

Survivorship Universal Life

Mr. - Preferred Nonsmoker; Mrs. - Preferred Nonsmoker

Age	Age	Premium		Current Policy Costs 2.00% Guaranteed Rate		Current Policy Costs 4.00% Current Rate			
		<u>Annual Premium</u>	<u>Cumulative Premium</u>	<u>Surrender Value</u>	<u>Death Benefit</u>	<u>Surrender Value</u>	<u>Death Benefit</u>	<u>IRR on Surrender Value</u>	<u>IRR on Death Benefit</u>
45	40	35,000	35,000	0	5,000,000	0	5,000,000	14185.71%	21824.18%
46	41	0	35,000	0	5,000,000	0	5,000,000	1095.23%	1684.97%
47	42	0	35,000	0	5,000,000	0	5,000,000	422.76%	650.40%
48	43	0	35,000	0	5,000,000	0	5,000,000	245.72%	378.03%
49	44	0	35,000	0	5,000,000	0	5,000,000	169.76%	261.17%
50	45	0	35,000	0	5,000,000	0	5,000,000	128.64%	197.91%
51	46	0	35,000	0	5,000,000	0	5,000,000	103.16%	158.71%
52	47	0	35,000	0	5,000,000	0	5,000,000	85.94%	132.21%
53	48	0	35,000	0	5,000,000	0	5,000,000	73.55%	113.16%
54	49	0	35,000	0	5,000,000	0	5,000,000	64.24%	98.84%
55	50	0	35,000	0	5,000,000	0	5,000,000	57.00%	87.69%
56	51	0	35,000	0	5,000,000	0	5,000,000	51.21%	78.78%
57	52	0	35,000	0	5,000,000	0	5,000,000	46.47%	71.50%
58	53	0	35,000	0	5,000,000	0	5,000,000	42.54%	65.44%
59	54	0	35,000	0	5,000,000	0	5,000,000	39.21%	60.32%
60	55	0	35,000	0	5,000,000	1,405	5,000,000	36.36%	55.94%
61	56	0	35,000	0	5,000,000	5,924	5,000,000	33.89%	52.14%
62	57	0	35,000	0	5,000,000	10,320	5,000,000	31.74%	48.83%
63	58	0	35,000	2,127	5,000,000	14,552	5,000,000	29.84%	45.91%
64	59	0	35,000	5,521	5,000,000	18,573	5,000,000	28.16%	43.32%
65	60	220,000	255,000	207,417	5,000,000	225,084	5,000,000	26.31%	40.47%
66	61	0	255,000	208,869	5,000,000	231,368	5,000,000	24.90%	38.30%
67	62	0	255,000	210,079	5,000,000	237,631	5,000,000	23.61%	36.32%
68	63	0	255,000	210,969	5,000,000	243,801	5,000,000	22.43%	34.51%
69	64	0	255,000	211,427	5,000,000	249,769	5,000,000	21.36%	32.85%
70	65	0	255,000	211,227	5,000,000	255,309	5,000,000	20.36%	31.32%
71	66	0	255,000	210,383	5,000,000	260,435	5,000,000	19.44%	29.91%
72	67	0	255,000	208,703	5,000,000	264,951	5,000,000	18.59%	28.59%
73	68	0	255,000	206,014	5,000,000	268,680	5,000,000	17.79%	27.37%
74	69	0	255,000	202,099	5,000,000	271,398	5,000,000	17.05%	26.23%
75	70	0	255,000	197,679	5,000,000	274,159	5,000,000	16.36%	25.17%
76	71	0	255,000	191,488	5,000,000	275,408	5,000,000	15.71%	24.17%
77	72	0	255,000	183,124	5,000,000	274,725	5,000,000	15.10%	23.24%
78	73	0	255,000	172,089	5,000,000	271,591	5,000,000	14.53%	22.36%
79	74	0	255,000	157,786	5,000,000	265,380	5,000,000	14.00%	21.53%
80	75	0	255,000	139,402	5,000,000	255,240	5,000,000	13.49%	20.76%
81	76	0	255,000	116,035	5,000,000	240,221	5,000,000	13.02%	20.03%
82	77	0	255,000	86,723	5,000,000	219,288	5,000,000	12.57%	19.34%
83	78	0	255,000	50,277	5,000,000	191,172	5,000,000	12.14%	18.68%
84	79	0	255,000	5,283	5,000,000	154,352	5,000,000	11.74%	18.07%
85	80	163,000	418,000	108,417	5,000,000	268,545	5,000,000	11.24%	17.29%
86	81	163,000	581,000	203,901	5,000,000	378,081	5,000,000	10.74%	16.53%
87	82	163,000	744,000	289,701	5,000,000	481,083	5,000,000	10.25%	15.77%
88	83	163,000	907,000	364,192	5,000,000	576,087	5,000,000	9.77%	15.03%
89	84	163,000	1,070,000	425,105	5,000,000	661,038	5,000,000	9.29%	14.29%
90	85	163,000	1,233,000	465,610	5,000,000	729,558	5,000,000	8.81%	13.55%
91	86	163,000	1,396,000	486,845	5,000,000	782,870	5,000,000	8.33%	12.81%
92	87	163,000	1,559,000	481,931	5,000,000	814,696	5,000,000	7.85%	12.07%
93	88	163,000	1,722,000	446,015	5,000,000	820,716	5,000,000	7.37%	11.34%
94	89	163,000	1,885,000	372,868	5,000,000	795,391	5,000,000	6.89%	10.60%

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