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ACCUMULATION EXAMPLES*

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YR	AGE	ANNUAL OUTLAY	0.00%	6.00%	9.00%	12.00%	13.50%
1	31	0	0	0	0	0	0
2	32	623	623	643	653	664	669
3	33	623	1246	1325	1366	1407	1427
4	34	623	1869	2048	2142	2239	2289
5	35	623	2492	2814	2988	3171	3266
6	36	299	2791	3292	3571	3870	4028
7	37	299	3090	3798	4206	4653	4893
8	38	299	3389	4335	4898	5530	5874
9	39	299	3688	4903	5652	6512	6988
10	40	299	3987	5506	6475	7612	8253
11	41	2891	6878	8868	10159	11697	12574
12	42	1200	8078	10639	12332	14379	15559
13	43	1200	9278	12517	14700	17383	18947
14	44	1200	10478	14507	17282	20747	22793
15	45	1200	11678	16616	20095	24514	27158
16	46	1200	12878	18852	23163	28734	32112
17	47	1200	14078	21222	26506	33460	37734
18	48	1200	15278	23735	30150	38753	44116
19	49	1200	16478	26398	34122	44681	51360
20	50	1200	17678	29221	38451	51321	59581

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

AGE	TOTAL BENEFIT	6.00% BENEFIT FACTOR	TOTAL BENEFIT	9.00% BENEFIT FACTOR	TOTAL BENEFIT	12.00% BENEFIT FACTOR	TOTAL BENEFIT	13.50% BENEFIT FACTOR
62	223157	5.06	493939	11.20	1061626	24.07	1547141	35.08
65	276829	6.28	654929	14.85	1511345	34.27	2284391	51.80
68	340752	7.73	863417	19.58	2143169	48.60	3362351	76.24

*ACCUMULATION EXAMPLES ARE FOR INFORMATION ONLY, AND DO NOT REFLECT ANY PAST RETURNS NOR IMPLY ANY FUTURE RETURNS. THIS INFORMATION IS PROVIDED TO DEMONSTRATE THE EFFECTS OF COMPOUNDING AT SEVERAL DIFFERENT RATES OF RETURN.
FOR AGENT USE ONLY