

Vgli PLUS***
Male Age 50 - Preferred

Year	VGLI \$400,000	Top Carrier 20 Year Term \$400,000	Vgli PLUS*** 20 Year Term \$400,000
1	\$1,560	\$816	\$920
2	\$1,560	\$816	\$920
3	\$1,560	\$816	\$920
4	\$1,560	\$816	\$920
5	\$1,560	\$816	\$920
5-Yr. Total	\$7,800	\$4,080	\$4,600
6	\$3,216	\$816	\$920
7	\$3,216	\$816	\$920
8	\$3,216	\$816	\$920
9	\$3,216	\$816	\$920
10	\$3,216	\$816	\$920
10-Yr. Total	\$23,880	\$8,160	\$9,200
11	\$5,184	\$816	\$920
12	\$5,184	\$816	\$920
13	\$5,184	\$816	\$920
14	\$5,184	\$816	\$920
15	\$5,184	\$816	\$920
15-Yr. Total	\$49,800	\$12,240	\$13,800
16	\$7,200	\$816	\$920
17	\$7,200	\$816	\$920
18	\$7,200	\$816	\$920
19	\$7,200	\$816	\$920
20	\$7,200	\$816	\$920
20-Yr. Total	\$85,800	\$16,320	\$18,400
20 year savings		\$69,480	\$67,400
% Savings		81%	79%

***** 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