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<table>
<thead>
<tr>
<th>Age at Issue</th>
<th>25</th>
<th>30</th>
<th>35</th>
<th>40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Premium (Payable only 16 years)</td>
<td>$268</td>
<td>$318</td>
<td>$413</td>
<td>$580</td>
</tr>
<tr>
<td>Cash Dividend End of First Year*</td>
<td>122</td>
<td>133</td>
<td>154</td>
<td>191</td>
</tr>
<tr>
<td>First Year Net Premium</td>
<td>$146</td>
<td>$185</td>
<td>$259</td>
<td>$399</td>
</tr>
</tbody>
</table>

*Based upon the current dividend scale, not guaranteed.

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