

**Zero Payments \$2,000,000 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)	
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	65	(173,677)	2,098,566	0	(173,677)	4.75%	(8,250)	(181,927)	98,566	(83,361)	1,916,639
2	66	(173,677)	2,198,938	0	(173,677)	4.75%	(16,891)	(372,495)	198,938	(173,557)	1,826,443
3	67	(173,677)	2,368,647	0	(173,677)	4.75%	(25,943)	(572,116)	368,647	(203,469)	1,796,531
4	68	(173,677)	2,541,890	0	(173,677)	4.75%	(35,425)	(781,218)	541,890	(239,328)	1,760,672
5	69	(173,677)	2,769,590	0	(173,677)	4.75%	(45,358)	(1,000,253)	769,590	(230,663)	1,769,337
6	70	(173,677)	3,002,424	0	(173,677)	6.80%	(79,827)	(1,253,758)	1,002,424	(251,334)	1,748,666
7	71	(173,677)	3,269,961	0	(173,677)	6.80%	(97,066)	(1,524,500)	1,269,961	(254,539)	1,745,461
8	72	(173,677)	3,542,791	0	(173,677)	6.80%	(115,476)	(1,813,654)	1,542,791	(270,862)	1,729,138
9	73	-	3,650,215	0	-	6.80%	(123,328)	(1,936,982)	1,650,215	(286,768)	1,713,232
10	74	-	3,836,675	0	-	6.80%	(131,715)	(2,068,697)	1,836,675	(232,022)	1,767,978
11	75	-	4,025,981	0	-	6.80%	(140,671)	(2,209,368)	2,025,981	(183,387)	1,816,613
12	76	-	4,268,586	0	-	6.80%	(150,237)	(2,359,605)	2,268,586	(91,020)	1,908,980
13	77	-	4,431,700	0	-	6.80%	(160,453)	(2,520,059)	2,431,700	(88,359)	1,911,641
14	78	-	4,592,537	0	-	6.80%	(171,364)	(2,691,422)	2,592,537	(98,885)	1,901,115
15	79	-	4,880,474	0	-	6.80%	(183,017)	(2,874,439)	2,880,474	6,035	2,006,035
16	80	-	5,161,954	0	-	6.80%	(195,462)	(3,069,901)	3,161,954	92,053	2,092,053
17	81	-	5,523,288	0	-	6.80%	(208,753)	(3,278,654)	3,523,288	244,633	2,244,633
18	82	-	5,749,813	0	-	6.80%	(222,948)	(3,501,603)	3,749,813	248,210	2,248,210
19	83	-	5,974,741	0	-	6.80%	(238,109)	(3,739,712)	3,974,741	235,029	2,235,029
20	84	-	6,401,997	0	-	6.80%	(254,300)	(3,994,012)	4,401,997	407,984	2,407,984
21	85	-	6,819,934	0	-	6.80%	(271,593)	(4,265,605)	4,819,934	554,329	2,554,329
22	86	-	7,373,792	0	-	6.80%	(290,061)	(4,555,666)	5,373,792	818,126	2,818,126
23	87	-	7,703,843	0	-	6.80%	(309,785)	(4,865,452)	5,703,843	838,392	2,838,392
24	88	-	8,020,226	0	-	6.80%	(330,851)	(5,196,302)	6,020,226	823,924	2,823,924
25	89	-	8,651,435	0	-	6.80%	(353,349)	(5,549,651)	6,651,435	1,101,784	3,101,784
26	90	-	9,268,221	0	-	6.80%	(377,376)	(5,927,027)	7,268,221	1,341,194	3,341,194
27	91	-	10,086,810	0	-	6.80%	(403,038)	(6,330,065)	8,086,810	1,756,745	3,756,745
28	92	-	10,534,149	0	-	6.80%	(430,444)	(6,760,509)	8,534,149	1,773,640	3,773,640
29	93	-	10,951,105	0	-	6.80%	(459,715)	(7,220,224)	8,951,105	1,730,881	3,730,881
30	94	-	11,869,885	0	-	6.80%	(490,975)	(7,711,199)	9,869,885	2,158,686	4,158,686
31	95	-	12,754,761	0	-	6.80%	(524,362)	(8,235,561)	10,754,761	2,519,200	4,519,200
32	96	-	13,957,768	0	-	6.80%	(560,018)	(8,795,579)	11,957,768	3,162,189	5,162,189
33	97	-	14,546,983	0	-	6.80%	(598,099)	(9,393,678)	12,546,983	3,153,305	5,153,305
34	98	-	15,077,388	0	-	6.80%	(638,770)	(10,032,448)	13,077,388	3,044,940	5,044,940
35	99	-	16,412,020	0	-	6.80%	(682,206)	(10,714,655)	14,412,020	3,697,365	5,697,365
36	100	-	17,681,168	0	-	6.80%	(728,597)	(11,443,251)	15,681,168	4,237,917	6,237,917