

Life Insurance Annual Policy Statement

Insured: Pamela G Yellen

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

PLAN, COVERAGE, AND BENEFITS

Policy Number: [REDACTED] Policy Date: **January 31, 1992**

Plan: 65 Life

Basic Insurance Amount: \$250,000.00

Coverage Increases
from Dividends: \$140,588.00

Total Death Benefit: \$390,588.00

*{ Insurance amount on the day
the policy was issued in 1992*

*{ Insurance amount on the
statement date in 2009*

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.

Notice that my cash value increased in the past year by about 2½ times the annual premium I paid—and that was the year the S&P 500 plunged a heart-stopping 40%!

PREMIUMS (Information Only – Not a Bill)

Annual Premium: \$4,975.00