

Current Whole Life Policy Retirement Income Illustrated Values; As of February 1, 2013 (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.

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Company	Policy	Current Death	Current Cash	Current	Annual	Current	Current Cash	Current Death	Current Cash	Regular Policy
		Benefit Year	Value Year	Death Benefit	Income	Death Benefit	Value Year	Benefit Age	Value Age	
		25	26	Year 26	Year 26 - 45	Year 45	45	100	100	Maturity Age
Ameritas Life	Keystone Foundation Whole Life	860,513	411,584	737,238	23,515	378,531	260,039	370,027	298,076	121
Country Financial Life	Executive Whole Life	704,686	389,594	668,706	30,158	191,362	84,373	110,920	43,532	121
Guardian Life	L95	886,625	431,860	764,385	27,933	260,160	140,205	89,038	17,731	121
Guardian Life	L99	943,348	458,162	810,901	29,433	287,428	154,447	99,092	19,855	121
Guardian Life	L121	933,554	461,264	894,906	29,711	323,080	164,379	111,196	22,211	121
Lafayette Life	Contender 100	846,556	389,080	741,627	24,358	197,227	98,011	58,541	127	121
Lafayette Life	Patriot 100	763,530	384,083	686,390	24,595	178,799	90,861	58,691	5,118	121
Lafayette Life	Heritage	848,301	386,807	737,295	24,241	195,039	96,924	57,891	125	121
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	1,008,506	432,342	801,613	34,884	240,864	62,027	78,728	78,728	N/A
Metropolitan Life	Promise Whole Life	902,447	430,848	860,014	27,938	248,002	110,979	87,361	21,327	121
Metropolitan Life	Promise Whole Life 120	901,793	430,403	589,209	29,013	266,719	108,583	226,802	99,243	121
Minnesota Life	Secure Accumulator Whole Life	711,324	378,144	683,943	22,276	260,827	163,898	255,552	186,618	120
Minnesota Life	Secure Protector Whole Life	669,394	350,516	642,938	18,533	309,732	194,615	301,915	221,173	120
New York Life	Custom Whole Life (AD113)	782,185	433,783	752,039	29,805	326,726	179,933	331,015	223,471	121
Northwestern Mutual Life	Adjustable ComplLife	847,762	449,397	813,493	26,500	382,941	231,372	189,300	71,669	121
Ohio National Life	Prestige Max	827,477	430,732	809,730	35,578	301,120	41,868	242,166	118,024	121
Ohio National Life	Prestige Performance	976,105	459,677	954,816	34,298	384,992	86,832	261,590	72,400	121
Ohio National Life	Prestige Value III	967,129	458,454	948,650	33,409	443,271	140,487	258,975	65,912	121
Ohio National Life	Prestige Xcel	977,361	460,239	957,690	36,049	378,076	70,517	278,342	79,237	121
Penn Mutual Life	Flexible Choice Whole Life	1,021,384	487,502	870,724	37,532	224,692	26,982	57,154	51,370	121
Security Mutual Life of NY	Customizer LP85 Flex	946,927	398,758	738,149	31,093	197,427	51,634	141,362	41,813	121
Thrivent Financial for Lutherans	Whole Life L65	706,204	384,196	686,417	15,112	412,657	328,823	401,608	197,871	N/A
Thrivent Financial for Lutherans	Whole Life 121	755,957	374,680	669,467	15,000	395,764	315,221	433,986	387,755	N/A

Best issue class representing at least 15% of all policies issued.

Illustration Footnote & Clarification

Ameritas Life	Keystone Whole Life	Scenario is not available with this product.
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	No maturity age. ♦ Premium paying period to age 100.
Nationwide Life	Nationwide YourLife 20-pay WL	Nationwide YourLife 20-pay WL is a non-participating whole life policy.
Nationwide Life	Nationwide YourLife WL 100	Nationwide YourLife WL 100 is a non-participating whole life policy.
New York Life	Custom Whole Life (AD113)	Male, age 40, select preferred. \$10,000 premium for 25 years. Withdrawals then loans for 20 years.
Penn Mutual Life	Flexible Choice Whole Life	Maximum income based on use of Overloan Protection Rider
Security Mutual Life of NY	Customizer LP85 Flex	Policy pays up at 85 and endows at 121
Thrivent Financial for Lutherans	Whole Life L65	No maturity age.
Thrivent Financial for Lutherans	Whole Life 121	No maturity age.

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