

TERM COMPARISON, ANNUAL PREMIUM

**20 YEAR TERM**  
**\$500,000 FACE VALUE**  
 \*\*\*\*\*

PREPARED FOR Dose E. Doe  
 MALE, AGE: 59, AGE NEAREST: 60  
 NON-SMOKER SUPER PREF I

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

	WEST COAST FOCUS-20	RELIA- STAR SMART 20	FIRST COLONY COLONY20	GENWORTH LIFE SURTRM20	PROTECT- IVE LIFE MULTRM20	LINCOLN BENEFIT GTPLAT20	AMERICAN GENERAL ULT-20YR	F&G LIFE VALUE 20
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
60	2615*	2635	2640	2640	2660	2665	2695	2710
61	2615*	2635	2640	2640	2660	2665	2695	2710
62	2615*	2635	2640	2640	2660	2665	2695	2710
63	2615*	2635	2640	2640	2660	2665	2695	2710
64	2615*	2635	2640	2640	2660	2665	2695	2710
TOT	13075*	13175	13200	13200	13300	13325	13475	13550
65	2615*	2635	2640	2640	2660	2665	2695	2710
66	2615*	2635	2640	2640	2660	2665	2695	2710
67	2615*	2635	2640	2640	2660	2665	2695	2710
68	2615*	2635	2640	2640	2660	2665	2695	2710
69	2615*	2635	2640	2640	2660	2665	2695	2710
TOT	26150*	26350	26400	26400	26600	26650	26950	27100
70	2615*	2635	2640	2640	2660	2665	2695	2710
71	2615*	2635	2640	2640	2660	2665	2695	2710
72	2615*	2635	2640	2640	2660	2665	2695	2710
73	2615*	2635	2640	2640	2660	2665	2695	2710
74	2615*	2635	2640	2640	2660	2665	2695	2710
TOT	39225*	39525	39600	39600	39900	39975	40425	40650
75	2615*	2635	2640	2640	2660	2665	2695	2710
76	2615*	2635	2640	2640	2660	2665	2695	2710
77	2615*	2635	2640	2640	2660	2665	2695	2710
78	2615*	2635	2640	2640	2660	2665	2695	2710
79	2615*	2635	2640	2640	2660	2665	2695	2710
TOT	52300*	52700	52800	52800	53200	53300	53900	54200

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	2615	1360	693	229
RELIA- STAR SMART 20	2635	1370	698	231
FIRST COLONY COLONY20	2640	1346	686	231
GENWORTH LIFE SURTRM20	2640	1346	686	231
PROTECT- IVE LIFE MULTRM20	2660	1383	705	233
LINCOLN BENEFIT GTPLAT20	2665	1386	720	234
AMERICAN GENERAL ULT-20YR	2695	1401	714	236
F&G LIFE VALUE 20	2710	1382	705	244