

**Table 1: Funding Results**

Age	Premium	Surrender Value	Death Benefit
1	\$32,866	\$19,370	\$1,000,000
2	\$32,866	\$52,746	\$1,000,000
3	\$32,866	\$88,469	\$1,000,000
4	\$32,866	\$128,163	\$1,000,000
5	\$32,866	\$170,529	\$1,000,000
6	\$32,866	\$215,744	\$1,000,000
7	\$32,866	\$264,010	\$1,108,560
8	\$0	\$282,487	\$1,155,665
9	\$0	\$302,146	\$1,205,194
10	\$0	\$323,068	\$1,257,228
15	\$0	\$453,036	\$1,591,956
18*	\$0	\$559,369	\$1,857,041
20	\$0	\$643,194	\$2,059,473
30	\$0	\$1,294,765	\$3,465,715
40	\$0	\$2,609,002	\$5,834,997
50	\$0	\$5,237,155	\$9,851,769
60	\$0	\$10,485,379	\$16,622,395
70	\$0	\$20,926,023	\$28,394,612
80	\$0	\$41,461,190	\$41,461,190
90	\$0	\$80,569,582	\$87,595,999
100	\$0	\$155,757,000	\$158,354,000

\* Eligible for underwriting class improvement at age 18.

Disclaimer: All projected values herein are hypothetical and for illustrative purposes only. Please consult your tax or legal advisor regarding all related tax or legal matters.