

Horizon Value

Level Premium Whole Life Insurance Paid Up at Age 90

Basic Illustration



Designed For: 45M Client
Male / Age 45 / Non-Tobacco

Initial Specified Amount = \$326,594.08
Total Initial Annual Premium = \$100,000.00
Premium Mode = Annual
Dividend Option = Paid Up Additions

Policy values are based on the policy, riders and benefits shown on Page 2. All premiums are assumed to be paid out-of-pocket. No loans or partial surrenders are taken from policy.

End Of Year	Age	Guaranteed Values				Total Values Including Non-Guaranteed Assumptions*				
		Annualized Contract Premium	Increase in Cash Surrender Value	Cash Surrender Value	Death Benefit	Annual Dividend	Increase in Cash Surrender Value	Cash Surrender Value	Death Benefit	
1	46	100,000	97,172	97,172	326,594	434	97,606	97,606	328,007	
2	47	270	3,296	100,468	326,594	468	3,779	101,385	329,483	
3	48	270	3,508	103,976	326,594	500	4,038	105,423	331,009	
4	49	270	3,619	107,595	326,594	528	4,194	109,617	332,568	
5	50	270	3,739	111,334	326,594	554	4,360	113,977	334,152	
6	51	270	3,811	115,145	326,594	594	4,492	118,469	335,795	
7	52	270	3,914	119,059	326,594	629	4,652	123,120	337,482	
8	53	270	4,000	123,059	326,594	670	4,802	127,922	339,222	
9	54	270	4,086	127,145	326,594	716	4,957	132,879	341,023	
10	55	270	4,152	131,297	326,594	771	5,104	137,983	342,902	
11	56	270	4,209	135,506	326,594	865	5,281	143,265	344,950	
12	57	270	4,268	139,774	326,594	936	5,440	148,705	347,098	
13	58	270	4,325	144,099	326,594	1,014	5,606	154,311	349,357	
14	59	270	4,414	148,513	326,594	1,074	5,792	160,103	351,682	
15	60	270	4,500	153,013	326,594	1,142	5,983	166,085	354,083	
16	61	270	4,567	157,580	326,594	1,213	6,159	172,244	356,562	
17	62	270	4,610	162,189	326,594	1,300	6,327	178,571	359,145	
18	63	270	4,630	166,819	326,594	1,404	6,489	185,060	361,859	
19	64	270	4,633	171,452	326,594	1,513	6,640	191,699	364,708	
20	65	270	4,640	176,092	326,594	1,626	6,800	198,500	367,690	
21	66	270	4,653	180,745	326,594	1,729	6,960	205,460	370,782	
22	67	270	4,680	185,425	326,594	1,824	7,129	212,588	373,964	
23	68	270	4,720	190,145	326,594	1,913	7,308	219,896	377,219	
24	69	270	4,763	194,908	326,594	2,002	7,493	227,389	380,544	
25	70	270	4,820	199,728	326,594	2,087	7,692	235,081	383,929	
26	71	270	4,853	204,581	326,594	2,190	7,883	242,964	387,398	
27	72	270	4,880	209,461	326,594	2,305	8,081	251,045	390,967	
28	73	270	4,831	214,292	326,594	2,471	8,241	259,286	394,708	
29	74	270	4,802	219,094	326,594	2,636	8,424	267,711	398,612	
30	75	270	4,779	223,873	326,594	2,792	8,609	276,320	402,661	
31	76	270	4,750	228,623	326,594	2,937	8,778	285,097	406,835	
32	77	270	4,724	233,347	326,594	3,080	8,948	294,046	411,125	
33	78	270	4,666	238,014	326,594	3,244	9,099	303,145	415,556	
34	79	270	4,575	242,588	326,594	3,432	9,234	312,379	420,157	
35	80	270	4,451	247,039	326,594	3,649	9,355	321,734	424,963	

* These values are based on the dividend scale currently illustrated by the Company and are not guaranteed.