| Year | Age | Premium | Dividend | Increase in Cash Value | Cash Value | Death Benefit | IRA balance |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 73 | \$15,625 | \$1,514 | \$1,514 | \$1,514 | \$228,172 | \$400,000 |
| 2 | 74 | \$15,625 | \$1,560 | \$8,162 | \$9,677 | \$230,502 | \$395,906 |
| 3 | 75 | \$15,625 | \$1,595 | \$11,655 | \$21,332 | \$232,839 | \$391,690 |
| 4 | 76 | \$15,625 | \$1,647 | \$11,681 | \$33,013 | \$235,195 | \$387,347 |
| 5 | 77 | \$15,625 | \$1,714 | \$11,693 | \$44,706 | \$237,593 | \$382,873 |
| 6 | 78 | \$15,625 | \$1,807 | \$11,661 | \$56,368 | \$240,063 | \$378,266 |
| 7 | 79 | \$15,625 | \$1,936 | \$11,594 | \$67,961 | \$242,650 | \$373,520 |
| 8 | 80 | \$15,625 | \$2,079 | \$11,500 | \$79,462 | \$245,377 | \$368,632 |
| 9 | 81 | \$15,625 | \$2,231 | \$11,374 | \$90,836 | \$248,255 | \$363,597 |
| 10 | 82 | \$15,625 | \$2,373 | \$11,235 | \$102,071 | \$251,274 | \$358,411 |
| 11 | 83 | \$15,625 | \$2,498 | \$11,106 | \$113,177 | \$254,410 | \$353,070 |
| 12 | 84 | \$15,625 | \$2,625 | \$10,968 | \$124,146 | \$257,658 | \$347,568 |
| 13 | 85 | \$15,625 | \$2,687 | \$10,726 | \$134,871 | \$260,953 | \$341,901 |
| 14 | 86 | \$15,625 | \$2,689 | \$10,376 | \$145,247 | \$264,220 | \$336,065 |
| 15 | 87 | \$15,625 | \$2,604 | \$9,893 | \$155,140 | \$267,361 | \$330,053 |
| 16 | 88 | \$15,625 | \$2,514 | \$9,378 | \$164,519 | \$270,358 | \$323,861 |
| 17 | 89 | \$15,625 | \$2,431 | \$8,862 | \$173,380 | \$273,222 | \$317,483 |
| 18 | 90 | \$15,625 | \$2,351 | \$8,363 | \$181,744 | \$275,963 | \$310,914 |
| 19 | 91 | \$15,625 | \$2,276 | \$7,969 | \$189,712 | \$278,592 | \$304,147 |
| 20 | 92 | \$15,625 | \$2,200 | \$7,717 | \$197,430 | \$281,111 | \$297,178 |
| 21 | 93 | \$15,625 | \$2,123 | \$7,522 | \$204,951 | \$283,523 | \$289,999 |
| 22 | 94 | \$15,625 | \$2,043 | \$7,397 | \$212,348 | \$285,827 | \$282,606 |
| 23 | 95 | \$15,625 | \$1,957 | \$7,381 | \$219,729 | \$288,020 | \$274,990 |
| 24 | 96 | \$15,625 | \$1,864 | \$7,657 | \$227,386 | \$290,096 | \$267,146 |
| 25 | 97 | \$15,625 | \$1,752 | \$8,407 | \$235,793 | \$292,038 | \$259,067 |
| 26 | 98 | \$15,625 | \$1,601 | \$9,771 | \$245,564 | \$293,807 | \$250,745 |
| 27 | 99 | \$15,625 | \$1,389 | \$12,237 | \$257,801 | \$295,340 | \$242,173 |
| 28 | 100 | \$15,625 | \$1,067 | \$16,748 | \$274,549 | \$296,525 | \$233,345 |
| 29 | 101 | \$0 | \$2,346 | \$3,413 | \$277,962 | \$298,957 |  |
| 30 | 102 | \$0 | \$2,355 | \$3,408 | \$281,370 | \$301,490 |  |
| 31 | 103 | \$0 | \$2,364 | \$3,399 | \$284,769 | \$304,024 |  |
| 32 | 104 | \$0 | \$2,375 | \$3,394 | \$288,163 | \$306,560 |  |
| 33 | 105 | \$0 | \$2,387 | \$3,381 | \$291,544 | \$309,100 |  |
| 34 | 106 | \$0 | \$2,394 | \$3,375 | \$294,918 | \$311,639 |  |
| 35 | 107 | \$0 | \$2,398 | \$3,355 | \$298,273 | \$314,174 |  |
| 36 | 108 | \$0 | \$2,395 | \$3,334 | \$301,608 | \$316,697 |  |
| 37 | 109 | \$0 | \$2,385 | \$3,304 | \$304,912 | \$319,203 |  |
| 38 | 110 | \$0 | \$2,367 | \$3,264 | \$308,176 | \$321,683 |  |
| 39 | 111 | \$0 | \$2,341 | \$3,216 | \$311,392 | \$324,128 |  |
| 40 | 112 | \$0 | \$2,293 | \$3,143 | \$314,534 | \$326,518 |  |
| 41 | 113 | \$0 | \$2,233 | \$3,060 | \$317,594 | \$328,839 |  |
| 42 | 114 | \$0 | \$2,161 | \$2,963 | \$320,557 | \$331,080 |  |
| 43 | 115 | \$0 | \$2,077 | \$2,855 | \$323,413 | \$333,228 |  |
| 44 | 116 | \$0 | \$1,975 | \$2,725 | \$326,137 | \$335,266 |  |
| 45 | 117 | \$0 | \$1,861 | \$2,585 | \$328,723 | \$337,183 |  |
| 46 | 118 | \$0 | \$1,729 | \$2,430 | \$331,153 | \$338,960 |  |
| 47 | 119 | \$0 | \$1,581 | \$2,249 | \$333,402 | \$340,582 |  |
| 48 | 120 | \$0 | \$1,371 | \$1,991 | \$335,393 | \$341,987 |  |
| 49 | 121 | \$0 | \$1,141 | \$7,763 | \$343,156 | \$343,156 |  |

*This is an example only. Contact us for your personalized numbers.

