

SCHEDULE OF DEATH BENEFITS PER \$1,000 OF INITIAL AMOUNT OF INSURANCE (9% Amortization)

The Death Benefit reduces on a monthly basis. The Death Benefit per \$1,000 shown for each policy year is the Death Benefit per \$1,000 applicable in the first month of that policy year. The Death Benefit per \$1,000 applicable in any month thereafter of that policy year will be the Death Benefit per \$1,000 applicable in the preceding month reduced by one-twelfth of the difference between (a) the Death Benefit per \$1,000 indicated for that policy year and (b) the Death Benefit per \$1,000 indicated for the following policy year.

Policy Year	10 Year Term Period	15 Year Term Period	20 Year Term Period	25 Year Term Period	30 Year Term Period
1	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00
2	935.00	967.00	981.00	989.00	993.00
3	865.00	931.00	961.00	977.00	986.00
4	787.00	891.00	938.00	963.00	978.00
5	703.00	848.00	914.00	949.00	969.00
6	610.00	801.00	887.00	933.00	959.00
7	509.00	749.00	858.00	915.00	948.00
8	398.00	692.00	826.00	896.00	936.00
9	277.00	630.00	791.00	875.00	924.00
10	145.00	563.00	752.00	852.00	910.00
11		489.00	710.00	827.00	894.00
12		408.00	664.00	800.00	878.00
13		319.00	614.00	770.00	859.00
14		222.00	559.00	737.00	839.00
15		116.00	499.00	702.00	817.00
16			433.00	662.00	793.00
17			362.00	620.00	767.00
18			283.00	573.00	738.00
19			197.00	522.00	707.00
20			103.00	466.00	673.00
21				404.00	635.00
22				337.00	594.00
23				264.00	549.00
24				184.00	500.00
25				96.00	446.00
26					388.00
27					323.00
28					253.00
29					176.00
30					92.00