Male Client, Age 60, Preferred Best

For Agent/Broker Use Only

		Carrier A GUL Guaranteed to Age 100				Carrier B VUL Guaranteed to Age 100										
		Independent of Market Performance					0% Gross Annual Rate of Return			7% Gross Annual Rate of Return			Lookback: T. Rowe Price Equity Income Fund Since 1994			
Year	Age	Annual Premium	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Annual Premium	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Index Return	Cash Surrender Value	Death Benefit	IRR on Death Benefit
1	61	$ (29,868)	$ -	$ 1,000,000	3248.06%	$ (36,626)	$ -	$ 1,000,000	2630.30%	$ -	$ 1,000,000	2630.30%	1.15%	$ -	$ 1,000,000	2630.30%
2	62	$ (29,868)	$ -	$ 1,000,000	430.78%	$ (36,626)	$ 16,944	$ 1,000,000	374.91%	$ 22,677	$ 1,000,000	374.91%	23.69%	$ 29,741	$ 1,000,000	374.91%
3	63	$ (29,868)	$ -	$ 1,000,000	182.92%	$ (36,626)	$ 40,148	$ 1,000,000	161.38%	$ 51,584	$ 1,000,000	161.38%	19.86%	$ 70,428	$ 1,000,000	161.38%
4	64	$ (29,868)	$ -	$ 1,000,000	106.80%	$ (36,626)	$ 62,874	$ 1,000,000	94.29%	$ 82,016	$ 1,000,000	94.29%	29.71%	$ 131,009	$ 1,000,000	94.29%
5	65	$ (29,868)	$ 7,392	$ 1,000,000	71.88%	$ (36,626)	$ 88,538	$ 1,000,000	63.18%	$ 117,498	$ 1,000,000	63.18%	9.21%	$ 174,559	$ 1,000,000	63.18%
6	66	$ (29,868)	$ 18,006	$ 1,000,000	52.35%	$ (36,626)	$ 114,115	$ 1,000,000	45.69%	$ 155,131	$ 1,000,000	45.69%	3.40%	$ 208,830	$ 1,000,000	45.69%
7	67	$ (29,868)	$ 27,935	$ 1,000,000	40.07%	$ (36,626)	$ 139,383	$ 1,000,000	34.65%	$ 194,830	$ 1,000,000	34.65%	12.99%	$ 268,305	$ 1,000,000	34.65%
8	68	$ (29,868)	$ 37,124	$ 1,000,000	31.72%	$ (36,626)	$ 164,436	$ 1,000,000	27.14%	$ 236,851	$ 1,000,000	27.14%	1.29%	$ 298,897	$ 1,000,000	27.14%
9	69	$ (29,868)	$ 45,445	$ 1,000,000	25.73%	$ (36,626)	$ 189,333	$ 1,000,000	21.75%	$ 281,439	$ 1,000,000	21.75%	-13.28%	$ 281,167	$ 1,000,000	21.75%
10	70	$ (29,868)	$ 52,778	$ 1,000,000	21.25%	$ (36,626)	$ 214,480	$ 1,000,000	17.72%	$ 329,211	$ 1,000,000	17.72%	25.57%	$ 387,980	$ 1,000,000	17.72%
11	71	$ -	$ 35,849	$ 1,000,000	18.33%	$ -	$ 211,499	$ 1,000,000	15.25%	$ 351,228	$ 1,000,000	15.25%	14.81%	$ 446,606	$ 1,000,000	15.25%
12	72	$ -	$ 11,832	$ 1,000,000	16.08%	$ -	$ 207,974	$ 1,000,000	13.36%	$ 374,600	$ 1,000,000	13.36%	3.80%	$ 464,897	$ 1,000,000	13.36%
13	73	$ -	$ -	$ 1,000,000	14.30%	$ -	$ 203,868	$ 1,000,000	11.87%	$ 399,451	$ 1,000,000	11.87%	19.05%	$ 555,080	$ 1,082,128	12.81%
14	74	$ -	$ -	$ 1,000,000	12.85%	$ -	$ 199,123	$ 1,000,000	10.66%	$ 425,911	$ 1,000,000	10.66%	3.39%	$ 575,420	$ 1,091,801	11.60%
15	75	$ -	$ 194,100	$ 1,000,000	11.67%	$ -	$ 193,623	$ 1,000,000	9.67%	$ 454,106	$ 1,000,000	9.67%	-35.94%	$ 368,766	$ 1,000,000	9.67%
16	76	$ -	$ -	$ 1,000,000	10.67%	$ -	$ 187,161	$ 1,000,000	8.85%	$ 484,133	$ 1,000,000	8.85%	25.76%	$ 462,301	$ 1,000,000	8.85%
17	77	$ -	$ -	$ 1,000,000	9.83%	$ -	$ 179,539	$ 1,000,000	8.15%	$ 516,150	$ 1,000,000	8.15%	15.23%	$ 532,350	$ 1,000,000	8.15%
18	78	$ -	$ -	$ 1,000,000	9.11%	$ -	$ 170,544	$ 1,000,000	7.55%	$ 550,407	$ 1,000,000	7.55%	-0.76%	$ 528,169	$ 1,000,000	7.55%
19	79	$ -	$ -	$ 1,000,000	8.49%	$ -	$ 159,671	$ 1,000,000	7.03%	$ 587,159	$ 1,000,000	7.03%	17.47%	$ 620,407	$ 1,037,941	7.30%
20	80	$ -	$ 298,676	$ 1,000,000	7.94%	$ -	$ 146,521	$ 1,000,000	6.58%	$ 626,438	$ 1,023,851	6.74%	30.05%	$ 806,557	$ 1,318,236	8.43%
21	81	$ -	$ -	$ 1,000,000	7.46%	$ -	$ 129,661	$ 1,000,000	6.18%	$ 667,549	$ 1,066,609	6.58%	7.55%	$ 865,488	$ 1,382,876	8.22%
22	82	$ -	$ -	$ 1,000,000	7.03%	$ -	$ 109,244	$ 1,000,000	5.83%	$ 710,802	$ 1,111,054	6.45%	-6.66%	$ 805,516	$ 1,259,102	7.19%
23	83	$ -	$ -	$ 1,000,000	6.65%	$ -	$ 84,618	$ 1,000,000	5.51%	$ 756,332	$ 1,157,338	6.33%	19.18%	$ 956,592	$ 1,463,777	7.65%
24	84	$ -	$ -	$ 1,000,000	6.31%	$ -	$ 54,756	$ 1,000,000	5.23%	$ 804,195	$ 1,205,568	6.22%	16.28%	$ 1,106,477	$ 1,658,720	7.92%
25	85	$ -	$ 298,676	$ 1,000,000	6.00%	$ -	$ 18,306	$ 1,000,000	4.97%	$ 854,441	$ 1,255,772	6.12%	-9.52%	$ 995,004	$ 1,462,357	6.89%
26	86	$ -	$ -	$ 1,000,000	5.72%	$ -	$ -	$ 1,000,000	4.74%	$ 906,998	$ 1,307,891	6.03%	26.47%	$ 1,249,098	$ 1,801,199	7.58%
27	87	$ -	$ -	$ 1,000,000	5.46%	$ -	$ -	$ 1,000,000	4.53%	$ 962,161	$ 1,362,324	5.95%	1.01%	$ 1,249,825	$ 1,769,628	7.16%
28	88	$ -	$ -	$ 1,000,000	5.23%	$ -	$ -	$ 1,000,000	4.33%	$ 1,019,980	$ 1,419,098	5.87%	25.49%	$ 1,550,945	$ 2,157,830	7.73%
29	89	$ -	$ -	$ 1,000,000	5.01%	$ -	$ -	$ 1,000,000	4.16%	$ 1,080,138	$ 1,477,521	5.80%				
30	90	$ -	$ -	$ 1,000,000	4.82%	$ -	$ -	$ 1,000,000	3.99%	$ 1,142,655	$ 1,537,443	5.73%				
31	91	$ -	$ -	$ 1,000,000	4.63%	$ -	$ -	$ 1,000,000	3.84%	$ 1,203,943	$ 1,593,177	5.65%				
32	92	$ -	$ -	$ 1,000,000	4.46%	$ -	$ -	$ 1,000,000	3.70%	$ 1,267,523	$ 1,648,161	5.58%				
33	93	$ -	$ -	$ 1,000,000	4.30%	$ -	$ -	$ 1,000,000	3.57%	$ 1,334,012	$ 1,701,532	5.49%				

Male Client, Age 60, Preferred Best

For Agent/Broker Use Only

Year	Age	Carrier A GUL Guaranteed to Age 100				Carrier B VUL Guaranteed to Age 100										
		Independent of Market Performance					0% Gross Annual Rate of Return			7% Gross Annual Rate of Return			Lookback: T. Rowe Price Equity Income Fund Since 1994			
		Annual Premium	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Annual Premium	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Cash Surrender Value	Death Benefit	IRR on Death Benefit	Index Return	Cash Surrender Value	Death Benefit	IRR on Death Benefit
34	94	$ -	$ -	$ 1,000,000	4.16%	$ -	$ -	$ 1,000,000	3.45%	$ 1,404,366	$ 1,751,244	5.41%				
35	95	$ -	$ -	$ 1,000,000	4.02%	$ -	$ -	$ 1,000,000	3.33%	$ 1,480,305	$ 1,795,166	5.31%				
36	96	$ -	$ -	$ 1,000,000	3.89%	$ -	$ -	$ 1,000,000	3.23%	$ 1,564,835	$ 1,830,700	5.21%				
37	97	$ -	$ -	$ 1,000,000	3.77%	$ -	$ -	$ 1,000,000	3.13%	$ 1,661,886	$ 1,869,456	5.11%				
38	98	$ -	$ -	$ 1,000,000	3.66%	$ -	$ -	$ 1,000,000	3.03%	$ 1,775,349	$ 1,920,395	5.04%				
39	99	$ -	$ -	$ 1,000,000	3.55%	$ -	$ -	$ 1,000,000	2.94%	$ 1,898,099	$ 1,974,213	4.97%				
40	100	$ -	$ -	$ 1,000,000	3.45%	$ -	$ -	$ 1,000,000	2.86%	$ 2,029,024	$ 2,029,024	4.91%				