

----- TABLE OF END OF YEAR VALUES -----

YEAR	PREMIUMS	GUARANTEED		CURRENT	
		CASH SURRENDER VALUE	DEATH BENEFIT	CASH SURRENDER VALUE	DEATH BENEFIT
1	6,793	0	500,000	0	500,000
2	4,793	0	500,000	0	500,000
3	4,793	0	500,000	0	500,000
4	4,793	0	500,000	0	500,000
5	4,793	0	500,000	911	500,000
6	4,793	0	500,000	4,690	500,000
7	4,793	0	500,000	9,210	500,000
8	4,793	0	500,000	13,790	500,000
9	4,793	0	500,000	18,410	500,000
10	4,793	0	500,000	23,049	500,000
11	4,793	0	500,000	28,036	500,000
12	4,793	0	500,000	33,029	500,000
13	4,793	0	500,000	37,978	500,000
14	4,793	0	500,000	43,172	500,000
15	4,793	0	500,000	48,496	500,000
16	4,793	**	**	54,113	500,000
17	4,793			59,714	500,000
18	4,793			65,268	500,000
19	4,793			71,098	500,000
20	4,793			77,251	500,000
21	4,793			82,194	500,000
22	4,793			87,305	500,000
23	4,793			91,779	500,000
24	4,793			95,880	500,000
25	4,793			99,526	500,000
26	4,793			102,630	500,000
27	4,793			105,109	500,000
28	4,793			106,839	500,000
29	4,793			107,628	500,000
30	4,793			107,233	500,000
31	4,793			105,322	500,000
32	4,793			101,485	500,000
33	4,793			95,265	500,000
34	4,793			86,129	500,000
35	4,793			73,468	500,000