

TERM COMPARISON, ANNUAL PREMIUM

**20 YEAR TERM**  
**\$500,000 FACE VALUE**  
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PREPARED FOR Dose E. Doe  
 MALE, AGE: 49, AGE NEAREST: 50  
 NON-SMOKER SUPER PREF I

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

	LINCOLN BENEFIT GTPLAT20	WEST COAST FOCUS-20	RELIA- STAR SMART 20	AMERICAN GENERAL ULT-20YR	MIDLAND NATIONAL CENTPM20	NORTH AMERICAN ADDVAN20	PROTECT- IVE LIFE MULTRM20	GENWORTH LIFE SURTRM20
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
50	970*	1005	1025	1040	1040	1040	1040	1045
51	970*	1005	1025	1040	1040	1040	1040	1045
52	970*	1005	1025	1040	1040	1040	1040	1045
53	970*	1005	1025	1040	1040	1040	1040	1045
54	970*	1005	1025	1040	1040	1040	1040	1045
TOT	4850*	5025	5125	5200	5200	5200	5200	5225
55	970*	1005	1025	1040	1040	1040	1040	1045
56	970*	1005	1025	1040	1040	1040	1040	1045
57	970*	1005	1025	1040	1040	1040	1040	1045
58	970*	1005	1025	1040	1040	1040	1040	1045
59	970*	1005	1025	1040	1040	1040	1040	1045
TOT	9700*	10050	10250	10400	10400	10400	10400	10450
60	970*	1005	1025	1040	1040	1040	1040	1045
61	970*	1005	1025	1040	1040	1040	1040	1045
62	970*	1005	1025	1040	1040	1040	1040	1045
63	970*	1005	1025	1040	1040	1040	1040	1045
64	970*	1005	1025	1040	1040	1040	1040	1045
TOT	14550*	15075	15375	15600	15600	15600	15600	15675
65	970*	1005	1025	1040	1040	1040	1040	1045
66	970*	1005	1025	1040	1040	1040	1040	1045
67	970*	1005	1025	1040	1040	1040	1040	1045
68	970*	1005	1025	1040	1040	1040	1040	1045
69	970*	1005	1025	1040	1040	1040	1040	1045
TOT	19400*	20100	20500	20800	20800	20800	20800	20900

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
LINCOLN BENEFIT GTPLAT20	970	504	262	85
WEST COAST FOCUS-20	1005	523	266	88
RELIA- STAR SMART 20	1025	533	272	90
AMERICAN GENERAL ULT-20YR	1040	541	276	91
MIDLAND NATIONAL CENTPM20	1040	548	280	92
NORTH AMERICAN ADDVAN20	1040	551	296	91
PROTECT- IVE LIFE MULTRM20	1040	541	276	91
GENWORTH LIFE SURTRM20	1045	533	272	92