

## Valued Client

Male Age 53 & Female Age 52 / Preferred Non-Smoker & Standard Non-Smoker

Prepared by Valued Agent

Carrier Product		Securian SIUL Guaratneed to Age 100, 5.47%				Prudential SIUL Guaranteed to Age 90, 5.32%				Prudential SUL Guaratneed to Age 100, 1.00%			
Yrs	Age	Surrender				Surrender				Surrender			
		Premium	Value	Death Benefit	DB IRR	Premium	Value	Death Benefit	DB IRR	Premium	Value	Death Benefit	DB IRR
1	53	\$ 15,600	\$ -	\$ 10,000,000	64003%	\$ 23,400	\$ -	\$ 10,000,000	42635%	\$ 83,666	\$ -	\$ 10,000,000	11852%
2	54	\$ 15,600	\$ -	\$ 10,000,000	2382%	\$ 23,400	\$ -	\$ 10,000,000	1918%	\$ 83,666	\$ -	\$ 10,000,000	944%
3	55	\$ 15,600	\$ -	\$ 10,000,000	726%	\$ 23,400	\$ -	\$ 10,000,000	617%	\$ 83,666	\$ -	\$ 10,000,000	355%
4	56	\$ 15,600	\$ -	\$ 10,000,000	375%	\$ 23,400	\$ -	\$ 10,000,000	326%	\$ 83,666	\$ -	\$ 10,000,000	200%
5	57	\$ 15,600	\$ -	\$ 10,000,000	240%	\$ 23,400	\$ -	\$ 10,000,000	211%	\$ 83,666	\$ -	\$ 10,000,000	133%
6	58	\$ 15,600	\$ -	\$ 10,000,000	172.2%	\$ 23,400	\$ -	\$ 10,000,000	152.5%	\$ 83,666	\$ -	\$ 10,000,000	97.9%
7	59	\$ 15,600	\$ -	\$ 10,000,000	132.4%	\$ 23,400	\$ -	\$ 10,000,000	117.7%	\$ 83,666	\$ 39,831	\$ 10,000,000	76.2%
8	60	\$ 15,600	\$ -	\$ 10,000,000	106.6%	\$ 23,400	\$ -	\$ 10,000,000	95.0%	\$ 83,666	\$ 82,937	\$ 10,000,000	61.6%
9	61	\$ 15,600	\$ -	\$ 10,000,000	88.6%	\$ 23,400	\$ -	\$ 10,000,000	79.1%	\$ 83,666	\$ 127,937	\$ 10,000,000	51.3%
10	62	\$ 15,600	\$ -	\$ 10,000,000	75.5%	\$ 23,400	\$ -	\$ 10,000,000	67.4%	\$ 83,666	\$ 170,472	\$ 10,000,000	43.6%
11	63	\$ 15,600	\$ -	\$ 10,000,000	65.47%	\$ 23,400	\$ -	\$ 10,000,000	58.51%	\$ 83,666	\$ 214,606	\$ 10,000,000	37.69%
12	64	\$ 15,600	\$ -	\$ 10,000,000	57.63%	\$ 23,400	\$ 20,934	\$ 10,000,000	51.51%	\$ 83,666	\$ 255,922	\$ 10,000,000	33.01%
13	65	\$ 15,600	\$ -	\$ 10,000,000	51.34%	\$ 23,400	\$ 62,667	\$ 10,000,000	45.87%	\$ 83,666	\$ 298,426	\$ 10,000,000	29.23%
14	66	\$ 15,600	\$ -	\$ 10,000,000	46.18%	\$ 23,400	\$ 106,813	\$ 10,000,000	41.25%	\$ 83,666	\$ 337,642	\$ 10,000,000	26.12%
15	67	\$ 15,600	\$ -	\$ 10,000,000	41.89%	\$ 23,400	\$ 151,255	\$ 10,000,000	37.39%	\$ 83,666	\$ 377,489	\$ 10,000,000	23.51%
16	68	\$ 15,600	\$ -	\$ 10,000,000	38.27%	\$ 23,400	\$ 175,401	\$ 10,000,000	34.13%	\$ 83,666	\$ 413,380	\$ 10,000,000	21.31%
17	69	\$ 15,600	\$ -	\$ 10,000,000	35.17%	\$ 23,400	\$ 199,849	\$ 10,000,000	31.34%	\$ 83,666	\$ 449,055	\$ 10,000,000	19.42%
18	70	\$ 15,600	\$ -	\$ 10,000,000	32.49%	\$ 23,400	\$ 224,693	\$ 10,000,000	28.93%	\$ 83,666	\$ 479,641	\$ 10,000,000	17.79%
19	71	\$ 15,600	\$ -	\$ 10,000,000	30.15%	\$ 23,400	\$ 249,443	\$ 10,000,000	26.83%	\$ 83,666	\$ 508,526	\$ 10,000,000	16.37%
20	72	\$ 15,600	\$ -	\$ 10,000,000	28.10%	\$ 23,400	\$ 273,862	\$ 10,000,000	24.98%	\$ 83,666	\$ 526,180	\$ 10,000,000	15.11%
21	73	\$ 291,153	\$ -	\$ 10,000,000	26.03%	\$ 181,000	\$ 448,460	\$ 10,000,000	23.20%	\$ 83,666	\$ 529,155	\$ 10,000,000	14.01%
22	74	\$ 291,153	\$ -	\$ 10,000,000	24.12%	\$ 181,000	\$ 628,042	\$ 10,000,000	21.58%	\$ 83,666	\$ 524,254	\$ 10,000,000	13.02%
23	75	\$ 291,153	\$ 136,949	\$ 10,000,000	22.35%	\$ 181,000	\$ 812,810	\$ 10,000,000	20.11%	\$ 83,666	\$ 509,510	\$ 10,000,000	12.14%
24	76	\$ 291,153	\$ 365,348	\$ 10,000,000	20.68%	\$ 181,000	\$ 1,002,348	\$ 10,000,000	18.75%	\$ 83,666	\$ 482,533	\$ 10,000,000	11.34%
25	77	\$ 291,153	\$ 596,871	\$ 10,000,000	19.11%	\$ 181,000	\$ 1,196,097	\$ 10,000,000	17.49%	\$ 83,666	\$ 440,373	\$ 10,000,000	10.62%
26	78	\$ 291,153	\$ 829,884	\$ 10,000,000	17.61%	\$ 181,000	\$ 1,393,361	\$ 10,000,000	16.33%	\$ 83,666	\$ 379,219	\$ 10,000,000	9.97%
27	79	\$ 291,153	\$ 1,062,397	\$ 10,000,000	16.19%	\$ 181,000	\$ 1,593,887	\$ 10,000,000	15.24%	\$ 83,666	\$ 294,013	\$ 10,000,000	9.38%
28	80	\$ 291,153	\$ 1,292,452	\$ 10,000,000	14.83%	\$ 181,000	\$ 1,796,066	\$ 10,000,000	14.23%	\$ 83,666	\$ 177,938	\$ 10,000,000	8.83%
29	81	\$ 291,153	\$ 1,517,290	\$ 10,000,000	13.54%	\$ 181,000	\$ 1,998,450	\$ 10,000,000	13.27%	\$ 83,666	\$ 22,471	\$ 10,000,000	8.34%
30	82	\$ 291,153	\$ 1,732,711	\$ 10,000,000	12.31%	\$ 181,000	\$ 2,199,641	\$ 10,000,000	12.38%	\$ 83,666	\$ -	\$ 10,000,000	7.88%

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Carrier Product		Securian SIUL Guaratneed to Age 100, 5.47%				Prudential SIUL Guaranteed to Age 90, 5.32%				Prudential SUL Guaratneed to Age 100, 1.00%			
		Surrender				Surrender				Surrender			
Yrs	Age	Premium	Value	Death Benefit	DB IRR	Premium	Value	Death Benefit	DB IRR	Premium	Value	Death Benefit	DB IRR
31	83	\$ 291,153	\$ 1,934,708	\$ 10,000,000	11.15%	\$ 181,000	\$ 2,415,863	\$ 10,000,000	11.54%	\$ 83,666	\$ -	\$ 10,000,000	7.46%
32	84	\$ 291,153	\$ 2,119,703	\$ 10,000,000	10.06%	\$ 181,000	\$ 2,629,636	\$ 10,000,000	10.76%	\$ 83,666	\$ -	\$ 10,000,000	7.07%
33	85	\$ 291,153	\$ 2,282,257	\$ 10,000,000	9.04%	\$ 181,000	\$ 2,837,331	\$ 10,000,000	10.02%	\$ 83,666	\$ -	\$ 10,000,000	6.70%
34	86	\$ 291,153	\$ 2,415,491	\$ 10,000,000	8.10%	\$ 181,000	\$ 3,033,931	\$ 10,000,000	9.32%	\$ 83,666	\$ -	\$ 10,000,000	6.37%
35	87	\$ 291,153	\$ 2,514,918	\$ 10,000,000	7.24%	\$ 181,000	\$ 3,214,554	\$ 10,000,000	8.68%	\$ 83,666	\$ -	\$ 10,000,000	6.05%
36	88	\$ 291,153	\$ 2,565,766	\$ 10,000,000	6.45%	\$ 181,000	\$ 3,373,442	\$ 10,000,000	8.07%	\$ 83,666	\$ -	\$ 10,000,000	5.76%
37	89	\$ 291,153	\$ 2,556,985	\$ 10,000,000	5.73%	\$ 181,000	\$ 3,503,885	\$ 10,000,000	7.50%	\$ 83,666	\$ -	\$ 10,000,000	5.49%
38	90	\$ 291,153	\$ 2,474,289	\$ 10,000,000	5.08%	\$ 181,000	\$ 3,597,676	\$ 10,000,000	6.97%	\$ 83,666	\$ -	\$ 10,000,000	5.23%
39	91	\$ 291,153	\$ 2,307,008	\$ 10,000,000	4.48%	\$ 181,000	\$ 3,646,437	\$ 10,000,000	6.47%	\$ 83,666	\$ -	\$ 10,000,000	4.99%
40	92	\$ 291,153	\$ 2,052,995	\$ 10,000,000	3.94%	\$ 181,000	\$ 3,637,841	\$ 10,000,000	6.01%	\$ 83,666	\$ -	\$ 10,000,000	4.76%
41	93	\$ 291,153	\$ 1,676,556	\$ 10,000,000	3.45%	\$ 181,000	\$ 3,555,788	\$ 10,000,000	5.58%	\$ 83,666	\$ -	\$ 10,000,000	4.55%
42	94	\$ 291,153	\$ 1,127,604	\$ 10,000,000	3.01%	\$ 181,000	\$ 3,378,769	\$ 10,000,000	5.18%	\$ 83,666	\$ -	\$ 10,000,000	4.35%
43	95	\$ 291,153	\$ 338,567	\$ 10,000,000	2.61%	\$ 181,000	\$ 3,084,092	\$ 10,000,000	4.80%	\$ 83,666	\$ -	\$ 10,000,000	4.16%
44	96	\$ 291,153	\$ -	\$ 10,000,000	2.24%	\$ 181,000	\$ 2,703,353	\$ 10,000,000	4.45%	\$ 83,666	\$ -	\$ 10,000,000	3.98%
45	97	\$ 291,153	\$ -	\$ 10,000,000	1.90%	\$ 181,000	\$ 2,226,389	\$ 10,000,000	4.12%	\$ 83,666	\$ -	\$ 10,000,000	3.82%
46	98	\$ 291,153	\$ -	\$ 10,000,000	1.60%	\$ 181,000	\$ 1,641,667	\$ 10,000,000	3.82%	\$ 83,666	\$ -	\$ 10,000,000	3.66%
47	99	\$ 291,153	\$ -	\$ 10,000,000	1.32%	\$ 181,000	\$ 935,810	\$ 10,000,000	3.54%	\$ 83,666	\$ -	\$ 10,000,000	3.50%
48	100	\$ 291,153	\$ -	\$ 10,000,000	1.06%	\$ 181,000	\$ 93,597	\$ 10,000,000	3.27%	\$ 83,666	\$ -	\$ 10,000,000	3.36%