

Vgli PLUS***

Male 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	\$1,302	\$1,464
2	\$3,216	\$1,302	\$1,464
3	\$3,216	\$1,302	\$1,464
4	\$3,216	\$1,302	\$1,464
5	\$3,216	\$1,302	\$1,464
5-Yr. Total	\$16,080	\$6,510	\$7,320
6	\$5,184	\$1,302	\$1,464
7	\$5,184	\$1,302	\$1,464
8	\$5,184	\$1,302	\$1,464
9	\$5,184	\$1,302	\$1,464
10	\$5,184	\$1,302	\$1,464
10-Yr. Total	\$42,000	\$13,020	\$14,640
11	\$7,200	\$1,302	\$1,464
12	\$7,200	\$1,302	\$1,464
13	\$7,200	\$1,302	\$1,464
14	\$7,200	\$1,302	\$1,464
15	\$7,200	\$1,302	\$1,464
15-Yr. Total	\$78,000	\$19,530	\$21,960
16	\$11,040	\$1,302	\$1,464
17	\$11,040	\$1,302	\$1,464
18	\$11,040	\$1,302	\$1,464
19	\$11,040	\$1,302	\$1,464
20	\$11,040	\$1,302	\$1,464
20-Yr. Total	\$133,200	\$26,040	\$29,280
20 year savings		\$107,160	\$103,920
% 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