

	Over 10	Over 20	Over 30	Over 40	Over 50	Over 60	Over 70
<b>Total Charges</b>	-\$8,622	-\$10,122	-\$12,128	-\$15,125	-\$24,771	-\$25,771	-\$26,371
<b>Average Charge</b>	-\$862	-\$506	-\$404	-\$378	-\$495	-\$430	-\$377
<b>Average Cash Value</b>	\$30,771	\$56,571	\$85,239	\$125,741	\$185,739	\$274,976	\$406,987
<b>Average Charge as % of Cash Value</b>	-2.80%	-0.89%	-0.47%	-0.30%	-0.27%	-0.16%	-0.09%

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Total Charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Charges as % of Cash Value	Cash value	Surrender value	Death benefit
1	44	\$5,483	(\$302)	(\$21)	(\$431)	(\$60)	(\$814)	\$0	\$0	\$0	\$92	-17.10%	\$4,761	\$1,929	\$104,767
2	45	\$5,483	(\$302)	(\$28)	(\$431)	(\$60)	(\$821)	\$0	\$0	\$0	\$341	-8.41%	\$9,765	\$6,975	\$109,765
3	46	\$5,483	(\$302)	(\$38)	(\$431)	(\$60)	(\$831)	\$0	\$0	\$0	\$684	-5.50%	\$15,101	\$12,360	\$115,101
4	47	\$5,483	(\$302)	(\$49)	(\$431)	(\$60)	(\$842)	\$0	\$0	\$0	\$963	-4.07%	\$20,706	\$18,015	\$120,706
5	48	\$5,483	(\$302)	(\$60)	(\$431)	(\$60)	(\$853)	\$0	\$0	\$0	\$1,087	-3.23%	\$26,423	\$23,783	\$126,423
6	49	\$5,483	(\$302)	(\$70)	(\$431)	(\$60)	(\$863)	\$0	\$0	\$0	\$1,639	-2.64%	\$32,683	\$30,094	\$132,683
7	50	\$5,483	(\$302)	(\$83)	(\$431)	(\$60)	(\$876)	\$0	\$0	\$0	\$1,795	-2.24%	\$39,085	\$36,548	\$139,085
8	51	\$5,483	(\$302)	(\$98)	(\$431)	(\$60)	(\$891)	\$0	\$0	\$0	\$2,121	-1.95%	\$45,799	\$43,644	\$145,799
9	52	\$5,483	(\$302)	(\$114)	(\$431)	(\$60)	(\$907)	\$0	\$0	\$0	\$2,568	-1.71%	\$52,944	\$51,866	\$152,944
10	53	\$5,483	(\$302)	(\$131)	(\$431)	(\$60)	(\$924)	\$0	\$0	\$0	\$2,944	-1.53%	\$60,447	\$60,447	\$160,447
11	54	\$0	\$0	(\$74)	\$0	(\$120)	(\$194)	\$361	\$0	\$0	\$3,034	-0.30%	\$63,648	\$63,648	\$113,648
12	55	\$0	\$0	(\$83)	\$0	(\$120)	(\$203)	\$382	\$0	\$0	\$3,509	-0.30%	\$67,336	\$67,336	\$113,648
13	56	\$0	\$0	(\$84)	\$0	(\$60)	(\$144)	\$402	\$0	\$0	\$3,387	-0.20%	\$70,981	\$70,981	\$113,648
14	57	\$0	\$0	(\$84)	\$0	(\$60)	(\$144)	\$424	\$0	\$0	\$3,575	-0.19%	\$74,835	\$74,835	\$113,648
15	58	\$0	\$0	(\$83)	\$0	(\$60)	(\$143)	\$449	\$0	\$0	\$4,116	-0.18%	\$79,256	\$79,256	\$113,648
16	59	\$0	\$0	(\$80)	\$0	(\$60)	(\$140)	\$474	\$0	\$0	\$3,997	-0.17%	\$83,587	\$83,587	\$113,648
17	60	\$0	\$0	(\$75)	\$0	(\$60)	(\$135)	\$500	\$0	\$0	\$4,202	-0.15%	\$88,153	\$88,153	\$114,599
18	61	\$0	\$0	(\$69)	\$0	(\$60)	(\$129)	\$529	\$0	\$0	\$4,854	-0.14%	\$93,408	\$93,408	\$119,562
19	62	\$0	\$0	(\$71)	\$0	(\$60)	(\$131)	\$558	\$0	\$0	\$4,703	-0.13%	\$98,538	\$98,538	\$124,158
20	63	\$0	\$0	(\$77)	\$0	(\$60)	(\$137)	\$589	\$0	\$0	\$4,967	-0.13%	\$103,958	\$103,958	\$128,908
21	64	\$0	\$0	(\$83)	\$0	(\$60)	(\$143)	\$624	\$0	\$0	\$5,707	-0.13%	\$110,147	\$110,147	\$134,379
22	65	\$0	\$0	(\$91)	\$0	(\$60)	(\$151)	\$659	\$0	\$0	\$5,561	-0.13%	\$116,216	\$116,216	\$139,459
23	66	\$0	\$0	(\$104)	\$0	(\$60)	(\$164)	\$695	\$0	\$0	\$5,849	-0.13%	\$122,595	\$122,595	\$145,888
24	67	\$0	\$0	(\$121)	\$0	(\$60)	(\$181)	\$736	\$0	\$0	\$6,738	-0.14%	\$129,888	\$129,888	\$153,268
25	68	\$0	\$0	(\$142)	\$0	(\$60)	(\$202)	\$777	\$0	\$0	\$6,547	-0.15%	\$137,009	\$137,009	\$160,301
26	69	\$0	\$0	(\$164)	\$0	(\$60)	(\$224)	\$819	\$0	\$0	\$6,913	-0.15%	\$144,518	\$144,518	\$167,641
27	70	\$0	\$0	(\$178)	\$0	(\$60)	(\$238)	\$868	\$0	\$0	\$7,920	-0.16%	\$153,068	\$153,068	\$176,029
28	71	\$0	\$0	(\$180)	\$0	(\$60)	(\$240)	\$915	\$0	\$0	\$7,735	-0.15%	\$161,479	\$161,479	\$182,471
29	72	\$0	\$0	(\$176)	\$0	(\$60)	(\$236)	\$965	\$0	\$0	\$8,135	-0.14%	\$170,343	\$170,343	\$189,080
30	73	\$0	\$0	(\$167)	\$0	(\$60)	(\$227)	\$1,023	\$0	\$0	\$9,346	-0.13%	\$180,484	\$180,484	\$196,727
31	74	\$0	\$0	(\$151)	\$0	(\$60)	(\$211)	\$1,079	\$0	\$0	\$9,106	-0.11%	\$190,457	\$190,457	\$203,790
32	75	\$0	\$0	(\$125)	\$0	(\$60)	(\$185)	\$1,139	\$0	\$0	\$9,619	-0.09%	\$201,031	\$201,031	\$211,083
33	76	\$0	\$0	(\$145)	\$0	(\$60)	(\$205)	\$1,207	\$0	\$0	\$10,999	-0.10%	\$213,033	\$213,033	\$223,685
34	77	\$0	\$0	(\$169)	\$0	(\$60)	(\$229)	\$1,274	\$0	\$0	\$10,775	-0.10%	\$224,853	\$224,853	\$236,096
35	78	\$0	\$0	(\$196)	\$0	(\$60)	(\$256)	\$1,345	\$0	\$0	\$11,339	-0.11%	\$237,280	\$237,280	\$249,144
36	79	\$0	\$0	(\$228)	\$0	(\$60)	(\$288)	\$1,425	\$0	\$0	\$12,996	-0.11%	\$251,413	\$251,413	\$263,984
37	80	\$0	\$0	(\$264)	\$0	(\$60)	(\$324)	\$1,504	\$0	\$0	\$12,696	-0.12%	\$265,289	\$265,289	\$278,553
38	81	\$0	\$0	(\$313)	\$0	(\$60)	(\$373)	\$1,586	\$0	\$0	\$13,410	-0.13%	\$279,913	\$279,913	\$293,909
39	82	\$0	\$0	(\$369)	\$0	(\$60)	(\$429)	\$1,680	\$0	\$0	\$15,290	-0.14%	\$296,454	\$296,454	\$311,277
40	83	\$0	\$0	(\$437)	\$0	(\$60)	(\$497)	\$1,772	\$0	\$0	\$15,006	-0.16%	\$312,736	\$312,736	\$328,373
41	84	\$0	\$0	(\$513)	\$0	(\$60)	(\$573)	\$1,869	\$0	\$0	\$15,785	-0.17%	\$329,817	\$329,817	\$346,308
42	85	\$0	\$0	(\$603)	\$0	(\$60)	(\$663)	\$1,979	\$0	\$0	\$18,033	-0.19%	\$349,166	\$349,166	\$366,625
43	86	\$0	\$0	(\$709)	\$0	(\$60)	(\$769)	\$2,086	\$0	\$0	\$17,647	-0.21%	\$368,132	\$368,132	\$386,538
44	87	\$0	\$0	(\$828)	\$0	(\$60)	(\$888)	\$2,199	\$0	\$0	\$18,625	-0.23%	\$388,067	\$388,067	\$407,471
45	88	\$0	\$0	(\$966)	\$0	(\$60)	(\$1026)	\$2,327	\$0	\$0	\$21,162	-0.25%	\$410,530	\$410,530	\$431,056
46	89	\$0	\$0	(\$1,129)	\$0	(\$60)	(\$1189)	\$2,452	\$0	\$0	\$20,797	-0.27%	\$432,589	\$432,589	\$454,219
47	90	\$0	\$0	(\$1,309)	\$0	(\$60)	(\$1369)	\$2,583	\$0	\$0	\$21,853	-0.30%	\$455,657	\$455,657	\$478,439
48	91	\$0	\$0	(\$1,199)	\$0	(\$60)	(\$1259)	\$2,459	\$0	\$0	\$24,871	-0.26%	\$481,727	\$481,727	\$500,996
49	92	\$0	\$0	(\$1,026)	\$0	(\$60)	(\$1086)	\$2,303	\$0	\$0	\$24,378	-0.21%	\$507,322	\$507,322	\$522,542
50	93	\$0	\$0	(\$764)	\$0	(\$60)	(\$824)	\$2,124	\$0	\$0	\$25,708	-0.15%	\$534,329	\$534,329	\$545,015
51	94	\$0	\$0	(\$400)	\$0	(\$60)	(\$460)	\$1,925	\$0	\$0	\$29,127	-0.08%	\$564,922	\$564,922	\$570,571
52	95	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$1,692	\$0	\$0	\$28,675	-0.01%	\$595,228	\$595,228	\$595,228
53	96	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$1,426	\$0	\$0	\$30,145	-0.01%	\$626,739	\$626,739	\$626,739
54	97	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$1,130	\$0	\$0	\$34,238	-0.01%	\$662,047	\$662,047	\$662,047
55	98	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$793	\$0	\$0	\$33,581	-0.01%	\$696,361	\$696,361	\$696,361
56	99	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$417	\$0	\$0	\$35,364	-0.01%	\$732,082	\$732,082	\$732,082
57	100	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$39,955	-0.01%	\$771,977	\$771,977	\$771,977
58	101	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$39,260	-0.01%	\$811,178	\$811,178	\$811,178
59	102	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$41,144	-0.01%	\$852,261	\$852,261	\$852,261
60	103	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$46,595	-0.01%	\$898,796	\$898,796	\$898,796
61	104	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$45,627	-0.01%	\$944,363	\$944,363	\$944,363
62	105	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$47,986	-0.01%	\$992,288	\$992,288	\$992,288
63	106	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$54,159	-0.01%	\$1,046,388	\$1,046,388	\$1,046,388
64	107	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$53,216	-0.01%	\$1,099,543	\$1,099,543	\$1,099,543
65	108	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$55,769	-0.01%	\$1,155,252	\$1,155,252	\$1,155,252
66	109	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$63,162	0.00%	\$1,218,354	\$1,218,354	\$1,218,354
67	110	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$61,848	0.00%	\$1,280,142	\$1,280,142	\$1,280,142
68	111	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$65,047	0.00%	\$1,345,129	\$1,345,129	\$1,345,129
69	112	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$73,420	0.00%	\$1,418,489	\$1,418,489	\$1,418,489
70	113	\$0	\$0	\$0	\$0	(\$60)	(\$60)	\$0	\$0	\$0	\$72,138	0.00%	\$1,490,568	\$1,490,568	\$1,490,568