

**Vgli PLUS\*\*\***  
Female Age 55 - Preferred

Year	V.G.L.I. \$400,000	Top Carrier 20 Year Term \$400,000	Vgli PLUS*** 20 Year Term \$400,000
1	\$3,216	\$934	\$1,100
2	\$3,216	\$934	\$1,100
3	\$3,216	\$934	\$1,100
4	\$3,216	\$934	\$1,100
5	\$3,216	\$934	\$1,100
<b>5-Yr. Total</b>	<b>\$16,080</b>	<b>\$4,670</b>	<b>\$5,500</b>
6	\$5,184	\$934	\$1,100
7	\$5,184	\$934	\$1,100
8	\$5,184	\$934	\$1,100
9	\$5,184	\$934	\$1,100
10	\$5,184	\$934	\$1,100
<b>10-Yr. Total</b>	<b>\$42,000</b>	<b>\$9,340</b>	<b>\$11,000</b>
11	\$7,200	\$934	\$1,100
12	\$7,200	\$934	\$1,100
13	\$7,200	\$934	\$1,100
14	\$7,200	\$934	\$1,100
15	\$7,200	\$934	\$1,100
<b>15-Yr. Total</b>	<b>\$78,000</b>	<b>\$14,010</b>	<b>\$16,500</b>
16	\$11,040	\$934	\$1,100
17	\$11,040	\$934	\$1,100
18	\$11,040	\$934	\$1,100
19	\$11,040	\$934	\$1,100
20	\$11,040	\$934	\$1,100
<b>20-Yr. Total</b>	<b>\$133,200</b>	<b>\$18,680</b>	<b>\$22,000</b>
<b>20 year savings</b>		<b>\$114,520</b>	<b>\$111,200</b>
<b>% Savings</b>		<b>86%</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