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NONFORFEITURE OPTIONS PER \$1000/POLICY ISSUED AT AGE 25

Years in Force	Whole Life				20-Pay Life				Universal Life Cash Value
	Cash Value	Paid-up Ins.	Ext. Term		Cash Value	Paid-up Ins.	Ext. Term		
			Years	Days			Years	Days	
3*	\$5	\$16	1	192	\$29	\$93	11	18	\$40
5	28	84	10	190	70	228	20	96	96
10	96	258	18	112	187	554	29	115	310
15	169	415	20	312	339	789	33	215	680
20	283	579	23	315	491	1000	Life	Life	1125
25	394	637	25	130	506	1000			1495
30	491	698	26	210	523	1000			1968

*Normally, there is no cash value accrued in the first 2 years. The cash value of universal life is an estimate of the value, not a guarantee, and will vary depending on the performance of the portfolio of investments chosen by the insured.