

Vgli PLUS***
Male Age 45 - Preferred

Year	VGLI \$400,000	Top Carrier 20 Year Term \$400,000	Vgli PLUS*** 20 Year Term \$400,000
1	\$1,056	\$546	\$604
2	\$1,056	\$546	\$604
3	\$1,056	\$546	\$604
4	\$1,056	\$546	\$604
5	\$1,056	\$546	\$604
5-Yr. Total	\$5,280	\$2,730	\$3,020
6	\$1,560	\$546	\$604
7	\$1,560	\$546	\$604
8	\$1,560	\$546	\$604
9	\$1,560	\$546	\$604
10	\$1,560	\$546	\$604
10-Yr. Total	\$13,080	\$5,460	\$6,040
11	\$3,216	\$546	\$604
12	\$3,216	\$546	\$604
13	\$3,216	\$546	\$604
14	\$3,216	\$546	\$604
15	\$3,216	\$546	\$604
15-Yr. Total	\$29,160	\$8,190	\$9,060
16	\$5,184	\$546	\$604
17	\$5,184	\$546	\$604
18	\$5,184	\$546	\$604
19	\$5,184	\$546	\$604
20	\$5,184	\$546	\$604
20-Yr. Total	\$55,080	\$10,920	\$12,080
20 year savings		\$44,160	\$43,000
% Savings		80%	78%

***** 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