Designed For: Thomas Powers Male Age: 36 Standard Nicotine Non-User

Initial Death Benefit: \$250,000

What Alternative Benefits and Premiums are available?

This information may be used to compare possible alternatives to the plan you have selected.

| Plans Available | | | | |
|--------------------------------|----------|-----------------|-----------|------------------|
| | Annual | Semi- Annual | Quarterly | Monthly (EFT) |
| Annual Renewable Term (ART) | \$137.50 | \$70.81 | \$36.44 | \$11.88 |
| 10 Year Level Term | \$235.00 | \$121.03 | \$62.28 | \$20.30 |
| 15 Year Level Term | \$280.00 | \$144.20 | \$74.20 | \$24.19 |
| 20 Year Level Term | \$330.00 | \$169.95 | \$87.45 | \$28.51 |
| 30 Year Level Term | \$532.50 | \$274.24 | \$141.11 | \$46.01 |

Certain benefit combinations may not be available based on age.