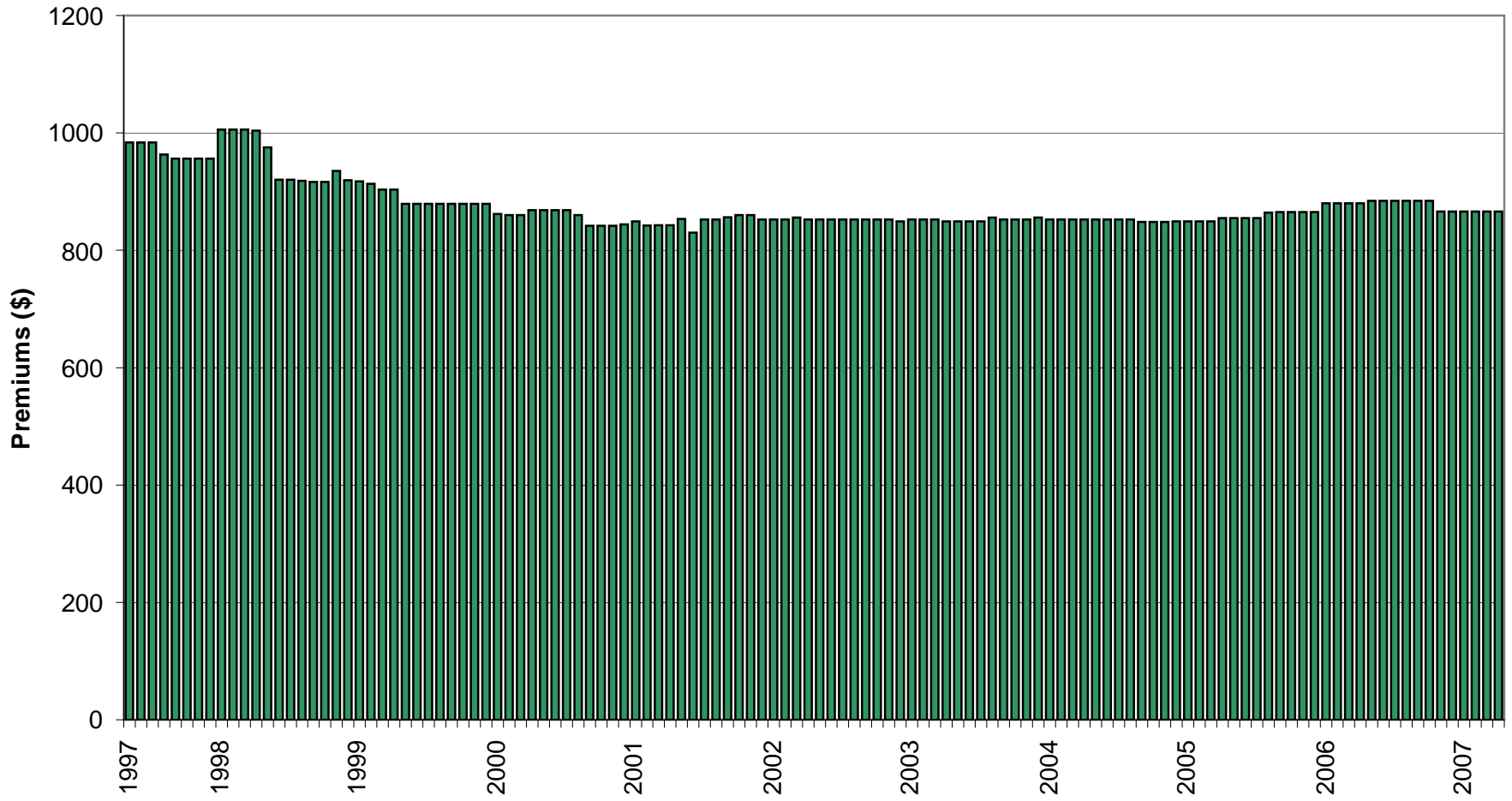


10 Year Level Term Preferred Smoker

Male, Age 40, \$500,000 Face, Annual Premium

Average of Six Lowest Company Rates



Date (Year/Month)