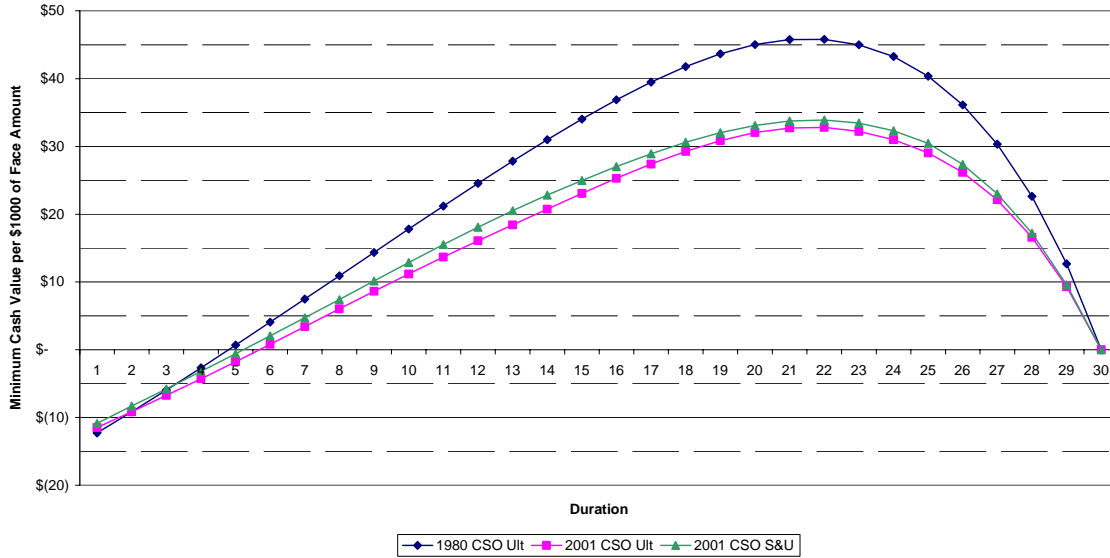
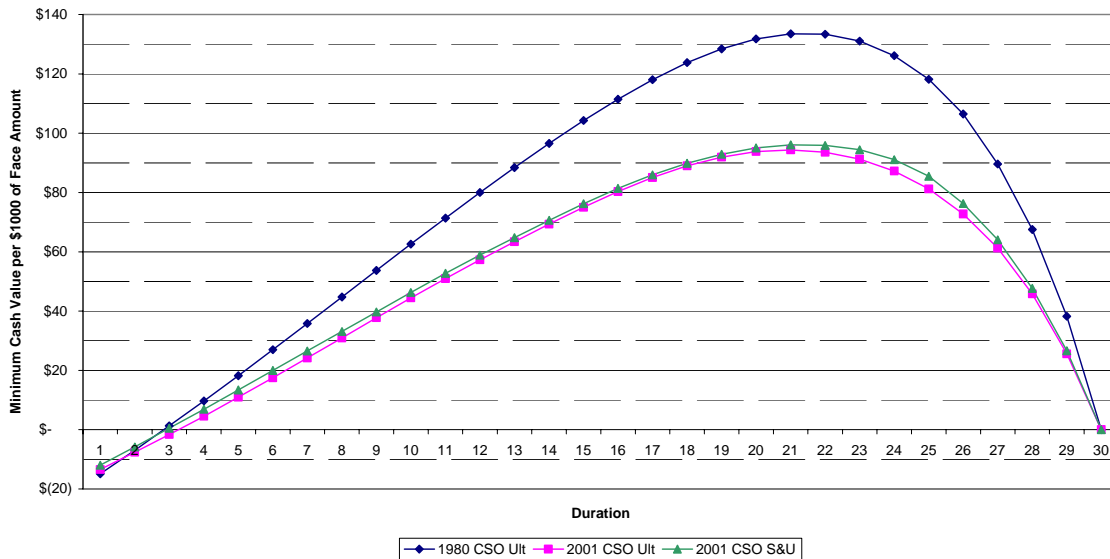


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Nonsmoker, Issue Age 35



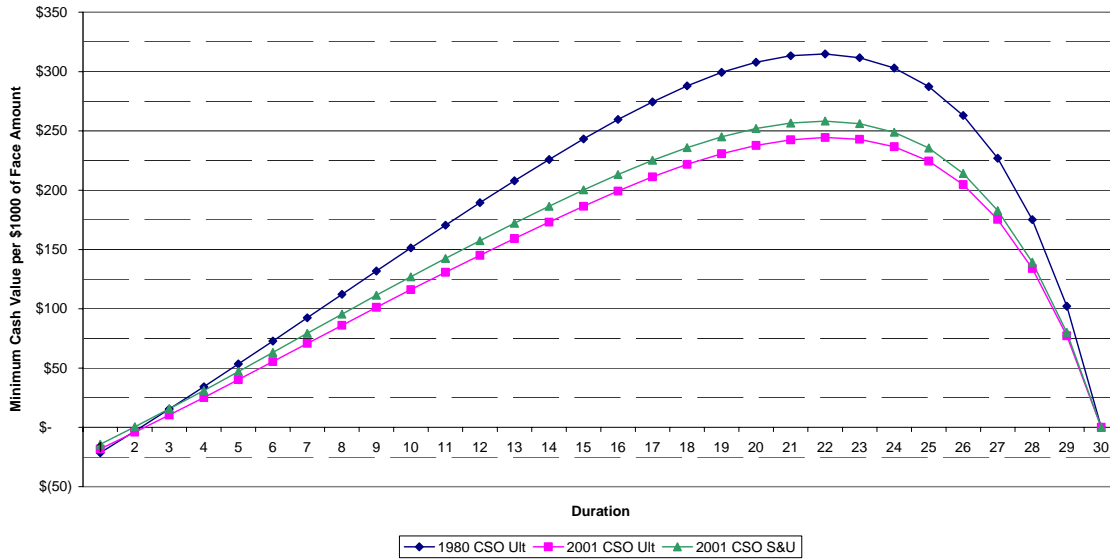
Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Nonsmoker, Issue Age 45



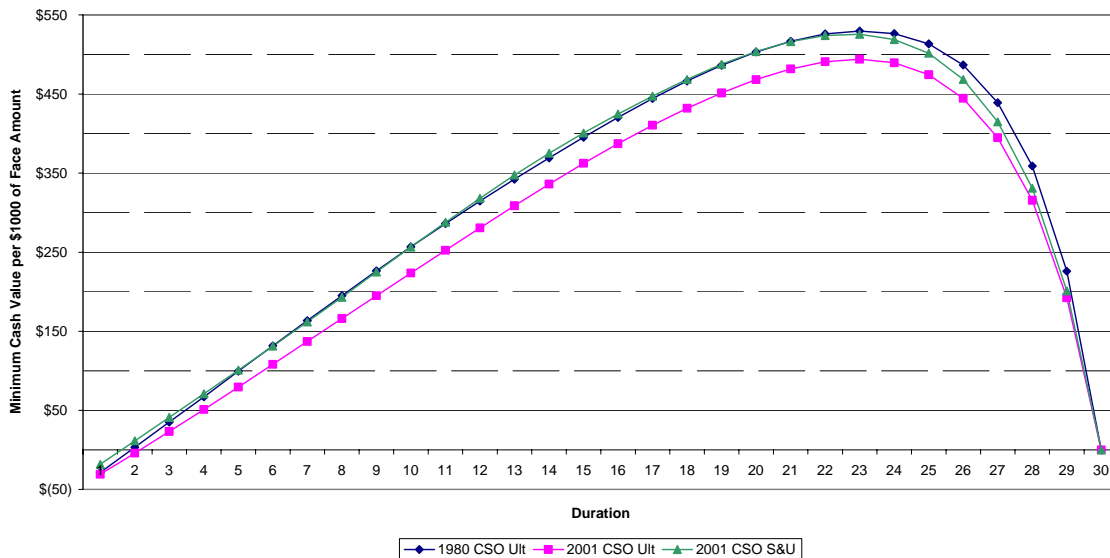
Appendix B

Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
30 Year Level Premium Term Life - Male, Nonsmoker, Issue Age 55

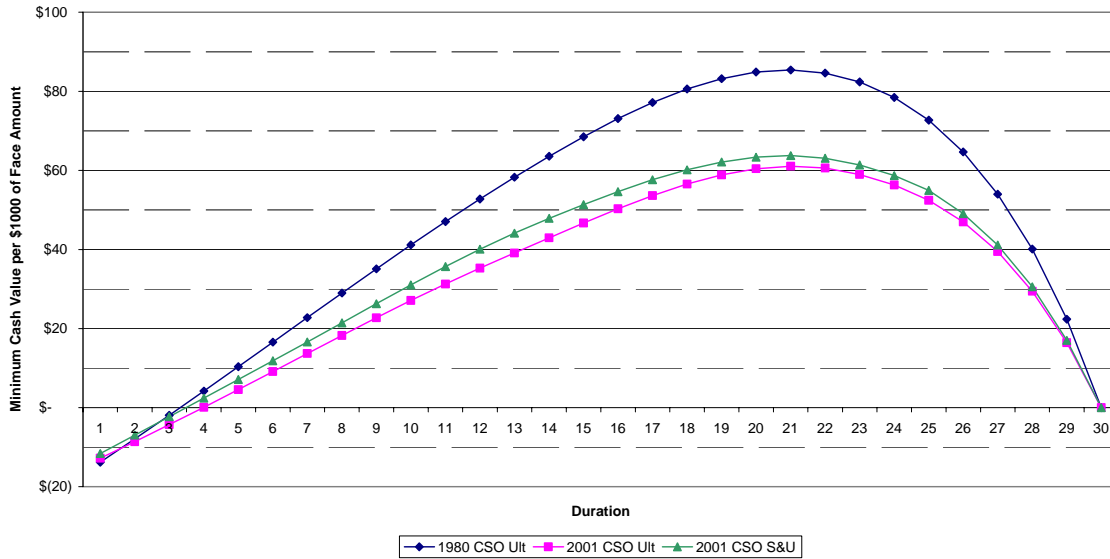


Minimum Required Cash Values per \$1000 of Face Amount
30 Year Level Premium Term Life - Male, Nonsmoker, Issue Age 65

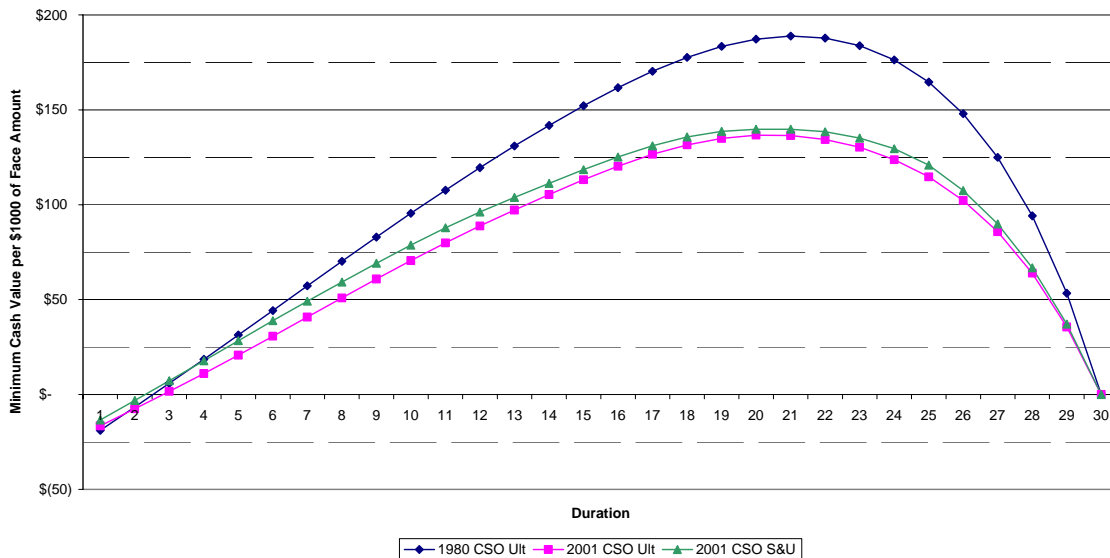


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Smoker, Issue Age 35

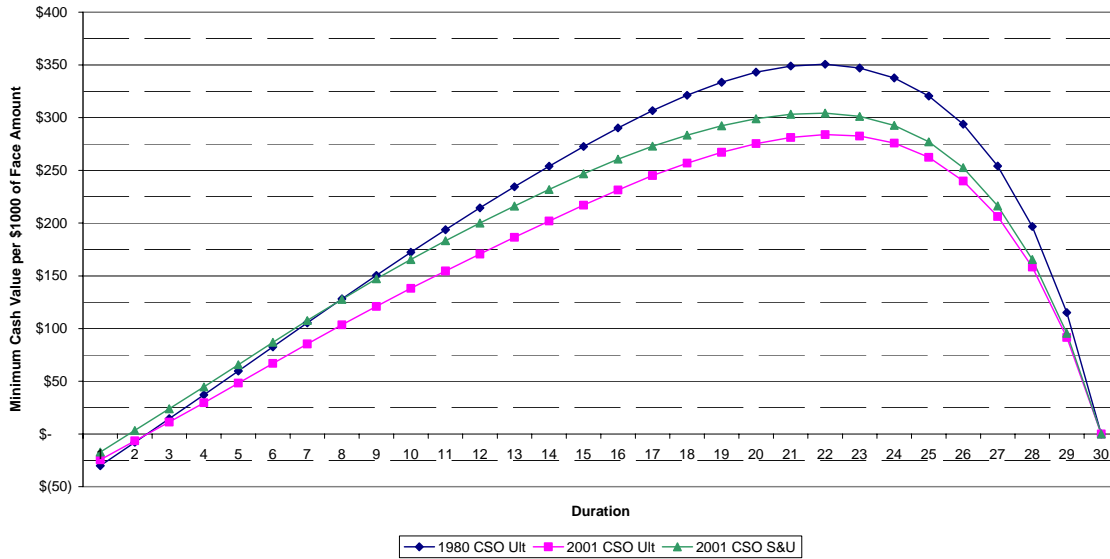


Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Smoker, Issue Age 45

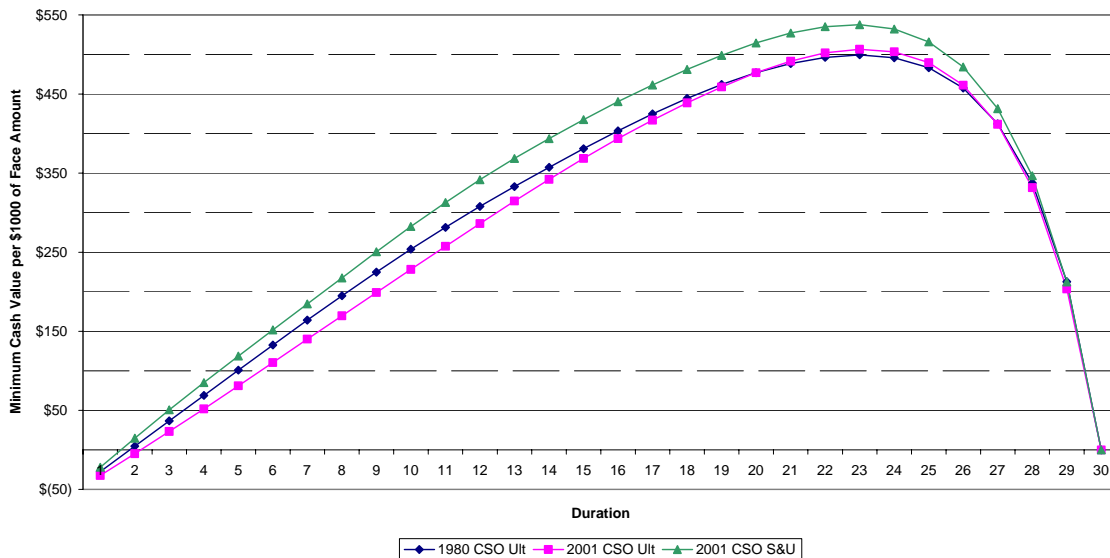


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Smoker, Issue Age 55

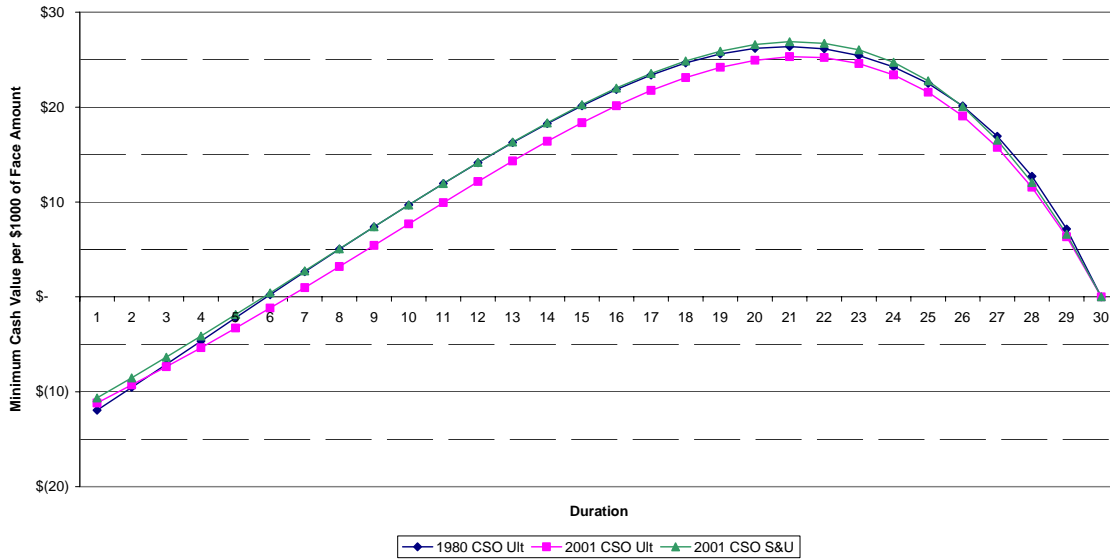


Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Male, Smoker, Issue Age 65

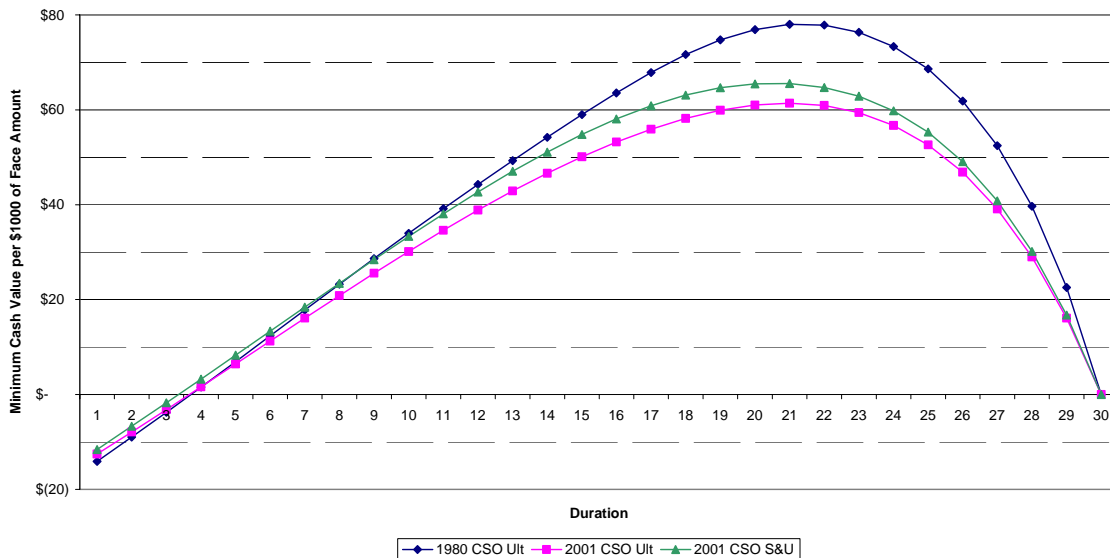


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Nonsmoker, Issue Age 35

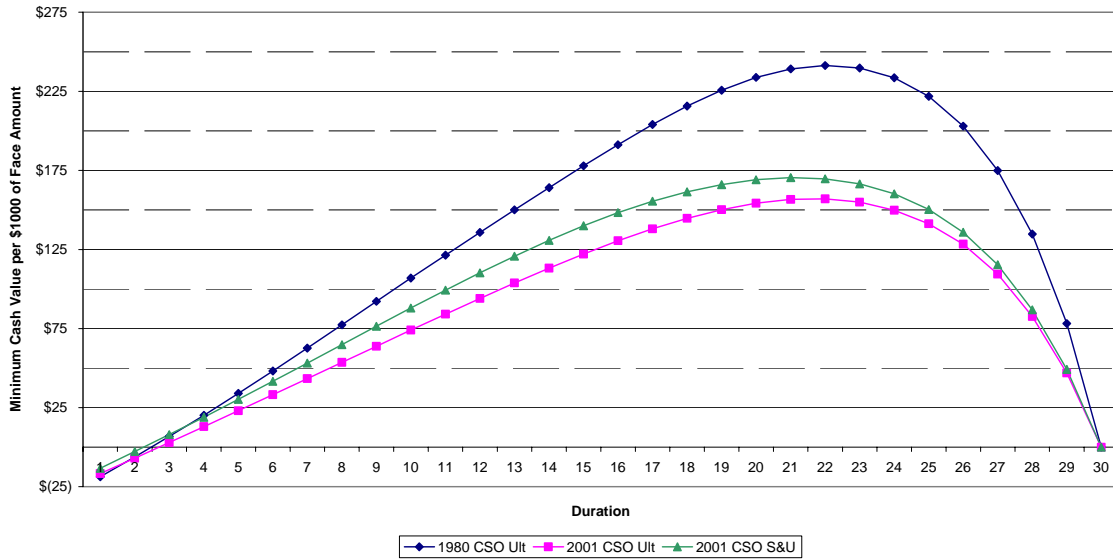


Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Nonsmoker, Issue Age 45

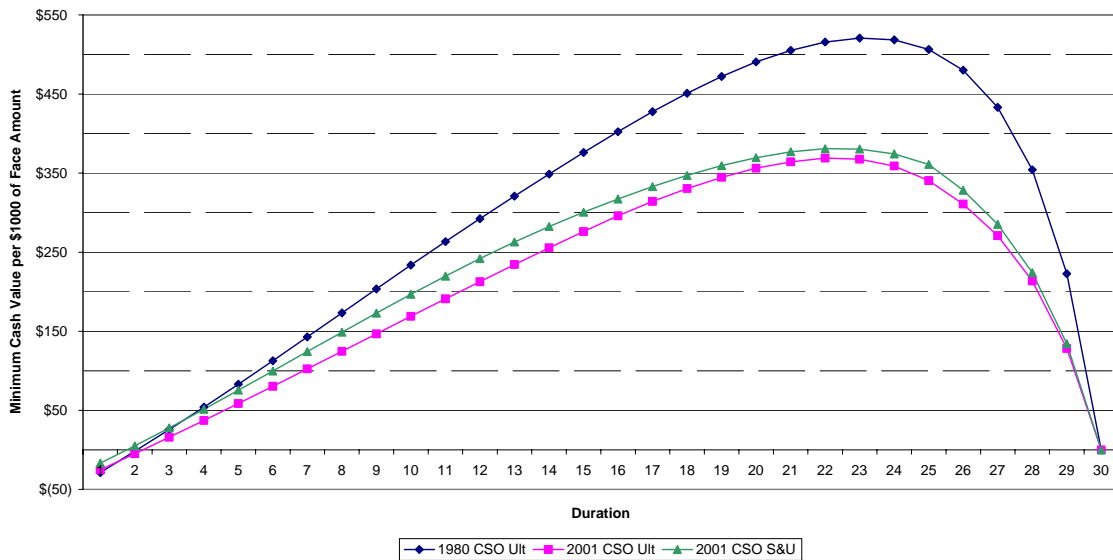


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Nonsmoker, Issue Age 55

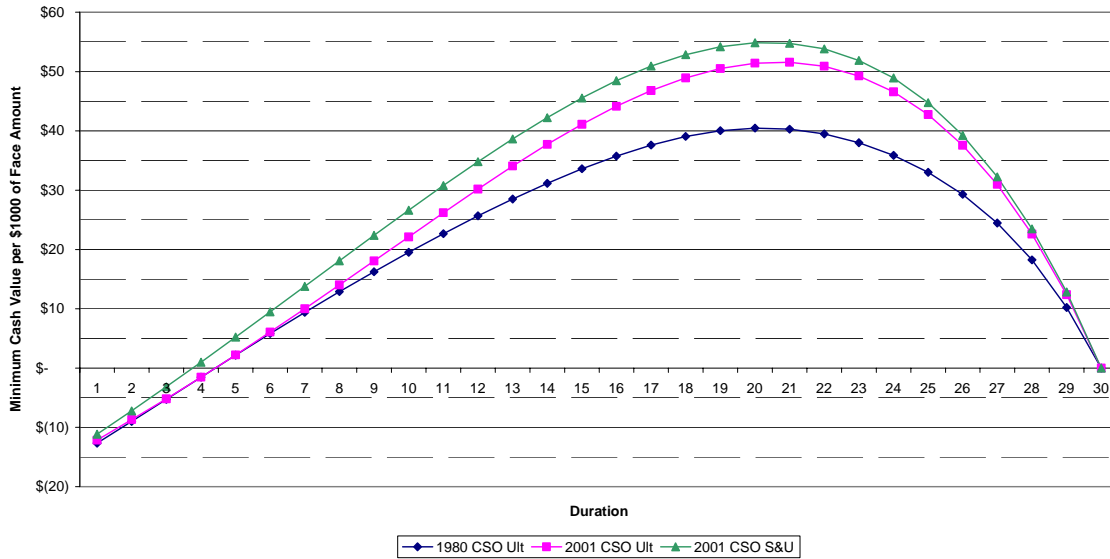


Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Nonsmoker, Issue Age 65

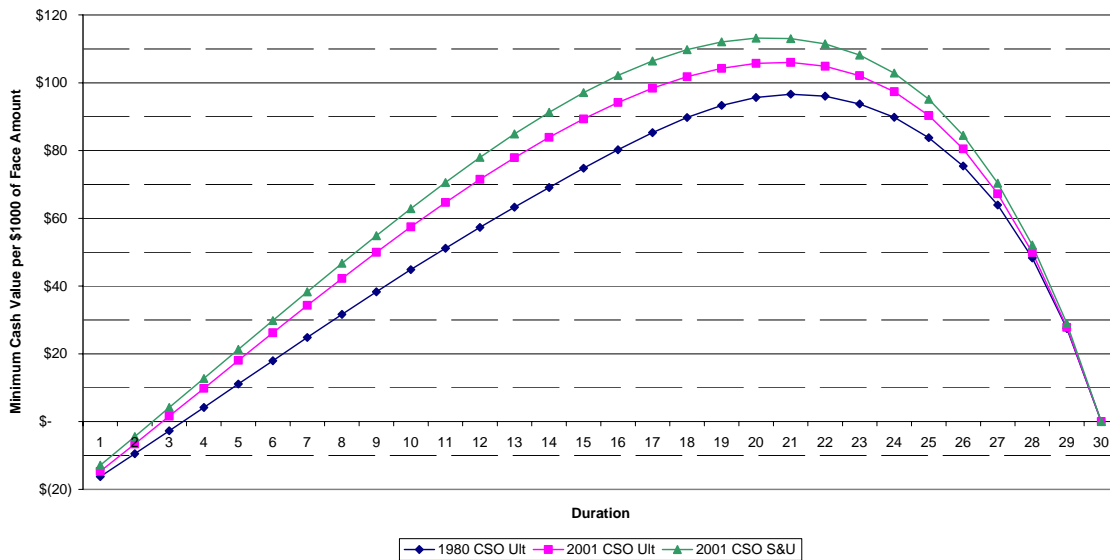


Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Smoker, Issue Age 35

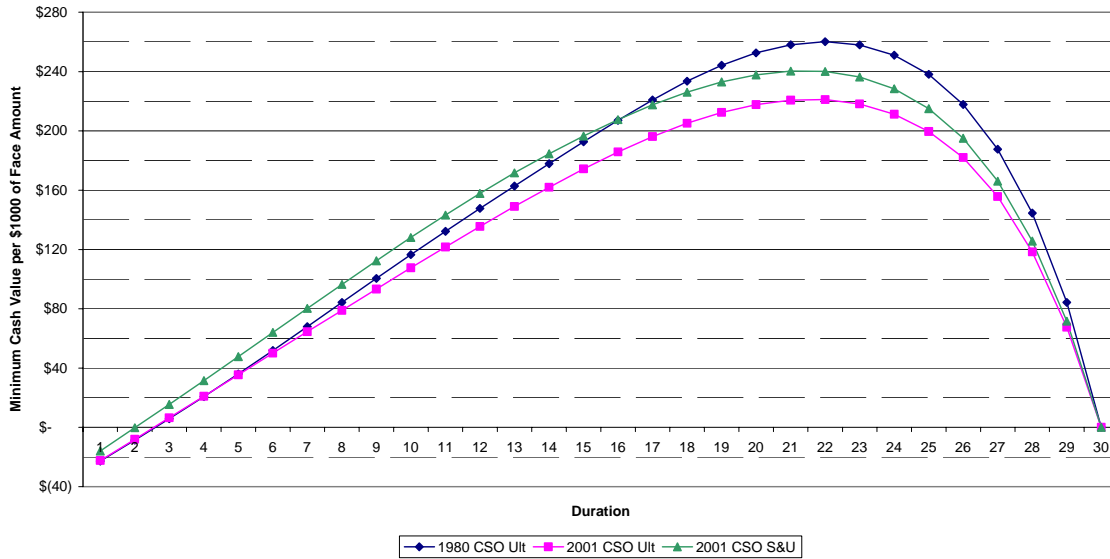


Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Smoker, Issue Age 45



Appendix B
 Results for 30-Year Level Premium Term Life Nonforfeiture Cash Values

Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Smoker, Issue Age 55



Minimum Required Cash Values per \$1000 of Face Amount
 30 Year Level Premium Term Life - Female, Smoker, Issue Age 65

