



## SecureCare Universal Life

Valued Client  
Male, age 60  
Non-Tobacco Couples Discount

### Your policy's guaranteed values<sup>8</sup>

Year	Age	Annual Premium	Surrender value	Death benefit	LONG-TERM CARE BENEFITS			
					Inflation option: 5% compound			
					Total	Annual	Monthly	Internal Rate of Return (IRR)
1	60	\$10,000	\$8,000	\$72,848	\$247,753	\$36,424	\$3,035	999.99%
2	61	\$10,000	\$16,000	\$72,848	\$260,141	\$38,245	\$3,187	162.61%
3	62	\$10,000	\$24,000	\$72,848	\$273,148	\$40,158	\$3,346	79.47%
4	63	\$10,000	\$32,000	\$72,848	\$286,805	\$42,165	\$3,514	52.36%
5	64	\$10,000	\$40,000	\$72,848	\$301,145	\$44,274	\$3,689	38.78%
6	65	\$10,000	\$48,000	\$72,848	\$316,203	\$46,487	\$3,874	31.08%
7	66	\$10,000	\$58,800	\$72,848	\$332,013	\$48,812	\$4,068	26.11%
8	67	\$10,000	\$70,400	\$72,848	\$348,613	\$51,252	\$4,271	22.67%
9	68	\$10,000	\$82,800	\$82,800	\$366,044	\$53,815	\$4,485	20.17%
10	69	\$10,000	\$96,000	\$96,000	\$384,346	\$56,506	\$4,709	18.26%
11	70	\$0	\$100,000	\$100,000	\$403,563	\$59,331	\$4,944	16.78%
12	71	\$0	\$100,000	\$100,000	\$423,741	\$62,297	\$5,191	15.58%
13	72	\$0	\$100,000	\$100,000	\$444,928	\$65,412	\$5,451	14.60%
14	73	\$0	\$100,000	\$100,000	\$467,175	\$68,683	\$5,724	13.79%
15	74	\$0	\$100,000	\$100,000	\$490,534	\$72,117	\$6,010	13.10%
16	75	\$0	\$100,000	\$100,000	\$515,060	\$75,723	\$6,310	12.51%
17	76	\$0	\$100,000	\$100,000	\$540,813	\$79,509	\$6,626	12.00%
18	77	\$0	\$100,000	\$100,000	\$567,854	\$83,484	\$6,957	11.55%
19	78	\$0	\$100,000	\$100,000	\$596,247	\$87,659	\$7,305	11.16%
20	79	\$0	\$100,000	\$100,000	\$626,059	\$92,042	\$7,670	10.81%
21	80	\$0	\$100,000	\$100,000	\$657,362	\$96,644	\$8,054	10.50%
22	81	\$0	\$100,000	\$100,000	\$690,230	\$101,476	\$8,456	10.22%
23	82	\$0	\$100,000	\$100,000	\$724,742	\$106,550	\$8,879	9.97%
24	83	\$0	\$100,000	\$100,000	\$760,979	\$111,877	\$9,323	9.74%
25	84	\$0	\$100,000	\$100,000	\$799,028	\$117,471	\$9,789	9.53%
26	85	\$0	\$100,000	\$100,000	\$838,979	\$123,345	\$10,279	9.34%
27	86	\$0	\$100,000	\$100,000	\$880,928	\$129,512	\$10,793	9.16%
28	87	\$0	\$100,000	\$100,000	\$924,975	\$135,987	\$11,332	9.00%
29	88	\$0	\$100,000	\$100,000	\$971,223	\$142,787	\$11,899	8.85%
30	89	\$0	\$100,000	\$100,000	\$1,019,784	\$149,926	\$12,494	8.71%

Surrender value and death benefit columns reflect end-of-year values. Age and long-term care benefits reflect beginning-of-year values.

<sup>8</sup> If all required premiums are not paid, the guarantees will be adjusted.