

A Basic Universal Life Insurance Illustration

# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

Compliance Test: Guideline Premium Test

**Prepared For:**

**CONVERSION CLIENT**

**Presented By:**

CONVERSION AGENT  
CONVERSION AGENCY

1234 MAIN STREET  
ANYTOWN, AL 12345  
Tel: 123-456-7890



**West Coast Life  
Insurance Company**

A PROTECTIVE COMPANY

*Current, Specified, and Midpoint assumptions are not guaranteed. They assume that scales for interest and cost of insurance rates will continue unchanged by the Company for all years shown. This is not likely to occur because interest and cost of insurance rates are subject to change by the Company based on various factors such as claims and investment experience, persistency, expenses, taxes, and the overall economic environment. Actual results may be more or less favorable than those shown.*

# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

Narrative Summary

Initial Annual Premium: \$23,256.19

Prepared For: CONVERSION CLIENT

Initial Death Benefit: \$1,000,000.00

Male Age 65: Preferred Non-Tobacco

Riders: None



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## Basic Life Insurance Illustration

**Generic Name:** Flexible Premium Adjustable Life

**Policy Form Number:** WC-U15 11-06

**Initial Face Amount:** \$1,000,000

**Initial Death Benefit Option:** Level

**Compliance Test:** Guideline Premium Test

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. EXCEPT FOR THOSE ITEMS CLEARLY LABELED GUARANTEED, RATES AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED. COVERAGE IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY. THIS ILLUSTRATION IS NOT VALID WITHOUT ALL PAGES.**

### General Information

This is an illustration only, not an offer, contract or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not complete without all pages. Although information in this illustration is based on certain tax and legal assumptions, it is not intended to be tax or legal advice. Such advice should be obtained from your own counsel or other expert.

This illustration has been provided to help you understand the life insurance policy and to allow you to compare the policy with other policies. If you are considering replacement of an existing life insurance policy, you should consider possible disadvantages (such as surrender charges and new contestable and suicide periods) as well as possible advantages (such as lower cost of insurance rates, lower policy expenses, and higher current interest rates). Replacement of an existing life insurance policy may **not** be in your best interest.

This illustration is based on information that you provided and on certain assumptions that are not guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Not a Bank Deposit	No Bank Guarantee	Not FDIC Insured
Not Insured By Any Federal Government Agency		

### Premium Outlay

Premium outlay is the amount of money assumed to be paid out-of-pocket in addition to any amounts transferred from another insurance company. The amount, timing, and frequency of each premium outlay may be varied and will affect the policy value, the length of coverage, and the status of any protection from policy termination. Because interest and cost of insurance rates can change over time, additional premium outlays may be needed to keep the policy in force or to achieve desired results. Each premium outlay is subject to any minimum requirements of the policy and maximum limits set by Federal Tax Law. This illustration assumes that periodic premium outlays are received by the Company at the beginning of each policy year.

The Company will deduct a premium expense charge of 5.00% from each premium outlay.

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Universal Life Flexible Premium Adjustable Life Plan

Initial Annual Premium: \$23,256.19

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The first year premium outlay includes a(n) annual premium of \$23,256.19.

The Guideline Level Premium, which is the maximum level annual premium permitted under Federal Tax Law, is \$54,993.66. In all years assuming payment of the Guideline Level Premium, guaranteed interest rates, guaranteed cost of insurance rates, no policy loans, no partial surrenders, and no policy changes, the policy will terminate during the 28th policy year.

**Minimum Monthly Premium** The minimum monthly premium is \$1,709.43. The policy will not terminate during the first 10 policy years, if on each monthly anniversary day: (a) the total premiums paid, less any partial surrenders and policy debt, equals or exceeds (b) the minimum monthly premium times the number of months the policy has been in force, including the current month. The minimum monthly premium may change if there is a change in benefits.

**Death Benefit** The death benefit is the amount of money payable to the beneficiary if the proposed insured dies while the policy is in force. The death benefit includes the base policy benefit amount plus any additional life insurance rider and term rider benefit amounts, if applicable. The death benefit will be reduced by any policy debt and by any overdue monthly deductions. This illustration shows the death benefit at the end of each policy year.

Under the level death benefit option, the base policy benefit amount will equal the face amount or the policy value plus the corridor amount on the date of the death. The corridor amount is determined as prescribed by section 7702 of the Internal Revenue Code.

**Terminal Illness Accelerated Death Benefit** This policy has an Accelerated Death Benefit feature for a qualifying terminal illness. Subject to a maximum benefit amount, the accelerated death benefit will be based on a portion of the in-force face amount. A lien equal to the accelerated death benefit will be established against the policy and will accumulate interest. The primary impact of the lien and any accumulated interest will be reduction of the death benefit. The Accelerated Death Benefit feature may be subject to state variations and may not be available in all states.

Consult your representative and review the policy and any endorsements for complete limitations, terms and conditions. Due to possible tax consequences of the Accelerated Death Benefit feature, please consult your tax advisor.

**Surrender and Policy Values** The surrender value is the amount of money you will receive if you cancel the policy. In addition, it limits the amounts available to you for policy loans and partial surrenders. The surrender value is equal to the policy value less a surrender charge and less any policy debt. There is a surrender charge for the first 19 policy years. A surrender charge applicable to a face amount increase will last for an additional 19 years following each face increase. The surrender charge will change if you increase or decrease the face amount of the policy.

The policy value will vary based on (1) the amount, timing and frequency of each premium outlay, (2) monthly deductions, (3) credited interest, (4) policy debt, and (5) partial surrenders. Each month, premiums received (less a premium expense charge) and interest are added to the policy value while monthly deductions and partial surrenders are subtracted from the policy value. Whenever the policy value is shown as zero, it may be zero or less than zero. This illustration shows the policy and surrender values at the end of each policy year.

**Termination** Unless all requirements of the Minimum Monthly Premium Endorsement have been satisfied, the policy will terminate without value at the end of the grace period if there is not enough surrender value to cover the monthly deductions.

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Universal Life Flexible Premium Adjustable Life Plan

Narrative Summary

Initial Annual Premium: \$23,256.19

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Male Age 65: Preferred Non-Tobacco

Riders: None



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Insurance Company

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**Interest** The interest rate credited to your policy value can be changed at the sole discretion of the Company but not below the guaranteed interest rate of 3.00%. The current interest rate is 5.40%. The interest rates shown in this illustration are annual effective rates.

**Tax Compliance** The guideline level premium is the maximum level annual premium that can be paid into the policy and still have it qualify as a life insurance contract. The guideline single premium is the maximum single premium that can be paid into the policy at issue and still have it qualify as a life insurance contract. The 7-Pay premium is the maximum annual amount that can be paid in each of the first 7 policy years under the test for a Modified Endowment Contract. The initial guideline level, guideline single and 7-Pay premium amounts are used to test for compliance with premium limitations as set forth under current Federal Tax Law. The initial premium amounts shown below are subject to change upon any change in policy benefits.

Guideline Level Premium:	\$54,993.66
Guideline Single Premium:	\$535,291.52
7-Pay Premium:	\$89,873.30

Based on the Company's interpretation of current Federal Tax Law, the illustrated policy satisfies the definition of a life insurance contract and is not a Modified Endowment Contract. However, any change in benefits may cause the policy to no longer qualify as a life insurance contract or may cause it to become a Modified Endowment Contract.

Under current Federal Tax Law, special tax rules apply for partial surrenders and face amount decreases in the first 15 policy years. In the case of a partial surrender, you may be taxed on all or a portion of the cash withdrawal amount. In the case of a face amount decrease, a taxable distribution from the policy may be required.

Neither West Coast Life Insurance Company nor its representatives offer legal or tax advice. Any tax compliance tests applied and any tax-related statements made in this illustration were based upon current assumptions only, and represent only one interpretation of current Federal Tax Law as it relates to life insurance. Moreover, the tax treatment of life insurance is subject to change. We suggest you consult your legal or tax advisor before making any tax-related decisions.

**Additional Key Terms** **"Age"** is the issue age plus the number of years the policy is assumed to have been in force. This is the age at the end of the policy year.

**"Cost of Insurance"** is the amount charged by the Company for providing life insurance coverage under the base policy. The cost of insurance rates may be changed by the Company, but not above the Maximum Monthly Cost of Insurance Rates in the policy schedule.

**"Current Assumptions"** illustrate values based on current interest rates and current cost of insurance rates. Current rates are subject to change and are not guaranteed.

**"Guaranteed Assumptions"** illustrate values based on guaranteed interest rates and guaranteed cost of insurance rates.

**"Issue Age"** means the age nearest birthday of the proposed insured at the assumed effective date of the illustrated policy.

**"Midpoint Assumptions"** illustrate values based on interest rates and cost of insurance rates that are the average of

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# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

*Narrative Summary*

Initial Annual Premium: \$23,256.19

Prepared For: CONVERSION CLIENT

Initial Death Benefit: \$1,000,000.00

Male Age 65: Preferred Non-Tobacco

Riders: None



the guaranteed and current rates. These assumed rates are not guaranteed.

**“Monthly Deductions”** are policy charges including the cost of insurance, the cost of any additional benefits and riders, any monthly expense charge applicable to the face amount, and the monthly administrative charge.

**“Non-Guaranteed Assumptions”** illustrate the current, specified and midpoint assumptions. These assumptions are not guaranteed.

**“Non-Guaranteed Elements”** are the premiums, benefits, values, credits or charges that are not guaranteed or cannot be determined at issue.

**“Rate Class”** means the risk class of the proposed insured. After the application is underwritten, a revised illustration will be delivered with the policy if the actual rate class differs from the one illustrated.

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# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

Numeric Summary

Initial Annual Premium: \$23,256.19

Prepared For: CONVERSION CLIENT

Initial Death Benefit: \$1,000,000.00

Male Age 65: Preferred Non-Tobacco

Riders: None



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Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions			
		Surrender Value	Death Benefit	Midpoint		Current	
				Surrender Value	Death Benefit	Surrender Value	Death Benefit
5	\$23,256.19	\$0	\$1,000,000	\$0	\$1,000,000	\$15,406	\$1,000,000
10	\$23,256.19	\$0	\$1,000,000	\$0	\$1,000,000	\$98,908	\$1,000,000
20	\$23,256.19	\$0	\$0	\$0	\$0	\$293,792	\$1,000,000
Age 70	\$23,256.19	\$0	\$1,000,000	\$0	\$1,000,000	\$15,406	\$1,000,000

The benefits and values labeled "Non-Guaranteed Assumptions" are not guaranteed. Non-guaranteed elements, such as interest and cost of insurance rates, are subject to change by the Company. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is **not** likely to occur, and actual results may be more or less favorable than those shown. As a result, additional premium outlays may be required to keep the policy in force or to achieve desired results.

	Initial Interest Rate	Cost of Insurance	Termination Year
Guaranteed Assumptions	3.00%	Guaranteed	11
Midpoint Assumptions	4.20%	Average of Guaranteed & Current	11
Current Assumptions	5.40%	Current	56

Assuming timely payment of each premium outlay as illustrated, the protection from policy termination will remain in effect during the first 10 policy years or until age 75. Any policy changes, loans, partial surrenders or delinquent premium outlays may cause earlier loss of the protection or may increase premium outlay requirements. Reference the policy and any riders and endorsements for complete limitations, terms, and conditions.

**I have received a copy of this illustration. I understand that this illustration assumes non-guaranteed elements continue unchanged for all years shown and that this is not likely to occur. The agent has told me that these elements are not guaranteed and are subject to change. I understand that actual results may be higher or lower than those shown.**

\_\_\_\_\_  
Signature of Owner(s)

\_\_\_\_\_  
Date

I certify that this illustration has been presented to the applicant or policy owner. I have explained that this illustration assumes non-guaranteed elements continue unchanged for all years shown, that these elements are subject to change, and that actual results may be higher or lower than those shown. I have made no statements that are inconsistent with the illustration.

\_\_\_\_\_  
Signature of Agent or other authorized representative

\_\_\_\_\_  
Date

CONVERSION AGENT  
1234 MAIN STREET  
ANYTOWN, AL 12345  
123-456-7890

Underwritten By:  
West Coast Life Insurance Company  
2801 Highway 280 South  
Birmingham, AL 35223

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# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

Tabular Detail

Initial Annual Premium: \$23,256.19

Prepared For: CONVERSION CLIENT

Initial Death Benefit: \$1,000,000.00

Male Age 65: Preferred Non-Tobacco

Riders: None



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Insurance Company

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Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions			Non-Guaranteed Assumptions		
				3.00% Guaranteed Interest Rate Maximum Policy Charges			5.40% Initial Current Interest Rate Current Policy Charges		
				Policy Value <sup>1</sup>	Surrender Value	Death Benefit	Policy Value <sup>1</sup>	Surrender Value	Death Benefit
66	1	23,256.19	23,256	0	0	1,000,000	12,109	0	1,000,000
67	2	23,256.19	46,512	0	0	1,000,000	24,568	0	1,000,000
68	3	23,256.19	69,769	0	0	1,000,000	37,368	0	1,000,000
69	4	23,256.19	93,025	0	0	1,000,000	50,525	0	1,000,000
70	5	23,256.19	116,281	0	0	1,000,000	64,046	15,406	1,000,000
71	6	23,256.19	139,537	0	0	1,000,000	77,975	31,235	1,000,000
72	7	23,256.19	162,793	0	0	1,000,000	92,343	47,503	1,000,000
73	8	23,256.19	186,050	0	0	1,000,000	107,188	64,218	1,000,000
74	9	23,256.19	209,306	0	0	1,000,000	122,547	81,427	1,000,000
75	10	23,256.19	232,562	0	0	1,000,000	138,198	98,908	1,000,000
76	11	23,256.19	255,818	0	0	0	154,086	116,596	1,000,000
77	12	23,256.19	279,074	0	0	0	170,137	134,437	1,000,000
78	13	23,256.19	302,330	0	0	0	186,253	152,303	1,000,000
79	14	23,256.19	325,587	0	0	0	202,296	170,066	1,000,000
80	15	23,256.19	348,843	0	0	0	218,102	187,522	1,000,000
81	16	23,256.19	372,099	0	0	0	233,858	209,398	1,000,000
82	17	23,256.19	395,355	0	0	0	249,531	231,191	1,000,000
83	18	23,256.19	418,611	0	0	0	265,099	252,879	1,000,000
84	19	23,256.19	441,868	0	0	0	280,187	274,087	1,000,000
85	20	23,256.19	465,124	0	0	0	293,792	293,792	1,000,000
86	21	23,256.19	488,380	0	0	0	316,797	316,797	1,000,000
87	22	23,256.19	511,636	0	0	0	339,010	339,010	1,000,000
88	23	23,256.19	534,892	0	0	0	360,213	360,213	1,000,000
89	24	23,256.19	558,149	0	0	0	380,185	380,185	1,000,000
90	25	23,256.19	581,405	0	0	0	399,463	399,463	1,000,000
91	26	23,256.19	604,661	0	0	0	417,212	417,212	1,000,000
92	27	23,256.19	627,917	0	0	0	434,379	434,379	1,000,000
93	28	23,256.19	651,173	0	0	0	450,917	450,917	1,000,000
94	29	23,256.19	674,430	0	0	0	466,769	466,769	1,000,000
95	30	23,256.19	697,686	0	0	0	481,843	481,843	1,000,000
96	31	23,256.19	720,942	0	0	0	496,050	496,050	1,000,000
97	32	23,256.19	744,198	0	0	0	510,007	510,007	1,000,000
98	33	23,256.19	767,454	0	0	0	523,689	523,689	1,000,000
99	34	23,256.19	790,710	0	0	0	537,053	537,053	1,000,000
100	35	23,256.19	813,967	0	0	0	550,066	550,066	1,000,000

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# LifeTime Advantage Plus 1/11

Universal Life Flexible Premium Adjustable Life Plan

Tabular Detail

Initial Annual Premium: \$23,256.19

Prepared For: CONVERSION CLIENT

Initial Death Benefit: \$1,000,000.00

Male Age 65: Preferred Non-Tobacco

Riders: None



**West Coast Life**  
Insurance Company

A PROTECTIVE COMPANY

Age	Year	Premium Outlay*	Cumulative Premium	Guaranteed Assumptions			Non-Guaranteed Assumptions		
				3.00% Guaranteed Interest Rate Maximum Policy Charges			5.40% Initial Current Interest Rate Current Policy Charges		
				Policy Value <sup>1</sup>	Surrender Value	Death Benefit	Policy Value <sup>1</sup>	Surrender Value	Death Benefit
101	36	23,256.19	837,223	0	0	0	562,680	562,680	1,000,000
102	37	23,256.19	860,479	0	0	0	574,833	574,833	1,000,000
103	38	23,256.19	883,735	0	0	0	586,461	586,461	1,000,000
104	39	23,256.19	906,991	0	0	0	597,476	597,476	1,000,000
105	40	23,256.19	930,248	0	0	0	607,770	607,770	1,000,000
106	41	23,256.19	953,504	0	0	0	617,239	617,239	1,000,000
107	42	23,256.19	976,760	0	0	0	625,711	625,711	1,000,000
108	43	23,256.19	1,000,016	0	0	0	632,959	632,959	1,000,000
109	44	23,256.19	1,023,272	0	0	0	638,686	638,686	1,000,000
110	45	23,256.19	1,046,529	0	0	0	642,492	642,492	1,000,000
111	46	23,256.19	1,069,785	0	0	0	643,828	643,828	1,000,000
112	47	23,256.19	1,093,041	0	0	0	641,946	641,946	1,000,000
113	48	23,256.19	1,116,297	0	0	0	635,803	635,803	1,000,000
114	49	23,256.19	1,139,553	0	0	0	623,926	623,926	1,000,000
115	50	23,256.19	1,162,810	0	0	0	604,223	604,223	1,000,000
116	51	23,256.19	1,186,066	0	0	0	573,675	573,675	1,000,000
117	52	23,256.19	1,209,322	0	0	0	527,859	527,859	1,000,000
118	53	23,256.19	1,232,578	0	0	0	460,240	460,240	1,000,000
119	54	23,256.19	1,255,834	0	0	0	360,986	360,986	1,000,000
120	55	23,256.19	1,279,090	0	0	0	215,111	215,111	1,000,000
121	56	23,256.19	1,302,347	0	0	0	35	35	1,000,000

<sup>1</sup> Whenever the policy value is shown as zero, it may be zero or less than zero.

CP\$23,256.19 CE\$0.00 TGT\$23,900.00 MMGP\$1,709.43 GAP\$54,993.66 GSP\$535,291.52 MEC\$89,873.30

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Universal Life Flexible Premium Adjustable Life Plan  
 Initial Annual Premium: \$23,256.19  
 Initial Death Benefit: \$1,000,000.00  
 Riders: None

## Additional Information

Prepared For: CONVERSION CLIENT  
 Male Age 65: Preferred Non-Tobacco



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**Notes** \* Even if the premium outlay is zero, monthly deductions will continue. Depending on actual results and the status of any protection from policy termination provided under the Minimum Monthly Premium Endorsement, additional premiums may be needed to avoid termination of the policy. Monthly deductions will cease at attained age 121.

**Guaranteed Assumptions** The **Guaranteed** columns assume an initial guaranteed interest rate of 3.00% and guaranteed cost of insurance rates.

**Current Assumptions** The **Current** columns assume an initial current interest rate of 5.40% and current cost of insurance rates.

**Life Insurance Cost Information** Indices assume the time value of money to be 5.00%. The Net Payment Cost Index and the Surrender Cost Index are measures of the relative cost of similar plans of insurance. A low index number generally represents a lower cost than a high index number. For the indices shown below the numbers in the non-guaranteed column are based on current rates of interest and cost of insurance charges. The numbers in the guaranteed column are based on guaranteed rates of interest and cost of insurance charges. The Surrender Cost Index assumes the policy is surrendered at the end of the period shown and is useful where cash value is of importance. The Net Payment Cost Index assumes payment of premiums without taking cash value and is useful where the amount of the death benefit is of importance. The actual cost may increase or decrease depending upon future cost of insurance charges and the time when surrender occurs, but will exceed those costs shown as guaranteed for the year indicated.

	Guaranteed Values		Non-Guaranteed Values	
	10 Years	20 Years	10 Years	20 Years
At the end of Surrender Cost Index	23.257	N/A	15.768	14.796
Net Payment Cost Index	23.257	N/A	23.257	23.257

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