

**Valued Client**  
Male Age 55 Standard Non-smoker  
Prepared by Valued Agent

Carrier Product		Company A				Company A			
		Indexed UL Guaranteed to Age 90 , 5.17%				Indexed UL Guaranteed to Age 86 , 5.17%			
Yrs	Age	Surrender				Surrender			
		Premium	Value	Death Benefit	DB IRR	Premium	Value	Death Benefit	DB IRR
1	56	\$ 8,268	\$ -	\$ 1,000,000	11995%	\$ 12,318	\$ -	\$ 1,000,000	8018%
2	57	\$ 8,268	\$ -	\$ 1,000,000	950.9%	\$ 12,318	\$ -	\$ 1,000,000	752.4%
3	58	\$ 8,268	\$ -	\$ 1,000,000	357.1%	\$ 12,318	\$ -	\$ 1,000,000	295.0%
4	59	\$ 8,268	\$ -	\$ 1,000,000	200.7%	\$ 12,318	\$ -	\$ 1,000,000	168.5%
5	60	\$ 8,268	\$ -	\$ 1,000,000	134.1%	\$ 12,318	\$ -	\$ 1,000,000	113.3%
6	61	\$ 8,268	\$ -	\$ 1,000,000	98.40%	\$ 12,318	\$ 4,742	\$ 1,000,000	83.26%
7	62	\$ 8,268	\$ -	\$ 1,000,000	76.54%	\$ 12,318	\$ 14,484	\$ 1,000,000	64.72%
8	63	\$ 8,268	\$ -	\$ 1,000,000	61.92%	\$ 12,318	\$ 24,531	\$ 1,000,000	52.24%
9	64	\$ 8,268	\$ -	\$ 1,000,000	51.54%	\$ 12,318	\$ 34,913	\$ 1,000,000	43.34%
10	65	\$ 8,268	\$ -	\$ 1,000,000	43.82%	\$ 12,318	\$ 45,697	\$ 1,000,000	36.71%
11	66	\$ 8,933	\$ 1,497	\$ 1,000,000	37.86%	\$ 12,318	\$ 57,447	\$ 1,000,000	31.59%
12	67	\$ 8,933	\$ 7,342	\$ 1,000,000	33.15%	\$ 12,318	\$ 69,674	\$ 1,000,000	27.54%
13	68	\$ 8,933	\$ 13,326	\$ 1,000,000	29.34%	\$ 12,318	\$ 82,384	\$ 1,000,000	24.27%
14	69	\$ 8,933	\$ 19,435	\$ 1,000,000	26.20%	\$ 12,318	\$ 95,584	\$ 1,000,000	21.57%
15	70	\$ 8,933	\$ 25,742	\$ 1,000,000	23.57%	\$ 12,318	\$ 109,366	\$ 1,000,000	19.32%
16	71	\$ 8,933	\$ 36,575	\$ 1,000,000	21.35%	\$ 12,318	\$ 128,080	\$ 1,000,000	17.41%
17	72	\$ 8,933	\$ 47,582	\$ 1,000,000	19.44%	\$ 12,318	\$ 147,400	\$ 1,000,000	15.77%
18	73	\$ 8,933	\$ 58,753	\$ 1,000,000	17.79%	\$ 12,318	\$ 167,341	\$ 1,000,000	14.36%
19	74	\$ 8,933	\$ 70,073	\$ 1,000,000	16.35%	\$ 12,318	\$ 187,920	\$ 1,000,000	13.13%
20	75	\$ 8,933	\$ 81,533	\$ 1,000,000	15.08%	\$ 12,318	\$ 209,155	\$ 1,000,000	12.05%
21	76	\$ 15,943	\$ 92,329	\$ 1,000,000	13.90%	\$ 12,318	\$ 224,183	\$ 1,000,000	11.09%
22	77	\$ 15,943	\$ 102,218	\$ 1,000,000	12.84%	\$ 12,318	\$ 238,794	\$ 1,000,000	10.24%
23	78	\$ 15,943	\$ 111,111	\$ 1,000,000	11.89%	\$ 12,318	\$ 252,956	\$ 1,000,000	9.48%
24	79	\$ 15,943	\$ 118,755	\$ 1,000,000	11.02%	\$ 12,318	\$ 266,507	\$ 1,000,000	8.80%
25	80	\$ 15,943	\$ 124,046	\$ 1,000,000	10.24%	\$ 12,318	\$ 278,583	\$ 1,000,000	8.18%
26	81	\$ 15,943	\$ 127,477	\$ 1,000,000	9.52%	\$ 12,318	\$ 289,675	\$ 1,000,000	7.62%
27	82	\$ 15,943	\$ 128,529	\$ 1,000,000	8.86%	\$ 12,318	\$ 299,442	\$ 1,000,000	7.11%
28	83	\$ 15,943	\$ 126,691	\$ 1,000,000	8.26%	\$ 12,318	\$ 307,570	\$ 1,000,000	6.65%
29	84	\$ 15,943	\$ 120,589	\$ 1,000,000	7.70%	\$ 12,318	\$ 313,085	\$ 1,000,000	6.22%
30	85	\$ 15,943	\$ 109,043	\$ 1,000,000	7.18%	\$ 12,318	\$ 315,224	\$ 1,000,000	5.83%
31	86	\$ 40,034	\$ 115,571	\$ 1,000,000	6.56%	\$ 12,318	\$ 312,738	\$ 1,000,000	5.47%
32	87	\$ 40,034	\$ 115,430	\$ 1,000,000	5.97%	\$ 12,318	\$ 304,176	\$ 1,000,000	5.14%
33	88	\$ 40,034	\$ 106,555	\$ 1,000,000	5.41%	\$ 12,318	\$ 287,654	\$ 1,000,000	4.83%
34	89	\$ 40,034	\$ 87,262	\$ 1,000,000	4.87%	\$ 12,318	\$ 261,515	\$ 1,000,000	4.54%
35	90	\$ 40,034	\$ 63,440	\$ 1,000,000	4.35%	\$ 12,318	\$ 230,321	\$ 1,000,000	4.28%
36	91	\$ 55,000	\$ 52,753	\$ 1,000,000	3.77%	\$ 12,318	\$ 195,062	\$ 1,000,000	4.03%
37	92	\$ 55,000	\$ 40,674	\$ 1,000,000	3.20%	\$ 12,318	\$ 155,210	\$ 1,000,000	3.80%
38	93	\$ 55,000	\$ 27,021	\$ 1,000,000	2.65%	\$ 12,318	\$ 110,166	\$ 1,000,000	3.58%
39	94	\$ 55,000	\$ 11,590	\$ 1,000,000	2.11%	\$ 12,318	\$ 59,254	\$ 1,000,000	3.38%
40	95	\$ -	\$ -	\$ -	N/A	\$ 12,318	\$ 1,709	\$ 1,000,000	3.19%