

### 3. Basic Plan - Illustration Summary

End of Policy Year	Total Premiums Paid	SURRENDER BENEFIT			DEATH BENEFIT		
		Guaranteed	Non-Guaranteed	Total (A+B)	Guaranteed (C)	Non-Guaranteed	Total Higher of (A+B) and (C)
		Cash Value (A)	Terminal Dividend (B)			Terminal Dividend (B)	
1	20,000	0	0	0	20,000	0	20,000
2	40,000	15,000	0	15,000	40,000	0	40,000
3	60,000	29,802	0	29,802	60,000	0	60,000
4	80,000	44,000	0	44,000	80,000	0	80,000
5	100,000	60,000	1,095	61,095	100,000	1,095	100,000
10	100,000	76,580	36,145	112,725	100,000	36,145	112,725
15	100,000	97,730	63,527	161,257	100,000	63,527	161,257
20	100,000	100,000	140,197	240,197	100,000	140,197	240,197
25	100,000	100,000	247,536	347,536	100,000	247,536	347,536
30	100,000	100,000	419,496	519,496	100,000	419,496	519,496
@age 65	100,000	100,000	419,496	519,496	100,000	419,496	519,496
@age 70	100,000	100,000	596,933	696,933	100,000	596,933	696,933
@age 75	100,000	100,000	835,706	935,706	100,000	835,706	935,706
@age 80	100,000	100,000	1,197,152	1,297,152	100,000	1,197,152	1,297,152
@age 85	100,000	100,000	1,714,129	1,814,129	100,000	1,714,129	1,814,129
@age 90	100,000	100,000	2,470,974	2,570,974	100,000	2,470,974	2,570,974
@age 95	100,000	100,000	3,560,788	3,660,788	100,000	3,560,788	3,660,788
@age 100	100,000	100,000	5,127,052	5,227,052	100,000	5,127,052	5,227,052
@age 138	100,000	100,000	83,699,871	83,799,871	100,000	83,699,871	83,799,871

Explanation on above illustration:

Please refer to the Explanation Notes Section.