

"For example, Alexander Hamilton's illustration doesn't make it clear that there is no guaranteed death benefit after 12 years. How absurd can it be?"

--Senator Metzenbaum

ALEXANDER HAMILTON LIFE
 IRRESISTIBLE NEWLIFE II
 FLEXIBLE PREMIUM ADJUSTABLE LIFE INSURANCE (FORM NO. 76360)

INITIAL SPECIFIED AMT: 300,000

MALE AGE 45 PREFERRED

OPTION A: LEVEL DEATH BENEFIT

A G E YR	YEARLY NET OUTLAY	-----CURRENT CHARGES----- CURRENT INTEREST OF 7.500%#			-----GUARANTEED CHARGES----- GUARANTEED INTEREST OF 4.000%		
		ACCU- MULATION VALUE	CASH SURRENDER VALUE	DEATH BENEFIT	ACCU- MULATION VALUE	CASH SURRENDER VALUE	DEATH BENEFIT
45 1	2,334	1,564	0	300,000	1,501	0	300,000
46 2	2,334	3,188	854	300,000	2,331	0	300,000
47 3	2,334	4,872	2,538	300,000	3,077	743	300,000
48 4	2,334	6,610	4,510	300,000	3,731	1,630	300,000
49 5	2,334	8,401	6,534	300,000	4,273	2,406	300,000
50 6	2,334	10,239	8,605	300,000	4,690	3,056	300,000
51 7	2,334	12,121	10,720	300,000	4,950	3,549	300,000
52 8	2,334	14,042	12,875	300,000	5,024	3,857	300,000
53 9	2,334	15,999	15,065	300,000	4,876	3,942	300,000
54 10	2,334	17,984	17,284	300,000	4,465	3,765	300,000
55 11	2,334	20,086	19,620	300,000	3,760	3,293	300,000
56 12	2,334	22,220	21,986	300,000	2,720	2,486	300,000
57 13	2,334	24,377	24,377	300,000	1,312	1,312	300,000
58 14	2,334	26,550	26,550	300,000			
59 15	2,334	28,727	28,727	300,000			
60 16	2,334	31,047	31,047	300,000			
61 17	2,334	33,375	33,375	300,000			
62 18	2,334	35,701	35,701	300,000			
63 19	2,334	38,010	38,010	300,000			
64 20	2,334	40,282	40,282	300,000			
65 21	2,334	42,700	42,700	300,000			
66 22	2,334	45,062	45,062	300,000			
67 23	2,334	47,339	47,339	300,000			
68 24	2,334	49,497	49,497	300,000			
69 25	2,334	51,496	51,496	300,000			
70 26	2,334	53,286	53,286	300,000			
71 27	2,334	54,814	54,814	300,000			
72 28	2,334	56,012	56,012	300,000			
73 29	2,334	56,806	56,806	300,000			
74 30	2,334	57,103	57,103	300,000			

POLICY LAPSED

Year 12

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