

Life Insurance Annual Policy Statement

Insured: [REDACTED]

All information is as of **January 31, 2009**, and assumes all premiums are paid to date

PLAN, COVERAGE, AND BENEFITS

Policy Number: [REDACTED]
Plan: 65 Life
Basic Insurance Amount: \$250,000.00
Coverage Increases
from Dividends: \$140,588.00
Total Death Benefit: \$390,588.00

Policy Date: **January 31, 1992**

Insurance amount on the day the policy was issued in 1992

Insurance amount on the statement date in 2009. This is \$12,227 more than the original death benefit PLUS the current cash value combined!

PLAN, COVERAGE, AND BENEFITS

Assumes Premiums Paid to January 31, 2009:

Total Cash Value: \$128,361.11

Past Year's Cash Value Increase: \$12,205.81

2009 Dividend: \$3,866.10

Dividend scale changes, loans and surrenders will affect policy values. Changing dividend usage on this policy may cause total insurance protection to be reduced. Future dividends, if any, will be determined based in part on the amount of future coverage. Please contact your Financial Representative or the Home Office for free policy illustrations showing the impact of such changes on cash values available for future income or other needs.

PREMIUMS

(Information Only – Not a Bill)

Annual Premium: \$4,975.00