

Vgli PLUS***
Female Age 45 - Preferred

Year	VGLI \$400,000	Top Carrier 20 Year Term \$400,000	Vgli PLUS*** 20 Year Term \$400,000
1	\$1,056	\$425	\$508
2	\$1,056	\$425	\$508
3	\$1,056	\$425	\$508
4	\$1,056	\$425	\$508
5	\$1,056	\$425	\$508
5-Yr. Total	\$5,280	\$2,125	\$2,540
6	\$1,560	\$425	\$508
7	\$1,560	\$425	\$508
8	\$1,560	\$425	\$508
9	\$1,560	\$425	\$508
10	\$1,560	\$425	\$508
10-Yr. Total	\$13,080	\$4,250	\$5,080
11	\$3,216	\$425	\$508
12	\$3,216	\$425	\$508
13	\$3,216	\$425	\$508
14	\$3,216	\$425	\$508
15	\$3,216	\$425	\$508
15-Yr. Total	\$29,160	\$6,375	\$7,620
16	\$5,184	\$425	\$508
17	\$5,184	\$425	\$508
18	\$5,184	\$425	\$508
19	\$5,184	\$425	\$508
20	\$5,184	\$425	\$508
20-Yr. Total	\$55,080	\$8,500	\$10,160
20 year savings		\$46,580	\$44,920
% Savings		85%	82%

***** 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