

Face Amounts at Issue

Issue Age	\$10,000		\$20,000		\$30,000		\$40,000		\$50,000	
	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65
18	\$ 4,295.10	\$ 8,560.00	\$ 8,590.20	\$ 17,120.00	\$ 12,885.30	\$ 25,680.00	\$ 17,180.40	\$ 34,240.00	\$ 21,475.50	\$ 42,800.00
19	\$ 4,269.70	\$ 8,510.00	\$ 8,539.40	\$ 17,020.00	\$ 12,809.10	\$ 25,530.00	\$ 17,078.80	\$ 34,040.00	\$ 21,348.50	\$ 42,550.00
20	\$ 4,243.20	\$ 8,460.00	\$ 8,486.40	\$ 16,920.00	\$ 12,729.60	\$ 25,380.00	\$ 16,972.80	\$ 33,840.00	\$ 21,216.00	\$ 42,300.00
21	\$ 4,215.50	\$ 8,400.00	\$ 8,431.00	\$ 16,800.00	\$ 12,646.50	\$ 25,200.00	\$ 16,862.00	\$ 33,600.00	\$ 21,077.50	\$ 42,000.00
22	\$ 4,186.50	\$ 8,340.00	\$ 8,373.00	\$ 16,680.00	\$ 12,559.50	\$ 25,020.00	\$ 16,746.00	\$ 33,360.00	\$ 20,932.50	\$ 41,700.00
23	\$ 4,156.20	\$ 8,280.00	\$ 8,312.40	\$ 16,560.00	\$ 12,468.60	\$ 24,840.00	\$ 16,624.80	\$ 33,120.00	\$ 20,781.00	\$ 41,400.00
24	\$ 4,124.50	\$ 8,220.00	\$ 8,249.00	\$ 16,440.00	\$ 12,373.50	\$ 24,660.00	\$ 16,498.00	\$ 32,880.00	\$ 20,622.50	\$ 41,100.00
25	\$ 4,091.60	\$ 8,160.00	\$ 8,183.20	\$ 16,320.00	\$ 12,274.80	\$ 24,480.00	\$ 16,366.40	\$ 32,640.00	\$ 20,458.00	\$ 40,800.00
26	\$ 4,057.10	\$ 8,090.00	\$ 8,114.20	\$ 16,180.00	\$ 12,171.30	\$ 24,270.00	\$ 16,228.40	\$ 32,360.00	\$ 20,285.50	\$ 40,450.00
27	\$ 4,020.80	\$ 8,010.00	\$ 8,041.60	\$ 16,020.00	\$ 12,062.40	\$ 24,030.00	\$ 16,083.20	\$ 32,040.00	\$ 20,104.00	\$ 40,050.00
28	\$ 3,982.70	\$ 7,940.00	\$ 7,965.40	\$ 15,880.00	\$ 11,948.10	\$ 23,820.00	\$ 15,930.80	\$ 31,760.00	\$ 19,913.50	\$ 39,700.00
29	\$ 3,942.60	\$ 7,860.00	\$ 7,885.20	\$ 15,720.00	\$ 11,827.80	\$ 23,580.00	\$ 15,770.40	\$ 31,440.00	\$ 19,713.00	\$ 39,300.00
30	\$ 3,900.50	\$ 7,770.00	\$ 7,801.00	\$ 15,540.00	\$ 11,701.50	\$ 23,310.00	\$ 15,602.00	\$ 31,080.00	\$ 19,502.50	\$ 38,850.00
31	\$ 3,856.30	\$ 7,690.00	\$ 7,712.60	\$ 15,380.00	\$ 11,568.90	\$ 23,070.00	\$ 15,425.20	\$ 30,760.00	\$ 19,281.50	\$ 38,450.00
32	\$ 3,810.00	\$ 7,590.00	\$ 7,620.00	\$ 15,180.00	\$ 11,430.00	\$ 22,770.00	\$ 15,240.00	\$ 30,360.00	\$ 19,050.00	\$ 37,950.00
33	\$ 3,761.60	\$ 7,500.00	\$ 7,523.20	\$ 15,000.00	\$ 11,284.80	\$ 22,500.00	\$ 15,046.40	\$ 30,000.00	\$ 18,808.00	\$ 37,500.00
34	\$ 3,711.00	\$ 7,400.00	\$ 7,422.00	\$ 14,800.00	\$ 11,133.00	\$ 22,200.00	\$ 14,844.00	\$ 29,600.00	\$ 18,555.00	\$ 37,000.00
35	\$ 3,658.20	\$ 7,290.00	\$ 7,316.40	\$ 14,580.00	\$ 10,974.60	\$ 21,870.00	\$ 14,632.80	\$ 29,160.00	\$ 18,291.00	\$ 36,450.00
36	\$ 3,602.90	\$ 7,180.00	\$ 7,205.80	\$ 14,360.00	\$ 10,808.70	\$ 21,540.00	\$ 14,411.60	\$ 28,720.00	\$ 18,014.50	\$ 35,900.00
37	\$ 3,545.20	\$ 7,070.00	\$ 7,090.40	\$ 14,140.00	\$ 10,635.60	\$ 21,210.00	\$ 14,180.80	\$ 28,280.00	\$ 17,726.00	\$ 35,350.00
38	\$ 3,485.00	\$ 6,950.00	\$ 6,970.00	\$ 13,900.00	\$ 10,455.00	\$ 20,850.00	\$ 13,940.00	\$ 27,800.00	\$ 17,425.00	\$ 34,750.00
39	\$ 3,422.20	\$ 6,820.00	\$ 6,844.40	\$ 13,640.00	\$ 10,266.60	\$ 20,460.00	\$ 13,688.80	\$ 27,280.00	\$ 17,111.00	\$ 34,100.00
40	\$ 3,356.30	\$ 6,690.00	\$ 6,712.60	\$ 13,380.00	\$ 10,068.90	\$ 20,070.00	\$ 13,425.20	\$ 26,760.00	\$ 16,781.50	\$ 33,450.00
41	\$ 3,287.20	\$ 6,550.00	\$ 6,574.40	\$ 13,100.00	\$ 9,861.60	\$ 19,650.00	\$ 13,148.80	\$ 26,200.00	\$ 16,436.00	\$ 32,750.00
42	\$ 3,214.50	\$ 6,410.00	\$ 6,429.00	\$ 12,820.00	\$ 9,643.50	\$ 19,230.00	\$ 12,858.00	\$ 25,640.00	\$ 16,072.50	\$ 32,050.00
43	\$ 3,137.90	\$ 6,260.00	\$ 6,275.80	\$ 12,520.00	\$ 9,413.70	\$ 18,780.00	\$ 12,551.60	\$ 25,040.00	\$ 15,689.50	\$ 31,300.00
44	\$ 3,056.80	\$ 6,090.00	\$ 6,113.60	\$ 12,180.00	\$ 9,170.40	\$ 18,270.00	\$ 12,227.20	\$ 24,360.00	\$ 15,284.00	\$ 30,450.00
45	\$ 2,970.90	\$ 5,920.00	\$ 5,941.80	\$ 11,840.00	\$ 8,912.70	\$ 17,760.00	\$ 11,883.60	\$ 23,680.00	\$ 14,854.50	\$ 29,600.00
46	\$ 2,879.80	\$ 5,740.00	\$ 5,759.60	\$ 11,480.00	\$ 8,639.40	\$ 17,220.00	\$ 11,519.20	\$ 22,960.00	\$ 14,399.00	\$ 28,700.00
47	\$ 2,783.30	\$ 5,550.00	\$ 5,566.60	\$ 11,100.00	\$ 8,349.90	\$ 16,650.00	\$ 11,133.20	\$ 22,200.00	\$ 13,916.50	\$ 27,750.00
48	\$ 2,680.90	\$ 5,350.00	\$ 5,361.80	\$ 10,700.00	\$ 8,042.70	\$ 16,050.00	\$ 10,723.60	\$ 21,400.00	\$ 13,404.50	\$ 26,750.00
49	\$ 2,572.00	\$ 5,130.00	\$ 5,144.00	\$ 10,260.00	\$ 7,716.00	\$ 15,390.00	\$ 10,288.00	\$ 20,520.00	\$ 12,860.00	\$ 25,650.00
50	\$ 2,456.40	\$ 4,900.00	\$ 4,912.80	\$ 9,800.00	\$ 7,369.20	\$ 14,700.00	\$ 9,825.60	\$ 19,600.00	\$ 12,282.00	\$ 24,500.00
51	\$ 2,333.40	\$ 4,650.00	\$ 4,666.80	\$ 9,300.00	\$ 7,000.20	\$ 13,950.00	\$ 9,333.60	\$ 18,600.00	\$ 11,667.00	\$ 23,250.00
52	\$ 2,202.70	\$ 4,390.00	\$ 4,405.40	\$ 8,780.00	\$ 6,608.10	\$ 13,170.00	\$ 8,810.80	\$ 17,560.00	\$ 11,013.50	\$ 21,950.00
53	\$ 2,063.70	\$ 4,120.00	\$ 4,127.40	\$ 8,240.00	\$ 6,191.10	\$ 12,360.00	\$ 8,254.80	\$ 16,480.00	\$ 10,318.50	\$ 20,600.00
54	\$ 1,915.60	\$ 3,820.00	\$ 3,831.20	\$ 7,640.00	\$ 5,746.80	\$ 11,460.00	\$ 7,662.40	\$ 15,280.00	\$ 9,578.00	\$ 19,100.00
55	\$ 1,757.80	\$ 3,510.00	\$ 3,515.60	\$ 7,020.00	\$ 5,273.40	\$ 10,530.00	\$ 7,031.20	\$ 14,040.00	\$ 8,789.00	\$ 17,550.00
Issue Age	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*
56	\$ 1,826.00	\$ 3,540.00	\$ 3,652.00	\$ 7,080.00	\$ 5,478.00	\$ 10,620.00	\$ 7,304.00	\$ 14,160.00	\$ 9,130.00	\$ 17,700.00
57	\$ 1,895.90	\$ 3,580.00	\$ 3,791.80	\$ 7,160.00	\$ 5,687.70	\$ 10,740.00	\$ 7,583.60	\$ 14,320.00	\$ 9,479.50	\$ 17,900.00
58	\$ 1,967.90	\$ 3,620.00	\$ 3,935.80	\$ 7,240.00	\$ 5,903.70	\$ 10,860.00	\$ 7,871.60	\$ 14,480.00	\$ 9,839.50	\$ 18,100.00
59	\$ 2,042.20	\$ 3,660.00	\$ 4,084.40	\$ 7,320.00	\$ 6,126.60	\$ 10,980.00	\$ 8,168.80	\$ 14,640.00	\$ 10,211.00	\$ 18,300.00
60	\$ 2,118.80	\$ 3,700.00	\$ 4,237.60	\$ 7,400.00	\$ 6,356.40	\$ 11,100.00	\$ 8,475.20	\$ 14,800.00	\$ 10,594.00	\$ 18,500.00
61	\$ 2,197.60	\$ 3,740.00	\$ 4,395.20	\$ 7,480.00	\$ 6,592.80	\$ 11,220.00	\$ 8,790.40	\$ 14,960.00	\$ 10,988.00	\$ 18,700.00
62	\$ 2,278.70	\$ 3,780.00	\$ 4,557.40	\$ 7,560.00	\$ 6,836.10	\$ 11,340.00	\$ 9,114.80	\$ 15,120.00	\$ 11,393.50	\$ 18,900.00
63	\$ 2,361.80	\$ 3,830.00	\$ 4,723.60	\$ 7,660.00	\$ 7,085.40	\$ 11,490.00	\$ 9,447.20	\$ 15,320.00	\$ 11,809.00	\$ 19,150.00
64	\$ 2,446.70	\$ 3,870.00	\$ 4,893.40	\$ 7,740.00	\$ 7,340.10	\$ 11,610.00	\$ 9,786.80	\$ 15,480.00	\$ 12,233.50	\$ 19,350.00
65	\$ 2,533.40	\$ 3,920.00	\$ 5,066.80	\$ 7,840.00	\$ 7,600.20	\$ 11,760.00	\$ 10,133.60	\$ 15,680.00	\$ 12,667.00	\$ 19,600.00
66	\$ 2,621.80	\$ 3,960.00	\$ 5,243.60	\$ 7,920.00	\$ 7,865.40	\$ 11,880.00	\$ 10,487.20	\$ 15,840.00	\$ 13,109.00	\$ 19,800.00
67	\$ 2,719.00	\$ 4,020.00	\$ 5,438.00	\$ 8,040.00	\$ 8,157.00	\$ 12,060.00	\$ 10,876.00	\$ 16,080.00	\$ 13,595.00	\$ 20,100.00
68	\$ 2,831.60	\$ 4,100.00	\$ 5,663.20	\$ 8,200.00	\$ 8,494.80	\$ 12,300.00	\$ 11,326.40	\$ 16,400.00	\$ 14,158.00	\$ 20,500.00
69	\$ 2,947.20	\$ 4,180.00	\$ 5,894.40	\$ 8,360.00	\$ 8,841.60	\$ 12,540.00	\$ 11,788.80	\$ 16,720.00	\$ 14,736.00	\$ 20,900.00
70	\$ 3,065.70	\$ 4,260.00	\$ 6,131.40	\$ 8,520.00	\$ 9,197.10	\$ 12,780.00	\$ 12,262.80	\$ 17,040.00	\$ 15,328.50	\$ 21,300.00

*Cash values and Paid-Up Values for ages 56-70 are shown for the tenth completed Certificate year rather than age 65. Values are based on 2017 CSO, 50% Blend, Composite, ALB, 3.75% interest. The values shown in the table contained herein are for completed Certificate Years. They assume: 1) there is no outstanding indebtedness; 2) all premiums have been paid to the end of the Certificate Year; 3) no changes have been made to the Certificate. The values shown in the table contained herein do not reflect any values provided by riders or any outstanding loans. The values shown in the table contained herein are representative of the values provided by the Certificate which is being demonstrated and are as accurate as possible. However, if there is any difference between the values shown in the table contained herein and any Certificate which is ultimately issued, the values presented in the Certificate will govern any disputes that may arise.

Face Amounts at Issue

Issue Age	\$60,000		\$70,000		\$80,000		\$90,000		\$100,000	
	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65	Total Cash Value at Age 65	Total Reduced Paid-Up at Age 65
18	\$ 25,770.60	\$ 51,360.00	\$ 30,065.70	\$ 59,920.00	\$ 34,360.80	\$ 68,480.00	\$ 38,655.90	\$ 77,040.00	\$ 42,951.00	\$ 85,600.00
19	\$ 25,618.20	\$ 51,060.00	\$ 29,887.90	\$ 59,570.00	\$ 34,157.60	\$ 68,080.00	\$ 38,427.30	\$ 76,590.00	\$ 42,697.00	\$ 85,100.00
20	\$ 25,459.20	\$ 50,760.00	\$ 29,702.40	\$ 59,220.00	\$ 33,945.60	\$ 67,680.00	\$ 38,188.80	\$ 76,140.00	\$ 42,432.00	\$ 84,600.00
21	\$ 25,293.00	\$ 50,400.00	\$ 29,508.50	\$ 58,800.00	\$ 33,724.00	\$ 67,200.00	\$ 37,939.50	\$ 75,600.00	\$ 42,155.00	\$ 84,000.00
22	\$ 25,119.00	\$ 50,040.00	\$ 29,305.50	\$ 58,380.00	\$ 33,492.00	\$ 66,720.00	\$ 37,678.50	\$ 75,060.00	\$ 41,865.00	\$ 83,400.00
23	\$ 24,937.20	\$ 49,680.00	\$ 29,093.40	\$ 57,960.00	\$ 33,249.60	\$ 66,240.00	\$ 37,405.80	\$ 74,520.00	\$ 41,562.00	\$ 82,800.00
24	\$ 24,747.00	\$ 49,320.00	\$ 28,871.50	\$ 57,540.00	\$ 32,996.00	\$ 65,760.00	\$ 37,120.50	\$ 73,980.00	\$ 41,245.00	\$ 82,200.00
25	\$ 24,549.60	\$ 48,960.00	\$ 28,641.20	\$ 57,120.00	\$ 32,732.80	\$ 65,280.00	\$ 36,824.40	\$ 73,440.00	\$ 40,916.00	\$ 81,600.00
26	\$ 24,342.60	\$ 48,540.00	\$ 28,399.70	\$ 56,630.00	\$ 32,456.80	\$ 64,720.00	\$ 36,513.90	\$ 72,810.00	\$ 40,571.00	\$ 80,900.00
27	\$ 24,124.80	\$ 48,060.00	\$ 28,145.60	\$ 56,070.00	\$ 32,166.40	\$ 64,080.00	\$ 36,187.20	\$ 72,090.00	\$ 40,208.00	\$ 80,100.00
28	\$ 23,896.20	\$ 47,640.00	\$ 27,878.90	\$ 55,580.00	\$ 31,861.60	\$ 63,520.00	\$ 35,844.30	\$ 71,460.00	\$ 39,827.00	\$ 79,400.00
29	\$ 23,655.60	\$ 47,160.00	\$ 27,598.20	\$ 55,020.00	\$ 31,540.80	\$ 62,880.00	\$ 35,483.40	\$ 70,740.00	\$ 39,426.00	\$ 78,600.00
30	\$ 23,403.00	\$ 46,620.00	\$ 27,303.50	\$ 54,390.00	\$ 31,204.00	\$ 62,160.00	\$ 35,104.50	\$ 69,930.00	\$ 39,005.00	\$ 77,700.00
31	\$ 23,137.80	\$ 46,140.00	\$ 26,994.10	\$ 53,830.00	\$ 30,850.40	\$ 61,520.00	\$ 34,706.70	\$ 69,210.00	\$ 38,563.00	\$ 76,900.00
32	\$ 22,860.00	\$ 45,540.00	\$ 26,670.00	\$ 53,130.00	\$ 30,480.00	\$ 60,720.00	\$ 34,290.00	\$ 68,310.00	\$ 38,100.00	\$ 75,900.00
33	\$ 22,569.60	\$ 45,000.00	\$ 26,331.20	\$ 52,500.00	\$ 30,092.80	\$ 60,000.00	\$ 33,854.40	\$ 67,500.00	\$ 37,616.00	\$ 75,000.00
34	\$ 22,266.00	\$ 44,400.00	\$ 25,977.00	\$ 51,800.00	\$ 29,688.00	\$ 59,200.00	\$ 33,399.00	\$ 66,600.00	\$ 37,110.00	\$ 74,000.00
35	\$ 21,949.20	\$ 43,740.00	\$ 25,607.40	\$ 51,030.00	\$ 29,265.60	\$ 58,320.00	\$ 32,923.80	\$ 65,610.00	\$ 36,582.00	\$ 72,900.00
36	\$ 21,617.40	\$ 43,080.00	\$ 25,220.30	\$ 50,260.00	\$ 28,823.20	\$ 57,440.00	\$ 32,426.10	\$ 64,620.00	\$ 36,029.00	\$ 71,800.00
37	\$ 21,271.20	\$ 42,420.00	\$ 24,816.40	\$ 49,490.00	\$ 28,361.60	\$ 56,560.00	\$ 31,906.80	\$ 63,630.00	\$ 35,452.00	\$ 70,700.00
38	\$ 20,910.00	\$ 41,700.00	\$ 24,395.00	\$ 48,650.00	\$ 27,880.00	\$ 55,600.00	\$ 31,365.00	\$ 62,550.00	\$ 34,850.00	\$ 69,500.00
39	\$ 20,533.20	\$ 40,920.00	\$ 23,955.40	\$ 47,740.00	\$ 27,377.60	\$ 54,560.00	\$ 30,799.80	\$ 61,380.00	\$ 34,222.00	\$ 68,200.00
40	\$ 20,137.80	\$ 40,140.00	\$ 23,494.10	\$ 46,830.00	\$ 26,850.40	\$ 53,520.00	\$ 30,206.70	\$ 60,210.00	\$ 33,563.00	\$ 66,900.00
41	\$ 19,723.20	\$ 39,300.00	\$ 23,010.40	\$ 45,850.00	\$ 26,297.60	\$ 52,400.00	\$ 29,584.80	\$ 58,950.00	\$ 32,872.00	\$ 65,500.00
42	\$ 19,287.00	\$ 38,460.00	\$ 22,501.50	\$ 44,870.00	\$ 25,716.00	\$ 51,280.00	\$ 28,930.50	\$ 57,690.00	\$ 32,145.00	\$ 64,100.00
43	\$ 18,827.40	\$ 37,560.00	\$ 21,965.30	\$ 43,820.00	\$ 25,103.20	\$ 50,080.00	\$ 28,241.10	\$ 56,340.00	\$ 31,379.00	\$ 62,600.00
44	\$ 18,340.80	\$ 36,540.00	\$ 21,397.60	\$ 42,630.00	\$ 24,454.40	\$ 48,720.00	\$ 27,511.20	\$ 54,810.00	\$ 30,568.00	\$ 60,900.00
45	\$ 17,825.40	\$ 35,520.00	\$ 20,796.30	\$ 41,440.00	\$ 23,767.20	\$ 47,360.00	\$ 26,738.10	\$ 53,280.00	\$ 29,709.00	\$ 59,200.00
46	\$ 17,278.80	\$ 34,440.00	\$ 20,158.60	\$ 40,180.00	\$ 23,038.40	\$ 45,920.00	\$ 25,918.20	\$ 51,660.00	\$ 28,798.00	\$ 57,400.00
47	\$ 16,699.80	\$ 33,300.00	\$ 19,483.10	\$ 38,850.00	\$ 22,266.40	\$ 44,400.00	\$ 25,049.70	\$ 49,950.00	\$ 27,833.00	\$ 55,500.00
48	\$ 16,085.40	\$ 32,100.00	\$ 18,766.30	\$ 37,450.00	\$ 21,447.20	\$ 42,800.00	\$ 24,128.10	\$ 48,150.00	\$ 26,809.00	\$ 53,500.00
49	\$ 15,432.00	\$ 30,780.00	\$ 18,004.00	\$ 35,910.00	\$ 20,576.00	\$ 41,040.00	\$ 23,148.00	\$ 46,170.00	\$ 25,720.00	\$ 51,300.00
50	\$ 14,738.40	\$ 29,400.00	\$ 17,194.80	\$ 34,300.00	\$ 19,651.20	\$ 39,200.00	\$ 22,107.60	\$ 44,100.00	\$ 24,564.00	\$ 49,000.00
51	\$ 14,000.40	\$ 27,900.00	\$ 16,333.80	\$ 32,550.00	\$ 18,667.20	\$ 37,200.00	\$ 21,000.60	\$ 41,850.00	\$ 23,334.00	\$ 46,500.00
52	\$ 13,216.20	\$ 26,340.00	\$ 15,418.90	\$ 30,730.00	\$ 17,621.60	\$ 35,120.00	\$ 19,824.30	\$ 39,510.00	\$ 22,027.00	\$ 43,900.00
53	\$ 12,382.20	\$ 24,720.00	\$ 14,445.90	\$ 28,840.00	\$ 16,509.60	\$ 32,960.00	\$ 18,573.30	\$ 37,080.00	\$ 20,637.00	\$ 41,200.00
54	\$ 11,493.60	\$ 22,920.00	\$ 13,409.20	\$ 26,740.00	\$ 15,324.80	\$ 30,560.00	\$ 17,240.40	\$ 34,380.00	\$ 19,156.00	\$ 38,200.00
55	\$ 10,546.80	\$ 21,060.00	\$ 12,304.60	\$ 24,570.00	\$ 14,062.40	\$ 28,080.00	\$ 15,820.20	\$ 31,590.00	\$ 17,578.00	\$ 35,100.00
Issue Age	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*	Total Cash Value at 10 Years*	Total Reduced Paid-Up at 10 Years*
56	\$ 10,956.00	\$ 21,240.00	\$ 12,782.00	\$ 24,780.00	\$ 14,608.00	\$ 28,320.00	\$ 16,434.00	\$ 31,860.00	\$ 18,260.00	\$ 35,400.00
57	\$ 11,375.40	\$ 21,480.00	\$ 13,271.30	\$ 25,060.00	\$ 15,167.20	\$ 28,640.00	\$ 17,063.10	\$ 32,220.00	\$ 18,959.00	\$ 35,800.00
58	\$ 11,807.40	\$ 21,720.00	\$ 13,775.30	\$ 25,340.00	\$ 15,743.20	\$ 28,960.00	\$ 17,711.10	\$ 32,580.00	\$ 19,679.00	\$ 36,200.00
59	\$ 12,253.20	\$ 21,960.00	\$ 14,295.40	\$ 25,620.00	\$ 16,337.60	\$ 29,280.00	\$ 18,379.80	\$ 32,940.00	\$ 20,422.00	\$ 36,600.00
60	\$ 12,712.80	\$ 22,200.00	\$ 14,831.60	\$ 25,900.00	\$ 16,950.40	\$ 29,600.00	\$ 19,069.20	\$ 33,300.00	\$ 21,188.00	\$ 37,000.00
61	\$ 13,185.60	\$ 22,440.00	\$ 15,383.20	\$ 26,180.00	\$ 17,580.80	\$ 29,920.00	\$ 19,778.40	\$ 33,660.00	\$ 21,976.00	\$ 37,400.00
62	\$ 13,672.20	\$ 22,680.00	\$ 15,950.90	\$ 26,460.00	\$ 18,229.60	\$ 30,240.00	\$ 20,508.30	\$ 34,020.00	\$ 22,787.00	\$ 37,800.00
63	\$ 14,170.80	\$ 22,980.00	\$ 16,532.60	\$ 26,810.00	\$ 18,894.40	\$ 30,640.00	\$ 21,256.20	\$ 34,470.00	\$ 23,618.00	\$ 38,300.00
64	\$ 14,680.20	\$ 23,220.00	\$ 17,126.90	\$ 27,090.00	\$ 19,573.60	\$ 30,960.00	\$ 22,020.30	\$ 34,830.00	\$ 24,467.00	\$ 38,700.00
65	\$ 15,200.40	\$ 23,520.00	\$ 17,733.80	\$ 27,440.00	\$ 20,267.20	\$ 31,360.00	\$ 22,800.60	\$ 35,280.00	\$ 25,334.00	\$ 39,200.00
66	\$ 15,730.80	\$ 23,760.00	\$ 18,352.60	\$ 27,720.00	\$ 20,974.40	\$ 31,680.00	\$ 23,596.20	\$ 35,640.00	\$ 26,218.00	\$ 39,600.00
67	\$ 16,314.00	\$ 24,120.00	\$ 19,033.00	\$ 28,140.00	\$ 21,752.00	\$ 32,160.00	\$ 24,471.00	\$ 36,180.00	\$ 27,190.00	\$ 40,200.00
68	\$ 16,989.60	\$ 24,600.00	\$ 19,821.20	\$ 28,700.00	\$ 22,652.80	\$ 32,800.00	\$ 25,484.40	\$ 36,900.00	\$ 28,316.00	\$ 41,000.00
69	\$ 17,683.20	\$ 25,080.00	\$ 20,630.40	\$ 29,260.00	\$ 23,577.60	\$ 33,440.00	\$ 26,524.80	\$ 37,620.00	\$ 29,472.00	\$ 41,800.00
70	\$ 18,394.20	\$ 25,560.00	\$ 21,459.90	\$ 29,820.00	\$ 24,525.60	\$ 34,080.00	\$ 27,591.30	\$ 38,340.00	\$ 30,657.00	\$ 42,600.00

*Cash values and Paid-Up Values for ages 56-70 are shown for the tenth completed Certificate year rather than age 65. Values are based on 2017 CSO, 50% Blend, Composite, ALB, 3.75% interest. The values shown in the table contained herein are for completed Certificate Years. They assume: 1) there is no outstanding indebtedness; 2) all premiums have been paid to the end of the Certificate Year; 3) no changes have been made to the Certificate. The values shown in the table contained herein do not reflect any values provided by riders or any outstanding loans. The values shown in the table contained herein are representative of the values provided by the Certificate which is being demonstrated and are as accurate as possible. However, if there is any difference between the values shown in the table contained herein and any Certificate which is ultimately issued, the values presented in the Certificate will govern any disputes that may arise.