

Chase Insurance Life Price Competitiveness: May 04

California: \$200,000 - \$1M face amounts

Florida: \$200,000 - \$1M face amounts

Ohio: \$200,000 - \$1M face amounts

New York: \$200,000 - \$1M face amounts

\$200,000 California

Current Pricing				May 25, 2004		
Quote prepared for		Male	Age 50	California	Benefit Amount \$200,000	
Year	Age	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
1	50	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
2	51	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
3	52	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
4	53	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
5	54	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
6	55	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
7	56	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
8	57	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
9	58	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
10	59	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
11	60	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
12	61	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
13	62	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
14	63	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
15	64	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
16	65	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
17	66	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
18	67	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00

19	68	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
20	69	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
21	70	\$12,180.00	n/a	n/a	n/a	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for	Male	Age 50	California	Benefit Amount \$200,000
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Payment Schedule Options

Payment Options	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Annual	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
Semi-Annual	\$306.80	\$312.00	\$312.12	\$329.46	\$425.88
Quarterly	\$177.00	\$162.00	\$159.12	\$190.57	\$217.04
Monthly	\$51.33	\$54.00	\$53.55	\$56.20	\$70.93

\$1MM California

Current Pricing	May 25, 2004
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Quote prepared for	Male	Age 50	California	Benefit Amount \$1,000,000
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Year	Age	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
1	50	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
2	51	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
3	52	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00

4	53	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
5	54	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
6	55	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
7	56	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
8	57	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
9	58	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
10	59	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
11	60	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
12	61	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
13	62	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
14	63	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
15	64	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
16	65	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
17	66	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
18	67	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
19	68	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
20	69	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
21	70	n/a	n/a	n/a	\$60,650.00	n/a
22	71	n/a	n/a	n/a	\$68,530.00	n/a
23	72	n/a	n/a	n/a	\$75,380.00	n/a
24	73	n/a	n/a	n/a	\$84,490.00	n/a
25	74	n/a	n/a	n/a	\$94,780.00	n/a
26	75	n/a	n/a	n/a	\$105,890.00	n/a
27	76	n/a	n/a	n/a	\$117,050.00	n/a
28	77	n/a	n/a	n/a	\$129,000.00	n/a
29	78	n/a	n/a	n/a	\$141,300.00	n/a
30	79	n/a	n/a	n/a	\$154,350.00	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for Male Age 50 California Benefit Amount \$1,000,000

Payment Schedule Options					
Payment Options	General Electric Capital Assurance Company¹ Sure Term® 20 (guar 20) (Preferred No	Lincoln National Life¹ GTO 20 (guar 20) (Preferred Non-	Protective Life (PPGA)¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)

	Nicotine Use)	Tobacco)			
Annual	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,565.00
Semi-Annual	\$1,234.20	\$1,254.60	\$1,300.00	\$1,310.40	\$1,333.80
Quarterly	\$629.20	\$725.70	\$675.00	\$756.00	\$679.73
Monthly	\$211.75	\$214.02	\$225.00	\$219.24	\$222.13

Florida \$200,000

Current Pricing			May 25, 2004			
Quote prepared for						
		Male	Age 50	Florida	Benefit Amount \$200,000	
Year	Age	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
1	50	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
2	51	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
3	52	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
4	53	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
5	54	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
6	55	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
7	56	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
8	57	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
9	58	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
10	59	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
11	60	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
12	61	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
13	62	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
14	63	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
15	64	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00

16	65	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
17	66	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
18	67	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
19	68	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
20	69	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
21	70	\$12,180.00	n/a	n/a	n/a	n/a
22	71	\$13,756.00	n/a	n/a	n/a	n/a
23	72	\$15,126.00	n/a	n/a	n/a	n/a
24	73	\$16,948.00	n/a	n/a	n/a	n/a
25	74	\$19,006.00	n/a	n/a	n/a	n/a
26	75	\$21,228.00	n/a	n/a	n/a	n/a
27	76	\$23,460.00	n/a	n/a	n/a	n/a
28	77	\$25,850.00	n/a	n/a	n/a	n/a
29	78	\$28,310.00	n/a	n/a	n/a	n/a
30	79	\$30,920.00	n/a	n/a	n/a	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for	Male	Age 50	Florida	Benefit Amount \$200,000
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Payment Schedule Options					
Payment Options	Chase Insurance Companies¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA)¹ VT-20 (guar 20) (Preferred)	General Electric Capital Assurance Company¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Annual	\$590.00	\$600.00	\$612.00	\$646.00	\$819.00
Semi-Annual	\$306.80	\$312.00	\$312.12	\$329.46	\$425.88
Quarterly	\$177.00	\$162.00	\$159.12	\$190.57	\$217.04
Monthly	\$51.33	\$54.00	\$53.55	\$56.20	\$70.93

\$1M - Florida	
Current Pricing	May 25, 2004

Quote prepared for Male Age 50 Florida Benefit Amount \$1,000,000						
Year	Age	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Jackson National Life ¹ JNL Protector Term Series 20 (guar 20) (Preferred Nontobacco)
Death Benefit		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
1	50	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
2	51	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
3	52	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
4	53	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
5	54	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
6	55	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
7	56	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
8	57	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
9	58	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
10	59	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
11	60	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
12	61	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
13	62	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
14	63	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
15	64	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
16	65	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
17	66	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
18	67	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
19	68	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
20	69	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
21	70	n/a	n/a	n/a	\$60,650.00	n/a
22	71	n/a	n/a	n/a	\$68,530.00	n/a
23	72	n/a	n/a	n/a	\$75,380.00	n/a
24	73	n/a	n/a	n/a	\$84,490.00	n/a
25	74	n/a	n/a	n/a	\$94,780.00	n/a
26	75	n/a	n/a	n/a	\$105,890.00	n/a

27	76	n/a	n/a	n/a	\$117,050.00	n/a
28	77	n/a	n/a	n/a	\$129,000.00	n/a
29	78	n/a	n/a	n/a	\$141,300.00	n/a
30	79	n/a	n/a	n/a	\$154,350.00	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for Male Age 50 Florida Benefit Amount \$1,000,000

Payment Schedule Options					
Payment Options	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Jackson National Life ¹ JNL Protector Term Series 20 (guar 20) (Preferred Nontobacco)
Annual	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,620.00
Semi-Annual	\$1,234.20	\$1,254.60	\$1,300.00	\$1,310.40	\$1,336.20
Quarterly	\$629.20	\$725.70	\$675.00	\$756.00	\$707.40
Monthly	\$211.75	\$214.02	\$225.00	\$219.24	\$229.25

Current Pricing						May 25, 2004
Quote prepared for Male Age 50 Ohio Benefit Amount \$200,000						
Year	Age	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Protective Life (PPGA) ¹ PT-20 (guar 20) (Preferred)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000

1	50	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
2	51	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
3	52	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
4	53	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
5	54	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
6	55	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
7	56	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
8	57	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
9	58	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
10	59	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
11	60	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
12	61	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
13	62	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
14	63	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
15	64	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
16	65	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
17	66	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
18	67	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
19	68	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
20	69	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
21	70	\$12,180.00	n/a	n/a	n/a	n/a
22	71	\$13,756.00	n/a	n/a	n/a	n/a
23	72	\$15,126.00	n/a	n/a	n/a	n/a
24	73	\$16,948.00	n/a	n/a	n/a	n/a
25	74	\$19,006.00	n/a	n/a	n/a	n/a
26	75	\$21,228.00	n/a	n/a	n/a	n/a
27	76	\$23,460.00	n/a	n/a	n/a	n/a
28	77	\$25,850.00	n/a	n/a	n/a	n/a
29	78	\$28,310.00	n/a	n/a	n/a	n/a
30	79	\$30,920.00	n/a	n/a	n/a	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Payment Schedule Options					
Payment Options	Chase Insurance Companies ¹ Certain-T 2003	Protective Life (PPGA) ¹ VT-20 (guar 20)	General Electric Capital Assurance Company ¹	Protective Life (PPGA) ¹ PT-20 (guar 20)	Reliastar Life Insurance Company ¹ TermSmart 20

	- 20 (guar 20) (Preferred Non-Tobacco)	(Preferred)	Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	(Preferred)	(guar 20) (Preferred Nonsmoker)
Annual	\$590.00	\$600.00	\$612.00	\$678.00	\$819.00
Semi-Annual	\$306.80	\$312.00	\$312.12	\$352.56	\$425.88
Quarterly	\$177.00	\$162.00	\$159.12	\$183.06	\$217.04
Monthly	\$51.33	\$54.00	\$53.55	\$61.02	\$70.93

Ohio - \$1MM

Current Pricing		May 25, 2004				
Quote prepared for						
		Male	Age 50	Ohio	Benefit Amount \$1,000,000	
Year	Age	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non- Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non- Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
1	50	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
2	51	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
3	52	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
4	53	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
5	54	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
6	55	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
7	56	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
8	57	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
9	58	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
10	59	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
11	60	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
12	61	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
13	62	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00

14	63	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
15	64	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
16	65	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
17	66	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
18	67	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
19	68	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
20	69	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
21	70	n/a	n/a	n/a	\$60,650.00	n/a
22	71	n/a	n/a	n/a	\$68,530.00	n/a
23	72	n/a	n/a	n/a	\$75,380.00	n/a
24	73	n/a	n/a	n/a	\$84,490.00	n/a
25	74	n/a	n/a	n/a	\$94,780.00	n/a
26	75	n/a	n/a	n/a	\$105,890.00	n/a
27	76	n/a	n/a	n/a	\$117,050.00	n/a
28	77	n/a	n/a	n/a	\$129,000.00	n/a
29	78	n/a	n/a	n/a	\$141,300.00	n/a
30	79	n/a	n/a	n/a	\$154,350.00	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for **Male Age 50 Ohio Benefit Amount \$1,000,000**

Payment Schedule Options

Payment Options	General Electric Capital Assurance Company ¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use)	Lincoln National Life ¹ GTO 20 (guar 20) (Preferred Non-Tobacco)	Protective Life (PPGA) ¹ VT-20 (guar 20) (Preferred)	Chase Insurance Companies ¹ Certain-T 2003 - 20 (guar 20) (Preferred Non-Tobacco)	Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker)
Annual	\$2,420.00	\$2,460.00	\$2,500.00	\$2,520.00	\$2,915.00
Semi-Annual	\$1,234.20	\$1,254.60	\$1,300.00	\$1,310.40	\$1,515.80
Quarterly	\$629.20	\$725.70	\$675.00	\$756.00	\$772.48
Monthly	\$211.75	\$214.02	\$225.00	\$219.24	\$252.44

New York \$200,000

Current Pricing

May 25, 2004

Quote prepared for Male Age 50 New York Benefit Amount \$200,000						
Year	Age	Chase Insurance Company of New York ¹ Certain-T (20) (Preferred Non-Tobacco)	Lincoln Life and Annuity Company of NY ¹ LNY GTO 20 (guar 20) (Preferred Non-Tobacco)	William Penn ¹ Penn Advantra UL (Preferred Non-Tobacco)	U.S. Life ¹ SPT Millennium 20 (20) (Select Non-Tobacco Class II)	ReliaStar Life Insurance Company of New York ¹ TermSmart NY 20 (guar 20) (Preferred Nonsmoker)
Death Benefit		\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
1	50	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
2	51	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
3	52	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
4	53	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
5	54	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
6	55	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
7	56	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
8	57	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
9	58	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
10	59	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
11	60	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
12	61	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
13	62	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
14	63	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
15	64	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
16	65	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
17	66	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
18	67	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
19	68	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
20	69	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
21	70	\$12,180.00	n/a	n/a	n/a	n/a
22	71	\$13,756.00	n/a	n/a	n/a	n/a
23	72	\$15,126.00	n/a	n/a	n/a	n/a
24	73	\$16,948.00	n/a	n/a	n/a	n/a
25	74	\$19,006.00	n/a	n/a	n/a	n/a
26	75	\$21,228.00	n/a	n/a	n/a	n/a

27	76	\$23,460.00	n/a	n/a	n/a	n/a
28	77	\$25,850.00	n/a	n/a	n/a	n/a
29	78	\$28,310.00	n/a	n/a	n/a	n/a
30	79	\$30,920.00	n/a	n/a	n/a	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for	Male	Age 50	New York	Benefit Amount \$200,000
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Payment Schedule Options					
Payment Options	Chase Insurance Company of New York¹ Certain-T (20) (Preferred Non-Tobacco)	Lincoln Life and Annuity Company of NY¹ LNY GTO 20 (guar 20) (Preferred Non-Tobacco)	William Penn¹ Penn Advantra UL (Preferred Non-Tobacco)	U.S. Life¹ SPT Millennium 20 (20) (Select Non-Tobacco Class II)	ReliaStar Life Insurance Company of New York¹ TermSmart NY 20 (guar 20) (Preferred Nonsmoker)
Annual	\$590.00	\$646.00	\$668.00	\$681.00	\$819.00
Semi-Annual	\$306.80	\$329.46	\$340.68	\$354.12	\$425.88
Quarterly	\$177.00	\$190.57	\$173.68	\$180.47	\$217.04
Monthly	\$51.33	\$56.20	\$58.45	\$59.59	\$75.35

\$1MM term - NY

Current Pricing				May 25, 2004		
Quote prepared for						
		Male	Age 50	New York	Benefit Amount \$1,000,000	
Year	Age	Lincoln Life and Annuity Company of NY¹ LNY GTO 20 (guar 20) (Preferred Non-Tobacco)	Chase Insurance Company of New York¹ Certain-T (20) (Preferred Non-Tobacco)	ReliaStar Life Insurance Company of New York¹ TermSmart NY 20 (guar 20) (Preferred Nonsmoker)	William Penn¹ Penn Advantra UL (Preferred Non-Tobacco)	Prudential Financial Term Essential 20 (guar 20) (Preferred Non Smoker)
Death Benefit		\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
1	50	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
2	51	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00

3	52	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
4	53	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
5	54	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
6	55	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
7	56	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
8	57	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
9	58	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
10	59	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
11	60	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
12	61	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
13	62	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
14	63	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
15	64	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
16	65	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
17	66	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
18	67	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
19	68	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
20	69	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
21	70	n/a	\$60,650.00	n/a	n/a	n/a
22	71	n/a	\$68,530.00	n/a	n/a	n/a
23	72	n/a	\$75,380.00	n/a	n/a	n/a
24	73	n/a	\$84,490.00	n/a	n/a	n/a
25	74	n/a	\$94,780.00	n/a	n/a	n/a
26	75	n/a	\$105,890.00	n/a	n/a	n/a
27	76	n/a	\$117,050.00	n/a	n/a	n/a
28	77	n/a	\$129,000.00	n/a	n/a	n/a
29	78	n/a	\$141,300.00	n/a	n/a	n/a
30	79	n/a	\$154,350.00	n/a	n/a	n/a

¹ Indicates Companies that Calculate Costs based on Nearest Age

² Rates are NOT GUARANTEED during indicated years

Quote prepared for Male Age 50 New York Benefit Amount \$1,000,000

Payment Schedule Options

Payment Options	Lincoln Life and Annuity Company of NY¹ LNY GTO 20 (guar 20)	Chase Insurance Company of New York¹ Certain-T (20) (Preferred)	ReliaStar Life Insurance Company of New York¹ TermSmart NY 20 (guar 20)	William Penn¹ Penn Advantra UL (Preferred)	Prudential Financial Term Essential 20 (guar 20) (Preferred)
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	(Preferred Non-Tobacco)	Non-Tobacco)	(Preferred Nonsmoker)	Non-Tobacco)	Non Smoker)
Annual	\$2,460.00	\$2,520.00	\$2,565.00	\$2,670.00	\$3,215.00
Semi-Annual	\$1,254.60	\$1,310.40	\$1,333.80	\$1,361.70	n/a
Quarterly	\$725.70	\$756.00	\$679.73	\$694.20	n/a
Monthly	\$214.02	\$219.24	\$235.98	\$233.63	n/a

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