

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

Option 3
Extended
Term

Turn the whole life policy into a term policy for the same face amount and use the cash value to pay it as far into the future as it can. In this case 16 years 362 days, then no more insurance.

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