

## INDIVIDUAL LIFE POLICY DEMONSTRATION FORMAT

### Appendix B-1

Rating Class: \_\_\_\_\_

Specified Amount Assumption: \_\_\_\_\_

**Table of Per \$1,000 Maximum First Year Excess Expense Allowances**

Issue Age	SNFL Max Excess 1 <sup>st</sup> Yr Expense Allowance	Gross Premium	Actual Excess 1st Year Expenses	Unamortized Excess 1st Yr Expense Allowance	Unamortized Excess First Year Expense Allowance End Of Year: *														
					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0																			
1																			
2																			
3																			
4																			
5																			
.																			
.																			
.																			
.																			
.																			
.																			
65																			
66																			
67																			
68																			
69																			
70																			
		* Values will be shown for all policy years for which the surrender charge at the end of the year is greater than zero.																	

**Appendix B-2**

Rating Class: \_\_\_\_\_

Specified Amount Assumption: \_\_\_\_\_

**Table Of Per \$1,000 Surrender Charges**

Issue Age	Initial Surrender Charge	Surrender Charge End Of Year: *														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
0																
1																
2																
3																
4																
5																
.																
.																
.																
.																
.																
.																
65																
66																
67																
68																
69																
70																
	*	Values will be shown for all policy years for which the surrender charge at the end of the year is greater than zero.														