

A Life Insurance Illustration  
 SecurePlus Paragon - Universal Life - Policy Form 8387(0606)  
 Statement of Policy Cost and Benefit Information  
 Prepared for  
 Kim Howlett

Presented by Jacob Cooper

Age 57  
 Elite NT  
 Male  
 State - CA

Benefit Amount  
 SecurePlus Paragon \$1,602,311 Option A (Level)  
 See Summary of Additional Benefits for information on any riders.

This illustration of SecurePlus Paragon values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is the weighted average rate shown in the column below. The interest rate used in the calculation of guaranteed values is 2.50%.

Policy Year	Planned Premium	Annual Loan	Annual Income	Guaranteed Values at 2.50%		*Current Basis B Values		
				Cash Surrender Value End Year	Death Benefit End Year	Weighted Average Interest Rate	Cash Surrender Value End Year	Death Benefit End Year
1	\$105,750.00	\$ 0	\$ 0	\$ 34,782	\$1,602,311	8.93%	\$ 40,635	\$ 1,602,311
2	105,750.00	0	0	108,112	1,602,311	9.28%	126,509	1,602,311
3	105,750.00	0	0	204,640	1,602,311	9.41%	243,045	1,602,311
4	105,750.00	0	0	302,930	1,602,311	9.48%	369,671	1,602,311
5	0.00	0	0	300,845	1,602,311	9.49%	398,052	1,602,311
6	0.00	0	0	297,736	1,602,311	9.49%	427,718	1,602,311
7	0.00	0	0	293,290	1,602,311	9.49%	458,562	1,602,311
8	0.00	0	0	287,587	1,602,311	9.49%	490,870	1,602,311
9	0.00	0	0	280,418	1,602,311	9.49%	524,687	1,602,311
10	0.00	0	0	271,699	1,602,311	9.50%	560,200	1,602,311
11	0.00	0	0	250,010	1,602,311	9.60%	610,178	1,602,311
12	0.00	0	0	217,544	1,602,311	9.59%	655,601	1,602,311
13	0.00	0	0	181,184	1,602,311	9.59%	704,263	1,602,311
14	0.00	0	0	140,276	1,602,311	9.59%	756,611	1,602,311
15	0.00	0	0	93,902	1,602,311	9.59%	813,404	1,602,311
	\$423,000.00	\$ 0	\$ 0					
16	0.00	0	0	40,449	1,602,311	9.60%	875,392	1,602,311
17	0.00	122,797	122,797	0	0	9.61%	813,313	1,472,269
18	0.00	130,042	122,797	0	0	9.61%	750,641	1,334,554
19	0.00	137,715	122,797	0	0	9.62%	688,104	1,188,715
20	0.00	145,840	122,797	0	0	9.63%	626,542	1,034,271
21	0.00	154,444	122,797	0	0	9.64%	566,596	870,714

\* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

LIFE INSURANCE COMPANY OF THE SOUTHWEST, DALLAS, TX 75247-4921

July 27, 2007  
 TC34474(0407)

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				Cash Surrender Value End Year	Death Benefit End Year	Weighted Average Interest Rate	Cash Surrender Value End Year	Death Benefit End Year
22	\$ 0.00	\$ 163,556	\$ 122,797	\$ 0	\$ 0	9.66%	\$ 509,700	\$ 697,508
23	0.00	173,206	122,797	0	0	9.67%	457,911	535,218
24	0.00	183,425	122,797	0	0	9.68%	409,934	494,564
25	0.00	194,247	122,797	0	0	9.68%	363,896	456,500
26	0.00	205,708	122,797	0	0	9.68%	320,306	421,623
27	0.00	217,845	122,797	0	0	9.68%	279,693	390,514
28	0.00	230,698	122,797	0	0	9.68%	242,550	363,730
29	0.00	244,309	122,797	0	0	9.68%	209,379	341,836
30	0.00	258,723	122,797	0	0	9.68%	180,637	325,356
	\$423,000.00	\$ 2,362,555	\$1,719,158					
31	0.00	273,988	122,797	0	0	9.67%	156,921	314,962
32	0.00	290,153	122,797	0	0	9.67%	138,881	311,384
33	0.00	307,272	122,797	0	0	9.67%	127,285	315,478
34	0.00	325,401	122,797	0	0	9.67%	122,945	328,150
35	0.00	344,600	122,797	0	0	9.67%	132,490	311,633
36	0.00	364,931	122,797	0	0	9.68%	159,495	306,257
37	0.00	263,665	0	0	0	9.68%	337,985	444,980
38	0.00	279,221	0	0	0	9.69%	551,936	610,531
39	0.00	295,695	0	0	0	9.69%	795,843	860,007
40	0.00	313,141	0	0	0	9.69%	1,073,104	1,143,357
41	0.00	331,617	0	0	0	9.69%	1,387,818	1,464,730
42	0.00	351,182	0	0	0	9.69%	1,744,287	1,828,483

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