


## Sample Detailed Expense Pages

Year	Age	Premium Outlay	Premium Load	Fixed Admin Expenses	Cost of Insurance	Cash-Value-Based "Wrap Fees"	Assumed Investment Return	Account Value	Surrender Charge	Net Cash Surrender Value	Death Benefit
1	50	15,957	1,277	2,675	1,315	106	1,090	11,676	11,676	0	1,000,000
2	51	5,957	477	2,675	1,846	141	1,467	13,961	13,961	0	1,000,000
3	52	5,957	477	2,675	2,293	161	1,670	15,982	15,340	642	1,000,000
4	53	5,957	477	2,675	2,732	178	1,848	17,726	14,637	3,089	1,000,000
5	54	5,957	477	180	3,162	203	2,131	21,792	14,573	7,219	1,000,000
6	55	5,957	119	180	3,541	243	2,551	26,218	13,870	12,348	1,000,000
7	56	5,957	119	180	3,711	284	2,983	30,864	10,994	19,870	1,000,000
8	57	5,957	119	180	3,810	327	3,440	35,825	7,926	27,899	1,000,000
9	58	5,957	119	180	3,978	373	3,924	41,056	4,858	36,198	1,000,000
10	59	5,957	119	180	4,191	421	4,434	46,536	384	46,152	1,000,000
11	60	5,957	119	180	4,814	469	4,946	51,856	0	51,856	1,000,000
12	61	5,957	119	180	5,213	517	5,454	57,237	0	57,237	1,000,000
13	62	5,957	119	180	5,525	566	5,973	62,776	0	62,776	1,000,000
14	63	5,957	119	180	5,749	617	6,512	68,580	0	68,580	1,000,000
15	64	5,957	119	180	5,915	671	7,081	74,733	0	74,733	1,000,000
16	65	5,957	119	180	6,824	0	7,683	81,249	0	81,249	1,000,000
17	66	5,957	119	180	7,311	0	8,309	87,905	0	87,905	1,000,000
18	67	5,957	119	180	7,821	0	8,947	94,689	0	94,689	1,000,000
19	68	5,957	119	180	8,371	0	9,596	101,572	0	101,572	1,000,000
20	69	5,957	119	180	8,967	0	10,253	108,516	0	108,516	1,000,000
21	70	5,957	119	180	9,524	0	10,917	115,566	0	115,566	1,000,000
22	71	5,957	119	180	10,094	0	11,592	122,722	0	122,722	1,000,000
23	72	5,957	119	180	10,676	0	12,276	129,980	0	129,980	1,000,000
24	73	5,957	119	180	11,260	0	12,971	137,349	0	137,349	1,000,000
25	74	5,957	119	180	11,862	0	13,676	144,820	0	144,820	1,000,000
26	75	5,957	119	180	12,492	0	14,389	152,375	0	152,375	1,000,000
27	76	5,957	119	180	13,145	0	15,110	159,998	0	159,998	1,000,000
28	77	5,957	119	180	13,826	0	15,836	167,666	0	167,666	1,000,000
29	78	5,957	119	180	14,522	0	16,565	175,367	0	175,367	1,000,000
30	79	5,957	119	180	15,220	0	17,298	183,102	0	183,102	1,000,000
31	80	5,957	119	180	16,894	0	17,982	189,849	0	189,849	1,000,000
32	81	5,957	119	180	17,599	0	18,619	196,527	0	196,527	1,000,000
33	82	5,957	119	180	18,256	0	19,252	203,181	0	203,181	1,000,000
34	83	5,957	119	180	18,883	0	19,884	209,840	0	209,840	1,000,000
35	84	5,957	119	180	19,543	0	20,515	216,470	0	216,470	1,000,000
36	85	5,957	119	180	20,081	0	21,149	223,196	0	223,196	1,000,000
37	86	5,957	119	180	20,840	0	21,781	229,795	0	229,795	1,000,000
38	87	5,957	119	180	21,628	0	22,399	236,224	0	236,224	1,000,000
39	88	5,957	119	180	22,433	0	22,999	242,448	0	242,448	1,000,000
40	89	5,957	119	180	23,199	0	23,581	248,488	0	248,488	1,000,000
41	90	5,957	119	180	24,035	0	24,140	254,251	0	254,251	1,000,000
42	91	5,957	119	180	24,841	0	24,673	259,741	0	259,741	1,000,000
43	92	5,957	119	180	25,639	0	25,180	264,940	0	264,940	1,000,000
44	93	5,957	119	180	26,423	0	25,658	269,833	0	269,833	1,000,000
45	94	5,957	119	180	27,213	0	26,105	274,383	0	274,383	1,000,000
46	95	5,957	119	180	27,381	0	26,551	279,211	0	279,211	1,000,000
47	96	5,957	119	180	27,455	0	27,030	284,444	0	284,444	1,000,000
48	97	5,957	119	180	27,502	0	27,551	290,150	0	290,150	1,000,000
49	98	5,957	119	180	27,518	0	28,120	296,410	0	296,410	1,000,000
50	99	5,957	119	180	27,507	0	28,747	303,307	0	303,307	1,000,000

Premium Loads represent amounts collected for sales, service and distribution expenses, State Premium Taxes, and Federal DAC Taxes.

Cost of Insurance (COI) Charges include both the published cost of paying death claims (i.e., the mortality cost) plus the published costs of premium and/or death benefit guarantees (if any). Guarantees subject to the claims-paying ability of the issuing insurance company.

Premiums, cash values and death benefits shown above are based on published cost of insurance (COI) charges, premium loads, and fixed administration expenses for each insurer, and an assumed portfolio interest/earnings rate of 10.00% net, neither of which are guaranteed (except where specifically noted). If actual COI charges, premium loads and/or fixed administration expenses are higher than shown, or actual policy interest/earnings are lower than shown, then additional premiums will be required or benefits will be reduced. Conversely, if actual COI charges, premium loads and/or fixed administration expenses are lower than shown, or actual policy interest/earnings are higher than shown, then premiums may be reduced/withdrawn or benefits would be increased.

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51	100	5,957	119	180	27,458	0	29,439	310,946	0	310,946	1,000,000
52	101	5,957	119	180	27,352	0	30,208	319,459	0	319,459	1,000,000
53	102	5,957	119	180	27,258	0	31,064	328,922	0	328,922	1,000,000
54	103	5,957	119	180	27,153	0	32,015	339,443	0	339,443	1,000,000
55	104	5,957	119	180	27,022	0	33,074	351,152	0	351,152	1,000,000
56	105	5,957	119	180	26,811	0	34,256	364,255	0	364,255	1,000,000
57	106	5,957	119	180	26,494	0	35,582	379,002	0	379,002	1,000,000
58	107	5,957	119	180	26,078	0	37,079	395,660	0	395,660	1,000,000
59	108	5,957	119	180	25,567	0	38,771	414,522	0	414,522	1,000,000
60	109	5,957	119	180	24,944	0	40,689	435,925	0	435,925	1,000,000
61	110	5,957	119	180	24,208	0	42,868	460,242	0	460,242	1,000,000
62	111	5,957	119	180	23,317	0	45,346	487,929	0	487,929	1,000,000
63	112	5,957	119	180	22,243	0	48,170	519,514	0	519,514	1,000,000
64	113	5,957	119	180	20,953	0	51,396	555,615	0	555,615	1,000,000
65	114	5,957	119	180	19,410	0	55,086	596,948	0	596,948	1,000,000
66	115	5,957	119	180	17,596	0	59,314	644,324	0	644,324	1,000,000
67	116	5,957	119	180	15,416	0	64,165	698,731	0	698,731	1,000,000
68	117	5,957	119	180	12,812	0	69,741	761,318	0	761,318	1,000,000
69	118	5,957	119	180	9,714	0	76,161	833,422	0	833,422	1,000,000
70	119	5,957	119	180	6,046	0	83,563	916,597	0	916,597	1,000,000
71	120	5,957	119	180	1,739	0	92,106	1,012,622	0	1,012,622	1,012,622
<b>Totals</b>		<b>432,947</b>	<b>11,046</b>	<b>22,759</b>	<b>1,124,173</b>	<b>5,277</b>					

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