

Direct Recognition Loan Company								Non-Direct Recognition Loan Company							
Total Amount Withdrawn for Income:								Total Amount Withdrawn for Income:							
Loan Rate		8%	\$ 1,680,000.00					Loan Rate		5%	\$3,360,000.00				
Dividend Rate		5%						Dividend Rate		5%					
Age	Cash Value	Growth	Loan	Cumulative Loan	Cummulative Loan w/Interest	Interest	Cash Value Remaining	Cash Value	Growth	Loan	Cummulative loan	Interest	Cash Value Remaining	Difference	
65	1,900,000	89000	120,000	120,000	120,000	9,600.00	1,780,000	1,900,000	95,000.00	120,000	120,000	120,000	6,000.00	1,780,000	0
66	1,989,000	87450	120,000	240,000	249,600	19,968.00	1,739,400	1,995,000	99,750.00	120,000	246,000	12,300.00	1,749,000	-9,600	
67	2,076,450	85822.5	120,000	360,000	389,568	31,165.44	1,686,882	2,094,750	104,737.50	120,000	378,300	18,915.00	1,716,450	-29,568	
68	2,162,273	84113.625	120,000	480,000	540,733	43,258.68	1,621,539	2,199,488	109,974.38	120,000	517,215	25,860.75	1,682,273	-60,733	
69	2,246,386	82319.30625	120,000	600,000	703,992	56,319.37	1,542,394	2,309,462	115,473.09	120,000	663,076	33,153.79	1,646,386	-103,992	
70	2,328,705	80435.27156	120,000	720,000	880,311	70,424.92	1,448,394	2,424,935	121,246.75	120,000	816,230	40,811.48	1,608,705	-160,311	
71	2,409,141	78457.03514	120,000	840,000	1,070,736	85,658.91	1,338,404	2,546,182	127,309.09	120,000	977,041	48,852.05	1,569,141	-230,736	
72	2,487,598	76379.8869	120,000	960,000	1,276,395	102,111.63	1,211,202	2,673,491	133,674.54	120,000	1,145,893	57,294.65	1,527,598	-316,395	
73	2,563,978	74198.88124	120,000	1,080,000	1,498,507	119,880.56	1,065,471	2,807,165	140,358.27	120,000	1,323,188	66,159.39	1,483,978	-418,507	
74	2,638,177	71908.8253	120,000	1,200,000	1,738,387	139,071.00	899,789	2,947,524	147,376.18	120,000	1,509,347	75,467.36	1,438,177	-538,387	
75	2,710,085	69504.26657	120,000	1,320,000	1,997,458	159,796.68	712,627	3,094,900	154,744.99	120,000	1,704,814	85,240.72	1,390,085	-677,458	
76	2,779,590	66979.4799	120,000	1,440,000	2,277,255	182,180.41	502,334	3,249,645	162,482.24	120,000	1,910,055	95,502.76	1,339,590	-837,255	
77	2,846,569	64328.45389	120,000	1,560,000	2,579,436	206,354.85	267,133	3,412,127	170,606.35	120,000	2,125,558	106,277.90	1,286,569	-1,019,436	
78	2,910,898	61544.87659	120,000	1,680,000	2,905,790	232,463.23	5,107	3,582,733	179,136.67	120,000	2,351,836	117,591.79	1,230,898	-1,225,790	
79	2,972,442	148622.1204	0	0	3,138,254	251,060.29	-165,811	3,761,870	188,093.50	120,000	2,589,428	129,471.38	1,172,442	-1,338,254	
80								3,949,964	197,498.18	120,000	2,838,899	141,944.95	1,111,065		
81								4,147,462	207,373.09	120,000	3,100,844	155,042.20	1,046,618		
82								4,354,835	217,741.74	120,000	3,375,886	168,794.31	978,949		
83								4,572,577	228,628.83	120,000	3,664,680	183,234.02	907,896		
84								4,801,205	240,060.27	120,000	3,967,914	198,395.72	833,291		
85								5,041,266	252,063.28	120,000	4,286,310	214,315.51	754,955		
86								5,293,329	264,666.45	120,000	4,620,626	231,031.29	672,703		
87								5,557,995	277,899.77	120,000	4,971,657	248,582.85	586,338		
88								5,835,895	291,794.76	120,000	5,340,240	267,011.99	495,655		
89								6,127,690	306,384.49	120,000	5,727,252	286,362.59	400,438		
90								6,434,074	321,703.72	120,000	6,133,614	306,680.72	300,460		
91								6,755,778	337,788.91	120,000	6,560,295	328,014.76	195,483		
92								7,093,567	354,678.35	120,000	7,008,310	350,415.50	85,257		
93								7,448,245	372,412.27	120,000	7,478,725	373,936.27	-30,480		