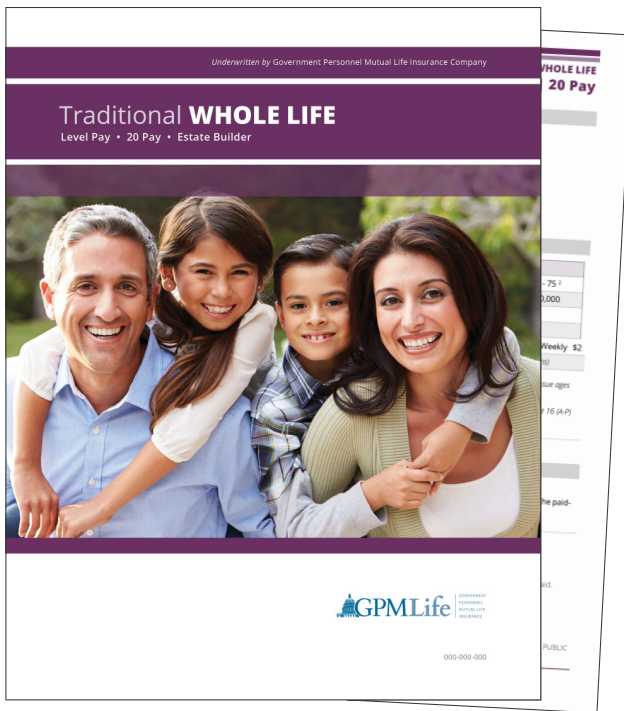


Traditional WHOLE LIFE Lifetime Pay • 20 Pay Life • Estate Builder

PRODUCER GUIDE



Lifetime Pay • 20 Pay Life

- Guaranteed Cash Values¹
- Guaranteed Death Benefit¹
- Guaranteed Level Premiums¹

Estate Builder

- Automatic Dividend Option
- Face Amount Doubles at age 18
- Guaranteed Insurability Option

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¹ Guaranteed features include level premiums payable for life, Cash Value, and Death Benefit. Assumes payment of scheduled premiums, no policy loans, no misrepresentation on the application, no suicide.

GENERAL DESCRIPTION

Whole Life **Lifetime Pay** and **20 Pay Life** are policies that may be the perfect solution for lifetime protection with living benefits. These policies offer the capability to utilize the policy values for needs such as: college education, home improvements, debt, education or retirement. Several optional riders are available to customize either policy such as the **Accelerated Living Benefit Rider**¹, in states where approved. In addition, these are participating policies which may receive dividends, if declared.

POLICY FEATURES:

- Guaranteed Cash Value²
- Guaranteed Level Premiums²
- Guaranteed Death Benefit²
- Accelerated Living Benefits (in approved states)
- Policy Loans
- Riders or Supplemental Benefit Options
- Participating Policy with Dividend Options

LIFETIME PAY Life Insurance Policy

A Whole Life Insurance policy that matures at age 121. It may be just what your prospect needs if they are interested in the following: Lifetime protection, level premium payments after the first year, accelerated living benefits¹, settlement options.

20 Pay Life Insurance Policy

With a 20 Pay Whole Life Insurance Policy premiums are level and are payable for twenty years. Once premiums are paid for 20 years, this policy is paid up.

AVAILABILITY

LIFETIME Pay and 20 Pay Life policies are available on a fully underwritten basis. Both policies are available in all states except: New York and New Jersey. Unisex rates are used for policies in the state of Montana. Please check the current availability list for the latest state approval for policies and riders.

DIVIDENDS

Dividends offer your clients the opportunity to share in the Company's surplus. Although dividends are not guaranteed, when paid they can be used in many ways, including enhancing the Cash Value and Death Benefit of the policy over time.

The automatic dividend option is the purchase of Paid-Up Additional Life Insurance. To select a different option, please indicate the request in the "Special Instructions / Requests" box on the state specific application. Following are the dividend options available:

- Paid-Up Additions
- Accumulate at Interest
- Reduce Premiums (*not available when premiums are paid via bank draft or cash.*)
- Cash Payment

An Annual Dividend Statement, will be provided to policy owners with policy values shown, including any dividends credited and additional Paid-Up Insurance purchased.

Dividends, if declared by the Board of Directors, are paid once a year.

POLICY LOANS

A policy holder may borrow up to the loan value as described in the policy. The Loan Interest rate is 7.4%, payable in advance each year. (8.0% effective rate)

Loan Repayment may be made in part or in full at any time while this policy is in force.

▲ NOTE the Loan balance reduces the cash surrender value and policy proceeds payable at death.

POLICY SURRENDER

We will pay the cash surrender value upon receipt of a valid and complete written request from the Policy Owner. A direct recognition adjustment will apply to the annual dividend calculation based on the loan balance outstanding during the year.

¹ Under current tax law, limitations may apply, consult a tax adviser for details.

² Guaranteed features includes level premiums payable for life, Cash Value, and Death Benefit. Assumes payment of scheduled premiums, no policy loans, no misrepresentation on the application, no suicide.

MODAL PREMIUMS

Calculate modal premium using the following steps.

STEP 1. Calculate without policy fee and round to 2 decimal places		
EXAMPLE	Annual	Premium Per Unit X Units X 1.00
	Semi-Annual	Premium Per Unit X Units X .53
	Quarterly	Premium Per Unit X Units X .26
	EFT Monthly	Premium Per Unit X Units X .088
	Semi-Monthly	Premium Per Unit X Units X .044
	Bi-Weekly	Premium Per Unit X Units X .0406153

STEP 2. Add Modal Policy Fee		
PREMIUM	Annual	Result from step1 + \$48.00
	Semi-Annual	Result from step1 + \$25.00 ¹
	Quarterly	Result from step1 + \$13.00 ²
	EFT Monthly	Result from step1 + \$4.00
	Semi-Monthly	Result from step1 + \$2.00
	Bi-Weekly	Result from step1 + \$2.00

GRACE PERIOD • NON-FORFEITURE

If premium payments are not made when due, there is a grace period within which to pay missed premium, or the policy will lapse.

If a premium has been in default less than 60 days, and if the policy has a Cash Value at the time of default, the owner has several options:

1. The net cash surrender value can purchase a reduced paid-up policy.
2. The net cash surrender value can purchase extended term insurance, unless the policy is rated.
3. The policy can be surrendered for its Cash Value.

Unless restricted by state law, the default option will be extended term insurance.

¹ Semi-Annual \$25.00 = \$24.00 + \$1.00 Collection Fee

² Quarterly \$13.00 = \$12.00 + \$1.00 Collection Fee

TERMINAL**CHRONIC****CRITICAL**

This Rider is automatically included in the policy at no additional premium¹. It is included for the Primary Insured. The maximum amount of Death Benefit that can be accelerated is 100%. The maximum benefit that can be paid out over the Insured's lifetime is the lesser of the initial face amount or \$1,000,000. Accelerated Death Benefits are based on the present value of the Death Benefit the Owner requests, or \$1,000,000 if less, as well as the Insured's life expectancy.

TERMINAL ILLNESS²

- Terminal Illness means that the Insured has a medical condition, resulting from bodily injury or disease, or both, which is expected to result in the death of the Insured within 24 months of diagnosis.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of Death Benefit that was accelerated.
- Benefits paid out under this Rider may be subject to taxation. Some rider provisions differ by state.

State Variation FLORIDA - Terminal Illness

- a. Death must be expected to occur within 12 months.
- b. A benefit can be accelerated only one time.

CHRONIC ILLNESS²

- Chronic Illness means that the Insured is unable to perform at least 2 of the 6 Activities of Daily Living without substantial assistance for at least 90 days or the insured requires substantial supervision by another person, for at least 90 consecutive days due to severe cognitive impairment. The 6 Activities of Daily Living are bathing, continence, dressing, eating, toileting, and transferring.
- The Policyowner may be able to annually accelerate up to 24% of the initial policy Death Benefit.
- Each year, the Insured's Chronic Illness will have to be re-certified by a physician.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of Death Benefit that was accelerated.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state.
- The amount of payment under this rider, if approved, will be a fraction of the Death Benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in life expectancy, the higher the payment.

State Variation FLORIDA - Chronic Illness

- a. A benefit can be accelerated only one time.

Living Benefit Rider INCLUDED • No Additional Premium

¹ Included as a rider if approved in the policy's state of issue, not available for Underwriting Tables E or higher.

² Please consult the rider form for full details of qualifying conditions.

TERMINAL**CHRONIC****CRITICAL****CRITICAL ILLNESS²**

- Critical Illness means that the Insured has been diagnosed with one of the following health conditions:
- Heart Attack – the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. It does not include angina or the chance findings of EKG changes indicative of a previous heart attack.
- Stroke (not including transient ischemic attacks).
- Cancer –there must be one or more malignant tumors present. The following conditions are not included: pre-malignant lesions, benign tumors, polyps, or skin cancer (except for invasive malignant melanoma).
- End stage renal failure – chronic irreversible and total failure of both kidneys which requires renal transplantation or regular renal dialysis.
- Major organ transplant – this includes transplant of a heart, lung, liver, kidney, pancreas or bone marrow.
- Amyotrophic Lateral Sclerosis (ALS)
- Blindness – permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy.
- Paralysis – complete and permanent loss of use of 2 or more limbs due to neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis, or Guillain-Barre syndrome.
- The policy's benefit, values and premiums will be reduced in proportion to the amount of Death Benefit that was accelerated.
- Benefits paid out under this rider may be subject to taxation.
- Some rider provisions differ by state.
- The amount of payment under this rider, if approved, will be a fraction of the Death Benefit accelerated, and will depend on such factors as nature and severity of the health condition and the change in remaining life expectancy. The smaller the change in remaining life expectancy, the lower the payment. The larger the change in life expectancy, the higher the payment.

State Variation FLORIDA - Critical Illness

- a. A benefit can be accelerated only one time.

² Please consult the rider form for full details of qualifying conditions.

KEY FEATURES

- Guaranteed Level Death Benefit – Remains level during the life of the policy¹
- Guaranteed Level Premiums – Premiums will not increase
- Policy Loan Provision
- Rider and Supplemental Benefit options available
- Accelerated Living Benefit Rider
- Dividends - *(Not Guaranteed)*

LIFETIME PAY (WL) ²			20 PAY Life (20PL) ²		
Minimum Face Amount	Underwriting Risk Classification	Issue Age (Last Birthday)	Minimum Face Amount	Underwriting Risk Classification	Issue Age (Last Birthday)
10,000	Juvenile	0-17	10,000	Juvenile	0-17
25,000	Standard Non-Tobacco Standard Tobacco Sub-standard through Table 16 (A-P)	18-49	25,000	Standard Non-Tobacco Standard Tobacco Sub-standard through Table 16 (A-P)	18-49
50,000	Same as above	50-80	50,000	Same as above	50-65
250,001	Preferred NT and Tob Preferred Plus NT	18-65	250,001	Preferred NT and Tob Preferred Plus NT	18-65
100,000	Preferred NT and Tob Preferred Plus NT	66-80			
Premium Payment Period: life of the policy			Premium Payment Period: 20 years		
Policy Fees	Annual: \$48 Quarterly: \$12 + \$1 collection fee Semi-Monthly: \$2		Semi-Annual: \$24 + \$1 collection fee EFT Monthly: \$4 Bi-Weekly: \$2		
Policy Loans	Interest rate of 7.4%, payable in advance (8.0% effective rate) <i>(view policy provisions)</i>				

Riders²

Name	Abbrev.	Issue Age (Last Birthday)	Size Limits	Description
Paid Up Additions Rider	PUAR	0-75	Scheduled Premiums: Minimum \$15 per payment Unscheduled Premiums: Minimum \$100 per payment <i>Maximum Annual Limit is the maximum amount allowed as a non-MEC</i>	Provides the Insured the option to purchase additional amounts of paid-up insurance. The paid-up additions increase the policy's Death Benefit and Cash Value. <ul style="list-style-type: none"> • Available on Lifetime Pay • Available only at time of issue • The dividend option will be the same as the option elected on the base policy Form Series: ICC21 74U PUAR21
Additional Term Rider	ATR	18-60 (18-50 for 20 Pay)	Minimum \$10,000	Additional term life insurance protection on the Primary Insured. Renewable and Convertible. Form Series: ICC19 74E ATR19

¹ Assumes payment of scheduled premiums; no misrepresentation on the application; no suicide; no policy loans
² Traditional Whole Life – Lifetime Pay, 20 Pay, policy riders and supplemental benefits are not available in all states

Riders¹ –continued

Name	Abbrv.	Issue Age (Last Birthday)	Size Limits	Description
Spouse Insurance Rider	SIR	18-45 Spouse	\$5,000 Minimum \$100,000 Maximum	Term Life Insurance protection on the life of the primary Insured's spouse at time of issue and provides paid-up insurance on the spouse if the primary Insured dies first. Renewable and convertible. Form Series: ICC19 74G SIR19
Children's Insurance Rider	CIR	14 days-17 (Child) 15-55 (Insured)	1 Unit - Minimum 15 Unit - Maximum (1 Unit = \$1,000)	Term Life Insurance protection on each of the lives of the primary Insured's minor children. Future children may be automatically covered. Coverage is convertible to an available Whole Life Insurance policy, up to 5 times the original amount when covered minor reaches age 25. Form Series: ICC19 74F CIR19
Accelerated Living Benefit Rider -Terminal Illness -Critical Illness -Chronic Illness	ALBR	18-80	Lesser of \$1,000,000 or the policy's Death Benefit.	<ul style="list-style-type: none"> • Provided for with no additional premium, where approved in the state of issue • Included with all Underwriting Risk Classifications through Table 4(D) • Allows for an acceleration of all or portion of the Death Benefit in the event of an eligible triggering event, subject to the provisions of the Rider. If the Death Benefit is more than \$1,000,000, then the amount that can be accelerated is limited to all or a portion of the \$1,000,000 and not the Death Benefit. Form Series: ICC17 70G ALBR17

Supplemental Benefits¹

Name	Abbrv.	Issue Age (Last Birthday)	Size Limits	Description
Waiver of Premium for Disability	WPD	18-59	Same as Policy	Waives future premiums upon permanent disability of the Insured, as defined in the policy. Form# Series: ICC19 74J WPD19
Accidental Death Benefit	ADB	0-60	\$25,000 Minimum \$200,000 Maximum (\$150,000 Maximum if active duty military)	Additional life insurance for death caused by an accident as defined in the policy. Form Series: ICC19 74I ADB19
Guaranteed Insurability Option	GIO	0-38	\$5,000 Minimum \$35,000 Maximum	Permits the Owner to buy additional life insurance without evidence of insurability at the following attained ages: 25, 28, 31, 34, 37, and 40. Form Series: ICC19 58Z GIO19

¹ Traditional Whole Life – Lifetime Pay, 20 Pay, policy riders and supplemental benefits are not available in all states

Increase a Whole Life Insurance Policy's **Cash Value** as well as its **Death Benefit** with PUAR.



What is “Paid-Up Additions Rider” Insurance?

It is a Whole Life Insurance Rider available on the Lifetime Pay policy which purchases additional paid-up life insurance through additional premiums, while increasing the policy's Cash Value and Death Benefits.

It is basically paying for an additional Death Benefit, in full, today. It is an immediate purchase of Paid Up Whole Life - life insurance coverage, which also has Cash Value.

sellpoints

For people who use life insurance in their planning, the PUAR will allow them to accumulate Cash Value more quickly.

When is this Rider beneficial?

1. Value can be transferred from another policy via a 1035 exchange
2. The Death Benefit increases over time
3. Cash Values may be used for home purchases, college education or retirement supplement

This is a participating rider, which offers the opportunity to receive dividends. Dividends may be declared annually, and are not guaranteed.

Form Series: ICC21 74U PUAR21

RIDER DETAILS

Two (2) payment options are available, **Scheduled or Unscheduled.**

Scheduled PUAR Premium Payments. Minimum scheduled premium is \$15 per payment, paid in addition to the basic policy premium.

Unscheduled PUAR Premiums - Additional unscheduled premiums may be subject to Annual Maximum Limits, as shown on the policy. This Limit applies to total PUAR premiums, both scheduled and unscheduled. The minimum premium is \$100 per payment.

Annual Maximum Limit. This is the largest amount of premium that may be paid in a year for this Rider, to ensure that the policy will not become a Modified Endowment Contract.

Dividend Options. As a participating rider, PUAR is eligible for dividends when added to a participating Lifetime Pay Whole Life Insurance Policy. The dividend option for the PUAR will be the same as the base policy. The default dividend option is "Paid-Up Additions"

Dividend Options Include. Paid-Up Additional Insurance (default), Paid in Cash, Reduce Premiums and Accumulate at Interest.

Use It or Lose It. Failure to pay any PUAR premiums in the first policy year or in any three consecutive years thereafter will result in loss of the right to purchase more paid-up life insurance. Prior PUAR premium payments are not affected by this rule.

PUAR Availability. Available with GPM Life's Traditional Lifetime Pay Whole Life Insurance Policy, at the time of original application. Not available with 20-Pay Life Insurance Policy.



GENERAL DESCRIPTION

Estate Builder is a Whole Life Insurance policy for children ages 14 days to 14 years. The initial Face Amount doubles automatically when the Insured turns 18 years of age, without additional premium or proof of insurability.

A Guaranteed Insurability Option (GIO) is included on all issued policies. This Whole Life Permanent Insurance Policy has a simplified application process and coverage through age 120, with features that allow purchasing individual policies on all children easier to complete, and faster to issue while affordable.

INITIAL POLICY FACE AMOUNT

Minimum \$5,000 to Maximum \$35,000

CASH VALUES

Continue to grow at a guaranteed rate as long as premiums are paid. Subject to policy provisions.

Year by year Cash Values are available in the tables pages 13-22.

INSURABILITY

The initial face amount doubles at age 18 without additional premium, while the GIO guarantees the right of the owner to purchase a new GPM Life policy for an attained age premium at ages 25, 28, 31, 34, 37, and 40, without evidence of insurability and regardless of medical history, job, or extreme hobbies. These provisions form a solid financial foundation for children.

DIVIDEND OPTION

These are participating policies and they pay dividends. This offers your clients the opportunity to share in the company's surplus. Although dividends are not guaranteed, they can be used in many ways, including enhancing the Cash Value and Death Benefit of the policy over time.

The automatic dividend option is the purchase of Paid-Up Additional Life Insurance. To select a different option, please indicate the request in the "Special Instructions / Requests" box on the state specific application. Following are the dividend options available:

- Paid-Up Additions
- Accumulate at Interest
- Reduce Premiums (*not available when payments are paid via bank draft or cash.*)
- Cash Payment

ANNUAL DIVIDEND STATEMENT

An Annual Dividend Statement, will be provided to policy owners with policy values shown, including any dividends credited and additional Paid-Up Insurance purchased.

How can policy holders use their dividends?

- Purchase additional paid-up insurance
- Reduce premium of the basic policy
- Leave dividends on deposit to compound at interest
- Receive dividends in cash

Dividends, if declared by the Board of Directors, are paid once a year.

APPLICATION DETAILS

(When Grandparents are the policy owners at time of application)

If the Proposed Insured child(ren) reside with grandparents, WITHOUT a parent living in the same household. The grandparent should be the applicant, owner, premium payer, sign the application and be able to answer medical questions accurately. Parent signature may be required. Include a written statement explaining the reason the child lives with the grandparents.

If the Proposed Insured child(ren) reside with grandparents, WITH a parent living in the same household. The grandparent should be the applicant, owner, payer and sign the application. The parent needs to agree to the transaction by signing the application and answering the medical questions.

If the Proposed Insured child(ren) reside with their parents, without grandparents living in the same household. The grandparent may be the applicant, owner, payer and sign the application. The parent needs to agree to the transaction, by signing the application and answering the medical questions.

⚠ IMPORTANT

DO NOT SUBMIT Applications requiring signatures from both grandparent and parent until all signatures have been collected on the application. The agent must see all children proposed for insurance at the time the application is taken.

AVAILABILITY

Available in all states except for the following: Montana, New Jersey and New York.

KEY FEATURES

- Simple Application
- Participating Policy with dividend options²
- Guaranteed Cash Values¹
- Initial Face Amount Automatically doubles on the policy anniversary after age 18 while premiums remain the same
- Guaranteed Insurability Option (GIO) offers the option to purchase six (6) additional policies for the initial face amount at ages specified in the policy.

POLICY SPECIFICATIONS

ICC21 74S EB2021

Issue Ages (Last Birthday)	14 days through 14 years
Issue Amounts	Minimum: \$5,000 Maximum: \$35,000
Premium Payment	Premiums are Guaranteed ¹ to remain level over the entire premium paying period through age 120
Premium Modes	Annual, Semi-Annual, EFT Monthly, Bi-Weekly Allotment
Minimum Premium	\$15.00 per month
Annual Policy Fee	\$12.00

CALCULATING PREMIUMS

Get your quotes through the online Estate Builder Calculator: www.gpmlifeeb.com.

For smart phones, tablets, laptops, desktops, or any device with Internet access.

This Web App is always up to date. And, it uses less than 90k out of the common 3gb a month data plan. That's less than an average piece of e-mail. (Email is around 75kb.)

GUARANTEED INSURABILITY OPTION (GIO)

- Included in all issued Estate Builder policies
- Doubles at age 18! The Face Amount doubles on the policy anniversary after the Insured turns 18 years of age, without a premium increase.
- Also provides 6 opportunities to purchase additional coverage equal to the initial Face Amount, without additional underwriting – available at ages 25, 28, 31, 34, 37, and 40.

¹ Assumes payment of scheduled premiums, no misrepresentation on the application; no suicide; no policy loans

² Dividends are not guaranteed. Dividends may be payable and credited in any policy year at the discretion of the Board of Directors. An Annual Statement will be provided to policy owners showing policy values.

ESTATE BUILDER - Male Cash Values

Duration	Issue Age							
	0	1	2	3	4	5	6	7
1	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-
3	-	-	1.00	1.00	2.00	2.00	3.00	3.00
4	5.00	6.00	7.00	8.00	8.00	9.00	10.00	11.00
5	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00
6	17.00	19.00	20.00	21.00	22.00	24.00	25.00	26.00
7	24.00	25.00	27.00	28.00	30.00	31.00	33.00	35.00
8	30.00	32.00	34.00	35.00	37.00	39.00	41.00	43.00
9	37.00	39.00	41.00	43.00	45.00	47.00	50.00	52.00
10	44.00	46.00	49.00	51.00	53.00	56.00	58.00	60.00
11	51.00	54.00	56.00	59.00	62.00	64.00	67.00	69.00
12	59.00	62.00	65.00	67.00	70.00	73.00	76.00	78.00
13	67.00	70.00	73.00	76.00	79.00	82.00	84.00	87.00
14	75.00	78.00	81.00	85.00	88.00	90.00	93.00	96.00
15	83.00	87.00	90.00	94.00	96.00	99.00	102.00	105.00
16	91.00	95.00	99.00	102.00	105.00	108.00	111.00	115.00
17	100.00	104.00	107.00	111.00	114.00	117.00	121.00	124.00
18	109.00	112.00	116.00	119.00	123.00	127.00	131.00	135.00
19	117.00	121.00	125.00	129.00	133.00	137.00	141.00	145.00
20	126.00	130.00	134.00	138.00	142.00	147.00	151.00	156.00
21	135.00	139.00	143.00	148.00	153.00	157.00	162.00	168.00
22	144.00	148.00	153.00	158.00	163.00	168.00	174.00	180.00
23	153.00	158.00	163.00	168.00	174.00	180.00	186.00	192.00
24	163.00	168.00	174.00	179.00	185.00	192.00	198.00	205.00
25	173.00	179.00	184.00	191.00	197.00	204.00	211.00	218.00
26	183.00	189.00	196.00	202.00	209.00	217.00	224.00	232.00
27	194.00	201.00	207.00	215.00	222.00	230.00	238.00	246.00
28	205.00	212.00	220.00	227.00	235.00	243.00	252.00	260.00
29	217.00	224.00	232.00	240.00	249.00	257.00	266.00	275.00
30	229.00	237.00	245.00	254.00	262.00	271.00	281.00	290.00
31	242.00	250.00	259.00	268.00	277.00	286.00	296.00	305.00
32	255.00	263.00	273.00	282.00	291.00	301.00	311.00	321.00
33	268.00	277.00	287.00	296.00	306.00	316.00	327.00	337.00
34	282.00	291.00	301.00	311.00	322.00	332.00	343.00	354.00
35	296.00	306.00	316.00	327.00	337.00	348.00	359.00	371.00
36	310.00	321.00	331.00	342.00	353.00	365.00	376.00	388.00
37	325.00	336.00	347.00	358.00	370.00	382.00	394.00	406.00
38	340.00	351.00	363.00	374.00	386.00	399.00	412.00	425.00
39	355.00	367.00	379.00	391.00	404.00	417.00	430.00	445.00
40	371.00	383.00	396.00	408.00	422.00	435.00	450.00	465.00
41	388.00	400.00	413.00	426.00	440.00	455.00	470.00	485.00
42	404.00	417.00	431.00	445.00	459.00	475.00	490.00	507.00
43	421.00	435.00	449.00	464.00	479.00	495.00	512.00	529.00
44	439.00	453.00	468.00	484.00	500.00	517.00	534.00	552.00
45	457.00	472.00	488.00	504.00	521.00	539.00	557.00	575.00
46	476.00	492.00	508.00	525.00	543.00	561.00	580.00	600.00
47	496.00	512.00	530.00	547.00	566.00	585.00	604.00	625.00
48	516.00	534.00	551.00	570.00	589.00	609.00	629.00	650.00
49	537.00	555.00	574.00	593.00	613.00	634.00	655.00	676.00
50	559.00	578.00	597.00	617.00	638.00	659.00	681.00	703.00
51	582.00	601.00	621.00	642.00	663.00	685.00	708.00	731.00
52	605.00	625.00	646.00	667.00	689.00	712.00	735.00	759.00
53	628.00	649.00	671.00	693.00	716.00	739.00	763.00	787.00
54	653.00	674.00	697.00	719.00	743.00	767.00	791.00	816.00
55	678.00	700.00	723.00	747.00	771.00	795.00	820.00	846.00
56	704.00	727.00	750.00	774.00	799.00	824.00	850.00	876.00
57	730.00	754.00	778.00	802.00	828.00	853.00	879.00	906.00
58	757.00	781.00	806.00	831.00	857.00	883.00	910.00	937.00
59	784.00	809.00	834.00	860.00	887.00	913.00	940.00	968.00
60	812.00	838.00	863.00	890.00	916.00	944.00	971.00	999.00

ESTATE BUILDER - Male Cash Values (continued)

Duration	Issue Age						
	8	9	10	11	12	13	14
1	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-
3	4.00	4.00	5.00	5.00	6.00	6.00	6.00
4	11.00	12.00	13.00	14.00	15.00	15.00	16.00
5	19.00	21.00	22.00	23.00	23.00	24.00	24.00
6	28.00	29.00	30.00	32.00	33.00	33.00	33.00
7	36.00	38.00	39.00	41.00	41.00	42.00	43.00
8	45.00	47.00	48.00	49.00	50.00	51.00	52.00
9	54.00	56.00	57.00	58.00	59.00	61.00	62.00
10	63.00	64.00	66.00	67.00	69.00	70.00	72.00
11	71.00	73.00	75.00	77.00	79.00	81.00	83.00
12	80.00	82.00	84.00	86.00	89.00	91.00	94.00
13	89.00	91.00	94.00	97.00	99.00	102.00	105.00
14	98.00	101.00	104.00	107.00	110.00	113.00	117.00
15	108.00	111.00	114.00	118.00	121.00	125.00	129.00
16	118.00	121.00	125.00	129.00	133.00	137.00	142.00
17	128.00	132.00	136.00	140.00	145.00	150.00	155.00
18	139.00	143.00	148.00	153.00	158.00	163.00	168.00
19	150.00	155.00	160.00	165.00	171.00	176.00	182.00
20	161.00	167.00	172.00	178.00	184.00	190.00	197.00
21	173.00	179.00	185.00	192.00	198.00	205.00	212.00
22	186.00	192.00	199.00	205.00	212.00	219.00	227.00
23	199.00	205.00	212.00	220.00	227.00	234.00	242.00
24	212.00	219.00	227.00	234.00	242.00	250.00	258.00
25	226.00	233.00	241.00	249.00	257.00	266.00	274.00
26	240.00	248.00	256.00	264.00	273.00	282.00	291.00
27	254.00	263.00	271.00	280.00	289.00	298.00	308.00
28	269.00	278.00	287.00	296.00	306.00	315.00	325.00
29	284.00	293.00	303.00	313.00	323.00	333.00	343.00
30	299.00	309.00	319.00	329.00	340.00	351.00	362.00
31	315.00	325.00	336.00	347.00	358.00	369.00	381.00
32	332.00	342.00	353.00	364.00	376.00	388.00	401.00
33	348.00	359.00	371.00	383.00	395.00	408.00	422.00
34	365.00	377.00	389.00	402.00	415.00	429.00	443.00
35	383.00	395.00	408.00	421.00	435.00	450.00	465.00
36	401.00	414.00	428.00	442.00	456.00	472.00	488.00
37	420.00	433.00	448.00	463.00	478.00	495.00	512.00
38	439.00	454.00	469.00	485.00	501.00	518.00	536.00
39	459.00	475.00	490.00	507.00	524.00	542.00	561.00
40	480.00	496.00	513.00	530.00	548.00	567.00	586.00
41	502.00	519.00	536.00	554.00	573.00	592.00	613.00
42	524.00	542.00	560.00	579.00	598.00	619.00	640.00
43	547.00	565.00	584.00	604.00	625.00	645.00	667.00
44	571.00	590.00	610.00	630.00	651.00	673.00	695.00
45	595.00	615.00	635.00	657.00	679.00	701.00	724.00
46	620.00	641.00	662.00	684.00	707.00	730.00	754.00
47	646.00	667.00	689.00	712.00	735.00	759.00	783.00
48	672.00	694.00	717.00	740.00	764.00	789.00	814.00
49	699.00	722.00	745.00	769.00	794.00	819.00	844.00
50	726.00	750.00	774.00	799.00	824.00	849.00	876.00
51	754.00	779.00	803.00	829.00	854.00	880.00	907.00
52	783.00	808.00	833.00	859.00	885.00	912.00	939.00
53	812.00	838.00	863.00	890.00	916.00	943.00	971.00
54	842.00	868.00	894.00	921.00	948.00	976.00	1,004.00
55	872.00	898.00	925.00	952.00	980.00	1,008.00	1,037.00
56	902.00	929.00	956.00	984.00	1,012.00	1,041.00	1,070.00
57	933.00	960.00	988.00	1,016.00	1,045.00	1,074.00	1,104.00
58	964.00	992.00	1,020.00	1,049.00	1,078.00	1,108.00	1,138.00
59	996.00	1,024.00	1,053.00	1,082.00	1,112.00	1,141.00	1,171.00
60	1,027.00	1,056.00	1,086.00	1,115.00	1,145.00	1,175.00	1,205.00

ESTATE BUILDER - Male Cash Values (continued)

Duration	Issue Age							
	0	1	2	3	4	5	6	7
61	841.00	867.00	893.00	920.00	947.00	974.00	1,002.00	1,031.00
62	869.00	896.00	923.00	950.00	978.00	1,006.00	1,034.00	1,063.00
63	899.00	926.00	953.00	981.00	1,009.00	1,037.00	1,066.00	1,096.00
64	928.00	956.00	983.00	1,012.00	1,040.00	1,069.00	1,099.00	1,128.00
65	958.00	986.00	1,014.00	1,043.00	1,072.00	1,101.00	1,131.00	1,161.00
66	989.00	1,017.00	1,046.00	1,075.00	1,104.00	1,134.00	1,164.00	1,194.00
67	1,019.00	1,048.00	1,077.00	1,107.00	1,137.00	1,166.00	1,196.00	1,226.00
68	1,051.00	1,080.00	1,109.00	1,139.00	1,169.00	1,199.00	1,229.00	1,259.00
69	1,082.00	1,112.00	1,142.00	1,171.00	1,201.00	1,231.00	1,261.00	1,291.00
70	1,114.00	1,144.00	1,174.00	1,204.00	1,234.00	1,263.00	1,293.00	1,322.00
71	1,146.00	1,176.00	1,206.00	1,236.00	1,266.00	1,295.00	1,325.00	1,354.00
72	1,178.00	1,208.00	1,238.00	1,268.00	1,297.00	1,327.00	1,356.00	1,386.00
73	1,210.00	1,240.00	1,270.00	1,299.00	1,329.00	1,358.00	1,388.00	1,417.00
74	1,242.00	1,272.00	1,301.00	1,331.00	1,360.00	1,390.00	1,419.00	1,448.00
75	1,274.00	1,303.00	1,333.00	1,362.00	1,392.00	1,421.00	1,449.00	1,478.00
76	1,305.00	1,335.00	1,364.00	1,393.00	1,422.00	1,451.00	1,480.00	1,508.00
77	1,336.00	1,366.00	1,395.00	1,424.00	1,453.00	1,481.00	1,509.00	1,536.00
78	1,367.00	1,397.00	1,426.00	1,455.00	1,483.00	1,511.00	1,538.00	1,564.00
79	1,398.00	1,427.00	1,456.00	1,485.00	1,512.00	1,540.00	1,566.00	1,590.00
80	1,429.00	1,458.00	1,486.00	1,514.00	1,541.00	1,567.00	1,592.00	1,615.00
81	1,459.00	1,487.00	1,515.00	1,542.00	1,568.00	1,593.00	1,616.00	1,638.00
82	1,489.00	1,517.00	1,544.00	1,570.00	1,594.00	1,618.00	1,639.00	1,659.00
83	1,518.00	1,545.00	1,571.00	1,596.00	1,619.00	1,640.00	1,660.00	1,678.00
84	1,546.00	1,572.00	1,597.00	1,620.00	1,641.00	1,661.00	1,679.00	1,695.00
85	1,573.00	1,598.00	1,621.00	1,642.00	1,662.00	1,680.00	1,696.00	1,711.00
86	1,599.00	1,622.00	1,643.00	1,663.00	1,681.00	1,697.00	1,712.00	1,725.00
87	1,623.00	1,644.00	1,664.00	1,682.00	1,698.00	1,713.00	1,726.00	1,738.00
88	1,645.00	1,665.00	1,683.00	1,699.00	1,713.00	1,727.00	1,739.00	1,751.00
89	1,666.00	1,684.00	1,700.00	1,714.00	1,727.00	1,740.00	1,752.00	1,764.00
90	1,685.00	1,701.00	1,715.00	1,728.00	1,741.00	1,753.00	1,764.00	1,776.00
91	1,701.00	1,716.00	1,729.00	1,741.00	1,753.00	1,765.00	1,776.00	1,787.00
92	1,717.00	1,730.00	1,742.00	1,754.00	1,766.00	1,777.00	1,788.00	1,798.00
93	1,730.00	1,743.00	1,755.00	1,767.00	1,778.00	1,789.00	1,798.00	1,807.00
94	1,743.00	1,755.00	1,767.00	1,779.00	1,789.00	1,799.00	1,808.00	1,816.00
95	1,756.00	1,768.00	1,779.00	1,790.00	1,800.00	1,809.00	1,817.00	1,824.00
96	1,768.00	1,780.00	1,790.00	1,800.00	1,809.00	1,817.00	1,824.00	1,831.00
97	1,780.00	1,791.00	1,801.00	1,810.00	1,818.00	1,825.00	1,831.00	1,837.00
98	1,792.00	1,801.00	1,810.00	1,818.00	1,825.00	1,832.00	1,838.00	1,843.00
99	1,802.00	1,811.00	1,819.00	1,826.00	1,832.00	1,838.00	1,844.00	1,850.00
100	1,811.00	1,819.00	1,826.00	1,833.00	1,839.00	1,844.00	1,850.00	1,856.00
101	1,820.00	1,827.00	1,833.00	1,839.00	1,845.00	1,851.00	1,857.00	1,863.00
102	1,827.00	1,834.00	1,840.00	1,845.00	1,851.00	1,857.00	1,863.00	1,869.00
103	1,834.00	1,840.00	1,846.00	1,851.00	1,858.00	1,863.00	1,869.00	1,875.00
104	1,841.00	1,846.00	1,852.00	1,858.00	1,864.00	1,870.00	1,875.00	1,880.00
105	1,847.00	1,852.00	1,858.00	1,864.00	1,870.00	1,875.00	1,881.00	1,886.00
106	1,853.00	1,859.00	1,865.00	1,870.00	1,876.00	1,881.00	1,886.00	1,891.00
107	1,859.00	1,865.00	1,871.00	1,876.00	1,881.00	1,886.00	1,891.00	1,896.00
108	1,865.00	1,871.00	1,876.00	1,882.00	1,887.00	1,891.00	1,896.00	1,900.00
109	1,871.00	1,877.00	1,882.00	1,887.00	1,892.00	1,896.00	1,901.00	1,905.00
110	1,877.00	1,882.00	1,887.00	1,892.00	1,897.00	1,901.00	1,905.00	1,909.00
111	1,883.00	1,888.00	1,892.00	1,897.00	1,901.00	1,906.00	1,910.00	1,913.00
112	1,888.00	1,893.00	1,897.00	1,902.00	1,906.00	1,910.00	1,914.00	1,917.00
113	1,893.00	1,898.00	1,902.00	1,906.00	1,910.00	1,914.00	1,918.00	1,921.00
114	1,898.00	1,902.00	1,906.00	1,910.00	1,914.00	1,918.00	1,921.00	2,000.00
115	1,902.00	1,907.00	1,911.00	1,914.00	1,918.00	1,922.00	2,000.00	-
116	1,907.00	1,911.00	1,915.00	1,918.00	1,922.00	2,000.00	-	-
117	1,911.00	1,915.00	1,919.00	1,922.00	2,000.00	-	-	-
118	1,915.00	1,919.00	1,922.00	2,000.00	-	-	-	-
119	1,919.00	1,922.00	2,000.00	-	-	-	-	-
120	1,923.00	2,000.00	-	-	-	-	-	-

ESTATE BUILDER - Male Cash Values (continued)

Duration	Issue Age						
	8	9	10	11	12	13	14
61	1,060.00	1,089.00	1,119.00	1,148.00	1,178.00	1,208.00	1,238.00
62	1,092.00	1,122.00	1,152.00	1,182.00	1,211.00	1,241.00	1,271.00
63	1,125.00	1,155.00	1,185.00	1,215.00	1,244.00	1,274.00	1,304.00
64	1,158.00	1,188.00	1,218.00	1,247.00	1,277.00	1,307.00	1,336.00
65	1,191.00	1,221.00	1,250.00	1,280.00	1,310.00	1,339.00	1,368.00
66	1,224.00	1,253.00	1,283.00	1,312.00	1,342.00	1,371.00	1,401.00
67	1,256.00	1,286.00	1,315.00	1,345.00	1,374.00	1,403.00	1,432.00
68	1,288.00	1,318.00	1,347.00	1,376.00	1,406.00	1,435.00	1,463.00
69	1,320.00	1,350.00	1,379.00	1,408.00	1,437.00	1,466.00	1,494.00
70	1,352.00	1,381.00	1,410.00	1,439.00	1,468.00	1,496.00	1,524.00
71	1,383.00	1,413.00	1,442.00	1,470.00	1,498.00	1,526.00	1,552.00
72	1,415.00	1,444.00	1,472.00	1,500.00	1,528.00	1,554.00	1,579.00
73	1,446.00	1,474.00	1,502.00	1,530.00	1,556.00	1,581.00	1,604.00
74	1,476.00	1,504.00	1,531.00	1,558.00	1,583.00	1,606.00	1,628.00
75	1,506.00	1,533.00	1,559.00	1,584.00	1,608.00	1,629.00	1,649.00
76	1,535.00	1,561.00	1,586.00	1,609.00	1,631.00	1,651.00	1,669.00
77	1,563.00	1,587.00	1,611.00	1,633.00	1,652.00	1,670.00	1,687.00
78	1,589.00	1,612.00	1,634.00	1,654.00	1,672.00	1,688.00	1,703.00
79	1,614.00	1,635.00	1,655.00	1,673.00	1,689.00	1,704.00	1,717.00
80	1,637.00	1,656.00	1,674.00	1,691.00	1,705.00	1,718.00	1,731.00
81	1,658.00	1,676.00	1,692.00	1,706.00	1,720.00	1,732.00	1,744.00
82	1,677.00	1,693.00	1,708.00	1,721.00	1,733.00	1,745.00	1,757.00
83	1,694.00	1,709.00	1,722.00	1,734.00	1,746.00	1,758.00	1,769.00
84	1,710.00	1,723.00	1,735.00	1,747.00	1,759.00	1,770.00	1,781.00
85	1,724.00	1,736.00	1,748.00	1,760.00	1,771.00	1,782.00	1,792.00
86	1,737.00	1,749.00	1,761.00	1,772.00	1,783.00	1,793.00	1,802.00
87	1,750.00	1,762.00	1,773.00	1,784.00	1,794.00	1,803.00	1,811.00
88	1,763.00	1,774.00	1,785.00	1,795.00	1,804.00	1,812.00	1,819.00
89	1,775.00	1,786.00	1,796.00	1,804.00	1,812.00	1,820.00	1,826.00
90	1,786.00	1,796.00	1,805.00	1,813.00	1,820.00	1,827.00	1,833.00
91	1,797.00	1,806.00	1,814.00	1,821.00	1,828.00	1,833.00	1,839.00
92	1,807.00	1,815.00	1,822.00	1,828.00	1,834.00	1,840.00	1,845.00
93	1,815.00	1,822.00	1,829.00	1,835.00	1,840.00	1,846.00	1,852.00
94	1,823.00	1,830.00	1,835.00	1,841.00	1,847.00	1,853.00	1,859.00
95	1,830.00	1,836.00	1,842.00	1,847.00	1,853.00	1,859.00	1,865.00
96	1,837.00	1,842.00	1,848.00	1,854.00	1,860.00	1,866.00	1,871.00
97	1,843.00	1,849.00	1,855.00	1,861.00	1,866.00	1,872.00	1,877.00
98	1,849.00	1,855.00	1,861.00	1,867.00	1,872.00	1,877.00	1,882.00
99	1,856.00	1,862.00	1,867.00	1,873.00	1,878.00	1,883.00	1,888.00
100	1,862.00	1,868.00	1,873.00	1,878.00	1,883.00	1,888.00	1,893.00
101	1,868.00	1,874.00	1,879.00	1,884.00	1,889.00	1,893.00	1,898.00
102	1,874.00	1,879.00	1,884.00	1,889.00	1,894.00	1,898.00	1,902.00
103	1,880.00	1,885.00	1,889.00	1,894.00	1,898.00	1,903.00	1,907.00
104	1,885.00	1,890.00	1,894.00	1,899.00	1,903.00	1,907.00	1,911.00
105	1,890.00	1,895.00	1,899.00	1,903.00	1,907.00	1,911.00	1,915.00
106	1,895.00	1,900.00	1,904.00	1,908.00	1,912.00	1,915.00	1,919.00
107	1,900.00	1,904.00	1,908.00	1,912.00	1,916.00	1,919.00	2,000.00
108	1,905.00	1,909.00	1,912.00	1,916.00	1,920.00	2,000.00	-
109	1,909.00	1,913.00	1,916.00	1,920.00	2,000.00	-	-
110	1,913.00	1,917.00	1,920.00	2,000.00	-	-	-
111	1,917.00	1,920.00	2,000.00	-	-	-	-
112	1,921.00	2,000.00	-	-	-	-	-
113	2,000.00	-	-	-	-	-	-
114	-	-	-	-	-	-	-
115	-	-	-	-	-	-	-
116	-	-	-	-	-	-	-
117	-	-	-	-	-	-	-
118	-	-	-	-	-	-	-
119	-	-	-	-	-	-	-
120	-	-	-	-	-	-	-

ESTATE BUILDER - Female Cash Values

Duration	Issue Age							
	0	1	2	3	4	5	6	7
1	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	1.00	1.00
4	3.00	4.00	4.00	5.00	6.00	6.00	7.00	8.00
5	8.00	9.00	10.00	11.00	11.00	12.00	13.00	14.00
6	13.00	14.00	15.00	16.00	17.00	18.00	20.00	21.00
7	19.00	20.00	21.00	22.00	24.00	25.00	26.00	28.00
8	24.00	26.00	27.00	29.00	30.00	32.00	33.00	35.00
9	30.00	32.00	33.00	35.00	37.00	39.00	41.00	42.00
10	36.00	38.00	40.00	42.00	44.00	46.00	48.00	50.00
11	42.00	44.00	46.00	49.00	51.00	53.00	56.00	58.00
12	48.00	51.00	53.00	56.00	58.00	61.00	63.00	66.00
13	55.00	58.00	61.00	63.00	66.00	69.00	71.00	74.00
14	62.00	65.00	68.00	71.00	74.00	77.00	79.00	83.00
15	69.00	72.00	75.00	79.00	82.00	85.00	88.00	91.00
16	76.00	80.00	83.00	86.00	90.00	93.00	97.00	101.00
17	84.00	88.00	91.00	94.00	98.00	102.00	106.00	110.00
18	92.00	95.00	99.00	103.00	107.00	111.00	115.00	120.00
19	99.00	103.00	107.00	112.00	116.00	120.00	125.00	130.00
20	107.00	112.00	116.00	121.00	125.00	130.00	135.00	140.00
21	116.00	120.00	125.00	130.00	135.00	140.00	145.00	151.00
22	124.00	129.00	134.00	140.00	145.00	150.00	156.00	162.00
23	133.00	139.00	144.00	150.00	155.00	161.00	167.00	174.00
24	143.00	148.00	154.00	160.00	166.00	172.00	179.00	186.00
25	152.00	158.00	164.00	171.00	177.00	184.00	191.00	198.00
26	162.00	168.00	175.00	182.00	189.00	196.00	203.00	211.00
27	172.00	179.00	186.00	193.00	200.00	208.00	216.00	224.00
28	183.00	190.00	197.00	205.00	213.00	221.00	229.00	237.00
29	194.00	202.00	209.00	217.00	225.00	234.00	242.00	251.00
30	205.00	213.00	221.00	230.00	238.00	247.00	256.00	266.00
31	217.00	225.00	234.00	243.00	252.00	261.00	270.00	280.00
32	229.00	238.00	247.00	256.00	265.00	275.00	285.00	295.00
33	242.00	251.00	260.00	270.00	280.00	290.00	300.00	311.00
34	255.00	264.00	274.00	284.00	294.00	305.00	316.00	327.00
35	268.00	278.00	288.00	298.00	309.00	320.00	332.00	343.00
36	282.00	292.00	303.00	313.00	324.00	336.00	348.00	361.00
37	296.00	306.00	317.00	329.00	340.00	353.00	365.00	378.00
38	310.00	321.00	333.00	345.00	357.00	370.00	383.00	397.00
39	325.00	337.00	349.00	361.00	374.00	387.00	401.00	416.00
40	340.00	352.00	365.00	378.00	391.00	405.00	420.00	435.00
41	356.00	369.00	382.00	395.00	410.00	424.00	439.00	455.00
42	372.00	386.00	399.00	414.00	428.00	444.00	459.00	476.00
43	389.00	403.00	417.00	432.00	448.00	464.00	480.00	497.00
44	406.00	421.00	436.00	452.00	468.00	484.00	501.00	519.00
45	424.00	440.00	455.00	471.00	488.00	505.00	523.00	541.00
46	443.00	459.00	475.00	492.00	509.00	527.00	545.00	564.00
47	462.00	479.00	495.00	513.00	531.00	549.00	568.00	588.00
48	482.00	499.00	516.00	535.00	553.00	572.00	592.00	612.00
49	502.00	520.00	538.00	557.00	576.00	596.00	616.00	637.00
50	523.00	541.00	560.00	580.00	599.00	620.00	641.00	663.00
51	544.00	563.00	583.00	603.00	624.00	645.00	666.00	689.00
52	567.00	586.00	606.00	627.00	648.00	670.00	693.00	716.00
53	589.00	610.00	630.00	652.00	674.00	696.00	719.00	743.00
54	612.00	633.00	655.00	677.00	699.00	723.00	746.00	771.00
55	636.00	658.00	680.00	703.00	726.00	750.00	774.00	799.00
56	661.00	683.00	706.00	729.00	753.00	777.00	802.00	828.00
57	686.00	709.00	732.00	756.00	781.00	806.00	831.00	857.00
58	712.00	735.00	759.00	784.00	809.00	834.00	860.00	887.00
59	738.00	762.00	787.00	812.00	837.00	863.00	890.00	917.00
60	765.00	789.00	814.00	840.00	866.00	893.00	920.00	947.00

ESTATE BUILDER - Female Cash Values (continued)

Duration	Issue Age						
	8	9	10	11	12	13	14
1	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-
3	2.00	2.00	3.00	3.00	4.00	4.00	4.00
4	8.00	9.00	10.00	10.00	11.00	12.00	12.00
5	15.00	16.00	17.00	18.00	19.00	20.00	20.00
6	22.00	23.00	24.00	26.00	27.00	28.00	29.00
7	29.00	31.00	32.00	34.00	35.00	36.00	37.00
8	37.00	38.00	40.00	42.00	43.00	45.00	47.00
9	44.00	46.00	48.00	50.00	52.00	54.00	56.00
10	52.00	54.00	56.00	58.00	61.00	63.00	65.00
11	60.00	62.00	65.00	67.00	70.00	73.00	75.00
12	68.00	71.00	74.00	77.00	80.00	83.00	86.00
13	77.00	80.00	83.00	86.00	89.00	93.00	96.00
14	86.00	89.00	93.00	96.00	100.00	103.00	107.00
15	95.00	99.00	102.00	106.00	110.00	115.00	119.00
16	104.00	108.00	112.00	117.00	121.00	126.00	131.00
17	114.00	118.00	123.00	128.00	133.00	138.00	143.00
18	124.00	129.00	134.00	139.00	144.00	150.00	156.00
19	135.00	140.00	145.00	151.00	157.00	163.00	169.00
20	146.00	151.00	157.00	163.00	169.00	176.00	182.00
21	157.00	163.00	169.00	175.00	182.00	189.00	196.00
22	168.00	175.00	181.00	188.00	195.00	203.00	210.00
23	180.00	187.00	194.00	202.00	209.00	217.00	225.00
24	193.00	200.00	208.00	215.00	223.00	231.00	240.00
25	206.00	213.00	221.00	229.00	238.00	246.00	255.00
26	219.00	227.00	235.00	244.00	253.00	262.00	271.00
27	232.00	241.00	250.00	259.00	268.00	278.00	288.00
28	246.00	255.00	264.00	274.00	284.00	294.00	304.00
29	260.00	270.00	280.00	290.00	300.00	311.00	322.00
30	275.00	285.00	295.00	306.00	317.00	328.00	340.00
31	290.00	301.00	311.00	323.00	334.00	346.00	359.00
32	306.00	317.00	328.00	340.00	352.00	365.00	378.00
33	322.00	333.00	345.00	358.00	371.00	384.00	398.00
34	339.00	351.00	363.00	376.00	390.00	404.00	419.00
35	356.00	369.00	382.00	396.00	410.00	425.00	440.00
36	374.00	387.00	401.00	415.00	430.00	446.00	462.00
37	392.00	406.00	421.00	436.00	451.00	467.00	484.00
38	411.00	426.00	441.00	457.00	473.00	490.00	507.00
39	430.00	446.00	462.00	478.00	495.00	513.00	531.00
40	451.00	467.00	483.00	500.00	518.00	536.00	555.00
41	471.00	488.00	505.00	523.00	541.00	560.00	580.00
42	493.00	510.00	528.00	546.00	565.00	585.00	605.00
43	514.00	533.00	551.00	570.00	590.00	610.00	631.00
44	537.00	556.00	575.00	595.00	615.00	636.00	658.00
45	560.00	580.00	600.00	620.00	641.00	663.00	685.00
46	584.00	604.00	625.00	646.00	668.00	690.00	713.00
47	608.00	629.00	650.00	672.00	695.00	718.00	742.00
48	633.00	655.00	677.00	699.00	723.00	746.00	771.00
49	659.00	681.00	704.00	727.00	751.00	775.00	800.00
50	685.00	708.00	731.00	755.00	780.00	805.00	830.00
51	712.00	735.00	759.00	784.00	809.00	834.00	860.00
52	739.00	763.00	788.00	813.00	839.00	865.00	891.00
53	767.00	792.00	817.00	843.00	869.00	895.00	922.00
54	795.00	821.00	846.00	873.00	899.00	926.00	954.00
55	824.00	850.00	876.00	903.00	930.00	958.00	986.00
56	854.00	880.00	907.00	934.00	962.00	989.00	1,018.00
57	883.00	910.00	937.00	965.00	993.00	1,021.00	1,050.00
58	914.00	941.00	968.00	997.00	1,025.00	1,054.00	1,083.00
59	944.00	972.00	1,000.00	1,028.00	1,057.00	1,086.00	1,116.00
60	975.00	1,003.00	1,031.00	1,060.00	1,089.00	1,119.00	1,149.00

ESTATE BUILDER - Female Cash Values (continued)

Duration	Issue Age							
	0	1	2	3	4	5	6	7
61	792.00	817.00	843.00	869.00	896.00	923.00	950.00	978.00
62	820.00	846.00	872.00	898.00	925.00	953.00	981.00	1,009.00
63	848.00	874.00	901.00	928.00	956.00	984.00	1,012.00	1,040.00
64	877.00	904.00	931.00	958.00	986.00	1,014.00	1,043.00	1,072.00
65	906.00	933.00	961.00	989.00	1,017.00	1,046.00	1,075.00	1,104.00
66	935.00	963.00	991.00	1,019.00	1,048.00	1,077.00	1,106.00	1,136.00
67	965.00	993.00	1,022.00	1,050.00	1,079.00	1,109.00	1,138.00	1,168.00
68	996.00	1,024.00	1,053.00	1,082.00	1,111.00	1,141.00	1,171.00	1,201.00
69	1,026.00	1,055.00	1,084.00	1,113.00	1,143.00	1,173.00	1,203.00	1,233.00
70	1,057.00	1,086.00	1,115.00	1,145.00	1,175.00	1,205.00	1,235.00	1,266.00
71	1,088.00	1,117.00	1,147.00	1,177.00	1,207.00	1,237.00	1,268.00	1,298.00
72	1,119.00	1,149.00	1,179.00	1,209.00	1,239.00	1,270.00	1,300.00	1,331.00
73	1,151.00	1,181.00	1,211.00	1,241.00	1,272.00	1,302.00	1,333.00	1,363.00
74	1,183.00	1,213.00	1,243.00	1,274.00	1,304.00	1,334.00	1,365.00	1,395.00
75	1,215.00	1,245.00	1,275.00	1,306.00	1,336.00	1,366.00	1,396.00	1,426.00
76	1,247.00	1,277.00	1,307.00	1,338.00	1,368.00	1,398.00	1,428.00	1,456.00
77	1,279.00	1,309.00	1,339.00	1,370.00	1,400.00	1,429.00	1,458.00	1,486.00
78	1,310.00	1,341.00	1,371.00	1,401.00	1,431.00	1,459.00	1,488.00	1,515.00
79	1,342.00	1,373.00	1,402.00	1,432.00	1,461.00	1,489.00	1,516.00	1,543.00
80	1,374.00	1,404.00	1,433.00	1,462.00	1,490.00	1,518.00	1,544.00	1,569.00
81	1,405.00	1,435.00	1,464.00	1,492.00	1,519.00	1,545.00	1,570.00	1,594.00
82	1,436.00	1,465.00	1,493.00	1,520.00	1,546.00	1,571.00	1,595.00	1,617.00
83	1,466.00	1,494.00	1,521.00	1,547.00	1,572.00	1,596.00	1,619.00	1,640.00
84	1,495.00	1,522.00	1,548.00	1,573.00	1,597.00	1,620.00	1,641.00	1,661.00
85	1,523.00	1,550.00	1,574.00	1,598.00	1,621.00	1,642.00	1,662.00	1,680.00
86	1,550.00	1,575.00	1,599.00	1,622.00	1,643.00	1,663.00	1,681.00	1,699.00
87	1,576.00	1,600.00	1,622.00	1,644.00	1,663.00	1,682.00	1,700.00	1,717.00
88	1,601.00	1,623.00	1,644.00	1,664.00	1,683.00	1,701.00	1,718.00	1,734.00
89	1,624.00	1,645.00	1,665.00	1,684.00	1,701.00	1,718.00	1,735.00	1,750.00
90	1,646.00	1,666.00	1,685.00	1,702.00	1,719.00	1,735.00	1,751.00	1,766.00
91	1,667.00	1,685.00	1,703.00	1,720.00	1,736.00	1,752.00	1,766.00	1,780.00
92	1,686.00	1,704.00	1,720.00	1,737.00	1,752.00	1,767.00	1,780.00	1,792.00
93	1,704.00	1,721.00	1,737.00	1,753.00	1,767.00	1,781.00	1,793.00	1,803.00
94	1,722.00	1,738.00	1,754.00	1,768.00	1,781.00	1,793.00	1,804.00	1,813.00
95	1,739.00	1,754.00	1,769.00	1,782.00	1,794.00	1,805.00	1,814.00	1,822.00
96	1,755.00	1,769.00	1,782.00	1,794.00	1,805.00	1,814.00	1,823.00	1,830.00
97	1,770.00	1,783.00	1,795.00	1,806.00	1,815.00	1,823.00	1,831.00	1,837.00
98	1,783.00	1,795.00	1,806.00	1,815.00	1,824.00	1,831.00	1,838.00	1,844.00
99	1,796.00	1,806.00	1,816.00	1,824.00	1,832.00	1,838.00	1,844.00	1,850.00
100	1,807.00	1,816.00	1,825.00	1,832.00	1,839.00	1,845.00	1,851.00	1,857.00
101	1,817.00	1,825.00	1,832.00	1,839.00	1,845.00	1,851.00	1,857.00	1,863.00
102	1,825.00	1,833.00	1,839.00	1,845.00	1,852.00	1,858.00	1,864.00	1,870.00
103	1,833.00	1,840.00	1,846.00	1,852.00	1,858.00	1,864.00	1,870.00	1,875.00
104	1,840.00	1,846.00	1,852.00	1,858.00	1,864.00	1,870.00	1,876.00	1,881.00
105	1,847.00	1,853.00	1,859.00	1,865.00	1,871.00	1,876.00	1,881.00	1,886.00
106	1,853.00	1,859.00	1,865.00	1,871.00	1,876.00	1,882.00	1,887.00	1,892.00
107	1,859.00	1,865.00	1,871.00	1,877.00	1,882.00	1,887.00	1,892.00	1,897.00
108	1,866.00	1,871.00	1,877.00	1,882.00	1,887.00	1,892.00	1,897.00	1,901.00
109	1,872.00	1,877.00	1,883.00	1,888.00	1,893.00	1,897.00	1,902.00	1,906.00
110	1,878.00	1,883.00	1,888.00	1,893.00	1,897.00	1,902.00	1,906.00	1,910.00
111	1,883.00	1,888.00	1,893.00	1,898.00	1,902.00	1,906.00	1,911.00	1,914.00
112	1,888.00	1,893.00	1,898.00	1,902.00	1,907.00	1,911.00	1,915.00	1,918.00
113	1,894.00	1,898.00	1,903.00	1,907.00	1,911.00	1,915.00	1,919.00	1,922.00
114	1,898.00	1,903.00	1,907.00	1,911.00	1,915.00	1,919.00	1,922.00	2,000.00
115	1,903.00	1,907.00	1,911.00	1,915.00	1,919.00	1,923.00	2,000.00	-
116	1,908.00	1,912.00	1,916.00	1,919.00	1,923.00	2,000.00	-	-
117	1,912.00	1,916.00	1,919.00	1,923.00	2,000.00	-	-	-
118	1,916.00	1,920.00	1,923.00	2,000.00	-	-	-	-
119	1,920.00	1,923.00	2,000.00	-	-	-	-	-
120	1,923.00	2,000.00	-	-	-	-	-	-

ESTATE BUILDER - Female Cash Values (continued)

Duration	Issue Age						
	8	9	10	11	12	13	14
61	1,006.00	1,035.00	1,063.00	1,093.00	1,122.00	1,152.00	1,182.00
62	1,038.00	1,066.00	1,096.00	1,125.00	1,155.00	1,185.00	1,215.00
63	1,069.00	1,098.00	1,128.00	1,158.00	1,188.00	1,218.00	1,249.00
64	1,101.00	1,131.00	1,161.00	1,191.00	1,221.00	1,251.00	1,282.00
65	1,133.00	1,163.00	1,193.00	1,224.00	1,254.00	1,284.00	1,315.00
66	1,166.00	1,196.00	1,226.00	1,257.00	1,287.00	1,317.00	1,348.00
67	1,198.00	1,229.00	1,259.00	1,289.00	1,320.00	1,350.00	1,380.00
68	1,231.00	1,261.00	1,292.00	1,322.00	1,353.00	1,383.00	1,412.00
69	1,264.00	1,294.00	1,325.00	1,355.00	1,385.00	1,415.00	1,444.00
70	1,296.00	1,327.00	1,357.00	1,387.00	1,417.00	1,446.00	1,474.00
71	1,329.00	1,359.00	1,389.00	1,419.00	1,448.00	1,476.00	1,504.00
72	1,361.00	1,391.00	1,421.00	1,450.00	1,478.00	1,505.00	1,532.00
73	1,393.00	1,422.00	1,451.00	1,480.00	1,507.00	1,534.00	1,559.00
74	1,424.00	1,453.00	1,481.00	1,509.00	1,535.00	1,560.00	1,584.00
75	1,455.00	1,483.00	1,510.00	1,537.00	1,562.00	1,586.00	1,608.00
76	1,485.00	1,512.00	1,538.00	1,563.00	1,587.00	1,610.00	1,631.00
77	1,514.00	1,540.00	1,565.00	1,589.00	1,611.00	1,633.00	1,653.00
78	1,541.00	1,566.00	1,590.00	1,613.00	1,634.00	1,654.00	1,673.00
79	1,568.00	1,591.00	1,614.00	1,635.00	1,655.00	1,674.00	1,692.00
80	1,593.00	1,615.00	1,636.00	1,656.00	1,675.00	1,693.00	1,710.00
81	1,616.00	1,638.00	1,658.00	1,676.00	1,694.00	1,711.00	1,728.00
82	1,639.00	1,659.00	1,678.00	1,695.00	1,712.00	1,729.00	1,744.00
83	1,660.00	1,679.00	1,696.00	1,713.00	1,730.00	1,745.00	1,760.00
84	1,680.00	1,697.00	1,714.00	1,731.00	1,746.00	1,761.00	1,774.00
85	1,698.00	1,715.00	1,731.00	1,747.00	1,762.00	1,775.00	1,787.00
86	1,716.00	1,732.00	1,748.00	1,763.00	1,776.00	1,788.00	1,799.00
87	1,733.00	1,749.00	1,763.00	1,777.00	1,789.00	1,800.00	1,809.00
88	1,750.00	1,764.00	1,778.00	1,790.00	1,800.00	1,810.00	1,818.00
89	1,765.00	1,778.00	1,790.00	1,801.00	1,810.00	1,819.00	1,826.00
90	1,779.00	1,791.00	1,802.00	1,811.00	1,819.00	1,827.00	1,833.00
91	1,792.00	1,802.00	1,812.00	1,820.00	1,827.00	1,834.00	1,840.00
92	1,803.00	1,812.00	1,821.00	1,828.00	1,835.00	1,841.00	1,847.00
93	1,813.00	1,821.00	1,829.00	1,835.00	1,841.00	1,847.00	1,854.00
94	1,822.00	1,829.00	1,836.00	1,842.00	1,848.00	1,854.00	1,860.00
95	1,830.00	1,836.00	1,842.00	1,848.00	1,855.00	1,861.00	1,866.00
96	1,837.00	1,843.00	1,849.00	1,855.00	1,861.00	1,867.00	1,872.00
97	1,843.00	1,849.00	1,856.00	1,862.00	1,867.00	1,873.00	1,878.00
98	1,850.00	1,856.00	1,862.00	1,868.00	1,873.00	1,879.00	1,884.00
99	1,857.00	1,863.00	1,868.00	1,874.00	1,879.00	1,884.00	1,889.00
100	1,863.00	1,869.00	1,874.00	1,880.00	1,885.00	1,890.00	1,894.00
101	1,869.00	1,875.00	1,880.00	1,885.00	1,890.00	1,895.00	1,899.00
102	1,875.00	1,880.00	1,885.00	1,890.00	1,895.00	1,899.00	1,904.00
103	1,881.00	1,886.00	1,891.00	1,895.00	1,900.00	1,904.00	1,908.00
104	1,886.00	1,891.00	1,896.00	1,900.00	1,904.00	1,908.00	1,912.00
105	1,891.00	1,896.00	1,900.00	1,905.00	1,909.00	1,913.00	1,916.00
106	1,896.00	1,901.00	1,905.00	1,909.00	1,913.00	1,917.00	1,920.00
107	1,901.00	1,905.00	1,909.00	1,913.00	1,917.00	1,921.00	2,000.00
108	1,906.00	1,910.00	1,914.00	1,917.00	1,921.00	2,000.00	-
109	1,910.00	1,914.00	1,918.00	1,921.00	2,000.00	-	-
110	1,914.00	1,918.00	1,921.00	2,000.00	-	-	-
111	1,918.00	1,922.00	2,000.00	-	-	-	-
112	1,922.00	2,000.00	-	-	-	-	-
113	2,000.00	-	-	-	-	-	-
114	-	-	-	-	-	-	-
115	-	-	-	-	-	-	-
116	-	-	-	-	-	-	-
117	-	-	-	-	-	-	-
118	-	-	-	-	-	-	-
119	-	-	-	-	-	-	-
120	-	-	-	-	-	-	-



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