

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

Year	V.G.L.I. \$400,000	Top Carrier 20 Year Term \$400,000	Vgli PLUS*** 20 Year Term \$400,000
1	\$816	\$356	\$404
2	\$816	\$356	\$404
3	\$816	\$356	\$404
4	\$816	\$356	\$404
5	\$816	\$356	\$404
<b>5-Yr. Total</b>	<b>\$4,080</b>	<b>\$1,780</b>	<b>\$2,020</b>
6	\$1,056	\$356	\$404
7	\$1,056	\$356	\$404
8	\$1,056	\$356	\$404
9	\$1,056	\$356	\$404
10	\$1,056	\$356	\$404
<b>10-Yr. Total</b>	<b>\$9,360</b>	<b>\$3,560</b>	<b>\$4,040</b>
11	\$1,728	\$356	\$404
12	\$1,728	\$356	\$404
13	\$1,728	\$356	\$404
14	\$1,728	\$356	\$404
15	\$1,728	\$356	\$404
<b>15-Yr. Total</b>	<b>\$18,000</b>	<b>\$5,340</b>	<b>\$6,060</b>
16	\$3,216	\$356	\$404
17	\$3,216	\$356	\$404
18	\$3,216	\$356	\$404
19	\$3,216	\$356	\$404
20	\$3,216	\$356	\$404
<b>20-Yr. Total</b>	<b>\$34,080</b>	<b>\$7,120</b>	<b>\$8,080</b>
<b>20 year savings</b>		<b>\$26,960</b>	<b>\$26,000</b>
<b>% Savings</b>		<b>79%</b>	<b>76%</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