

TERM COMPARISON, ANNUAL PREMIUM

20 YEAR TERM
\$500,000 FACE VALUE

PREPARED FOR Dose E. Doe
 MALE, AGE: 29, AGE NEAREST: 30
 NON-SMOKER PREFERRED

BY
 AGENT: Chuck Coty
 08-16-2006, VIRGINIA

	WEST COAST FOCUS-20	RELIA- STAR SMART 20	AMERICAN GENERAL ULT-20YR	FIRST COLONY COLONY20	GENWORTH LIFE SURTRM20	LINCOLN NATIONAL GTO-20YR	MIDLAND NATIONAL CENTPM20	NORTH AMERICAN ADDVAN20
A	GUAR.	GUAR.	GUAR.	GUAR.	GUAR.	GUAR.	GUAR.	GUAR.
G	MAXIMUM	MAXIMUM	MAXIMUM	MAXIMUM	MAXIMUM	MAXIMUM	MAXIMUM	MAXIMUM
E	PREMIUM	PREMIUM	PREMIUM	PREMIUM	PREMIUM	PREMIUM	PREMIUM	PREMIUM
30	345*	350	355	360	360	360	365	365
31	345*	350	355	360	360	360	365	365
32	345*	350	355	360	360	360	365	365
33	345*	350	355	360	360	360	365	365
34	345*	350	355	360	360	360	365	365
TOT	1725*	1750	1775	1800	1800	1800	1825	1825
35	345*	350	355	360	360	360	365	365
36	345*	350	355	360	360	360	365	365
37	345*	350	355	360	360	360	365	365
38	345*	350	355	360	360	360	365	365
39	345*	350	355	360	360	360	365	365
TOT	3450*	3500	3550	3600	3600	3600	3650	3650
40	345*	350	355	360	360	360	365	365
41	345*	350	355	360	360	360	365	365
42	345*	350	355	360	360	360	365	365
43	345*	350	355	360	360	360	365	365
44	345*	350	355	360	360	360	365	365
TOT	5175*	5250	5325	5400	5400	5400	5475	5475
45	345*	350	355	360	360	360	365	365
46	345*	350	355	360	360	360	365	365
47	345*	350	355	360	360	360	365	365
48	345*	350	355	360	360	360	365	365
49	345*	350	355	360	360	360	365	365
TOT	6900*	7000	7100	7200	7200	7200	7300	7300

Policies appear in order from left to right for best 20-year total based on MAXIMUM PREMIUM.

* Best policy for total of this column through the year at which * appears

v07272006

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Modal Values

Policy Name	Annual	Semi-Annual	Quarterly	Monthly
WEST COAST FOCUS-20	345	179	91	31
RELIA- STAR SMART 20	350	182	93	31
AMERICAN GENERAL ULT-20YR	355	185	94	32
FIRST COLONY COLONY20	360	184	94	32
GENWORTH LIFE SURTRM20	360	184	94	32
LINCOLN NATIONAL GTO-20YR	360	184	101	32
MIDLAND NATIONAL CENTPM20	365	196	100	33
NORTH AMERICAN ADDVAN20	365	193	104	32