	Benefit	
									[(7) - (8)]	[(2) - (7)]	
1	65	(86,839)	1,049,206	0	(86,839)	4.75%	(4,125)	(90,963)	49,206	(41,757)	958,243
2	66	(86,839)	1,099,307	0	(86,839)	4.75%	(8,446)	(186,248)	99,307	(86,940)	913,060
3	67	(86,839)	1,184,074	0	(86,839)	4.75%	(12,972)	(286,058)	184,074	(101,984)	898,016
4	68	(86,839)	1,270,591	0	(86,839)	4.75%	(17,713)	(390,609)	270,591	(120,018)	879,982
5	69	(86,839)	1,384,288	0	(86,839)	4.75%	(22,679)	(500,126)	384,288	(115,839)	884,161
6	70	(86,839)	1,500,554	0	(86,839)	6.80%	(39,914)	(626,879)	500,554	(126,325)	873,675
7	71	(86,839)	1,634,157	0	(86,839)	6.80%	(48,533)	(762,250)	634,157	(128,094)	871,906
8	72	(86,839)	1,770,380	0	(86,839)	6.80%	(57,738)	(906,827)	770,380	(136,447)	863,553
9	73	-	1,823,882	0	-	6.80%	(61,664)	(968,491)	823,882	(144,609)	855,391
10	74	-	1,916,831	0	-	6.80%	(65,857)	(1,034,348)	916,831	(117,517)	882,483
11	75	-	2,011,175	0	-	6.80%	(70,336)	(1,104,684)	1,011,175	(93,509)	906,491
12	76	-	2,132,128	0	-	6.80%	(75,119)	(1,179,803)	1,132,128	(47,674)	952,326
13	77	-	2,213,305	0	-	6.80%	(80,227)	(1,260,029)	1,213,305	(46,725)	953,275
14	78	-	2,293,252	0	-	6.80%	(85,682)	(1,345,711)	1,293,252	(52,459)	947,541
15	79	-	2,436,623	0	-	6.80%	(91,508)	(1,437,220)	1,436,623	(596)	999,404
16	80	-	2,576,598	0	-	6.80%	(97,731)	(1,534,950)	1,576,598	41,647	1,041,647
17	81	-	2,756,392	0	-	6.80%	(104,377)	(1,639,327)	1,756,392	117,065	1,117,065
18	82	-	2,868,654	0	-	6.80%	(111,474)	(1,750,801)	1,868,654	117,853	1,117,853
19	83	-	2,980,028	0	-	6.80%	(119,054)	(1,869,856)	1,980,028	110,173	1,110,173
20	84	-	3,192,286	0	-	6.80%	(127,150)	(1,997,006)	2,192,286	195,280	1,195,280
21	85	-	3,399,160	0	-	6.80%	(135,796)	(2,132,802)	2,399,160	266,357	1,266,357
22	86	-	3,673,844	0	-	6.80%	(145,031)	(2,277,833)	2,673,844	396,011	1,396,011
23	87	-	3,836,191	0	-	6.80%	(154,893)	(2,432,726)	2,836,191	403,466	1,403,466
24	88	-	3,991,381	0	-	6.80%	(165,425)	(2,598,151)	2,991,381	393,230	1,393,230
25	89	-	4,303,044	0	-	6.80%	(176,674)	(2,774,825)	3,303,044	528,219	1,528,219
26	90	-	4,606,977	0	-	6.80%	(188,688)	(2,963,513)	3,606,977	643,463	1,643,463
27	91	-	5,011,216	0	-	6.80%	(201,519)	(3,165,032)	4,011,216	846,183	1,846,183
28	92	-	5,229,131	0	-	6.80%	(215,222)	(3,380,254)	4,229,131	848,877	1,848,877
29	93	-	5,431,116	0	-	6.80%	(229,857)	(3,610,112)	4,431,116	821,004	1,821,004
30	94	-	5,882,331	0	-	6.80%	(245,488)	(3,855,599)	4,882,331	1,026,732	2,026,732
31	95	-	6,315,596	0	-	6.80%	(262,181)	(4,117,780)	5,315,596	1,197,816	2,197,816
32	96	-	6,906,749	0	-	6.80%	(280,009)	(4,397,789)	5,906,749	1,508,960	2,508,960
33	97	-	7,189,721	0	-	6.80%	(299,050)	(4,696,839)	6,189,721	1,492,882	2,492,882
34	98	-	7,441,925	0	-	6.80%	(319,385)	(5,016,224)	6,441,925	1,425,701	2,425,701
35	99	-	8,093,329	0	-	6.80%	(341,103)	(5,357,327)	7,093,329	1,736,002	2,736,002
36	100	-	8,709,603	0	-	6.80%	(364,298)	(5,721,625)	7,709,603	1,987,977	2,987,977