

GERBER LIFE INSURANCE COMPANY
A Stock Company
Home Office
1311 Mamaroneck Ave, White Plains, New York 10605
Customer Service 1-800-253-3074

INSURED: Jennifer Sample

DATE OF ISSUE: January 18, 2016

POLICY NUMBER: 57

FACE AMOUNT: \$150,000

Gerber Life Insurance Company ("We", "Our", "Us" or "the Company") promises to pay the Death Benefit to the Beneficiary, subject to the provisions of the Policy. The Death Benefit is payable upon receipt at Our Administrative Office of proof satisfactory to Us of the Insured's death.

We promise to pay you proceeds at maturity subject to the provisions of the policy.

This Policy is issued in consideration of the Application and payment of the premium(s) as described within the Policy. This Policy is a legal Contract between the Owner ("You" or "Your") and Gerber Life Insurance Company. **READ YOUR POLICY CAREFULLY.**

This Policy will not take effect until it has been approved and the initial full premium(s) due have been received by Us while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. You must notify Us of any changes to the statements and answers given by You in any part of the Application which occur before the policy is approved and payment is received by Us. Times referred to in the Policy begin at 12:01 A.M. Standard Time at the residence of the Insured.

NOTICE OF 30 DAY RIGHT TO EXAMINE POLICY

If for any reason You are not satisfied with this Policy, You may cancel it no later than thirty (30) days after the Policy has been received by You. You may cancel it by returning the Policy, with a written request to cancel, to the agent who sold it or to Our Administrative Office. Upon Our receipt of the Policy and request to cancel, the Policy shall be void from the inception. We will refund all premiums paid and it shall be as if no Policy was issued.

Signed by the Company:



President and CEO



Secretary

INDIVIDUAL ENDOWMENT INSURANCE POLICY
Proceeds Payable at Maturity
Insurance Payable at Death
Premiums are Payable to Maturity Date
Non-Participating – No Dividends Applicable
See Policy Specifications for Amount of Insurance and Premiums

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Additional benefits and riders, if any, and a copy of the Application are attached to the Policy.

POLICY SPECIFICATIONS

INSURED	Jennifer Sample	POLICY NUMBER	57
FACE AMOUNT	\$150,000	SEX	F
Individual Endowment			
RATE CLASSIFICATION	Standard	AGE	45
MATURITY DATE	February 4, 2031	POLICY DATE	February 4, 2016
OWNER	Jake Sample	ISSUE DATE	January 18, 2016
BENEFICIARY	REFER TO APPLICATION – UNLESS SUBSEQUENTLY CHANGED		

FORM NO	BENEFIT	YEARS PAYABLE	ANNUAL PREMIUM
ICC09-PIE	\$150,000	15	\$8,589.00
ICC09 IE-AP			NONE

Premium Mode Selected: Monthly
Premium Due Date: 02/04/2016

Premium Modes Available:	Annual	Semi-Annual	Quarterly	Monthly and Credit Card	Monthly PAC
Until Age 60	\$8,589.00	\$4,450.67	\$2,264.38	\$780.82	\$715.76

There are no other Policy fees.

Jurisdiction of Issue Michigan

Division of Insurance Telephone Number: 517-373-0220

POLICY SPECIFICATIONS

(continued)

TABLE OF GUARANTEED POLICY VALUES

THE VALUES SHOWN BELOW ARE THE GUARANTEED VALUES PROVIDED BY THE POLICY. THE VALUES ASSUME THAT THE FULL ANNUAL PREMIUM SHOWN ON THE POLICY SPECIFICATIONS PAGE IS PAID EACH YEAR. THE VALUES ASSUME NO ADJUSTMENT FOR INDEBTEDNESS SECURED BY THIS POLICY.

END OF POLICY YEAR	CASH OR LOAN VALUE	REDUCED PAID UP ENDOWMENT
1	\$0.00	\$0.00
2	\$6,613.50	\$11,553.00
3	\$14,932.50	\$25,000.50
4	\$23,614.50	\$37,894.50
5	\$32,676.00	\$50,256.00
6	\$42,139.50	\$62,116.50
7	\$52,026.00	\$73,495.50
8	\$62,361.00	\$84,420.00
9	\$73,170.00	\$94,912.50
10	\$84,487.50	\$104,995.50
11	\$96,345.00	\$114,693.00
12	\$108,780.00	\$124,023.00
13	\$121,834.50	\$133,003.50
14	\$135,558.00	\$141,658.50
15	\$150,000.00	\$150,000.00

BASIS OF COMPUTATION CASH VALUES AND REDUCED PAID-UP ENDOWMENT VALUES ARE BASED ON THE COMMISSIONER'S 2001 STANDARD ORDINARY TABLE, MALE/FEMALE, UNITOBACCO, AGE LAST BIRTHDAY WITH INTEREST AT 4.5%.

DEFINITIONS

ADMINISTRATIVE OFFICE – The Company's office at 445 State Street, Fremont, MI 49412.

AGE – The Insured's age at last birthday.

APPLICATION – The Application for this Policy, including all signed questionnaires and amendments which are attached to and made a part of this Policy.

BENEFICIARY – The person or persons named to receive the Death Benefits of this Policy subject to its terms.

CASH VALUE – The Cash Value is shown in the Table of Guaranteed Policy Values on the Policy Specifications Page.

The Cash Values shown assume that all premiums have been paid. The values assume no adjustment for indebtedness secured by this Policy.

DEATH BENEFIT – The Death Benefit, as stated in the Payment of Death Benefit provision, is the amount payable on the death of the Insured.

FACE AMOUNT – The amount as specified on the Policy Specifications page.

GRACE PERIOD – The amount of time the Owner has to pay overdue premiums as defined in the Grace Period provision.

HOME OFFICE – Gerber Life Insurance Company's office at the address shown on the first page.

INDEBTEDNESS – All existing loans or liens on this Policy plus unpaid earned interest.

INSURED – The person whose life is insured under the Policy and is named as such on the Policy Specifications page.

INTERSTATE INSURANCE PRODUCT REGULATION COMMISSION – ("IIPRC") A publicly entity treated as an instrumentality of the Compacting Member States which provides the States with a vehicle to develop uniform national product standards that will afford a high level of protection to consumers for life insurance, annuities, disability income and long term care insurance products.

ISSUE DATE – The date the Policy is issued by the Company.

MATURITY DATE – The date as set forth on the Policy Specifications page. If the Insured is alive on the Maturity Date we will pay the proceeds as provided in the Policy.

NET CASH VALUE – The Net Cash Value is the Cash Value less any Indebtedness and any unpaid and due premium.

OWNER – The Owner of the Policy is the person named on the Policy Specifications page.

POLICY DATE – The effective date of coverage under this Policy, if all the terms of the Application and Policy are satisfied, including the payment of all premiums due. This is the date from which Policy anniversaries, Policy years, Policy months and premium due dates are determined. This date is shown on the Policy Specifications page.

PREMIUM – Premium is the amount due to Us payable at Our Administrative Office in the amount set forth on the Policy Specifications Page.

PAYMENT OF PROCEEDS

Proceeds

Proceeds mean the amount payable upon:

1. the death of the Insured; or
2. surrender of the Policy; or
3. the Maturity Date.

Payment of Death Benefit

The Death Benefit of this Policy will be paid, in accordance with its terms, upon receipt of proof, satisfactory to Us, at Our Administrative Office that the Insured has died. Interest on the Death Benefit will accrue from the date of death to the date of payment at a rate equal to the rate for proceeds left on deposit with Us. Additional interest, at a rate of 10% will be paid if the death benefit is not paid within 31 days from the latest of: (1) Our receipt of Satisfactory Proof of Insured's Death, (2) Our receipt of sufficient information to determine the extent of liability and payee; and (3) removal of any legal impediments to payment of proceeds that were dependent upon parties other than Us. We may require that the Policy be returned to Us before We make any payment, which will be in a single payment. The Company retains its right to conduct an investigation before benefits are paid.

Death Benefit

The Death Benefit payable at the death of the Insured is:

1. the Face Amount; plus
2. any premium paid for a period after the end of the Policy month in which the Insured dies; less
3. the amount of premium due to the end of the Policy month in which the Insured dies; less
4. any Indebtedness under the terms of this Policy.

Proceeds Payable Upon Surrender

You may, upon written request, surrender this Policy at any time. If the Policy is surrendered, the proceeds payable will be the Net Cash Value determined at the beginning of the Grace Period, if any, as provided in the Nonforfeiture Options provision. If the Reduced Paid-Up Endowment Nonforfeiture Option is in effect, the Net Cash Value will be determined as of the date the request for surrender is received. Payment will terminate this Policy.

Proceeds Payable At Maturity Date

If the Insured is alive on the Maturity Date, We will pay the Net Cash Value to the Owner. Payment will terminate this Policy. We may require that the Policy be returned to Us before we make any payment.

Rider Proceeds

Proceeds payable under any rider attached to the Policy will be governed by the terms of the Rider, subject to applicable provisions of this Policy.

OWNERSHIP AND BENEFICIARY

Owner

The Owner is the person named on the Policy Specification page or in any subsequent changes shown in our records. If an Owner is not named on the Policy Specification page, the Insured is the Owner. In the event that more than one Owner is named, all elections and other actions that may be taken by the Owner pursuant to the terms of the Policy require joint action of all such persons.

Rights of the Owner

While the Insured is living, You may exercise all rights allowed in this Policy. These rights include, but are not limited to:

1. changing the beneficiary;
2. transferring ownership or assigning this Policy;
3. receiving benefits; and
4. reinstating this Policy

Transfer of Ownership

If You transfer ownership of this Policy, Your ownership rights terminate and the new Owner will be entitled to all rights available under this Policy. To transfer ownership, We must receive a written request from You on a form satisfactory to Us during the lifetime of the Insured. The written consent of any irrevocable beneficiary on a form satisfactory to Us is also required. Your written request, once received in Our Administrative Office, will be effective as of the date You signed the request. A transfer of ownership will not apply to any actions, including payments, taken by Us before the transfer has been received by Us.

Beneficiary

The Primary Beneficiary(ies) and any contingent Beneficiary(ies) are named in the Application or last beneficiary designation filed with Us. If no Beneficiary is named in the Application You will be the Beneficiary. If more than one Primary Beneficiary is named, death benefits will be paid in equal shares to the primary beneficiaries who survive the Insured unless the Owner has provided otherwise in the Application or last designation. If no Primary Beneficiary is living when the Insured dies, death benefits will be paid in equal shares to the contingent beneficiaries who survive the Insured unless the Owner has provided otherwise in the Application or last designation. If no Beneficiary is living when the Insured dies, death benefits will be paid to the estate of the Insured.

Common Disaster

If any Beneficiary dies with the Insured in a common disaster, the proceeds will be payable as if that Beneficiary died before the Insured, unless it is proven to Our satisfaction that the Insured died first.

Change of Beneficiary

To change a beneficiary we must receive a written request from You on a form satisfactory to Us during the lifetime of the Insured. The written consent of any irrevocable beneficiary on a form satisfactory to Us is also required. Your written request, once received in Our Administrative Office, will be effective as of the date You signed the request. A change of beneficiary will not apply to any actions, including payments, taken by Us before the change has been received by Us.

Assignment

This policy may be assigned. No assignment will be recognized by Us unless a copy is filed with Us. We are not responsible for the validity of any assignment. Any claim by an assignee is subject to proof of the validity and extent of the assignee's interest in the Policy. Assignments, unless otherwise specified by You, shall take effect on the date You signed the assignment, subject to any payments made or actions taken by Us prior to the receipt of this notice.

Collateral Assignment

To assign this Policy as collateral we must receive a written request from You on a form satisfactory to Us during the lifetime of the Insured. The consent of any irrevocable beneficiary on a form satisfactory to Us is also required. Your written request will not be effective until it is received in Our Administrative Office. Once received it will be effective as of the date you signed the request. Your rights and those of the Beneficiary will then be subject to the assignment. We are not responsible for the validity of the assignment.

PREMIUMS

Premiums

Premiums are payable in the amount and frequency shown on the Policy Specifications page. You may change the frequency of the premium payment subject to Our approval. If a part of the premium ceases to be payable under the provision of a Rider, the premium will be reduced accordingly. If premiums are paid more frequently than on an annual basis, their sum total may be more than the annual premium for the same time period.

When Premiums Are Due

The first premium is due as of the Policy Date. Premiums are payable at Our Administrative Office. Each subsequent premium, after the first premium, is due on the first day following the period covered by the preceding premium.

To keep this contract in full force, all premiums must be paid when due, or before the end of the 31-day period after the due date of an unpaid premium, as described in the Grace Period provision.

Grace Period

A Grace Period of 31 days will be allowed for payment of a premium after its due date. The Grace Period will begin on the premium due date. The Grace Period does not apply to the first premium. Your Policy will continue in force during the Grace Period.

If the Insured dies during the Grace Period, We will deduct from the proceeds of the Policy, the past premiums due from the due date up to the last day of the Policy month in which the Insured dies.

Nonpayment of Premiums

If any premium is not paid when due and if such premium is not paid within the Grace Period, such premium shall be in default. If this Policy has a Net Cash Value, the Nonforfeiture Options provision will apply.

AUTOMATIC PREMIUM LOAN

If You so elect, We will automatically make a loan, to cover a premium not paid by the last day of the 31-day grace period. The loan will be made as of the premium due date.

We will not make an automatic premium loan that will cause the policy debt to exceed the Net Cash Value on the next premium due date. If there is insufficient Net Cash Value to borrow through an Automatic Premium Loan to pay the next modal premium, the Nonforfeiture Options will apply.

You may elect to terminate this automatic premium loan provision at any time. The cancellation will apply to premiums coming due after the date We receive written notice of cancellation at Our Administrative Office.

NONFORFEITURE OPTIONS

Prior to the policy anniversary, if premiums are no longer being paid, You may request one of the options below:

Your written request must be received by Us at Our Administrative Office by the end of sixty (60) days after the due date of the premium in default.

The Guaranteed Cash Values for the Options described below are shown in the Table of Guaranteed Policy Values on the Policy Specifications Page.

Cash Surrender

Surrender consists of Our payment to You of the Net Cash Value. The Net Cash Value will be the amount determined at the beginning of the Grace Period, if any. Upon payment of this Option, this Policy will terminate.

If the Policy is surrendered within thirty-one (31) days after a Policy anniversary, the Net Cash Value will be the Cash Value on that anniversary, less any Indebtedness made on or after such anniversary and any due and unpaid premium. Upon surrender of the Policy within sixty (60) days after the due date of any premium payment in default after premiums have been paid for at least three (3) full years, We will pay the Cash Value in lieu of any paid-up Nonforfeiture benefit.

If the Policy becomes paid up by completion of all premium payments or is continued under any paid-up Nonforfeiture benefit which became effective on or after the third Policy anniversary, We will pay the Cash Value upon surrender of the Policy within thirty (30) days after any Policy anniversary.

We may delay paying the Net Cash Value for not more than six (6) months after the date the written request for surrender is received.

Reduced Paid-Up Endowment: If this option is elected, this Policy will continue as a Paid-Up Endowment. The Net Cash Value will be the amount determined at the beginning of the Grace Period. The amount of the Paid-Up Endowment purchased will be the amount the Net Cash Value will purchase at the Insured's sex and attained age at the beginning of the Grace Period.

Automatic Nonforfeiture Option

Reduced Paid-Up Endowment is the automatic Nonforfeiture option, unless the Insured has made an election for another option no later than sixty (60) days after the due date of the premium in default.

BASIS OF COMPUTATIONS

Cash Surrender and Reduced Paid-Up Endowment

Values are based on the mortality table and the interest rate shown in the Table of Guaranteed Policy Values within the Policy Specifications pages, showing the cash values, if any and paid-up Nonforfeiture benefits, if any, available under the Policy during the term of the Policy. Such values are calculated upon assumption that there is no Indebtedness on the Policy.

The nonforfeiture values for this Policy are equal to or greater than those required by law. The nonforfeiture values are calculated in accordance with the NAIC Standard Nonforfeiture Law for Life Insurance, model #808. A detailed statement of the method of computing values has been filed with the IIPRC.

Any Cash Surrender Value and any paid-up Nonforfeiture benefit available under the Policy in the event of default in premium payment due at any time other than on a Policy anniversary will be calculated with allowance for the lapse of time and the payment of the fractional premiums from the last preceding Policy anniversary.

LOANS

Policy Loans

You may obtain a loan while this Policy is in force. This Policy is the security for the loan.

However, if this Policy is in force under the Reduced Paid Up Nonforfeiture Option, You may not obtain a loan.

The loan may not exceed the Net Cash Value on the next Policy anniversary. The minimum amount You may borrow is \$100 if that amount is available for loan. If you elect to have Gerber Life make automatic premium loans the minimum amount may be less than \$100.

Loan interest is payable in arrears at a fixed loan interest rate of 8.0% per year during the entire life of the Policy. The year will start on the date the loan is made and end 365 days later.

Loan interest will accrue from the date each loan is made. Interest is payable in each Policy year.

We may delay making a loan, unless it is being used to pay premiums, for not more than six (6) months after the date the application for the loan is received.

Loan Repayment

A loan may be repaid at any time while this Policy is in force. A loan that exists at the end of the Grace Period may not be repaid unless this Policy is reinstated. Interest not paid on any Indebtedness shall be added to the existing loan and shall bear interest no greater than 8.0% per year.

Indebtedness

Indebtedness means all existing loans or liens on this Policy plus unpaid earned interest. Existing Indebtedness, including any due and accrued interest and any unpaid premiums to the end of the current policy year shall be deducted from the loan value or the proceeds of the loan. Any Indebtedness that has not been repaid shall be deducted from any Death Benefit that is paid.

If at any time the total indebtedness equals or exceeds the Cash Value, this Policy will terminate without value. Termination will occur thirty (30) days after Our notice has been mailed to Your address and the address of any assignee of record.

REINSTATEMENT

If premiums are no longer being paid and the policy has not been surrendered for cash or cancelled, the Owner may reinstate it within three years after the due date of the first remaining unpaid premium, subject to the following requirements:

1. receipt of a written application for reinstatement during the lifetime of the Insured on a form provided by Us to You upon written request to Our Administrative Office;
2. approval of evidence of insurability satisfactory to Us;
3. payment of all overdue premiums with 6% interest compounded annually. Compounding of interest means that each year interest is added to the amount owed and begins to bear interest itself.
4. repayment or reinstatement of any accumulated Indebtedness that existed plus 8% interest compounded annually.

The suicide provision does not begin anew after reinstatement. We may contest a reinstated Policy until it has been in force during the Insured's lifetime for a period of two years from the date of reinstatement. Thereafter, the reinstated Policy is incontestable. We may contest the reinstated Policy only with respect to representations made in the application for reinstatement.

GENERAL PROVISIONS

Contract and Representations

This Policy is a legal contract. It is between You and Us. It consists of:

1. the Policy, endorsements, riders, and attachments, if any; and
2. any Application attached to the Policy.

This Policy constitutes the entire contract between You and Us.

Statements in any Application are, in the absence of fraud, deemed representations, not warranties. Unless a part of the Policy, no statement by You or the Insured will:

1. reduce benefits; or
2. be used as a defense to a claim.

Changes

The terms of the Policy may be altered only by written agreement signed by Our President or a Vice President. This authority cannot be delegated.

Incontestability

Except after reinstatement, we cannot contest this Policy or any attached rider after it has been in force during the Insured's lifetime for a period of two years from the Issue Date except for failure to pay premiums or fraud (if permitted by the jurisdiction in which this Policy is delivered). Any addition of a rider after the Issue Date shall be incontestable, after it has been in force during the Insured's lifetime for 2 years after the effective date of such addition of rider, except as to fraud (if permitted by the jurisdiction in which this Policy is delivered). We may contest this Policy or any rider on the basis of any material misrepresentation in the Application, supplemental application, reinstatement application or other document signed by You that becomes part of the Policy.

Suicide

If the Insured dies by suicide within two years from the Issue Date, the only amount payable by Us will be the premium paid for the Policy.

Misstatement of Age or Sex

If the Insured's Age or Sex has been misstated in the Application, the Face Amount will be that which the premium paid would have purchased for the correct Age or Sex.

Termination

This Policy will terminate on the earliest of:

1. the date We receive a written request from the Owner to terminate the Policy;
2. the date the Insured dies;
3. the Maturity Date; or
4. subject to the Nonforfeiture Provision, the end of the Grace Period, if a past due premium remains unpaid.
5. the date on which this Policy is surrendered.

Conformity with IIPRC Standards – This Policy was approved under the authority of the IIPRC and issued under the commission standards. Any provision within this Policy on the Issue Date that is in conflict with the IIPRC standards for this product type is hereby amended to conform to the IIPRC standards for this product type as of the Policy's Issue Date.

Nonparticipating

This Policy does not share in Our earnings.

Claims of Creditors

All payments under this Policy are exempt from the claims of creditors to the fullest extent permitted by law. Payments may not be assigned without Our consent.

INDIVIDUAL ENDOWMENT INSURANCE POLICY
Proceeds Payable at Maturity
Insurance Payable at Death
Premiums are Payable to Maturity Date
Non-Participating – No Dividends Applicable
See Policy Specifications for Amount of Insurance and Premiums

GERBER LIFE INSURANCE COMPANY

A Stock Company
Home Office
1311 Mamaroneck Ave, White Plains, New York 10605
Customer Service 1-800-253-3074

GERBER LIFE INSURANCE COMPANY

1311 Mamaroneck Avenue
White Plains, New York

INDIVIDUAL ENDOWMENT ADDITIONAL POLICY RIDER

Gerber Life Insurance Company has issued this Rider as part of the Policy to which it is attached, provided that the Rider is listed on the Policy Specifications page.

The Owner may purchase one additional individual endowment insurance policy on the Insured on each Option Date. The age upon which the premium of each new policy will be based is the age of the Insured as of the date the Policy to which this Rider is attached was issued.

The Company will require evidence of insurability for each purchase of an additional endowment insurance policy.

The Policy must be in force on a premium paying basis. The Owner must be the same Owner as of the time the Policy was issued.

This Rider has no cash value. All terms of the Policy which are not inconsistent with this Rider apply to this Rider.

OPTION DATES

Option dates are the first, second, third and fourth Policy anniversaries.

ELECTION OF OPTION

The Company must receive your application for the purchase, together with the required additional premium, within 45 days before or after the Option Date.

OPTION AMOUNT AND MATURITY DATE

The face amount of each additional endowment policy may not be greater than the Face Amount of the Policy to which this Rider is attached. The maximum face amount that may be purchased on all Option Dates is a total of \$300,000.

The duration of each additional endowment policy must be the same as the duration of the Policy to which this Rider is attached.

EFFECTIVE DATE OF NEW INSURANCE

The new policy purchased under this rider will not be effective until it has been approved and the initial full premium(s) due have been accepted by Us while the proposed insured is alive and all statements and answers in all parts of the application continue to be true and complete. The effective date will be the day all of the conditions stated in this section have been completed to the satisfaction of Gerber Life.

TERMINATION

This Rider will terminate at the earliest of the following dates:

1. 45 days after the last Option Date,
2. the date the Policy is terminated for any reason, or
3. 45 days after the second consecutive Option Date on which no additional endowment insurance policy is purchased under this Rider.

CONSIDERATION

This benefit is issued in consideration of the application, a copy of which is attached to the Policy. There is no premium for this Rider.

EFFECTIVE DATE

The effective date of this Rider will be the Policy Date, unless a later date is shown below.

Effective Date:

A handwritten signature in black ink that reads "K. O'Reilly". The signature is written in a cursive style with a long horizontal stroke extending to the right.

President & CEO

GERBER LIFE INSURANCE COMPANY
1311 MAMARONECK AVE, WHITE PLAINS, N.Y. 10605

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PREPARED FOR - Jennifer Sample
POLICY - 57

DATE — 01/18/2016

THIS IS AN ANALYSIS OF YOUR ENDOWMENT POLICY. IF YOU HAVE ANY QUESTIONS ABOUT YOUR POLICY OR THIS SUMMARY PLEASE CALL OUR CONSUMER SERVICES DEPARTMENT TOLL FREE AT 800-253-3074.

INSURED	AGE AT ISSUE	SEX	AMOUNT OF INSURANCE
	45	F	\$150,000

-----PREMIUM AND BENEFIT INFORMATION-----

	YEARS	ANNUAL PREMIUM	DEATH BENEFITS	SURRENDER VALUE	PAYMENT TERMINATION
ENDOWMENT POLICY	1	\$8,589.00	\$150,000	\$0.00	TO AGE 60
	2	\$8,589.00	\$150,000	\$6,613.50	
	3	\$8,589.00	\$150,000	\$14,932.50	
	4	\$8,589.00	\$150,000	\$23,614.50	
	5	\$8,589.00	\$150,000	\$32,676.00	
	6	\$8,589.00	\$150,000	\$42,139.50	
	7	\$8,589.00	\$150,000	\$52,026.00	
	8	\$8,589.00	\$150,000	\$62,361.00	
	9	\$8,589.00	\$150,000	\$73,170.00	
	10	\$8,589.00	\$150,000	\$84,487.50	
	11	\$8,589.00	\$150,000	\$96,345.00	
	12	\$8,589.00	\$150,000	\$108,780.00	
	13	\$8,589.00	\$150,000	\$121,834.50	
	14	\$8,589.00	\$150,000	\$135,558.00	
	15	\$8,589.00	\$150,000	\$150,000.00	

-----LIFE INSURANCE COST INDEXES-----

	--NET PAYMENTS AT--		--SURRENDER AT--	
	10 YEARS	20 YEARS	10 YEARS	20 YEARS
ENDOWMENT POLICY	57.26	N/A	14.61	N/A

EXPLANATION OF THE INTENDED USE OF THE INDEXES IS PROVIDED IN THE LIFE INSURANCE BUYERS GUIDE. THESE INDEXES ARE USEFUL ONLY FOR THE COMPARISON OF THE RELATIVE COSTS OF TWO OR MORE SIMILAR POLICIES.

THE EFFECTIVE POLICY LOAN ANNUAL PERCENTAGE RATE IS 8.00% APPLIED IN ARREARS.

THIS IS A NON-PARTICIPATING POLICY. ALL PREMIUMS AND CASH VALUES USED IN DEVELOPING THE INFORMATION ABOVE ARE GUARANTEED SO YOU KNOW IN ADVANCE WHAT YOUR FUTURE COSTS WILL BE.

