Graded Premium Term with Partial Endowment at Age 95

Table of Annual Premiums and Values*
(Premiums include Base Policy, and if applicable, all ratings, riders and benefits)

Policy	Face	Annual	Cash or	Reduced Paid-Up Endowment
Year	Amount	Premium**	Loan Value	Insurance
l	\$125,000	\$2,350.00	\$0.00	\$0
2	\$125,000	\$2,350.00	\$57.50	\$176
3	\$125,000	\$2,350.00	\$1,566.25	\$4,634
4	\$125,000	\$2,350.00	\$3,150.00	\$8,996
5	\$125,000	\$2,350.00	\$4,806.25	\$13,254
6	\$125,000	\$2,350.00	\$6,557.50	\$17,473
7	\$125,000	\$2,350.00	\$8,406.25	\$21,653
8	\$125,000	\$2,350.00	\$10,360.00	\$25,808
9	\$125,000	\$2,350.00	\$12,416.25	\$29,922
10	\$125,000	\$2,350.00	\$14,593.75	\$34,037
11	\$125,000	\$2,350.00	\$16,906.25	\$38,180
12	\$125,000	\$2,350.00	\$19,373.75	\$42,392
13	\$125,000	\$2,350.00	\$21,996.25	\$46,669
14	\$125,000	\$2,350.00	\$24,807.50	\$51,072
15	\$125,000	\$2,350.00	\$27,355.00	\$54,683
16	\$125,000	\$2,350.00	\$31,096.25	\$60,395
17	\$125,000	\$2,350.00	\$34,717.50	\$65,543
18	\$125,000	\$2,350.00	\$38,620.00	\$70,903
19	\$125,000	\$2,350.00	\$42,775.00	\$76,396
k 20	\$125,000	\$2,350.00	\$47,000.00	\$81,693
21	\$125,000	\$8,757.50	\$48,598.75	\$82,249
22	\$125,000	\$9,827.50	\$50,008.75	\$82,462
23	\$125,000	\$10,740.00	\$51,418.75	\$82,673
24	\$125,000	\$11,960.00	\$52,828.75	\$82,878
25	\$125,000	\$13,330.00	\$54,332.50	\$83,220
26	\$125,000	\$14,800.00	\$55,836.25	\$83,548
27	\$125,000	\$16,365.00	\$57,435.00	\$84,007
28	\$125,000	\$18,010.00	\$59,032.50	\$84,462
29	\$125,000	\$19,717.50	\$60,630.00	\$84,928
30	\$125,000	\$21,530.00	\$62,228.75	\$85,410
31	\$125,000	\$23,517.50	\$63,826.25	\$85,911
32	\$125,000	\$25,730.00	\$65,425.00	\$86,431
33	\$125,000	\$28,230.00	\$67,022.50	\$86,956
34	\$125,000	\$31,047.50	\$68,761.25	\$87,666
35	\$125,000	\$34,127.50	\$70,595.00	\$88,492
36	\$125,000	\$37,400.00	\$72,521.25	\$89,421
37	\$125,000	\$40,800.00	\$74,636.25	\$90,557
38	\$125,000	\$44,297.50	\$76,986.25	\$91,924
39	\$125,000	\$47,822.50	\$79,618.75	\$93,534
40	\$125,000	\$51,422.50	\$82,767.50	\$95,590

^{*} The cash values and paid-up insurance amounts are shown as of the end of each policy year. They assume all premiums have been paid. Any policy loan will reduce these amounts. Face amounts are shown as of the end of each policy year. Annual premiums are shown as of the beginning of each policy year.

^{**} Premiums are guaranteed and not subject to change.