

### Sample Ledger Illustration

Assuming Current Charges and a Gross Rate of 11.00% (Net 10.00%)

Initial Death Benefit: \$1,000,000

Basic Sum Insured: \$1,000,000

Initial Annual Planned Premium: \$11,760.00

Death Benefit Option A, GPT

Policy Year	EOY Age	Planned Premium	Net Outlay	Net Surrender Value	Net Death Benefit
1	51	11,760	11,760	4,981	1,000,000
2	52	7,524	7,524	7,157	1,000,000
3	53	7,524	7,524	11,039	1,000,000
4	54	7,524	7,524	15,164	1,000,000
5	55	7,524	7,524	19,589	1,000,000
6	56	7,524	7,524	24,387	1,000,000
7	57	7,524	7,524	29,588	1,000,000
8	58	7,524	7,524	35,245	1,000,000
9	59	7,524	7,524	41,374	1,000,000
10	60	7,524	7,524	47,997	1,000,000
Totals:		79,476	79,476		
11	61	7,524	7,524	56,761	1,000,000
12	62	7,524	7,524	66,131	1,000,000
13	63	7,524	7,524	76,154	1,000,000
14	64	7,524	7,524	86,927	1,000,000
15	65	7,524	7,524	98,448	1,000,000
16	66	7,524	7,524	110,635	1,000,000
17	67	7,524	7,524	123,471	1,000,000
18	68	7,524	7,524	136,981	1,000,000
19	69	7,524	7,524	151,167	1,000,000
20	70	7,524	7,524	166,066	1,000,000
Totals:		154,716	154,716		
21	71	7,524	7,524	180,783	1,000,000
22	72	7,524	7,524	196,217	1,000,000
23	73	7,524	7,524	212,388	1,000,000
24	74	7,524	7,524	229,313	1,000,000
25	75	7,524	7,524	247,005	1,000,000
26	76	7,524	7,524	265,448	1,000,000
27	77	7,524	7,524	284,624	1,000,000
28	78	7,524	7,524	304,515	1,000,000
29	79	7,524	7,524	325,135	1,000,000
30	80	7,524	7,524	346,323	1,000,000
Totals:		229,956	229,956		

Illustration not complete without footnote and compliance pages, which have been intentionally omitted for space considerations.

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Death Benefit Option A, GPT

Policy Year	EOY Age	Planned Premium	Net Outlay	Net Surrender Value	Net Death Benefit
31	81	7,524	7,524	368,287	1,000,000
32	82	7,524	7,524	390,865	1,000,000
33	83	7,524	7,524	414,079	1,000,000
34	84	7,524	7,524	437,923	1,000,000
35	85	7,524	7,524	462,320	1,000,000
36	86	7,524	7,524	487,211	1,000,000
37	87	7,524	7,524	512,552	1,000,000
38	88	7,524	7,524	538,337	1,000,000
39	89	7,524	7,524	564,596	1,000,000
40	90	7,524	7,524	590,995	1,000,000
<b>Totals:</b>		<b>305,196</b>	<b>305,196</b>		
41	91	7,524	7,524	618,520	1,000,000
42	92	7,524	7,524	647,455	1,000,000
43	93	7,524	7,524	678,314	1,000,000
44	94	7,524	7,524	711,869	1,000,000
45	95	7,524	7,524	749,421	1,000,000
46	96	7,524	7,524	792,949	1,000,000
47	97	7,524	7,524	845,517	1,000,000
48	98	7,524	7,524	911,993	1,000,000
49	99	7,524	7,524	1,000,361	1,000,361
50	100	0	0	1,100,334	1,100,334
<b>Totals:</b>		<b>372,912</b>	<b>372,912</b>		

### Sample Detailed Expense Report

Assuming Current Charges and a Gross Rate of 11.00% (Net 10.00%)

Initial Death Benefit: \$1,000,000

Basic Sum Insured: \$1,000,000

Initial Annual Planned Premium: \$11,760.00

Death Benefit Option A, GPT

Policy Year	EOY Age	Planned Premium	Premium Charges	Net Premium	Issue Admin Rating Charge	Insurance Charges	Interest Credited	Account Value	Net Surrender Value
1	51	11,760	4,098	7,662	1,260	2,012	592	4,981	4,981
2	52	7,524	2,622	4,902	1,260	2,265	800	7,157	7,157
3	53	7,524	1,117	6,407	1,260	2,425	1,160	11,039	11,039
4	54	7,524	1,117	6,407	1,260	2,563	1,541	15,164	15,164
5	55	7,524	1,117	6,407	1,260	2,669	1,947	19,589	19,589
6	56	7,524	1,117	6,407	1,260	2,735	2,386	24,387	24,387
7	57	7,524	1,117	6,407	1,260	2,808	2,862	29,588	29,588
8	58	7,524	1,117	6,407	1,260	2,869	3,379	35,245	35,245
9	59	7,524	1,117	6,407	1,260	2,957	3,940	41,374	41,374
10	60	7,524	1,117	6,407	1,260	3,071	4,547	47,997	47,997
Totals:		79,476	15,659	63,817	12,600	26,374	23,154		
11	61	7,524	666	6,858	60	3,338	5,304	56,761	56,761
12	62	7,524	666	6,858	60	3,596	6,167	66,131	66,131
13	63	7,524	666	6,858	60	3,864	7,089	76,154	76,154
14	64	7,524	666	6,858	60	4,104	8,079	86,927	86,927
15	65	7,524	666	6,858	60	4,417	9,139	98,448	98,448
16	66	7,524	666	6,858	60	4,878	10,267	110,635	110,635
17	67	7,524	666	6,858	60	5,418	11,457	123,471	123,471
18	68	7,524	666	6,858	60	5,997	12,709	136,981	136,981
19	69	7,524	666	6,858	60	6,638	14,026	151,167	151,167
20	70	7,524	666	6,858	60	7,308	15,409	166,066	166,066
Totals:		154,716	22,318	132,398	13,200	75,932	122,800		
21	71	7,524	666	6,858	60	8,895	16,814	180,783	180,783
22	72	7,524	666	6,858	60	9,612	18,247	196,217	196,217
23	73	7,524	666	6,858	60	10,377	19,749	212,388	212,388
24	74	7,524	666	6,858	60	11,195	21,323	229,313	229,313
25	75	7,524	666	6,858	60	12,074	22,968	247,005	247,005
26	76	7,524	666	6,858	60	13,041	24,685	265,448	265,448
27	77	7,524	666	6,858	60	14,095	26,473	284,624	284,624
28	78	7,524	666	6,858	60	15,236	28,329	304,515	304,515
29	79	7,524	666	6,858	60	16,432	30,254	325,135	325,135
30	80	7,524	666	6,858	60	17,850	32,240	346,323	346,323
Totals:		229,956	28,976	200,980	13,800	204,739	363,882		

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### Sample Detailed Expense Report

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Initial Death Benefit: \$1,000,000

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Initial Annual Planned Premium: \$11,760.00

Death Benefit Option A, GPT

Policy Year	EOY Age	Planned Premium	Premium Charges	Net Premium	Issue Admin Rating Charge	Insurance Charges	Interest Credited	Account Value	Net Surrender Value
31	81	7,524	666	6,858	60	19,125	34,290	368,287	368,287
32	82	7,524	666	6,858	60	20,626	36,406	390,865	390,865
33	83	7,524	666	6,858	60	22,165	38,581	414,079	414,079
34	84	7,524	666	6,858	60	23,770	40,816	437,923	437,923
35	85	7,524	666	6,858	60	25,508	43,107	462,320	462,320
36	86	7,524	666	6,858	60	27,353	45,447	487,211	487,211
37	87	7,524	666	6,858	60	29,289	47,831	512,552	512,552
38	88	7,524	666	6,858	60	31,271	50,258	538,337	538,337
39	89	7,524	666	6,858	60	33,268	52,729	564,596	564,596
40	90	7,524	666	6,858	60	35,626	55,227	590,995	590,995
Totals:		305,196	35,635	269,561	14,400	472,740	808,574		
41	91	7,524	666	6,858	60	37,061	57,788	618,520	618,520
42	92	7,524	666	6,858	60	38,332	60,469	647,455	647,455
43	93	7,524	666	6,858	60	39,248	63,310	678,314	678,314
44	94	7,524	666	6,858	60	39,614	66,371	711,869	711,869
45	95	7,524	666	6,858	60	38,998	69,751	749,421	749,421
46	96	7,524	666	6,858	60	36,876	73,607	792,949	792,949
47	97	7,524	666	6,858	60	32,410	78,179	845,517	845,517
48	98	7,524	666	6,858	60	24,167	83,845	911,993	911,993
49	99	7,524	666	6,858	60	9,646	91,246	1,000,361	1,000,361
50	100	0	0	0	60	0	100,033	1,100,334	1,100,334
Totals:		372,912	41,628	331,284	15,000	769,091	1,553,141		