

UNITED *of* OMAHA LIFE INSURANCE COMPANY



Guaranteed Universal Life

A Flexible Premium Universal Life Insurance Policy

Life Insurance Policy Proposal

Prepared for: Bill Valued Client

Presented by: Valued Broker
J.L. Thomas & Company Inc.
1500 Chester Ave.
Cleveland, OH 44113
216-241-2300

UNITED of OMAHA LIFE INSURANCE COMPANY

Life Insurance Proposal For Guaranteed Universal Life A Flexible Premium Universal Life Insurance Policy

Insured: Bill Valued Client

Age : 51 / Male / Preferred Non-Tobacco

Initial Death Benefit: \$ 1,000,000

Premium Outlay: \$ 9,478.30

POLICY VALUES AND BENEFITS

**Guaranteed
Universal
Life**

Guaranteed Universal Life is an individual universal life insurance policy that features flexible premiums to age 120 and an adjustable death benefit. This policy provides a No-Lapse Protection, which means the policy's death benefit will remain in force, for as long as certain requirements described in the policy are met, but no longer than the policy's maturity date.

**Accumulation
Value**

The policy's accumulation value is the accumulation at Interest of the premiums paid and any additional payments made, less all applicable policy charges, less any partial withdrawals, less surrender charges applicable to reductions in the Specified Amount, and less the cost of insurance rates for both the base plan and any rider added to the policy.

**Surrender
Value**

The policy's surrender value is the accumulation value less any applicable surrender charges and less any loan not repaid.

**Guaranteed
Elements,
Variables and
Benefits**

Guaranteed policy values and benefits are shown on the following pages. All values and benefits assume that the Premium payments are received on the first day of each payment period when due, and that the assumptions on which this proposal is based do not change.

The guaranteed values and benefits shown assume the guaranteed interest rate of 2.00%, which is the lowest interest rate that can be credited to the policy, the guaranteed maximum cost of insurance rates, the actions specified in this proposal and any No-Lapse Protection. Partial withdrawals, loans, specified amount changes, changing the premium payment mode, and changes in rider coverages will have an impact on these guaranteed values and any No-Lapse Protection in effect.

This proposal is not Valid Unless All Pages Are Included

Presented by: United of Omaha - Valued Broker

Date: 05/25/2016

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POLICY MATURITY

Maturity Date

This policy matures on the policy anniversary date following the date the insured attains the age of 120. Upon policy maturity, if the insured is still living and the policy is still in-force, we will pay the policy's death benefit, if any.

PREMIUMS

Premium Outlay

The Premium Outlay is the amount of premium assumed to be paid out of pocket for the mode selected, including any Section 1035 rollover amounts and any additional Premium payments made. The Premium Outlay payments shown in this proposal are calculated on an annualized basis and assume that payment is made when due at the beginning of each modal period. The Premium Outlay for policy year 1 reflects either (a) the annualized requested premium, (b) the minimum premium required to issue the policy, (c) the annualized requested premium, increased by an amount necessary to meet the minimum premium required to issue the policy after applying any first year additional Premium payments and any Section 1035 rollover amounts, or (d) the maximum allowable premium that will not violate the guideline maximum single premium, whichever is applicable.

POLICY NO-LAPSE PROTECTION

Policy No-Lapse Protection

This policy provides a No-Lapse Protection as described below. All Premiums associated with a No-Lapse Protection are based on the insured's issue age, sex, risk class and rate class, the current Specified Amount and the length of time the policy has been in-force. A No-Lapse Protection is not a guarantee that the policy can never Lapse. Please see the No-Lapse Protection section of the policy for more information.

Based on premiums paid as illustrated in the Premium Outlay column of this proposal, the policy's death benefit is guaranteed through policy year 49 providing premiums are paid when due and are paid according to the premium mode selected. Failure to meet any conditions required to maintain this guarantee could reduce the number of years the No-Lapse Protection remains in force or cause it to be lost.

If the premium requirement necessary to maintain the No-Lapse Protection is not met, an additional premium will be required.

Lifetime No-Lapse Protection

The annualized premium required to guarantee a \$1,000,000 death benefit to policy year 69, the policy year in which the insured attains the age of 120, is \$9,942.76. This assumes that premiums are paid continuously for 69 policy years when due and that the premium payment mode is Annual.

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ADDITIONAL POLICY FEATURES

Disbursements	<p>Policy loans are available up to the surrender value. The maximum loan amount available is the surrender value, less any loan interest owed to the end of the policy year, and less the monthly deduction amount sufficient to continue this policy in force for one month. Loan interest will be charged at the rate of 4.76% in advance, which is an effective annual interest rate of 5.00%. The portion of the Accumulation Value which has been borrowed will be credited with an Interest Rate of 2.00%. Unpaid policy loans reduce the death benefit payable upon death of the insured, or the surrender value upon surrender of the policy.</p> <p>Partial withdrawals from the surrender value are available after the first policy anniversary subject to the terms of the policy</p> <p>The amount of each partial withdrawal must be at least \$500. The amount of each policy loan must be at least \$100.</p>
Specified Amount Changes	<p>Changes in Specified Amount are allowed once each policy year starting after the first policy year. The insured must apply for an increase in the Specified Amount with a new application and provide evidence of insurability that United of Omaha will accept. A decrease in the Specified Amount will result in a surrender charge if done during the first 19 years of the policy. Increases in the Specified Amount are not allowed after the policy anniversary following the insured's 90th birthday. Any change in Specified Amount will affect the No-Lapse Protection values, which determines whether the No-Lapse Protection is in effect. This means that the No-Lapse Protection could be lost unless you pay additional premiums.</p>

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Presented by: United of Omaha - Valued Broker

Version: 1.05

Policy Form: ICC10L046P

State: OH

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Life Insurance Proposal For Guaranteed Universal Life
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RIDERS

Riders provide extra benefits not included in the basic policy. Riders may affect your policy's accumulation values.

Waiver of Surrender Charges for Partial Withdrawals Rider

Unless otherwise set forth in the rider, this Rider allows for the waiver of all applicable Surrender Charges when a partial withdrawal is made after one or more of the following events occur and the requirements set forth in the rider are met: (a) you become confined at the recommendation of a physician; for medically necessary reasons to, a hospital or a nursing home as defined in the Rider for at least 30 consecutive days, (b) you become eligible for Social Security Disability Benefits prior to age 65, (c) you are diagnosed with a terminal illness that will, with a reasonable degree of certainty, result in your death within 12 months or less, (d) you become unemployed and have received unemployment benefits for at least 60 consecutive days, (e) you become an organ transplant donor or recipient for the body organs defined in the Rider, (f) your residence suffers physical damage in the amount of \$50,000 or more, or (g) you experience the death of your spouse or minor dependent. Those events which qualify for a waiver of surrender charge may differ from state to state. See the rider language for the exact events and requirements to be satisfied in order to qualify for the waiver of surrender charges in your state.

Accelerated Death Benefit for Terminal Illness

The Accelerated Death Benefit for Terminal Illness Rider allows the owner to accelerate a portion of the policy's death benefit provided the Insured is diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the Insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness.

The cumulative requested accelerations for all accelerations combined (Chronic plus Terminal), is the lesser of: (a) 80% of the specified amount, or (b) \$1,000,000. The remaining inforce specified amount will not be less than 20% of the policy's initial specified amount.

A one-time election is allowed if the Insured is diagnosed as being terminally ill.

There is no premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha will reduce the Terminal Illness benefit requested by an actuarial discount. The actuarial discount will be determined as of the date of the requested acceleration and will not be greater than 6.00%.

See policy for additional Rider details and restrictions.

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RIDERS - continued

**Accelerated
Death Benefit
for Chronic
Illness**

The Accelerated Death Benefit for Chronic Illness Rider allows the owner to accelerate a portion of the policy's death benefit provided the Insured is diagnosed as being "chronically ill"**.

The sum of all requested accelerations may not exceed the lesser of: (a) 80% of the specified amount at the time of the first acceleration, or (b) \$1,000,000. The maximum amount that can be accelerated during a given policy year is capped at the IRS per diem. The remaining inforce specified amount after the cumulative maximum benefit has been reached will not be less than 20% of the policy's specified amount at initial acceleration.

If the Insured is diagnosed with a chronic illness, the owner may request multiple accelerations provided the total amount accelerated does not exceed the maximum amount available.

There is no premium or cost of insurance charge for this rider. However, there will be a \$100 charge for each acceleration made. In addition, United of Omaha will reduce each Chronic Illness benefit requested by an actuarial discount times the insured's life expectancy in years. The actuarial discount will be determined as of the date of the requested acceleration and will not be greater than 6%.

** The definition of "chronically ill" may vary by state. See the rider language for the requirements in your state that must be met for the insured to be diagnosed as "chronically ill".

See policy for additional Rider details and restrictions.

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RIDERS - continued

**Guaranteed
Refund
Option**

This Rider provides for an enhanced surrender value if you surrender the policy during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th, or 25th policy anniversary. If surrendered under the Guaranteed Refund Option, values will equal 50% of the premiums paid upon the 15th policy anniversary, or 100% of the premiums paid upon the 20th, 21st, 22nd, 23rd, 24th, or 25th policy anniversary. Partial withdrawals and loans will be deducted from the premiums paid when calculating the benefit.

Enhanced Benefit Available Upon Surrender	Guaranteed Refund Option Benefits	
	15th Year	\$71,087
	20th Year	\$189,566
	21st Year	\$199,044
	22nd Year	\$208,523
	23rd Year	\$218,001
	24th Year	\$227,479
	25th Year	\$236,958

Guaranteed Refund Option Benefits are: (a) based on the premiums shown in the Premium Outlay column of this illustration; (b) only available upon a full surrender of the policy; (c) not available for partial withdrawals and loans; and (d) capped at no more than 35% of the policy's lowest Specified Amount.

If the policy is surrendered during one of the periods above, you will receive the greater of the amount displayed under the Guaranteed Refund Option Benefits table or the policy's Surrender Value.

This rider will terminate on the earliest of the following: (a) the end of the 60 day period following the 25th policy anniversary, or (b) failure to meet minimum funding requirements on each policy anniversary. See policy for additional Rider terms.

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DEFINITION OF TERMS

Initial Death Benefit	This is the total amount of insurance selected.
Interest	The term "Interest", as used in the policy, and this proposal as it relates to the policy, means the dollar amount of interest credited to the accumulation value or the Proceeds held by United of Omaha as a result of the application of an Interest Rate for a specified period of time.
Interest Rate	The term "Interest Rate", as used in the policy, and this proposal, means an annualized rate of Interest. (Note: To calculate Interest, we will multiply the accumulation value or Proceeds by a daily periodic rate which, when compounded daily, will result in the accumulation value or Proceeds earning the Interest Rate set in accordance with the applicable provisions of the policy.)
Guaranteed Interest Rate	This is the Interest Rate the company guarantees to credit to the accumulation value, which is 2.00%.
At Age	The age of the insured at the end of the policy year.

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DEFINITION OF TERMS - continued

Annualized Premium Outlay	This is the amount of premium assumed to be paid out of pocket for the mode selected and shown on an annualized basis. This amount includes any section 1035 rollover amounts and any additional Premium payments made.
Guaranteed Refund Option Benefit	The Guaranteed Refund Option Benefit is the amount available upon policy surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th, or 25th policy anniversary. Guaranteed Refund Option Benefits are: (a) based on the premiums shown in the Premium Outlay column of this proposal; (b) only available upon a full surrender of the policy; (c) not available for partial withdrawals and loans; and (d) capped at no more than 35% of the policy's lowest Specified Amount.
Accumulation Value	The policy's accumulation value is the accumulation at Interest of the premiums paid and any additional payments made, less all applicable policy administrative charges, less any partial withdrawals, less surrender charges applicable to reductions in the Specified Amount, and less the cost of insurance charges for both the base plan and any rider added to the policy.
Surrender Value	The surrender value is the accumulation value less any applicable surrender charges and less any outstanding loans and loan interest due.
Monthly No-Lapse Protection Value Test	The test performed on the policy's Monthly Deduction Date to determine if the No-Lapse Protection remains in effect.
Lapse	This is termination of the policy due to insufficient surrender value to pay the monthly deduction.
Cost of Insurance Rates	This is the monthly charge for each \$1,000 of insurance.

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DEFINITION OF TERMS - continued

**Surrender
Charge**

This is a charge for each \$1000 of insurance which is deducted from the accumulation value if the policy is surrendered during the applicable policy years. A surrender charge will also be deducted if the Specified Amount of insurance is decreased or a partial withdrawal is taken. Surrender charges last for 19 policy years and are shown in the policy.

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Initial Death Benefit: \$ 1,000,000

Premium Outlay: \$ 9,478.30

Death Benefit Option: 1 (Level)

Premium Mode: Annual

		----- Guaranteed Values -----				
		Guaranteed Interest Rate: 2.00%				
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	End of Year Accumulation Value	End of Year Surrender Value	End of Year Death Benefit
1	52	9478	0	3169	0	1000000
2	53	9478	0	6022	0	1000000
3	54	9478	0	8495	0	1000000
4	55	9478	0	10461	0	1000000
5	56	9478	0	11838	0	1000000
6	57	9478	0	12595	0	1000000
7	58	9478	0	12735	0	1000000
8	59	9478	0	12243	0	1000000
9	60	9478	0	10990	0	1000000
10	61	9478	0	8791	0	1000000
11	62	9478	0	5416	0	1000000
12	63	9478	0	639	0	1000000
13	64	9478	0	0	0	1000000
14	65	9478	0	0	0	1000000
15	66	9478	71087**	0	0	1000000
16	67	9478	0	0	0	1000000
17	68	9478	0	0	0	1000000
18	69	9478	0	0	0	1000000
19	70	9478	0	0	0	1000000
20	71	9478	189566**	0	0	1000000

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		----- Guaranteed Values -----				
		Guaranteed Interest Rate: 2.00%				
End of Policy Year	At Age	Annualized Premium Outlay	Guaranteed Refund Option Benefit	End of Year Accumulation Value	End of Year Surrender Value	End of Year Death Benefit
21	72	9478	199044**	0	0	1000000
22	73	9478	208523**	0	0	1000000
23	74	9478	218001**	0	0	1000000
24	75	9478	227479**	0	0	1000000
25	76	9478	236958**	0	0	1000000
26	77	9478	0	0	0	1000000
27	78	9478	0	0	0	1000000
28	79	9478	0	0	0	1000000
29	80	9478	0	0	0	1000000
30	81	9478	0	0	0	1000000
31	82	9478	0	0	0	1000000
32	83	9478	0	0	0	1000000
33	84	9478	0	0	0	1000000
34	85	9478	0	0	0	1000000
35	86	9478	0	0	0	1000000
36	87	9478	0	0	0	1000000
37	88	9478	0	0	0	1000000
38	89	9478	0	0	0	1000000
39	90	9478	0	0	0	1000000
40	91	9478	0	0	0	1000000
41	92	9478	0	0	0	1000000
42	93	9478	0	0	0	1000000
43	94	9478	0	0	0	1000000
44	95	9478	0	0	0	1000000
45	96	9478	0	0	0	1000000
46	97	9478	0	0	0	1000000
47	98	9478	0	0	0	1000000
48	99	9478	0	0	0	1000000
49	100	9478	0	0	0	1000000

** Guaranteed Refund Option Benefit available upon a full surrender during the 60 day period following the 15th, 20th, 21st, 22nd, 23rd, 24th, and 25th policy anniversary.

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Guaranteed Level Annualized Premium

Lifetime Premium: \$9,942.76

Annualized Premium

Minimum Premium: \$5,670.00
Guideline Maximum Level: \$23,266.67

TAMRA 7-PAY: \$57,100.00
Guideline Max Single: \$252,788.44

cp10400

THIS PRODUCT IS NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENT AGENCY, IS NOT A DEPOSIT OR OTHER OBLIGATION OF ANY BANK, AND IS NOT GUARANTEED BY ANY BANK.

Receive 10% savings on your purchase of a Mutual of Omaha Disability Income policy within 90 days of the date of your life insurance application. Ask your agent for more details.

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Version: 1.05

Policy Form: ICC10L046P

State: OH

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Life Insurance Proposal IRR on Death Benefit

Name: Bill Valued Client

Male Age : 51-Preferred Non-Tobacco Date: 5/25/2016

Initial Death Benefit \$1,000,000	Initial Payment \$9,478	Guaranteed Interest Rate 2.00%	Tax Bracket 35%
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Year	Age	Annual Premium	Cumul. Net Outlay	Net Death Benefit	IRR On Net Death Benefit
1	52	9,478	9,478	1,000,000	10,450.42
2	53	9,478	18,957	1,000,000	878.37
3	54	9,478	28,435	1,000,000	334.88
4	55	9,478	37,913	1,000,000	189.29
5	56	9,478	47,392	1,000,000	126.78
T@	56	47,392	47,392	1,000,000	126.78
6	57	9,478	56,870	1,000,000	93.12
7	58	9,478	66,348	1,000,000	72.43
8	59	9,478	75,826	1,000,000	58.57
9	60	9,478	85,305	1,000,000	48.70
10	61	9,478	94,783	1,000,000	41.36
T@	61	94,783	94,783	1,000,000	41.36
11	62	9,478	104,261	1,000,000	35.71
12	63	9,478	113,740	1,000,000	31.24
13	64	9,478	123,218	1,000,000	27.63
14	65	9,478	132,696	1,000,000	24.65
15	66	9,478	142,175	1,000,000	22.16
T@	66	142,175	142,175	1,000,000	22.16
16	67	9,478	151,653	1,000,000	20.05
17	68	9,478	161,131	1,000,000	18.25
18	69	9,478	170,609	1,000,000	16.69
19	70	9,478	180,088	1,000,000	15.33
20	71	9,478	189,566	1,000,000	14.13
T@	71	189,566	189,566	1,000,000	14.13
21	72	9,478	199,044	1,000,000	13.07
22	73	9,478	208,523	1,000,000	12.13
23	74	9,478	218,001	1,000,000	11.29
24	75	9,478	227,479	1,000,000	10.53
25	76	9,478	236,957	1,000,000	9.84
T@	76	236,957	236,957	1,000,000	9.84

This is a supplemental proposal. All values and benefits shown assume that the Premium payments are received on the first day of each payment period when due, and that the assumptions on which the proposal is based do not change.

Life Insurance Proposal IRR on Death Benefit

Name: Bill Valued Client

Male Age : 51-Preferred Non-Tobacco Date: 5/25/2016

Initial Death Benefit \$1,000,000	Initial Payment \$9,478	Guaranteed Interest Rate 2.00%	Tax Bracket 35%
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Year	Age	Annual Premium	Cumul. Net Outlay	Net Death Benefit	IRR On Net Death Benefit
26	77	9,478	246,436	1,000,000	9.22
27	78	9,478	255,914	1,000,000	8.65
28	79	9,478	265,392	1,000,000	8.14
29	80	9,478	274,871	1,000,000	7.66
30	81	9,478	284,349	1,000,000	7.23
T@	81	284,349	284,349	1,000,000	7.23
31	82	9,478	293,827	1,000,000	6.82
32	83	9,478	303,306	1,000,000	6.45
33	84	9,478	312,784	1,000,000	6.11
34	85	9,478	322,262	1,000,000	5.79
35	86	9,478	331,740	1,000,000	5.49
T@	86	331,740	331,740	1,000,000	5.49
36	87	9,478	341,219	1,000,000	5.21
37	88	9,478	350,697	1,000,000	4.95
38	89	9,478	360,175	1,000,000	4.71
39	90	9,478	369,654	1,000,000	4.48
40	91	9,478	379,132	1,000,000	4.27
T@	91	379,132	379,132	1,000,000	4.27
41	92	9,478	388,610	1,000,000	4.06
42	93	9,478	398,089	1,000,000	3.87
43	94	9,478	407,567	1,000,000	3.69
44	95	9,478	417,045	1,000,000	3.53
45	96	9,478	426,523	1,000,000	3.37
T@	96	426,523	426,523	1,000,000	3.37
46	97	9,478	436,002	1,000,000	3.21
47	98	9,478	445,480	1,000,000	3.07
48	99	9,478	454,958	1,000,000	2.93
49	100	9,478	464,437	1,000,000	2.80
50	101	0	464,437	0	-100.00
T@	101	464,437	464,437	0	-100.00

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