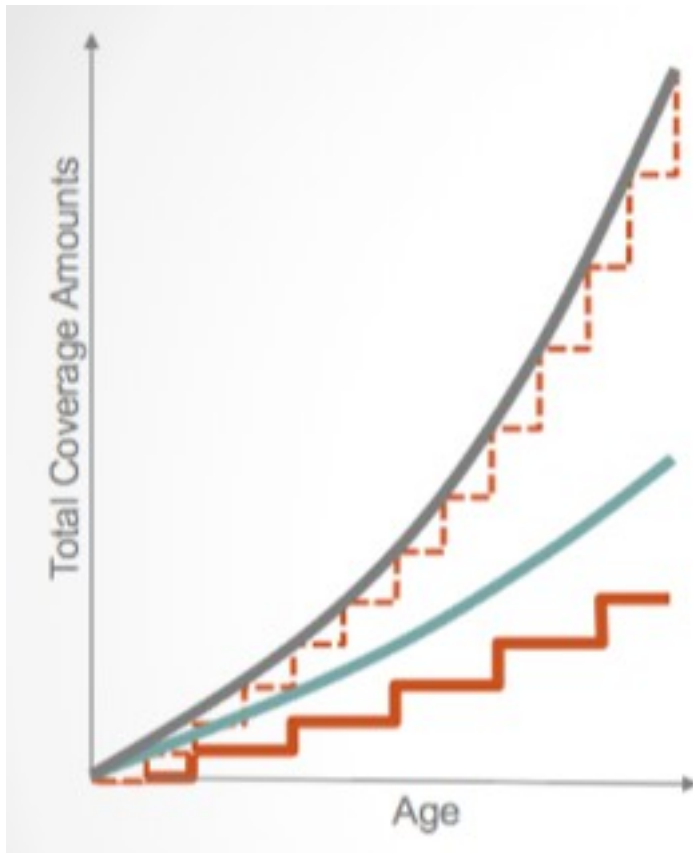


Inflation Protection Options



5% Compound

Automatic Increase for Life

- Available for an additional premium
- Premiums stay level but costs more at issue



3% Compound

Automatic Increase for Life

- Available for an additional premium
- Premiums stay level but costs more than FPO at issue



Future Purchase Option

Allows you to buy more coverage every year without showing evidence of insurability

Example: 3% Automatic Compound Inflation Protection

Initial Benefit Bank	=	\$100,000
After 10 years, Benefit Bank	=	\$134,391
After 20 years, Benefit Bank	=	\$180,611