

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

\$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 | | | | | | |
|---------------------------------------------------------------------------|--|--|--|--|--|--|

| 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 | |
|------------------------|--|--|--|--|---------------------|--|

| | | | | | | |
|-----------------------------------------------------------------------------|--|--|--|--|--|--|
| Quote prepared for Male Age 50 California 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 | \$2,565.00 |
| 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 Nicotine Use) | Lincoln National Life¹ GTO 20 (guar 20) (Preferred Non-Tobacco) | 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) |

| | | | | | |
|-------------|------------|------------|------------|------------|------------|
| 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 |
|---------------------------|-------------|---------------|----------------|---------------------------------|

| 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 |

Ohio \$200,000

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 - 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 | Protective Life (PPGA) ¹ PT-20 (guar 20) (Preferred) | Reliastar Life Insurance Company ¹ TermSmart 20 (guar 20) (Preferred Nonsmoker) |

| | | | Nicotine Use) | | |
|-------------|----------|----------|---------------|----------|----------|
| 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 Company¹ Sure Term® 20 (guar 20) (Preferred No Nicotine Use) | Lincoln National Life¹ GTO 20 (guar 20) (Preferred Non-Tobacco) | 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) |
| 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 |

For Brokers Only, Not for General Public