

Annual Benefit Statement

The values shown on this statement are effective as of September 15, 2003

This is not a premium notice.

Basic Section

Policy Number: [REDACTED]
Plan: Life Paid Up at Age 96
Policy Issue Date: September 15, 2002
Premium: \$5,314.44
Payable Annually

*Death benefit on the day
the policy was issued in 2002*

*Cash value on the day
the policy was issued in 2002*

Summary of Policy Benefits

DEATH BENEFIT

Basic Policy Death Benefit	\$ 245,310.00
Paid Up Additions (PUA) Rider	\$ 8,229.00
Total Death Benefit	\$ 253,539.00

*Death Benefit one year later—
it has increased by \$8,229!*

CASH VALUE

Beginning Cash Value	0.00
Cash Value Increase This Year	\$ 2,937.18
Total Cash Value	\$ 2,937.18

*Cash value one year later. This
proves the financial "experts"
are talking about a totally
different kind of policy*