

**Vgli PLUS\*\*\***  
Female Age 40 - Preferred

| Year                   | V.G.L.I.<br>\$400,000 | Top Carrier<br>20 Year Term<br>\$400,000 | Vgli PLUS***<br>20 Year Term<br>\$400,000 |
|------------------------|-----------------------|--|---|
| 1                      | \$816                 | \$298                                    | \$352                                     |
| 2                      | \$816                 | \$298                                    | \$352                                     |
| 3                      | \$816                 | \$298                                    | \$352                                     |
| 4                      | \$816                 | \$298                                    | \$352                                     |
| 5                      | \$816                 | \$298                                    | \$352                                     |
| <b>5-Yr. Total</b>     | <b>\$4,080</b>        | <b>\$1,490</b>                           | <b>\$1,760</b>                            |
| 6                      | \$1,056               | \$298                                    | \$352                                     |
| 7                      | \$1,056               | \$298                                    | \$352                                     |
| 8                      | \$1,056               | \$298                                    | \$352                                     |
| 9                      | \$1,056               | \$298                                    | \$352                                     |
| 10                     | \$1,056               | \$298                                    | \$352                                     |
| <b>10-Yr. Total</b>    | <b>\$9,360</b>        | <b>\$2,980</b>                           | <b>\$3,520</b>                            |
| 11                     | \$1,728               | \$298                                    | \$352                                     |
| 12                     | \$1,728               | \$298                                    | \$352                                     |
| 13                     | \$1,728               | \$298                                    | \$352                                     |
| 14                     | \$1,728               | \$298                                    | \$352                                     |
| 15                     | \$1,728               | \$298                                    | \$352                                     |
| <b>15-Yr. Total</b>    | <b>\$18,000</b>       | <b>\$4,470</b>                           | <b>\$5,280</b>                            |
| 16                     | \$3,216               | \$298                                    | \$353                                     |
| 17                     | \$3,216               | \$298                                    | \$353                                     |
| 18                     | \$3,216               | \$298                                    | \$353                                     |
| 19                     | \$3,216               | \$298                                    | \$353                                     |
| 20                     | \$3,216               | \$298                                    | \$353                                     |
| <b>20-Yr. Total</b>    | <b>\$34,080</b>       | <b>\$5,960</b>                           | <b>\$7,045</b>                            |
| <b>20 year savings</b> |                       | <b>\$28,120</b>                          | <b>\$27,035</b>                           |
| <b>% Savings</b>       |                       | <b>83%</b>                               | <b>79%</b>                                |

**\*\*\*Vgli PLUS Includes  
Critical and Chronic Illness Coverage**

|                        |                    |             |
|------------------------|--------------------|-------------|
| Heart Attack           | Stroke             | Cancer      |
| Coma                   | ALS                | Parkinson's |
| Major Organ Transplant | Multiple Sclerosis | Paralysis   |
| AIDS                   | Alzheimer's        | Blindness   |
| Major Burns            | Loss of Limbs      | Dementia    |