

FOR OFFICE USE ONLY -- NOT FOR DISTRIBUTION  
FREEDOMFLEX(R)

PREPARED BY.....	Sample Agent	INITIAL FACE AMOUNT.....	\$	88,999
PREPARED FOR...	Sample Client	TENTH YEAR ENDOWMENT.....	\$	1,691
SEX/AGE.....	MALE /30 STATE:CA	INITIAL DEATH BENEFIT.....	\$	90,690
MODE:.....	MONTHLY EXAM:NO BLOOD:NONE	FIRST YEAR LUMP SUM.....	\$	0
OPT BENEFITS....	NONE	CALCULATE FACE FROM OUTLAY		
RATINGS.....	NONE			

A N N U A L

M O N T H L Y

YEAR	INSURANCE PREMIUM	FPA OUTLAY	FEE	GROSS TOTAL	INSUR PREM.	FPA OUTLAY	FEE	GROSS TOTAL
1	1200.00	0.00	60.00	1260.00	100.00	0.00	5.00	105.00
2- 5	576.96	623.04	60.00	1260.00	48.08	51.92	5.00	105.00
6-10	900.96	299.04	60.00	1260.00	75.08	24.92	5.00	105.00

A FIRST YEAR ADDITIONAL PREMIUM OF 623.04 ENDOWS AT THE END OF THE TENTH YEAR FOR 1690.98 TAX-FREE! THIS IS EQUIVALENT TO A GUARANTEED ANNUAL GROWTH RATE OF 10.50% AND IS ONLY AVAILABLE AT THE END OF THE TENTH YEAR IF YOU HAVE PAID ALL INSURANCE PREMIUMS YEARS 1 THROUGH 10.

SUMMARY OF INSURANCE COSTS AND BENEFITS

	INITIAL BENEFIT AMOUNT	INITIAL ANNUAL PREMIUM AMOUNT	INITIAL MONTHLY PREMIUM AMOUNT	(PAYMENT YEARS)	
				ILLUS-TRATED	MAX-IMUM
MODIFIED PREMIUM TERM TO 100.....	88,999	1,200.00	100.00	10	70
CUSTODIAL FEE (NON-INSURANCE).....		60.00	5.00	10	70
		1,260.00	105.00		

ACCUMULATION EXAMPLES\*

AGE	0.00%* VALUE	MO. INC.	6.00%* VALUE	MO. INC.	9.00%* VALUE	MO. INC.	12.00%* VALUE	MO. INC.	13.50%* VALUE	MO. INC.
62	32078	267	79699	398	133497	1001	230788	2308	306365	3447
65	35678	297	98868	494	177008	1328	328553	3286	452355	5089
68	39278	327	121697	608	233356	1750	465906	4659	665812	7490

\* CURRENT VALUE

FSL-12/98-35