

Name	Test Case 4	Face Amount	\$ 276,106	Target Premium	\$ 2,846.65
Age / DOB	35	Premium Mode	Check-O-Matic DEFRA Level Premium		\$ 7,940
Sex	Male	Modal Premium	\$ 300	Guideline Single Premium \$ 36,484	
Rate Class	Verified Standard NT	Minimum Monthly Premium	\$ 118.10	MEC Premium Limit	\$ 8,964
Product		Minimum Annual Premium	\$ 1,417.20	MEC Year	N.A

Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed DeathBenefit	Current CashValue	Current DeathBenefit	Annual Income
1	35	3,600	0	278,542	0	278,605	0
2	36	3,900	339	281,312	611	281,585	0
3	37	4,200	3,991	284,423	4,658	285,090	0
4	38	4,500	7,990	287,882	9,271	289,162	0
5	39	4,800	12,311	291,661	14,462	293,812	0
6	40	5,100	16,957	295,769	20,273	299,085	0
7	41	5,400	21,939	300,210	26,760	305,031	0
8	42	5,700	27,263	304,992	33,972	311,702	0
9	43	6,000	32,967	310,156	42,002	319,190	0
10	44	6,300	38,994	315,641	50,844	327,491	0
		49,500					0

11	45	6,600	45,249	321,355	61,585	337,691	0
12	46	6,900	51,295	327,401	72,900	349,006	0
13	47	7,200	57,682	333,788	85,425	361,531	0
14	48	7,500	64,448	340,554	99,261	375,367	0
15	49	7,800	71,602	347,708	114,519	390,625	0
16	50	8,100	79,118	355,224	131,317	407,423	0
17	51	8,400	87,004	363,110	149,784	425,890	0
18	52	8,700	95,199	371,305	170,063	446,169	0
19	53	9,000	103,744	379,850	192,304	468,410	0
20	54	9,300	112,612	388,718	216,636	492,742	0
		129,000					0

21	55	9,600	121,777	397,883	243,201	519,307	0
22	56	9,900	131,210	407,316	272,149	548,255	0
23	57	10,200	140,952	417,058	303,717	579,823	0
24	58	10,500	151,007	427,113	338,124	614,230	0
25	59	10,800	161,349	437,455	375,575	651,681	0
26	60	11,100	171,950	448,056	416,323	692,429	0
27	61	11,400	182,783	458,889	460,612	736,718	0
28	62	11,700	193,785	469,891	508,668	784,774	0
29	63	12,000	204,892	480,998	560,806	836,912	0
30	64	12,000	215,823	491,929	617,040	893,146	0
		238,200					0

31	65	0	135,573	412,337	586,557	813,554	75,229
32	66	0	50,244	328,128	555,881	729,345	75,229
33	67	0	0	0	525,276	665,346	75,229
34	68	0	0	0	494,444	637,516	75,229
35	69	0	0	0	463,264	608,887	75,229
36	70	0	0	0	431,832	579,465	75,229
37	71	0	0	0	400,450	538,832	75,229
38	72	0	0	0	369,326	495,986	75,229
39	73	0	0	0	338,723	450,845	75,229
40	74	0	0	0	308,971	403,349	75,229
		238,200					752,290

41	75	0	0	0	280,496	353,478	75,229
42	76	0	0	0	252,903	331,905	75,229
43	77	0	0	0	226,398	311,903	75,229
44	78	0	0	0	201,183	293,709	75,229
45	79	0	0	0	177,495	277,600	75,229
46	80	0	0	0	155,585	263,866	75,229
47	81	0	0	0	135,725	252,821	75,229
48	82	0	0	0	118,245	244,846	75,229
49	83	0	0	0	103,461	240,302	75,229
50	84	0	0	0	91,602	239,466	75,229
		238,200					1,504,580

51	85	0	0	0	82,856	242,573	75,229
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Policy Year	Age	Annual Outlay	Guaranteed Cash Value	Guaranteed DeathBenefit	Current CashValue	Current DeathBenefit	Annual Income
		0	0	0	77,328	249,771	75,229
52	86	0	0	0	75,238	261,334	75,229
53	87	0	0	0	76,812	277,541	75,229
54	88	0	0	0	82,365	298,771	75,229
55	89	0	0	0	92,196	325,386	75,229
56	90	0	0	0	112,998	314,172	75,229
57	91	0	0	0	147,739	310,604	75,229
58	92	0	0	0	199,641	316,974	75,229
59	93	0	0	0	274,222	337,716	75,229
60	94	238,200					2,256,870
61	95	0	0	0	363,649	432,357	75,229
62	96	0	0	0	469,653	543,992	75,229
63	97	0	0	0	594,497	674,920	75,229
64	98	0	0	0	740,427	827,424	75,229
65	99	0	0	0	909,603	1,003,704	75,229
66	100	0	0	0	1,105,404	1,207,189	75,229
67	101	0	0	0	1,330,746	1,440,844	75,229
68	102	0	0	0	1,588,829	1,707,917	75,229
69	103	0	0	0	1,883,158	2,011,970	75,229
70	104	0	0	0	2,217,572	2,356,904	75,229
		238,200					3,009,160
71	105	0	0	0	2,596,276	2,746,986	75,229
72	106	0	0	0	3,023,872	3,186,889	75,229
73	107	0	0	0	3,505,394	3,681,724	75,229
74	108	0	0	0	4,046,350	4,237,079	75,229
75	109	0	0	0	4,652,758	4,859,062	75,229
76	110	0	0	0	5,331,199	5,554,350	75,229
77	111	0	0	0	6,088,859	6,330,234	75,229
78	112	0	0	0	6,933,591	7,194,677	75,229
79	113	0	0	0	7,873,966	8,156,373	75,229
80	114	0	0	0	8,919,341	9,224,810	75,229
		238,200					3,761,450
81	115	0	0	0	10,079,926	10,410,342	75,229
82	116	0	0	0	11,366,862	11,724,261	75,229
83	117	0	0	0	12,792,298	13,178,883	75,229
84	118	0	0	0	14,369,481	14,787,636	75,229
85	119	0	0	0	16,112,854	16,565,158	75,229
		238,200					4,137,595