Combo Rider Life Insurance Fee Comparison

Policy Year	Client's Age	Annual Premium	Insurance Death Benefit	Insurance Cash Value	Commission	Alternative Annual Contribution	Alternative Annual Cost	Alternative Account Value	Optional Term Insurance Death Benefit
1	59	$200,000	$3,502,408	$143,981	$22,342	$200,000	$13,661	$195,339	$1,000,000
2	60	$268,160	$3,511,842	$370,119	$4,798	$268,160	$16,415	$479,513	$1,000,000
3	61	$234,080	$3,529,502	$601,212	$3,835	$234,080	$19,028	$738,247	$1,000,000
4	62	$234,080	$3,554,983	$844,454	$3,835	$234,080	$21,732	$1,005,921	$1,000,000
5	63	$234,080	$3,588,706	$1,100,803	$2,575	$234,080	$24,529	$1,282,843	$1,000,000
6	64	$234,080	$3,629,807	$1,305,680	$2,575	$234,080	$27,423	$1,569,333	$1,000,000
7	65	$164,688	$3,675,362	$1,400,331	$1,812	$164,688	$29,692	$1,793,931	$1,000,000
8	66	$42,000	$3,724,497	$1,499,885	$462	$42,000	$30,757	$1,899,363	$1,000,000
9	67	$42,000	$3,777,974	$1,604,534	$462	$42,000	$31,858	$2,008,437	$1,000,000
10	68	$42,000	$3,835,367	$1,714,181	$462	$42,000	$32,998	$2,121,279	$1,000,000
11	69	$0	$3,109,059	$1,785,791	$0	$0	$33,738	$2,194,570	$1,000,000
12	70	$0	$3,152,089	$1,860,126	$0	$0	$34,504	$2,270,392	$1,000,000
13	71	$0	$3,196,631	$1,937,158	$0	$0	$35,297	$2,348,834	$1,000,000
14	72	$0	$3,242,916	$2,016,953	$0	$0	$36,116	$2,429,986	$1,000,000
15	73	$0	$3,291,133	$2,099,462	$0	$0	$36,964	$2,513,942	$1,000,000
16	74	$0	$3,341,267	$2,184,631	$0	$0	$37,842	$2,600,799	$1,000,000
17	75	$0	$3,393,318	$2,272,436	$0	$0	$38,749	$2,690,657	$1,000,000
18	76	$0	$3,447,331	$2,362,989	$0	$0	$39,688	$2,783,619	$1,000,000
19	77	$0	$3,503,428	$2,456,440	$0	$0	$40,660	$2,879,793	$1,000,000
20	78	$0	$3,561,843	$2,553,062	$0	$0	$41,665	$2,979,290	$1,000,000
21	79	$0	$3,622,819	$2,652,967	$0	$0	$42,705	$3,082,224	$1,000,000
22	80	$0	$3,686,439	$2,755,982	$0	$0	$43,780	$3,188,715	$1,000,000
23	81	$0	$3,752,856	$2,862,076	$0	$0	$44,893	$3,298,885	$1,000,000
24	82	$0	$3,822,082	$2,971,208	$0	$0	$46,044	$3,412,861	$1,000,000
25	83	$0	$3,894,141	$3,083,134	$0	$0	$47,236	$3,530,776	$1,000,000
26	84	$0	$3,969,137	$3,197,679	$0	$0	$36,897	$3,652,764	$0
27	85	$0	$4,047,206	$3,314,496	$0	$0	$38,171	$3,778,967	$0
28	86	$0	$4,128,545	$3,433,300	$0	$0	$39,490	$3,909,530	$0
29	87	$0	$4,213,258	$3,553,623	$0	$0	$40,855	$4,044,605	$0
Cumulative Cost (paid by Insurance Company)				$43,157		Cumulative Cost ***(paid by you)***			$1,003,389
Average Annual Expense ***(paid by Insurance Company)***[1]				1.21%		Average Annual Expense ***(paid by you)***[2]			24.81%
Death Benefit in Year 29				$4,213,258		Death Benefit in Year 29			$0

1Average Annual Expense is the total of all years' commissions, divided by the final year's insurance cash value, expressed as a percentage

2Average Annual Expense = total of all years' costs, divided by the final year's alternative account value, expressed as a percentage

3Assuming an Alternative Account steady Annual Growth Rate of 4.50%