



**Preferred
Cash Values
Final Need
2009**



Cash Values
Preferred Male Non-Nicotine
 Guaranteed cash value per \$1000 of initial face amount at end of policy year.

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
0	\$0.00	\$6.59	\$34.31	\$440.23
1	\$0.00	\$7.97	\$36.44	\$439.59
2	\$0.00	\$9.11	\$38.41	\$438.76
3	\$0.00	\$10.12	\$40.36	\$437.81
4	\$0.00	\$11.03	\$42.31	\$436.76
5	\$0.00	\$11.83	\$44.34	\$435.63
6	\$0.00	\$12.55	\$46.45	\$434.44
7	\$0.00	\$13.20	\$48.65	\$433.19
8	\$0.00	\$13.80	\$50.95	\$431.88
9	\$0.01	\$14.38	\$53.41	\$430.49
10	\$0.26	\$14.98	\$56.02	\$429.02
11	\$0.40	\$15.63	\$58.81	\$427.49
12	\$0.48	\$16.35	\$61.81	\$425.89
13	\$0.54	\$17.18	\$65.03	\$424.24
14	\$0.61	\$18.11	\$68.46	\$422.53
15	\$0.79	\$19.21	\$72.20	\$420.80
16	\$1.12	\$20.50	\$76.24	\$419.05
17	\$1.59	\$21.93	\$80.59	\$417.28
18	\$2.20	\$23.53	\$85.21	\$415.46
19	\$2.88	\$25.30	\$90.07	\$413.57
20	\$3.62	\$27.20	\$95.17	\$411.59
21	\$4.38	\$29.23	\$100.48	\$409.49
22	\$5.14	\$31.39	\$105.98	\$407.27
23	\$5.93	\$33.67	\$111.68	\$404.92
24	\$6.80	\$36.06	\$117.57	\$402.44
25	\$7.74	\$38.59	\$123.64	\$399.82
26	\$8.78	\$41.26	\$129.92	\$397.05
27	\$9.93	\$44.09	\$136.45	\$394.14
28	\$11.17	\$47.04	\$143.24	\$391.07
29	\$12.43	\$50.08	\$150.33	\$387.79
30	\$13.75	\$53.22	\$157.73	\$384.30
31	\$15.08	\$56.45	\$165.40	\$380.59
32	\$16.45	\$59.76	\$173.32	\$376.63
33	\$17.84	\$63.15	\$181.49	\$372.41
34	\$19.28	\$66.62	\$189.90	\$367.94
35	\$20.75	\$70.17	\$198.48	\$363.19
36	\$22.27	\$73.79	\$207.24	\$358.15
37	\$23.83	\$77.52	\$216.19	\$352.81
38	\$25.42	\$81.43	\$225.41	\$347.14
39	\$27.03	\$85.57	\$234.97	\$341.13
40	\$28.65	\$89.95	\$244.81	\$334.76
41	\$30.28	\$94.54	\$254.91	\$328.00
42	\$31.96	\$99.34	\$265.18	\$320.84

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
43	\$33.76	\$104.34	\$275.57	\$313.26
44	\$35.76	\$109.54	\$286.09	\$305.24
45	\$37.98	\$114.87	\$296.77	\$296.77
46	\$40.38	\$120.34	\$307.65	\$287.80
47	\$42.92	\$125.94	\$318.79	\$278.29
48	\$45.51	\$131.70	\$330.22	\$268.15
49	\$48.06	\$137.60	\$341.95	\$257.28
50	\$50.52	\$143.64	\$353.98	\$245.64
51	\$52.88	\$149.78	\$366.28	\$233.18
52	\$55.21	\$155.95	\$378.71	\$219.88
53	\$57.59	\$162.10	\$391.19	\$205.69
54	\$60.13	\$168.24	\$403.79	\$190.56
55	\$62.86	\$174.48	\$416.61	\$174.48
56	\$65.74	\$180.87	\$429.69	\$157.39
57	\$68.64	\$187.49	\$442.96	\$139.18
58	\$71.38	\$194.36	\$456.25	\$119.69
59	\$73.89	\$201.48	\$469.32	\$98.74
60	\$76.22	\$208.90	\$482.09	\$76.22
61	\$78.49	\$216.61	\$494.49	\$52.08
62	\$80.93	\$224.53	\$506.57	\$26.28
63	\$83.70	\$232.60	\$518.44	\$0.00
64	\$86.93	\$240.92	\$530.09	\$0.00
65	\$92.24	\$250.90	\$542.22	\$0.00
66	\$98.87	\$261.98	\$554.25	
67	\$105.62	\$273.29	\$565.51	
68	\$112.25	\$284.57	\$575.85	
69	\$118.77	\$295.54	\$585.22	
70	\$125.27	\$306.05	\$593.63	
71	\$131.87	\$316.00	\$601.57	
72	\$138.72	\$325.52	\$609.81	
73	\$145.76	\$334.83	\$618.99	
74	\$152.63	\$343.81	\$629.91	
75	\$159.07	\$352.23	\$644.01	
76	\$164.83	\$359.78	\$664.34	
77	\$169.90	\$366.24	\$696.34	
78	\$174.61	\$371.57	\$749.08	
79	\$179.16	\$375.88	\$839.45	
80	\$183.48	\$379.28	\$1,000.00	
81	\$187.43	\$382.54		
82	\$190.71	\$386.79		
83	\$192.95	\$392.83		
84	\$194.03	\$402.16		
85	\$194.18	\$417.47		



Cash Values
Preferred Female Non-Nicotine
 Guaranteed cash value per \$1000 of initial face amount at end of policy year.

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
0	\$0.00	\$3.63	\$27.59	\$382.59
1	\$0.00	\$4.56	\$29.53	\$381.92
2	\$0.00	\$5.39	\$31.44	\$381.13
3	\$0.00	\$6.16	\$33.35	\$380.26
4	\$0.00	\$6.90	\$35.34	\$379.32
5	\$0.00	\$7.64	\$37.41	\$378.32
6	\$0.00	\$8.39	\$39.57	\$377.26
7	\$0.00	\$9.17	\$41.81	\$376.15
8	\$0.00	\$9.98	\$44.19	\$374.99
9	\$0.00	\$10.82	\$46.66	\$373.77
10	\$0.00	\$11.69	\$49.24	\$372.49
11	\$0.00	\$12.61	\$51.95	\$371.14
12	\$0.00	\$13.60	\$54.80	\$369.74
13	\$0.00	\$14.66	\$57.79	\$368.27
14	\$0.00	\$15.81	\$60.94	\$366.75
15	\$0.15	\$17.04	\$64.24	\$365.17
16	\$0.63	\$18.36	\$67.69	\$363.51
17	\$1.14	\$19.73	\$71.29	\$361.77
18	\$1.69	\$21.19	\$75.07	\$359.96
19	\$2.29	\$22.73	\$79.04	\$358.05
20	\$2.93	\$24.34	\$83.20	\$356.05
21	\$3.60	\$26.01	\$87.55	\$353.94
22	\$4.29	\$27.77	\$92.09	\$351.72
23	\$5.01	\$29.60	\$96.84	\$349.37
24	\$5.74	\$31.49	\$101.77	\$346.89
25	\$6.50	\$33.46	\$106.90	\$344.28
26	\$7.29	\$35.49	\$112.22	\$341.52
27	\$8.14	\$37.61	\$117.75	\$338.63
28	\$9.01	\$39.83	\$123.46	\$335.57
29	\$9.93	\$42.17	\$129.36	\$332.35
30	\$10.87	\$44.63	\$135.45	\$328.96
31	\$11.83	\$47.20	\$141.71	\$325.38
32	\$12.83	\$49.91	\$148.14	\$321.60
33	\$13.88	\$52.75	\$154.73	\$317.61
34	\$15.00	\$55.72	\$161.49	\$313.41
35	\$16.20	\$58.83	\$168.43	\$308.99
36	\$17.48	\$62.08	\$175.55	\$304.33
37	\$18.84	\$65.44	\$182.83	\$299.42
38	\$20.28	\$68.91	\$190.27	\$294.22
39	\$21.76	\$72.46	\$197.87	\$288.72
40	\$23.27	\$76.09	\$205.66	\$282.88
41	\$24.83	\$79.78	\$213.67	\$276.70
42	\$26.41	\$83.54	\$221.89	\$270.15

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
43	\$28.00	\$87.33	\$230.35	\$263.21
44	\$29.60	\$91.18	\$239.06	\$255.85
45	\$31.22	\$95.10	\$248.06	\$248.06
46	\$32.84	\$99.08	\$257.33	\$239.81
47	\$34.47	\$103.12	\$266.90	\$231.08
48	\$36.11	\$107.24	\$276.79	\$221.86
49	\$37.76	\$111.47	\$286.98	\$212.11
50	\$39.44	\$115.85	\$297.51	\$201.80
51	\$41.14	\$120.40	\$308.35	\$190.91
52	\$42.86	\$125.15	\$319.48	\$179.41
53	\$44.62	\$130.14	\$330.93	\$167.28
54	\$46.45	\$135.38	\$342.69	\$154.45
55	\$48.36	\$140.88	\$354.75	\$140.88
56	\$50.41	\$146.67	\$367.14	\$126.53
57	\$52.60	\$152.76	\$379.88	\$111.36
58	\$54.95	\$159.17	\$392.96	\$95.30
59	\$57.47	\$165.86	\$406.41	\$78.26
60	\$60.13	\$172.82	\$420.23	\$60.13
61	\$62.91	\$180.02	\$434.15	\$40.80
62	\$65.82	\$187.43	\$447.84	\$20.18
63	\$68.85	\$195.02	\$461.36	\$0.00
64	\$71.96	\$202.80	\$474.82	\$0.00
65	\$75.16	\$210.76	\$488.14	\$0.00
66	\$78.42	\$218.91	\$501.64	
67	\$81.68	\$227.27	\$515.08	
68	\$84.96	\$235.84	\$527.89	
69	\$89.44	\$245.68	\$540.81	
70	\$95.42	\$257.04	\$554.39	
71	\$101.59	\$268.51	\$569.90	
72	\$108.04	\$279.70	\$588.56	
73	\$114.79	\$290.71	\$609.58	
74	\$121.88	\$301.68	\$632.68	
75	\$129.39	\$312.54	\$658.19	
76	\$136.94	\$323.69	\$688.03	
77	\$144.00	\$334.81	\$726.38	
78	\$150.66	\$345.12	\$782.24	
79	\$157.05	\$354.72	\$867.84	
80	\$163.00	\$364.23	\$1,000.00	
81	\$169.37	\$376.74		
82	\$176.28	\$394.51		
83	\$182.69	\$416.53		
84	\$188.57	\$442.43		
85	\$194.85	\$472.95		



Cash Values
Preferred Male Nicotine
 Guaranteed cash value per \$1000 of initial face amount at end of policy year.

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
15	\$5.16	\$29.22	\$95.32	\$472.50
16	\$5.41	\$30.44	\$99.92	\$470.25
17	\$5.82	\$31.87	\$104.90	\$467.98
18	\$6.37	\$33.52	\$110.22	\$465.67
19	\$7.01	\$35.37	\$115.83	\$463.28
20	\$7.70	\$37.44	\$121.71	\$460.81
21	\$8.42	\$39.72	\$127.83	\$458.22
22	\$9.16	\$42.21	\$134.17	\$455.50
23	\$9.98	\$44.89	\$140.69	\$452.66
24	\$10.91	\$47.76	\$147.38	\$449.68
25	\$12.00	\$50.83	\$154.22	\$446.55
26	\$13.26	\$54.11	\$161.25	\$443.29
27	\$14.69	\$57.59	\$168.48	\$439.86
28	\$16.24	\$61.21	\$175.96	\$436.24
29	\$17.85	\$64.93	\$183.77	\$432.39
30	\$19.48	\$68.72	\$191.86	\$428.28
31	\$21.14	\$72.56	\$200.18	\$423.88
32	\$22.80	\$76.42	\$208.66	\$419.18
33	\$24.48	\$80.29	\$217.27	\$414.18
34	\$26.18	\$84.16	\$225.94	\$408.87
35	\$27.90	\$87.99	\$234.60	\$403.22
36	\$29.62	\$91.82	\$243.22	\$397.20
37	\$31.32	\$95.69	\$251.86	\$390.82
38	\$32.99	\$99.69	\$260.63	\$384.06
39	\$34.61	\$103.96	\$269.66	\$376.89
40	\$36.14	\$108.48	\$278.87	\$369.29
41	\$37.64	\$113.22	\$288.18	\$361.24
42	\$39.15	\$118.14	\$297.43	\$352.74
43	\$40.81	\$123.20	\$306.55	\$343.78
44	\$42.77	\$128.35	\$315.51	\$334.34
45	\$45.05	\$133.53	\$324.41	\$324.41
46	\$47.57	\$138.71	\$333.37	\$313.95
47	\$50.23	\$143.87	\$342.49	\$302.90
48	\$52.84	\$149.07	\$351.81	\$291.12
49	\$55.19	\$154.30	\$361.36	\$278.47

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
50	\$57.20	\$159.52	\$371.17	\$264.89
51	\$58.89	\$164.63	\$381.22	\$250.38
52	\$60.38	\$169.54	\$391.38	\$234.91
53	\$61.88	\$174.15	\$401.53	\$218.48
54	\$63.61	\$178.50	\$411.91	\$201.10
55	\$65.62	\$182.77	\$422.61	\$182.77
56	\$67.77	\$187.12	\$433.61	\$163.45
57	\$69.81	\$191.71	\$444.85	\$143.03
58	\$71.42	\$196.51	\$456.04	\$121.27
59	\$72.39	\$201.55	\$466.90	\$97.91
60	\$72.90	\$206.93	\$477.37	\$72.90
61	\$75.72	\$214.83	\$488.81	\$48.80
62	\$78.91	\$223.16	\$500.01	\$23.45
63	\$82.80	\$231.85	\$511.24	\$0.00
64	\$87.59	\$241.17	\$522.59	\$0.00
65	\$93.24	\$251.09	\$533.76	\$0.00
66	\$99.54	\$261.42	\$544.32	
67	\$106.00	\$271.97	\$553.96	
68	\$112.26	\$282.39	\$562.50	
69	\$118.43	\$292.27	\$569.81	
70	\$124.52	\$301.46	\$575.91	
71	\$130.56	\$309.88	\$581.34	
72	\$136.78	\$317.76	\$587.09	
73	\$143.13	\$325.54	\$593.92	
74	\$149.03	\$333.11	\$602.75	
75	\$154.24	\$340.10	\$615.07	
76	\$158.62	\$346.01	\$634.14	
77	\$162.23	\$350.58	\$666.18	
78	\$165.64	\$353.76	\$721.67	
79	\$169.30	\$355.68	\$820.29	
80	\$172.94	\$356.46	\$1,000.00	
81	\$176.08	\$356.96		
82	\$178.30	\$358.46		
83	\$178.99	\$361.80		
84	\$177.83	\$368.59		
85	\$175.20	\$381.69		



Cash Values
Preferred Female Nicotine
 Guaranteed cash value per \$1000 of initial face amount at end of policy year.

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
15	\$4.13	\$26.89	\$88.80	\$434.02
16	\$4.69	\$28.50	\$93.07	\$431.95
17	\$5.32	\$30.22	\$97.54	\$429.81
18	\$6.00	\$32.05	\$102.23	\$427.56
19	\$6.73	\$33.96	\$107.14	\$425.21
20	\$7.52	\$35.99	\$112.30	\$422.75
21	\$8.33	\$38.11	\$117.69	\$420.16
22	\$9.19	\$40.33	\$123.33	\$417.44
23	\$10.08	\$42.64	\$129.20	\$414.57
24	\$10.99	\$45.03	\$135.29	\$411.55
25	\$11.95	\$47.50	\$141.60	\$408.36
26	\$12.98	\$50.06	\$148.14	\$405.01
27	\$14.05	\$52.71	\$154.88	\$401.48
28	\$15.16	\$55.49	\$161.78	\$397.76
29	\$16.31	\$58.41	\$168.80	\$393.84
30	\$17.47	\$61.48	\$175.91	\$389.71
31	\$18.65	\$64.71	\$183.10	\$385.34
32	\$19.87	\$68.10	\$190.37	\$380.73
33	\$21.15	\$71.63	\$197.71	\$375.87
34	\$22.52	\$75.32	\$205.10	\$370.74
35	\$24.02	\$79.19	\$212.55	\$365.34
36	\$25.63	\$83.21	\$220.07	\$359.66
37	\$27.36	\$87.35	\$227.63	\$353.66
38	\$29.14	\$91.55	\$235.23	\$347.31
39	\$30.98	\$95.73	\$242.90	\$340.56
40	\$32.85	\$99.88	\$250.60	\$333.41
41	\$34.73	\$103.97	\$258.38	\$325.80
42	\$36.60	\$107.99	\$266.21	\$317.72
43	\$38.43	\$111.93	\$274.13	\$309.14
44	\$40.16	\$115.78	\$282.18	\$300.04
45	\$41.78	\$119.54	\$290.38	\$290.38
46	\$43.30	\$123.22	\$298.75	\$280.15
47	\$44.70	\$126.83	\$307.30	\$269.31
48	\$46.03	\$130.45	\$316.05	\$257.88
49	\$47.32	\$134.14	\$325.02	\$245.84

Age	Number of Years Policy Has Been Inforce			
	5	10	20	Age 65
50	\$48.57	\$137.93	\$334.21	\$233.18
51	\$49.80	\$141.84	\$343.56	\$219.86
52	\$51.01	\$145.91	\$353.02	\$205.86
53	\$52.26	\$150.15	\$362.58	\$191.14
54	\$53.58	\$154.64	\$372.21	\$175.67
55	\$54.99	\$159.40	\$381.97	\$159.40
56	\$56.51	\$164.45	\$391.92	\$142.28
57	\$58.15	\$169.79	\$402.08	\$124.26
58	\$59.88	\$175.36	\$412.43	\$105.22
59	\$61.74	\$181.14	\$422.99	\$85.08
60	\$63.74	\$187.10	\$433.81	\$63.74
61	\$65.87	\$193.14	\$444.43	\$41.09
62	\$68.13	\$199.18	\$454.33	\$17.03
63	\$70.48	\$205.18	\$463.56	\$0.00
64	\$74.90	\$212.81	\$473.36	\$0.00
65	\$79.66	\$220.66	\$482.78	\$0.00
66	\$84.42	\$228.58	\$492.27	
67	\$89.07	\$236.58	\$501.53	
68	\$93.62	\$244.73	\$509.80	
69	\$98.02	\$253.07	\$517.26	
70	\$102.39	\$261.69	\$524.66	
71	\$106.90	\$270.13	\$534.83	
72	\$111.65	\$277.72	\$549.57	
73	\$116.72	\$284.57	\$568.01	
74	\$122.21	\$290.85	\$590.10	
75	\$128.13	\$296.52	\$615.63	
76	\$133.73	\$302.33	\$646.08	
77	\$138.16	\$307.88	\$686.53	
78	\$141.44	\$312.02	\$748.01	
79	\$143.64	\$314.92	\$845.70	
80	\$144.73	\$317.54	\$1,000.00	
81	\$146.31	\$324.43		
82	\$148.75	\$338.96		
83	\$150.60	\$359.94		
84	\$152.00	\$387.30		
85	\$154.18	\$420.82		