

TERM COMPARISON, ANNUAL PREMIUM

20 YEAR TERM
\$500,000 FACE VALUE

PREPARED FOR Dose E. Doe
 MALE, AGE: 39, AGE NEAREST: 40
 NON-SMOKER SUPER PREF I

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

	<u>WEST COAST FOCUS-20</u>	<u>RELIA- STAR SMART 20</u>	<u>FIRST COLONY COLONY20</u>	<u>GENWORTH LIFE SURTRM20</u>	<u>PROTECT- IVE LIFE MULTRM20</u>	<u>OHIO NATIONAL TERM 20</u>	<u>LINCOLN NATIONAL GTO-20YR</u>	<u>LINCOLN BENEFIT GTPLAT20</u>
A G E	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>	<u>GUAR. MAXIMUM PREMIUM</u>
40	355*	360	370	370	380	385	390	400
41	355*	360	370	370	380	385	390	400
42	355*	360	370	370	380	385	390	400
43	355*	360	370	370	380	385	390	400
44	355*	360	370	370	380	385	390	400
TOT	1775*	1800	1850	1850	1900	1925	1950	2000
45	355*	360	370	370	380	385	390	400
46	355*	360	370	370	380	385	390	400
47	355*	360	370	370	380	385	390	400
48	355*	360	370	370	380	385	390	400
49	355*	360	370	370	380	385	390	400
TOT	3550*	3600	3700	3700	3800	3850	3900	4000
50	355*	360	370	370	380	385	390	400
51	355*	360	370	370	380	385	390	400
52	355*	360	370	370	380	385	390	400
53	355*	360	370	370	380	385	390	400
54	355*	360	370	370	380	385	390	400
TOT	5325*	5400	5550	5550	5700	5775	5850	6000
55	355*	360	370	370	380	385	390	400
56	355*	360	370	370	380	385	390	400
57	355*	360	370	370	380	385	390	400
58	355*	360	370	370	380	385	390	400
59	355*	360	370	370	380	385	390	400
TOT	7100*	7200	7400	7400	7600	7700	7800	8000

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	355	185	94	32
RELIA- STAR SMART 20	360	187	95	32
FIRST COLONY COLONY20	370	189	96	33
GENWORTH LIFE SURTRM20	370	189	96	33
PROTECT- IVE LIFE MULTRM20	380	198	101	34
OHIO NATIONAL TERM 20	385	200	104	35
LINCOLN NATIONAL GTO-20YR	390	199	109	34
LINCOLN BENEFIT GTPLAT20	400	208	108	35