

Guaranteed Cash Values or Loan Values
\$100,000 Face Amount Annual Premium \$2000

Option 2
Reduced
Paid up

Use the **cash value** to buy a single premium whole life policy for a reduced face amount. This will be a completely **paid up** policy but for a reduced face amount. No more premiums. Will endow for the reduced amount at age 100.

End of policy year	Cash or Loan Value	Reduced Paid up	Extended Years	Term Days
1	\$0	\$0	0	0
2	\$50	\$210	0	66
3	\$690	\$3600	2	290
4	\$2150	\$7250	6	9
5	\$4,000	\$12,000	8	111
6	\$5,975	\$16,110	10	147
7	\$7,210	\$19,880	12	22
8	\$9,340	\$23,800	14	18
9	\$11,415	\$27,620	15	312
10	\$13,005	\$30,990	16	362
11	\$14,770	\$34,010	17	202
12	\$16,785	\$37,880	18	116
13	\$19,430	\$40,940	18	1
15	\$26,990	\$47,010	16	302
20	\$47,910	\$63,715	13	47
AGE 65	\$56,770	\$78,700	11	36