

Guaranteed Death Benefit Universal Life
Male Ages 20-45 \$100,000 Death Benefit, Non-Tobacco

Illustrated Monthly Bank Draft. Annual x 12. SA x 6. Quarterly x 3.

Pay to Age 100 or 10 years or 20 years DBGP. Target = Commissionable Premium.

Age	Age 100	10 Yrs	20 Yrs	Target
0-4	\$26	\$52	\$33	\$28
5-9	\$27	\$53	\$35	\$29
10-12	\$29	\$58	\$37	\$31
13-15	\$32	\$64	\$41	\$33
20	\$36	\$71	\$46	\$38
21	\$37	\$73	\$48	\$40
22	\$38	\$75	\$49	\$41
23	\$39	\$77	\$50	\$42
24	\$40	\$79	\$51	\$43
25	\$41	\$81	\$52	\$44
26	\$43	\$84	\$54	\$45
27	\$44	\$87	\$56	\$46
28	\$46	\$90	\$58	\$48
29	\$48	\$93	\$60	\$50
30	\$49	\$95	\$61	\$51
31	\$52	\$100	\$64	\$53
32	\$54	\$104	\$67	\$55
33	\$56	\$108	\$70	\$57
34	\$58	\$112	\$73	\$57
35	\$60	\$116	\$75	\$62
36	\$63	\$121	\$78	\$65
37	\$65	\$126	\$81	\$67
38	\$67	\$132	\$84	\$70
39	\$70	\$137	\$87	\$73
40	\$73	\$139	\$90	\$75
41	\$78	\$146	\$95	\$79
42	\$82	\$152	\$99	\$83
43	\$86	\$159	\$103	\$87
44	\$90	\$165	\$107	\$91
45	\$92	\$172	\$112	\$94

Females set back 5 years. Tobacco Users Add 6 years.

Riders Available

Waiver of Premium: For each \$10/month premium add \$1/month.

Children's Term Rider: Add \$.50/month per \$1,000 of face amount.
i.e. \$10,000 adds \$5/month.

Accidental Death Benefit: Add \$10/month for double indemnity.

Agent Use Only NL061116