

Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term to Age 70

Date Prepared:	February 12, 2018	Death Benefit Period:	35 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,100.00
	Female, Issue Age 35, Non-Tobacco	Initial Lump Sum Death Benefit:	\$268,988
State:	TX	Monthly Policy Premium:	\$87.46
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
36	1	264,953	1,049.52	1,049.52
37	2	260,778	1,049.52	1,049.52
38	3	256,456	1,049.52	1,049.52
39	4	251,983	1,049.52	1,049.52
40	5	247,353	1,049.52	1,049.52
41	6	242,562	1,049.52	1,049.52
42	7	237,603	1,049.52	1,049.52
43	8	232,470	1,049.52	1,049.52
44	9	227,157	1,049.52	1,049.52
45	10	221,659	1,049.52	1,049.52
46	11	215,968	1,049.52	1,049.52
47	12	210,078	1,049.52	1,049.52
48	13	203,982	1,049.52	1,049.52
49	14	197,672	1,049.52	1,049.52
50	15	191,142	1,049.52	1,049.52
51	16	184,383	1,049.52	1,049.52
52	17	177,387	1,049.52	1,049.52
53	18	170,147	1,049.52	1,049.52
54	19	162,653	1,049.52	1,049.52
55	20	154,897	1,049.52	1,049.52
56	21	146,869	1,049.52	1,049.52
57	22	138,561	1,049.52	1,049.52
58	23	129,962	1,049.52	1,049.52
59	24	121,061	1,049.52	1,049.52
60	25	111,849	1,049.52	1,049.52
61	26	102,315	1,049.52	1,049.52
62	27	92,447	1,049.52	1,049.52
63	28	82,234	1,049.52	1,049.52
64	29	71,663	1,049.52	1,049.52
65	30	60,723	1,049.52	1,049.52
66	31	49,399	1,049.52	1,049.52
67	32	37,679	1,049.52	1,049.52
68	33	25,549	1,049.52	1,049.52
69	34	25,549	1,049.52	1,049.52
70	35	-	1,049.52	1,049.52

Survivor Protector (Form No. ICC17-AA3422) is a monthly decreasing term to Age 70 life insurance policy. The current premiums shown are guaranteed and payable to the end of the Death Benefit Period. The Death Benefit will be paid as either a Lump Sum Death Benefit or Monthly Income Death Benefit in the amount of \$1,100.00 payable until the end of the Death Benefit Period. This Income Period will never be less than two (2) years and applies only if the Death Benefit is paid as a Monthly Income Death Benefit.

KEY FEATURE:

- Includes a Terminal Illness Accelerated Benefit Rider (Form No. AA9473-R) which if the Insured is certified as being Terminally III, we will advance to the Owner, if so elected, up to 100% of the Insured's Base Death Benefit, less Administrative Charges.

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term to Age 70

Date Prepared:	February 12, 2018	Death Benefit Period:	35 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,200.00
	Female, Issue Age 35, Non-Tobacco	Initial Lump Sum Death Benefit:	\$293,441
State:	TX	Monthly Policy Premium:	\$94.73
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
36	1	289,040	1,136.76	1,136.76
37	2	284,485	1,136.76	1,136.76
38	3	279,770	1,136.76	1,136.76
39	4	274,891	1,136.76	1,136.76
40	5	269,840	1,136.76	1,136.76
41	6	264,613	1,136.76	1,136.76
42	7	259,203	1,136.76	1,136.76
43	8	253,603	1,136.76	1,136.76
44	9	247,808	1,136.76	1,136.76
45	10	241,810	1,136.76	1,136.76
46	11	235,602	1,136.76	1,136.76
47	12	229,176	1,136.76	1,136.76
48	13	222,526	1,136.76	1,136.76
49	14	215,642	1,136.76	1,136.76
50	15	208,518	1,136.76	1,136.76
51	16	201,145	1,136.76	1,136.76
52	17	193,513	1,136.76	1,136.76
53	18	185,615	1,136.76	1,136.76
54	19	177,440	1,136.76	1,136.76
55	20	168,979	1,136.76	1,136.76
56	21	160,221	1,136.76	1,136.76
57	22	151,157	1,136.76	1,136.76
58	23	141,776	1,136.76	1,136.76
59	24	132,067	1,136.76	1,136.76
60	25	122,018	1,136.76	1,136.76
61	26	111,617	1,136.76	1,136.76
62	27	100,852	1,136.76	1,136.76
63	28	89,710	1,136.76	1,136.76
64	29	78,178	1,136.76	1,136.76
65	30	66,243	1,136.76	1,136.76
66	31	53,890	1,136.76	1,136.76
67	32	41,104	1,136.76	1,136.76
68	33	27,871	1,136.76	1,136.76
69	34	27,871	1,136.76	1,136.76
70	35	-	1,136.76	1,136.76

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KEY FEATURE:

- Includes a Terminal Illness Accelerated Benefit Rider (Form No. AA9473-R) which if the Insured is certified as being Terminally III, we will advance to the Owner, if so elected, up to 100% of the Insured's Base Death Benefit, less Administrative Charges.

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Decreasing Term to Age 70

Date Prepared:	February 12, 2018	Death Benefit Period:	35 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,000.00
	Female, Issue Age 35, Non-Tobacco	Initial Lump Sum Death Benefit:	\$244,534
State:	TX	Monthly Policy Premium:	\$80.20
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
36	1	240,867	962.40	962.40
37	2	237,071	962.40	962.40
38	3	233,142	962.40	962.40
39	4	229,076	962.40	962.40
40	5	224,867	962.40	962.40
41	6	220,511	962.40	962.40
42	7	216,002	962.40	962.40
43	8	211,336	962.40	962.40
44	9	206,507	962.40	962.40
45	10	201,508	962.40	962.40
46	11	196,335	962.40	962.40
47	12	190,980	962.40	962.40
48	13	185,438	962.40	962.40
49	14	179,702	962.40	962.40
50	15	173,765	962.40	962.40
51	16	167,621	962.40	962.40
52	17	161,261	962.40	962.40
53	18	154,679	962.40	962.40
54	19	147,867	962.40	962.40
55	20	140,816	962.40	962.40
56	21	133,518	962.40	962.40
57	22	125,965	962.40	962.40
58	23	118,147	962.40	962.40
59	24	110,056	962.40	962.40
60	25	101,681	962.40	962.40
61	26	93,014	962.40	962.40
62	27	84,043	962.40	962.40
63	28	74,758	962.40	962.40
64	29	65,148	962.40	962.40
65	30	55,202	962.40	962.40
66	31	44,908	962.40	962.40
67	32	34,254	962.40	962.40
68	33	23,226	962.40	962.40
69	34	23,226	962.40	962.40
70	35	-	962.40	962.40

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KEY FEATURE:

- Includes a Terminal Illness Accelerated Benefit Rider (Form No. AA9473-R) which if the Insured is certified as being Terminally III, we will advance to the Owner, if so elected, up to 100% of the Insured's Base Death Benefit, less Administrative Charges.

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	30 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,300.00
	Female, Issue Age 45, Non-Tobacco	Initial Lump Sum Death Benefit:	\$292,327
State:	TX	Monthly Policy Premium:	\$132.55
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
46	1	286,664	1,590.60	1,590.60
47	2	280,803	1,590.60	1,590.60
48	3	274,737	1,590.60	1,590.60
49	4	268,459	1,590.60	1,590.60
50	5	261,960	1,590.60	1,590.60
51	6	255,235	1,590.60	1,590.60
52	7	248,274	1,590.60	1,590.60
53	8	241,069	1,590.60	1,590.60
54	9	233,612	1,590.60	1,590.60
55	10	225,895	1,590.60	1,590.60
56	11	217,907	1,590.60	1,590.60
57	12	209,639	1,590.60	1,590.60
58	13	201,083	1,590.60	1,590.60
59	14	192,226	1,590.60	1,590.60
60	15	183,060	1,590.60	1,590.60
61	16	173,573	1,590.60	1,590.60
62	17	163,754	1,590.60	1,590.60
63	18	153,591	1,590.60	1,590.60
64	19	143,072	1,590.60	1,590.60
65	20	132,186	1,590.60	1,590.60
66	21	120,918	1,590.60	1,590.60
67	22	109,256	1,590.60	1,590.60
68	23	97,186	1,590.60	1,590.60
69	24	84,693	1,590.60	1,590.60
70	25	71,763	1,590.60	1,590.60
71	26	58,381	1,590.60	1,590.60
72	27	44,530	1,590.60	1,590.60
73	28	30,194	1,590.60	1,590.60
74	29	30,194	1,590.60	1,590.60
75	30	-	1,590.60	1,590.60

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KEY FEATURE:

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	30 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,200.00
	Female, Issue Age 45, Non-Tobacco	Initial Lump Sum Death Benefit:	\$269,840
State:	TX	Monthly Policy Premium:	\$122.93
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
46	1	264,613	1,475.16	1,475.16
47	2	259,203	1,475.16	1,475.16
48	3	253,603	1,475.16	1,475.16
49	4	247,808	1,475.16	1,475.16
50	5	241,810	1,475.16	1,475.16
51	6	235,601	1,475.16	1,475.16
52	7	229,176	1,475.16	1,475.16
53	8	222,525	1,475.16	1,475.16
54	9	215,642	1,475.16	1,475.16
55	10	208,518	1,475.16	1,475.16
56	11	201,145	1,475.16	1,475.16
57	12	193,513	1,475.16	1,475.16
58	13	185,615	1,475.16	1,475.16
59	14	177,440	1,475.16	1,475.16
60	15	168,978	1,475.16	1,475.16
61	16	160,221	1,475.16	1,475.16
62	17	151,157	1,475.16	1,475.16
63	18	141,776	1,475.16	1,475.16
64	19	132,067	1,475.16	1,475.16
65	20	122,018	1,475.16	1,475.16
66	21	111,617	1,475.16	1,475.16
67	22	100,852	1,475.16	1,475.16
68	23	89,710	1,475.16	1,475.16
69	24	78,178	1,475.16	1,475.16
70	25	66,243	1,475.16	1,475.16
71	26	53,890	1,475.16	1,475.16
72	27	41,104	1,475.16	1,475.16
73	28	27,871	1,475.16	1,475.16
74	29	27,871	1,475.16	1,475.16
75	30	-	1,475.16	1,475.16

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	30 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,000.00
	Female, Issue Age 45, Non-Tobacco	Initial Lump Sum Death Benefit:	\$224,867
State:	TX	Monthly Policy Premium:	\$103.70
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
46	1	220,511	1,244.40	1,244.40
47	2	216,002	1,244.40	1,244.40
48	3	211,336	1,244.40	1,244.40
49	4	206,507	1,244.40	1,244.40
50	5	201,508	1,244.40	1,244.40
51	6	196,335	1,244.40	1,244.40
52	7	190,980	1,244.40	1,244.40
53	8	185,438	1,244.40	1,244.40
54	9	179,702	1,244.40	1,244.40
55	10	173,765	1,244.40	1,244.40
56	11	167,621	1,244.40	1,244.40
57	12	161,261	1,244.40	1,244.40
58	13	154,679	1,244.40	1,244.40
59	14	147,866	1,244.40	1,244.40
60	15	140,815	1,244.40	1,244.40
61	16	133,518	1,244.40	1,244.40
62	17	125,964	1,244.40	1,244.40
63	18	118,147	1,244.40	1,244.40
64	19	110,056	1,244.40	1,244.40
65	20	101,681	1,244.40	1,244.40
66	21	93,014	1,244.40	1,244.40
67	22	84,043	1,244.40	1,244.40
68	23	74,758	1,244.40	1,244.40
69	24	65,148	1,244.40	1,244.40
70	25	55,202	1,244.40	1,244.40
71	26	44,908	1,244.40	1,244.40
72	27	34,254	1,244.40	1,244.40
73	28	23,226	1,244.40	1,244.40
74	29	23,226	1,244.40	1,244.40
75	30	-	1,244.40	1,244.40

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	15 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,300.00
	Female, Issue Age 65, Non-Tobacco	Initial Lump Sum Death Benefit:	\$182,536
State:	TX	Monthly Policy Premium:	\$229.04
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
66	1	173,076	2,748.48	2,748.48
67	2	163,285	2,748.48	2,748.48
68	3	153,151	2,748.48	2,748.48
69	4	142,663	2,748.48	2,748.48
70	5	131,807	2,748.48	2,748.48
71	6	120,572	2,748.48	2,748.48
72	7	108,943	2,748.48	2,748.48
73	8	96,908	2,748.48	2,748.48
74	9	84,451	2,748.48	2,748.48
75	10	71,558	2,748.48	2,748.48
76	11	58,213	2,748.48	2,748.48
77	12	44,402	2,748.48	2,748.48
78	13	30,108	2,748.48	2,748.48
79	14	30,108	2,748.48	2,748.48
80	15	-	2,748.48	2,748.48

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Survivor Protector Ledger Presentation - Version 1.1

Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	15 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,200.00
	Female, Issue Age 65, Non-Tobacco	Initial Lump Sum Death Benefit:	\$168,495
State:	TX	Monthly Policy Premium:	\$212.00
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
66	1	159,762	2,544.00	2,544.00
67	2	150,725	2,544.00	2,544.00
68	3	141,370	2,544.00	2,544.00
69	4	131,689	2,544.00	2,544.00
70	5	121,668	2,544.00	2,544.00
71	6	111,297	2,544.00	2,544.00
72	7	100,563	2,544.00	2,544.00
73	8	89,453	2,544.00	2,544.00
74	9	77,954	2,544.00	2,544.00
75	10	66,053	2,544.00	2,544.00
76	11	53,736	2,544.00	2,544.00
77	12	40,987	2,544.00	2,544.00
78	13	27,792	2,544.00	2,544.00
79	14	27,792	2,544.00	2,544.00
80	15	-	2,544.00	2,544.00

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Decreasing Term

Date Prepared:	February 12, 2018	Death Benefit Period:	15 years
Primary Insured:	VALUE CLIENT	Monthly Income Death Benefit:	\$1,000.00
	Female, Issue Age 65, Non-Tobacco	Initial Lump Sum Death Benefit:	\$140,412
State:	TX	Monthly Policy Premium:	\$177.92
Agent:	LEVEL FOUR		

Age	End of Year	Guaranteed Death Benefit	Premium Paid Annually	Total Premium Paid Annually
66	1	133,135	2,135.04	2,135.04
67	2	125,604	2,135.04	2,135.04
68	3	117,809	2,135.04	2,135.04
69	4	109,741	2,135.04	2,135.04
70	5	101,390	2,135.04	2,135.04
71	6	92,748	2,135.04	2,135.04
72	7	83,803	2,135.04	2,135.04
73	8	74,544	2,135.04	2,135.04
74	9	64,962	2,135.04	2,135.04
75	10	55,044	2,135.04	2,135.04
76	11	44,780	2,135.04	2,135.04
77	12	34,156	2,135.04	2,135.04
78	13	23,160	2,135.04	2,135.04
79	14	23,160	2,135.04	2,135.04
80	15	-	2,135.04	2,135.04

Survivor Protector (Form No. ICC17-AA3422) is a monthly decreasing term life insurance policy. The current premiums shown are guaranteed and payable to the end of the Death Benefit Period. The Death Benefit will be paid as either a Lump Sum Death Benefit or Monthly Income Death Benefit in the amount of \$1,000.00 payable until the end of the Death Benefit Period. This Income Period will never be less than two (2) years and applies only if the Death Benefit is paid as a Monthly Income Death Benefit.

KEY FEATURE:

- Includes a Terminal Illness Accelerated Benefit Rider (Form No. AA9473-R) which if the Insured is certified as being Terminally III, we will advance to the Owner, if so elected, up to 100% of the Insured's Base Death Benefit, less Administrative Charges.

All products and riders are not available for all companies in all states. Please check with the Home Office to determine product/rider availability.