



LIFE INSURANCE ILLUSTRATION

JJ

Plan: Universal Life

Date: June 18, 1999

Insured: VOGT, MICHAEL
Premium Class: Male, Age 53 Non-Tobacco

Prepared by: ROBINSON, KENNETH E
7115 N W Barry Road
Kansas City, MO
64153
(816) 587-5466
INITIALS: KEM

Initial Death Benefit: \$ 100,000

Death Benefit: Option 1 - Death Benefit Remains Level

Premium Mode: Special monthly

SUMMARY OF ILLUSTRATED COVERAGES

Benefits and Riders:

\$ 100,000 Universal Life
Waiver of Monthly Deduction for Disability

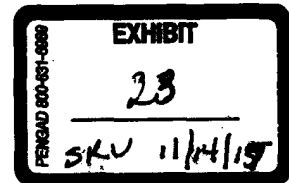
\$ 150.00 Initial Special Monthly Premium
\$ 2,187.00 First Year Additional Premium

- to come from dividends
Policy # 0588-6529

DESCRIPTION OF COVERAGE

Plan Universal Life (Form Number 94030-25) is a flexible premium adjustable life insurance policy.

How This Plan Works: You start with a planned premium and death benefit. You may change either in the future subject to policy provisions. When you pay premiums, we deduct a 5% expense charge. The rest is added to the account value. From this account value we deduct each month: (A) the current cost of insurance including the charges for any riders and, (B) a monthly expense charge of \$5.00. Account value earns interest at the current interest rate, but a lower rate may be credited to any account value which you have borrowed. Surrender charges apply. The Company sets the current cost of insurance rates which will never be more than the maximum rates in the policy and declares the current interest rate which will never be less than the guaranteed 4% rate. The current rates may be changed at any time. This policy is participating but no dividends are anticipated.





LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOGT, MICHAEL
Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

DESCRIPTION OF COVERAGE

Important Tax Information

This policy complies with the definition of life insurance in Internal Revenue Code Section 7702. Payment of the guideline annual premium will not provide coverage under this contract on a guaranteed basis. This illustration should not be relied on for tax advice. The tax status of this policy should be reviewed with the policyowner's legal and tax advisors.

Guideline Single Premium at issue: \$ 35,416.00
Guideline Annual Premium at issue: \$ 3,550.00

If at any time during the first 7 years, the total premiums paid exceed the MRC Reference Premium times the number of years the policy has been in force, cash withdrawals and policy loans may be subject to Federal Income Tax. An additional 10% penalty tax may also apply prior to the policyowner's age 59 1/2. An increase in coverage will require a new premium test with a new 7 year test period. A reduction in coverage during a 7 year test period will generally result in a lower MRC Reference Premium retroactive to the beginning of the 7 year test period. Planned premiums for this illustration have not been checked to determine if the MRC Reference Premium limit has been exceeded.

MRC Reference Premium at issue: \$ 7,629.00

Waiver of Monthly Deduction for Disability

This rider (Form Number 94206-25) provides for the waiver of all monthly deductions so long as the Insured is disabled as defined in the policy.

DEFINITIONS

Non-Tobacco

Available for those who do not currently use tobacco and have not used tobacco within the 12 month period prior to application.

Guaranteed Values

These values are calculated using the guaranteed interest rate of 4% and the guaranteed mortality charges.

Non-Guaranteed Intermediate Values

These values are calculated using an interest rate which is the average of the illustrated and guaranteed interest rates and mortality charges which are the average of the illustrated and guaranteed mortality charges. The intermediate values are not guaranteed. They demonstrate the impact of changes in Company experience.

Non-Guaranteed Illustrated Values

These values are calculated using the interest rate shown and the current mortality charges. These values are not guaranteed.

Annualized Premium Outlay

The actual cash outlay each year.

Total Annualized Premium Outlay

The sum of each year's annualized premium outlay.

Account Value

This value is the accumulation of the premiums shown less mortality charges and expense charges.



LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOGT, MICHAEL
Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

DEFINITIONS

- Cash Surrender Value This value is the account value less the applicable surrender charge. Surrender charges apply for 10 policy years following issue or an increase in the Basic Amount.
- Death Benefit This is the amount payable at the death of the Insured. Any increase or decrease must be approved by the Company, subject to policy provisions.
- Option 1 Death Benefit - Option 1 death benefit is the basic amount of insurance. The death benefit may be increased due to Internal Revenue Code provisions.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The assumptions on which they are based are subject to change by the Company. Cash values and death benefits shown are end of year values. This illustration contains a general description of coverage. A complete statement of coverage is found in the policy.



LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOGT, MICHAEL
Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

Table with 8 columns: End of Year, Age, Annualized Premium Outlay, Cash Surrender Value, Death Benefit, Cash Surrender Value, Death Benefit, Cash Surrender Value, Death Benefit. Rows show data for ages 58 to 85.

** Premiums shown are insufficient to provide benefits on this basis.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Michael G. Vogt (Signature)

8-30-99 (Date)

Applicant

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

(Agent Signature)

8-30-99 (Date)

Agent

Date

RECEIVED
JAN 14 8:00

Vogt, Michael G. v. SFLIC



LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOGT, MICHAEL
 Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

----- Guaranteed Values -----
 Guaranteed Mortality
 Guaranteed Interest of 4.00%

----- Non-Guaranteed Values -----
 Current Mortality & Illustrated Interest
 Yrs 1-20 of 6.00% then 6.50%

End of Year	Age	Annualized Premium Outlay	Total Annualized Premium Outlay*	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
1	54	3,987	3,987	2,781	1,293	100,000	3,349	1,861	100,000
2	55	1,800	5,787	3,398	1,910	100,000	4,642	3,154	100,000
3	56	1,800	7,587	3,905	2,417	100,000	5,945	4,457	100,000
4	57	1,800	9,387	4,291	2,989	100,000	7,257	5,955	100,000
5	58	1,800	11,187	4,535	3,419	100,000	8,575	7,459	100,000
6	59	1,800	12,987	4,606	3,576	100,000	9,886	8,956	100,000
7	60	1,800	14,787	4,405	3,661	100,000	11,143	10,399	100,000
8	61	1,800	16,587	4,623	4,065	100,000	12,707	12,149	100,000
9	62	1,800	18,387	4,659	4,327	100,000	14,294	13,922	100,000
10	63	1,800	20,187	4,604	4,418	100,000	15,897	15,711	100,000
11	64	1,800	21,987	4,307	4,307	100,000	17,506	17,506	100,000
12	65	1,800	23,787	3,771	3,771	100,000	19,116	19,116	100,000
13	66	1,800	25,587	2,961	2,961	100,000	20,720	20,720	100,000
14	67	1,800	27,387	1,837	1,837	100,000	22,316	22,316	100,000
15	68	1,800	29,187	354	354	100,000	23,898	23,898	100,000
16	69	1,800	30,987	** 0	** 0	** 0	25,459	25,459	100,000
17	70	1,800	32,787				26,988	26,988	100,000
18	71	1,800	34,587				28,469	28,469	100,000
19	72	1,800	36,387				29,868	29,868	100,000
20	73	1,800	38,187				31,166	31,166	100,000
21	74	1,800	39,987				32,529	32,529	100,000
22	75	1,800	41,787				33,816	33,816	100,000
23	76	1,800	43,587				35,024	35,024	100,000
24	77	1,800	45,387				36,145	36,145	100,000
25	78	1,800	47,187				37,159	37,159	100,000
26	79	1,800	48,987				38,000	38,000	100,000
27	80	1,800	50,787				38,615	38,615	100,000
28	81	1,800	52,587				38,936	38,936	100,000
29	82	1,800	54,387				38,877	38,877	100,000
30	83	1,800	56,187				38,326	38,326	100,000

* These figures do not recognize that, because of interest, a dollar in the future has less value than a dollar today.

** Premiums shown are insufficient to provide benefits on this basis.



LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOGT, MICHAEL
 Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

----- Guaranteed Values -----
 Guaranteed Mortality
 Guaranteed Interest of 4.00%

----- Non-Guaranteed Values -----
 Current Mortality & Illustrated Interest
 Yrs 1-20 of 6.00% then 6.50%

End of Year	Age	Annualized Premium Outlay	Total Annualized Premium Outlay*	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
31	84	1,800	57,987	** 0	** 0	** 0	37,136	37,136	100,000
32	85	1,800	59,787				35,113	35,113	100,000
33	86	1,800	61,587				32,002	32,002	100,000
34	87	1,800	63,387				27,468	27,468	100,000
35	88	1,800	65,187				21,076	21,076	100,000
36	89	1,800	66,987				12,239	12,239	100,000
37	90	1,800	68,787				** 0	** 0	** 0

* These figures do not recognize that, because of interest, a dollar in the future has less value than a dollar today.

** Premiums shown are insufficient to provide benefits on this basis.



SUPPLEMENTAL LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Initial Death Benefit: \$ 100,000

Insured: VOST, MICHAEL
Premium Class: Male, Age 53 Non-Tobacco

Death Benefit: Option 1

Premium Mode: Special monthly

Monthly Life Income with 10 Years Certain

End of Year Age	Guaranteed Cash Value	Cash Surrender Value*	Guaranteed	Illustrated	Illustrated
			Cash Value Guaranteed Purchase Rate	Cash Value Guaranteed Purchase Rate	Cash Value Illustrated Purchase Rate
12 65	3,771	19,116	22	114	133

Guaranteed purchase rates are shown in your policy. Illustrated purchase rates are not guaranteed. Once payments begin they are guaranteed for life.

* This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The assumptions on which they are based are subject to change by the Company.

Please refer to the basic illustration for other important information.

State Farm Life Insurance Company

Home Office: Bloomington, IL

Vogt, Michael G. v. SFLIC

EXHIBIT 7

68

1722-5380
REVISED LIFE INSURANCE ILLUSTRATION

22V

Plan: Universal Life

Date: October 6, 1999

Insured: Michael G Vogt
Male, Age: 54

Policy Date: October 6, 1999
Policy Number: LP-1722-5380

Current Death Benefit: 1 - Death Benefit Remains Level
Current Premium Mode: Special Monthly
Current Planned Premium: \$150

Agent: Kenneth E Robinson
7115 NW Barry Road
Kansas City, MO 64153
(816) 587-5466

ILLUSTRATED CHANGES BEGINNING OCTOBER 6, 1999

1st Year Minimum Premium: \$278.50

SUMMARY OF ILLUSTRATED COVERAGES:

\$100,000 Initial Basic Amount Non-Tobacco Rated Table 4

DESCRIPTION OF COVERAGE

Plan Universal Life (Form Number 94030-25) is a flexible premium adjustable life insurance policy.

How this Plan Works: You start with a planned premium and death benefit. You may change either in the future, subject to policy provisions. When you pay premiums, we deduct a 5.00% expense charge. The rest is added to the account value. From this account value we deduct each month: (A) the current cost of insurance including the charges for any riders and, (B) a monthly expense charge of \$5.00. Account value earns interest at the current interest rate, but a lower rate may be credited to any account value which you have borrowed. Surrender charges apply. The Company sets the current cost of insurance rates which will never be more than the maximum rates in the policy and declares the current interest rate which will never be less than the guaranteed 4% rate. The current rates may be changed at any time. This policy is participating but no dividends are anticipated.

Important Tax Information: This policy complies with the definition of life insurance in Internal Revenue Code section 7702. This means that the premium illustrated does not exceed the greater of the Guideline Single Premium or the cumulative Guideline Annual Premium. Payment of the guideline annual premium will not provide coverage under the contract on the guaranteed basis. The tax status of this policy should be reviewed with the policy owner's legal and tax advisors.

The IRS guideline annual premium for the illustrated coverage is \$4,379 .
The IRS guideline single premium for the illustrated coverage is \$42,458 .

If at any time during the first 7 years, the total premiums paid exceed the MEC reference premium times the number of years the policy has been in force, this policy will become a Modified Endowment Contract (MEC). This means that cash withdrawals and policy loans will be subject to Federal Income Tax, to the extent there is a gain in the contract. An additional 10% penalty tax may also apply prior to the policyowner's age 59 1/2.

State Farm Life Insurance Company
One State Farm Plaza
Bloomington, IL 61710

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UL001

EXHIBIT
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SKV 11/14/17

Vogt, Michael G. v. SFLIC

REVISED LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Date: October 6, 1999

Insured: Michael G Vogt
Male, Age: 54

Policy Date: October 6, 1999
Policy Number: LF-1722-5380

DESCRIPTION OF COVERAGE

Increases in coverages will require a new premium test with a new 7 year test period. Reductions in coverages during a 7 year test period will generally result in a lower MEC Reference Premium retroactive to the beginning of the 7 year test period.

Planned premiums for this illustration have not been checked to determine if the MEC Reference Premium limit has been exceeded.

MEC Reference Premium at issue: \$8,786 .

DEFINITIONS

Non-Tobacco Available for those who do not currently use tobacco and have not used tobacco within the 12-month period prior to application.

Guaranteed Values These values are calculated using the guaranteed interest rate of 4% and the guaranteed mortality charges.

Non-Guaranteed Intermediate Values These values are calculated using an interest rate which is the average of the illustrated and guaranteed interest rates and mortality charges which are the average of the illustrated and guaranteed mortality charges. The intermediate values are not guaranteed. They demonstrate the impact of changes in Company experience.

Non-Guaranteed Illustrated Values These values are calculated using the interest rate shown and current mortality charges. These values are not guaranteed.

Annualized Premium Outlay The actual cash outlay each year.

Total Annualized Premium Outlay The sum of each year's annualized premium outlay.

Account Value This is the accumulation of the premiums shown less mortality charges and expense charges.

Cash Surrender Value This value is the account value less the applicable surrender charge. Surrender charges apply for 10 policy years following issue or an increase in the Basic Amount.

Death Benefit This is the amount payable at the death of the Insured. Any increases must be approved by the Company, subject to policy provisions.

Option 1 Death Benefit - Option 1 death benefit is the basic amount of insurance. The death benefit may be increased due to Internal Revenue Code provisions.

This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The assumptions on which they are based are subject to change by the Company. Account values and death benefits shown are end of year values. This illustration contains a general description of coverage. A complete statement of coverage is found in the policy.

Page 2 of 4 (CWUS) State Farm Life Insurance Company Home Office: Bloomington, IL VL001

Vogt, Michael G. v. SFLIC

FROM :

FRX NO. :

Sep. 18 1999 11:18AM P2

REVISED LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Date: October 6, 1999

Insured: Michael G Vogt
Male, Age: 54

Policy Date: October 6, 1999
Policy Number: LV-1724-5380

End of Year	Age	Annualized Premium Outlay	Guaranteed Values		Non-Guaranteed Values		Illustrated Values	
			Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit
3	57	1,800	** 0	** 0	891	100,000	1,821	100,000
5	59	1,800	0	0	1,320	100,000	3,136	100,000
3	63	1,800	0	0	** 0	** 0	4,195	100,000
10	64	1,800	0	0	0	0	3,925	100,000
11	65	1,800	0	0	0	0	3,345	100,000
14	68	600	0	0	0	0	** 0	** 0

** beginning in this year, illustrated premiums are insufficient to provide requested benefits on this basis.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

Michael G Vogt
Applicant

12-20-99
Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

[Signature]
Agent

12-20-99
Date

Vogt, Michael G. v. SFLIC

VOGTM00000149PROD

REVISED LIFE INSURANCE ILLUSTRATION

Plan: Universal Life

Date: October 6, 1999

Insured: Michael G Vogt
Male, Age: 54

Policy Date: October 6, 1999
Policy Number: LF-1722-5380

End of Year	Age	Annualized Premium Outlay	Total Annualized Premium Outlay*	----- Guaranteed Values ----- Guaranteed Mortality Guaranteed Interest of 4.00%			----- Non-Guaranteed Values ----- Current Mortality & Illustrated Interest 6.00% thru Year 20, then 6.50%		
				Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
1	55	3,342	3,342	1,606	70	100,000	2,128	592	100,000
2	56	1,800	5,142	1,662	106	100,000	2,776	1,240	100,000
3	57	1,800	6,942	** 0	** 0	** 0	3,356	1,820	100,000
4	58	1,800	8,742	0	0	0	3,864	2,520	100,000
5	59	1,800	10,542	0	0	0	4,287	3,135	100,000
6	60	1,800	12,342	0	0	0	4,601	3,641	100,000
7	61	1,800	14,142	0	0	0	4,778	4,010	100,000
8	62	1,800	15,942	0	0	0	4,780	4,204	100,000
9	63	1,800	17,742	0	0	0	4,578	4,194	100,000
10	64	1,800	19,542	0	0	0	4,116	3,924	100,000
11	65	1,800	21,342	0	0	0	3,344	3,344	100,000
12	66	1,800	23,142	0	0	0	2,178	2,178	100,000
13	67	1,800	24,942	0	0	0	567	567	100,000
14	68	600	25,542	0	0	0	** 0	** 0	** 0

* These figures do not recognize that, because of interest, a dollar in the future has less value than a dollar today.
** Beginning in this year, illustrated premiums are insufficient to provide requested benefits on this basis.