

**Current Whole Life Policy Retirement Income Illustrated Values;
As of February 1, 2011 (Most States)**

For a Male Pref/
NS Best Class*

**Accumulation
Period**

A \$10,000 annual premium paid until the insured reaches age 64 (25 Premiums) then a maximum income stream calculated from retirement to age 85.

A blend of Paid Up Additions Rider and Base Premium during accumulation period (if the policy becomes a MEC, policy blended with term and footnote).

A minimum face amount is assumed with residual cash value as low as you can get at Age 100.

Income Period:

Reduced Paid Up Option used during income period.

A maximum level income stream paid at age 65 (using either surrenders to basis then policy loans, or straight policy loans)

Income stream is 20 Payments, end of year 84. Policy loan interest is to be paid from policy values.

Values are at the end of the policy year.

If you would like this in spreadsheet form, open Excel, and then open the file WLRET11.htm in Program Files/Full Disclosure 3.0/FDWin32/Reports

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Company	Policy	Current Death Benefit Year 25	Current Cash Value Year 26	Current Death Benefit Year 26	Annual Income Year 26 - 45	Current Death Benefit Year 45	Current Cash Value Year 45	Current Death Benefit Age 100	Current Cash Value 100	Regular Policy Maturity Age
Country Financial Life	Executive Whole Life	856,654	500,363	883,312	30,959	1,551,066	1,283,831	2,304,384	2,136,385	121
Guardian Life	L95	926,304	454,323	803,251	29,223	291,232	154,973	102,482	20,663	121
Guardian Life	L99	975,240	476,452	842,350	31,219	314,524	167,057	111,213	22,534	121
Guardian Life	L121	974,026	467,880	827,255	30,647	305,331	162,610	107,315	21,663	121
Lafayette Life	Contender 100	947,085	441,256	841,081	29,168	286,606	136,964	101,399	1,053	121
Lafayette Life	Patriot 100	857,001	435,717	778,664	29,629	255,486	122,601	93,245	1,045	121
Lafayette Life	Heritage	938,596	433,796	826,860	28,751	278,370	133,020	98,525	1,050	121
Metropolitan Life	Promise Whole Life	923,677	443,683	883,448	27,591	291,473	146,096	94,558	23,211	120
Minnesota Life	Secure Whole Life	1,000,049	422,633	984,631	19,176	529,279	335,056	445,805	364,704	100
National Life	NL LifeBuilder	734,790	384,508	679,525	25,781	221,478	119,199	12,334	12,334	100
Northwestern Mutual Life	Adjustable CompLife	895,959	477,390	864,165	27,400	476,535	301,542	219,294	83,676	121
Ohio National Life	Prestige Max	874,484	458,185	829,398	36,145	124,936	21,151	90,327	47,117	121
Ohio National Life	Prestige Performance	1,025,868	489,270	979,122	34,538	248,534	84,073	59,392	133	121
Ohio National Life	Prestige Value 2	1,095,186	486,414	1,048,971	33,737	306,402	173,589	82,312	3,696	121
Ohio National Life	Prestige Xcel	1,026,583	490,534	981,786	35,356	249,623	81,381	60,911	135	121
Penn Mutual Life	Flexible Choice Whole Life	1,001,011	489,421	859,598	37,380	177,040	37,412	55,143	52,719	121
Security Mutual Life of NY	Customizer LP85 Flex	916,521	428,753	795,914	33,480	219,257	57,310	156,911	46,334	121
Thrivent Financial for Lutherans	Whole Life L65	888,749	426,423	865,287	15,800	602,025	456,993	729,497	639,707	N/A
Thrivent Financial for Lutherans	Whole Life 121	943,581	413,422	839,079	16,600	542,948	405,465	622,801	536,160	N/A