

**Vgli PLUS\*\*\***  
 Female Age 50 - Preferred

| Year                   | VGLI<br>\$400,000 | Top Carrier<br>20 Year Term<br>\$400,000 | Vgli PLUS***<br>20 Year Term<br>\$400,000 |
|------------------------|-------------------|------------------------------------------|-------------------------------------------|
| 1                      | \$1,560           | \$638                                    | \$720                                     |
| 2                      | \$1,560           | \$638                                    | \$720                                     |
| 3                      | \$1,560           | \$638                                    | \$720                                     |
| 4                      | \$1,560           | \$638                                    | \$720                                     |
| 5                      | \$1,560           | \$638                                    | \$720                                     |
| <b>5-Yr. Total</b>     | <b>\$7,800</b>    | <b>\$3,190</b>                           | <b>\$3,600</b>                            |
| 6                      | \$3,216           | \$638                                    | \$720                                     |
| 7                      | \$3,216           | \$638                                    | \$720                                     |
| 8                      | \$3,216           | \$638                                    | \$720                                     |
| 9                      | \$3,216           | \$638                                    | \$720                                     |
| 10                     | \$3,216           | \$638                                    | \$720                                     |
| <b>10-Yr. Total</b>    | <b>\$23,880</b>   | <b>\$6,380</b>                           | <b>\$7,200</b>                            |
| 11                     | \$5,184           | \$638                                    | \$720                                     |
| 12                     | \$5,184           | \$638                                    | \$720                                     |
| 13                     | \$5,184           | \$638                                    | \$720                                     |
| 14                     | \$5,184           | \$638                                    | \$720                                     |
| 15                     | \$5,184           | \$638                                    | \$720                                     |
| <b>15-Yr. Total</b>    | <b>\$49,800</b>   | <b>\$9,570</b>                           | <b>\$10,800</b>                           |
| 16                     | \$7,200           | \$638                                    | \$720                                     |
| 17                     | \$7,200           | \$638                                    | \$720                                     |
| 18                     | \$7,200           | \$638                                    | \$720                                     |
| 19                     | \$7,200           | \$638                                    | \$720                                     |
| 20                     | \$7,200           | \$638                                    | \$720                                     |
| <b>20-Yr. Total</b>    | <b>\$85,800</b>   | <b>\$12,760</b>                          | <b>\$14,400</b>                           |
| <b>20 year savings</b> |                   | <b>\$73,040</b>                          | <b>\$71,400</b>                           |
| <b>% Savings</b>       |                   | <b>85%</b>                               | <b>83%</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    |