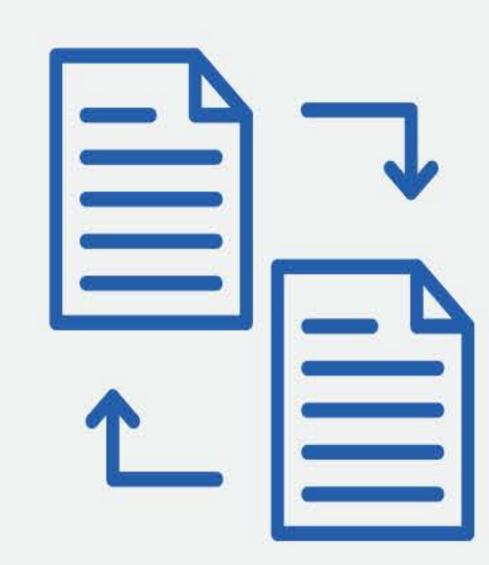
# Policy Upgrade Analysis



The information on the following two pages provide a comparison of your current life insurance policy alongside alternatives that may be better suited for your situation. The policies presented came from an in-depth analysis of the latest products available in the industry. For more information, please refer to the in-force illustrations provided by the life insurance companies.

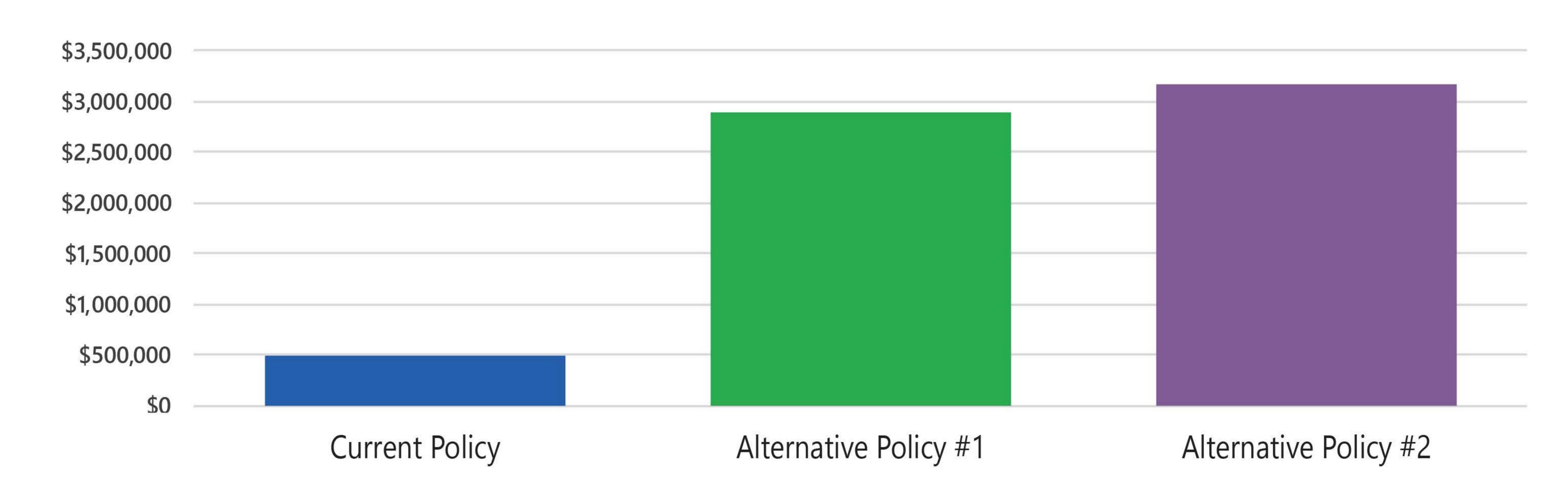
### Policy Upgrade Summary

The following table breaks down the components of each policy presented by insurance carrier, product type, annual premium, projected cash value, projected death benefit, and guaranteed death benefit. The values shown are at Age 83.

	Current Policy	<b>Alternative</b> Policy #1	Alternative Policy #2
Insurance Carrier	Nationwide	John Hancock	National Life
Product Type	Index UL - 6% Return	Index UL - 6% Return	Index UL - 6% Return
Annual Premium	\$3,600	\$3,600	\$3,600
Projected Cash Value	\$120,817	\$211,385	\$253,381
Projected Death Benefit	\$620,817	\$500,000	\$500,000
Guaranteed Death Benefit	\$0	\$500,000	\$0

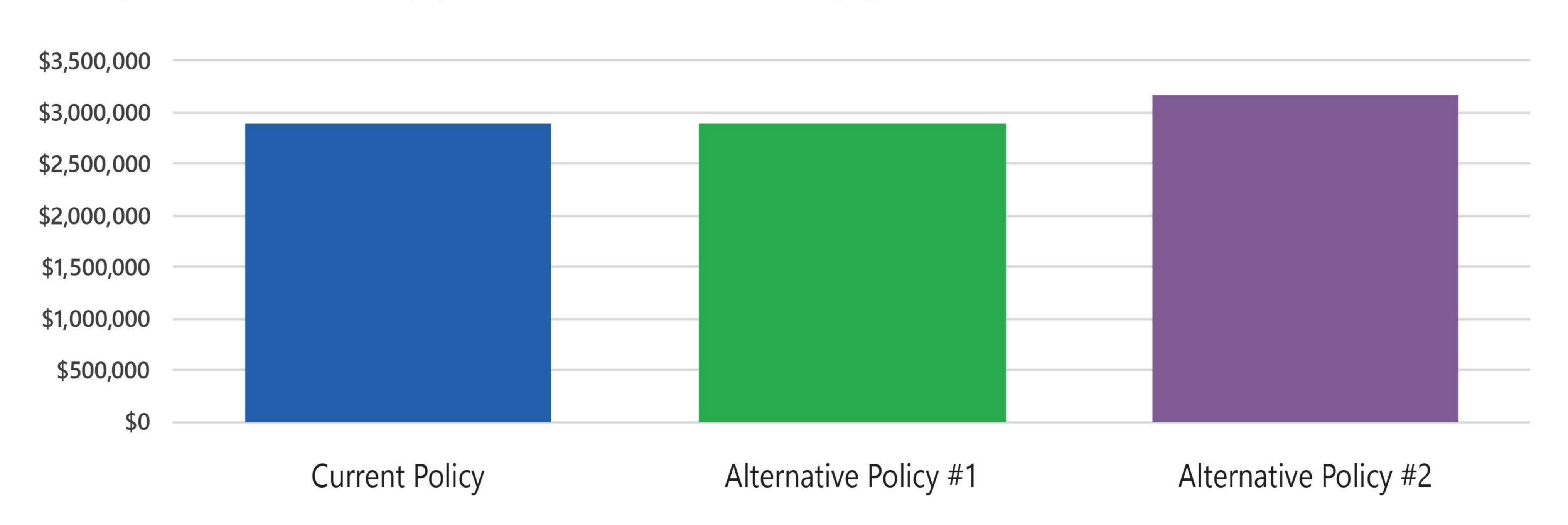
### Cash Value Comparison

The bar graph below projects the amount of cash value you will have at Age 83. Cash value is the amount you would get if you cancelled ("cashed in") your policy. It's equal to your accumulation value minus the full surrender charge and any outstanding loan balance.



## Death Benefit Comparison

The bar graph below projects the amount of death benefit you will have at Age 83. Your beneficiaries can take the death benefit in a lump sum, income tax-free payment, or as a stream of income payments.



#### Guaranteed Death Benefit Duration

The bar graph below illustrates the duration by Age in which your death benefit is guaranteed. A guaranteed death benefit is a benefit term that guarantees that the beneficiary, as named in the contract, will receive a death benefit.

