

ACTUAL AND ILLUSTRATED PARTICIPATING WHOLE LIFE HISTORICAL PERFORMANCE

\$250,000 Male Nonsmoker Preferred[^] Class Age 45.

10-Year Historical Performance

Policy Issued 12/31/2000. Last Day 12/31/2010.

Company	Leading Policy (12/31/00)	Annual Premium	Year 10 Cash Dividends				Values with Paid-Up Additions							
			PAYMENT INDEX		SURRENDER COST INDEX		TOTAL CASH VALUE				TOTAL DEATH BENEFIT			
			Illustrated	Actual	Illustrated	Actual	Illustrated	Illust IRR	Actual	Actual IRR	Illustrated	Illust IRR	Actual	Actual IRR
Country Financial Life	Executive Whole Life	5,138	15.25	15.98	2.99	3.72	58,745	2.42%	55,682	1.46%	291,839	30.44%	284,820	30.01%
Guardian Life	Whole Life 100 (97-Form)	4,591	16.43	16.82	4.58	4.96	45,878	-0.01%	44,358	-0.62%	262,240	30.53%	259,757	30.37%
Massachusetts Mutual Life	Whole Life - MM-TBCC Block	4,465	15.98	16.49	4.52	5.04	44,417	-0.10%	42,538	-0.88%	265,319	31.22%	260,947	30.93%
Met Life	Life Paid Up at Age 98	4,665	14.27	15.17	3.60	4.49	50,541	1.45%	46,935	0.11%	282,293	31.54%	274,678	31.06%
Mutual Trust Life	Econolife	4,745	16.78	17.88	4.56	5.65	48,023	0.22%	44,019	-1.37%	267,792	30.32%	258,479	29.70%
New York Life	Whole Life	4,728	16.88	17.88	4.69	5.69	47,327	0.02%	43,736	-1.42%	266,465	30.30%	258,110	29.74%
Northwestern Mutual Life	90 Life	5,815	17.09	17.93	4.40	5.23	64,369	1.84%	60,433	0.70%	300,152	28.76%	291,364	28.25%
Penn Mutual Life	Lifewise	4,700	16.12	17.27	3.85	5.00	49,597	0.98%	45,515	-0.58%	271,155	30.71%	261,662	30.08%
Savings Bank Life of MA	Straight Life	4,525	11.95	12.88	-0.08	0.86	61,873	5.62%	57,250	4.24%	305,000	33.43%	293,550	32.76%
Security Mutual Life of NY	Customizer 4+	4,965	17.50	18.78	5.80	7.08	46,692	-1.12%	42,180	-2.99%	266,829	29.47%	257,491	28.85%
State Farm Life	Estate Protector	4,743	17.19	17.87	5.72	6.41	43,932	-1.40%	41,513	-2.44%	266,900	30.27%	260,903	29.87%
Thrivent Financial for Lutherans	Life Paid-Up at 65 (L65)	6,005	19.55	21.76	5.39	7.60	62,541	0.74%	54,175	-1.88%	295,042	27.91%	271,179	26.44%
Thrivent Financial for Lutherans	Life Paid-Up at 100 (L100)	4,648	15.45	16.76	5.23	6.54	45,006	-0.58%	39,758	-2.86%	282,105	31.59%	267,137	30.64%

20-Year Historical Performance

Policy Issued 12/31/1990. Last Day 12/31/2010.

Company	Leading Policy (12/31/90)	Annual Premium	Year 20 Cash Dividends				Values with Paid-Up Additions							
			PAYMENT INDEX		SURRENDER COST INDEX		TOTAL CASH VALUE				TOTAL DEATH BENEFIT			
			Illustrated	Actual	Illustrated	Actual	Illustrated	Illust IRR	Actual	Actual IRR	Illustrated	Illust IRR	Actual	Actual IRR
Country Financial Life	Executive Whole Life	4,850	9.78	13.34	-0.99	2.57	222,134	7.36%	146,908	3.80%	489,523	13.78%	352,107	11.15%
Guardian Life	Whole Life 100(89-Form)	5,211	10.46	15.00	-0.82	3.72	225,373	6.88%	154,018	3.59%	451,103	12.56%	339,957	10.28%
Massachusetts Mutual Life	Whole Life - MM Block	4,730	10.46	13.72	0.27	2.95	183,041	5.94%	142,311	3.74%	425,140	12.86%	345,456	11.20%
Met Life	Whole Life	4,820	9.10	13.82	-1.73	2.99	213,573	7.09%	144,688	3.72%	446,067	13.09%	333,114	10.75%
Mutual Trust Life	Econolife	4,745	9.36	14.77	-1.27	4.14	198,061	6.58%	130,394	2.94%	435,582	13.03%	316,912	10.47%
New York Life	Whole Life	4,710	8.20	12.50	-2.28	2.02	222,083	7.61%	148,648	4.17%	495,241	14.10%	359,253	11.55%
Northwestern Mutual Life	90 Life	5,815	11.26	13.09	-0.24	1.59	243,296	6.60%	204,503	5.11%	487,837	12.31%	423,505	11.18%
Penn Mutual Life	Traditional Life	5,088	9.35	13.93	-1.25	3.33	213,168	6.61%	146,831	3.37%	462,204	12.95%	346,026	10.62%
Savings Bank Life of MA	Straight Life	4,388	8.72	10.08	-1.60	-0.24	171,520	6.02%	154,323	5.11%	405,500	13.08%	388,030	12.73%
Security Mutual Life of NY	Customizer	4,358	9.36	14.09	-0.76	3.97	188,333	6.87%	117,523	2.77%	429,334	13.59%	304,603	10.84%
State Farm Life	Estate Protector	4,708	9.97	13.81	-0.14	3.69	181,699	5.91%	131,607	3.09%	438,259	13.14%	340,062	11.11%
Thrivent Financial for Lutherans	Life Paid-Up at 65 (L65)	7,235	13.65	19.99	-3.92	2.42	327,174	7.26%	233,653	4.37%	536,417	11.32%	383,068	8.57%
Thrivent Financial for Lutherans	Life Paid-Up at 96 (L96)	5,103	10.29	14.29	-1.17	2.82	213,721	6.61%	154,583	3.81%	437,291	12.48%	340,321	10.46%

[^]Best class at least 15% of this policy issued.

CURRENT WHOLE LIFE POLICY RETIREMENT INCOME ILLUSTRATED VALUES

As of February 1, 2010 (Most States) for a Male Age 40 Pref/NS Best Class^A

Accumulation Period

A \$10,000 annual premium paid until the insured reaches age 64 (25 Premiums) then a maximum income stream calculated from retirement to age 85.

A blend of Paid Up Additions Rider and Base Premium during accumulation period (if the policy becomes a MEC, policy blended with term and footnote).

A minimum face amount is assumed with residual cash value as low as you can get at Age 100.

Income Period

Reduced Paid Up Option used during income period. A maximum level income stream paid at age 65 (using either surrenders to basis then policy loans, or straight policy loans). Income stream is 20 Payments, end of year 64. Policy loan interest is to be paid from policy values. Values are at the end of the policy year.

Company	Policy	Current Death Benefit Year 25	Current Cash Value Year 26	Current Death Benefit Year 26	Annual Income Year 26 - 45	Current Death Benefit Year 45	Current Cash Value Year 45	Current Death Benefit Age 100	Current Cash Value Age 100	Regular Policy Maturity Age
Assurity Life	LifeScope Whole Life	917,450	456,380	840,901	17,250	595,589	369,185	159,017	34,471	121
Country Financial Life	Executive Whole Life	952,565	520,624	917,901	34,954	433,279	245,184	178,567	52,559	121
Guardian Life	L95	942,388	463,980	819,879	30,723	307,215	163,752	107,585	21,535	121
Guardian Life	L199	996,142	480,807	849,734	31,175	337,502	186,215	142,678	51,885	121
Guardian Life	L91	991,825	474,996	839,443	30,920	329,825	181,125	136,531	47,396	121
John Hancock Life	Protection Whole Life	931,328	425,141	898,116	15,230	429,393	312,618	347,595	291,203	N/A*
Metropolitan Life	Whole Life	961,724	465,105	923,403	28,047	352,063	190,069	107,443	28,018	120
Minnesota Life	Secure Whole Life	1,053,815	N/A*	N/A*	37,292	N/A*	N/A*	N/A*	N/A*	100
Mutual Trust Life	Covenant II*	922,444	473,682	846,919	36,010	50,756	6,126	29,734	5,710	121
Northwestern Mutual Life	Adjustable CompLife	915,657	488,428	884,145	28,200	505,581	319,497	275,154	130,099	121
Ohio National Life	Prestige Max	874,484	459,593	832,673	34,434	152,419	46,924	44,038	116	121
Ohio National Life	Prestige Performance	1,025,868	491,948	983,969	32,010	308,680	142,330	60,170	124	121
Ohio National Life	Prestige Value 2	1,095,186	486,414	1,048,971	31,320	306,402	173,589	82,312	3,696	121
Ohio National Life	Prestige Xcel	1,026,583	493,286	966,768	32,761	310,880	141,040	61,563	205	121
Penn Mutual Life	Flexible Choice Whole Life	1,008,522	477,698	985,570	36,141*	192,895	31,098	65,449	58,788	121
Security Mutual Life of NY	Customizer WL	932,148	441,867	893,699	27,600	328,656	169,304	182,642	91,627	0
Security Mutual Life of NY	Customizer LP85	931,175	436,265	809,299	33,390	357,911	100,577	267,739	92,033	85*
Thrivent Financial for Lutherans	Whole Life L05	922,281	443,429	899,802	18,000	675,635	501,126	821,003	704,105	N/A*
Thrivent Financial for Lutherans	Whole Life L121	976,045	468,840	872,333	17,400	599,581	507,334	699,582	671,034	N/A
Union Central Life (UNIFI Co)	Keystone Foundation Whole Life	871,387	418,390	749,116	23,515	411,856	287,494	428,805	352,520	121

*Best issue class representing at least 15% of all policies issued.

Illustration Footnote & Clarification

John Hancock Life	Protection Whole Life	Protection Whole Life does not mature, as long as funding is sufficient, the policy will remain in force until death.
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	Product is capable of meeting the retirement supplement design but illustration system cannot illustrate income after reduced paid up option.
Massachusetts Mutual Life	Whole Life Legacy High Early CV	Product is capable of meeting the retirement supplement design but illustration system cannot illustrate income after reduced paid up option.
Minnesota Life	Secure Whole Life	Product illustration system cannot illustrate a truncated premium stream (after age 65) as requested.
Mutual Trust Life	Covenant II	This policy, as illustrated in Feb. 2010, would become a Modified Endowment Contract in Year 1.
Penn Mutual Life	Flexible Choice Whole Life	Maximum income based on use of Overloan Protection Rider
Security Mutual Life of NY	Customizer LP85	Premiums payable through age 85
Thrivent Financial for Lutherans	Whole Life L05	Used surrenders to basis then policy loans. Annual income calculated to keep policy in-force to Age 121. Policy is paid-up at 85.
Thrivent Financial for Lutherans	Whole Life L121	Used surrenders to basis then policy loans. Annual income calculated to keep policy in-force to Age 121. Cash Value and Death Benefit are net of loans.
New York Life	New York Life Custom WL (AD108)	Age 40 scenarios reflect premium payments to age 75. Correct IRRs have been added to reflect this change.
Northwestern Mutual Life	Adjustable CompLife	Best Class Nonsmoker illustrations use our Premier Nontobacco class.
Ohio National Life	Prestige Max	Policy values not included as policy is a max funded paid up at 65 contract. See Retirement Income chart for values.
Penn Mutual Life	Flexible Choice Whole Life	Best class is Preferred Plus.
Thrivent Financial for Lutherans	Whole Life L05	Total Premiums Year 30 is actually 25 years of premiums for issue age 40 due to contract being paid-up at age 65. IRR calculations were modified to reflect actual number of years of premium payments.

CURRENT WHOLE LIFE POLICY VALUES

\$250,000 Male Age 40 Nonsmoker Best Class*; As of February 1, 2010; In Most States

All Base Policy

Company	Policy	Policy Reserve Basis	Annual Premium	Cash Value Year 10	Cash Value Year 30	IRR Cash Value Year 30	Death Benefit Year 30	IRR Death Benefit Year 30	Guaranteed Cash Value Year 30
Assurity Life	LifeScope Whole Life	2001 CSO	3,780	30,555	186,597	3.04%	361,610	6.71%	118,418
Country Financial Life	Executive Whole Life	2001 CSO	3,923	32,200	268,408	4.89%	505,060	8.26%	107,633
Guardian Life	L95	2001 CSO	4,455	44,424	267,189	4.16%	479,190	7.33%	122,258
Guardian Life	L99	2001 CSO	3,845	34,675	247,238	4.55%	450,008	7.77%	120,618
Guardian Life	L121	2001 CSO	3,243	29,744	195,947	4.20%	371,306	7.65%	118,730
John Hancock Life	Protection Whole Life	2001 CSO	2,093	21,923	105,778	3.18%	250,000	7.88%	105,778
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	2001 CSO	3,560	35,954	224,178	4.43%	417,967	7.79%	120,608
Massachusetts Mutual Life	Whole Life Legacy High Early CV	2001 CSO	4,058	42,413	252,188	4.36%	455,835	7.56%	125,225
Metropolitan Life	Whole Life	2001 CSO	3,383	33,694	214,056	4.46%	400,354	7.83%	119,000
Minnesota Life	Secure Whole Life	2001 CSO	3,476	33,584	213,230	4.28%	409,639	7.81%	115,014
Mutual Trust Life	Covenant II	2001 CSO	3,825	36,577	208,540	3.62%	391,138	7.06%	121,513
Nationwide Life	Nationwide YourLife 20-pay WL*	2001 CSO	4,628	45,005	152,718	0.61%	250,000	3.56%	152,718
Nationwide Life	Nationwide YourLife WL 100*	2001 CSO	3,118	28,610	120,150	1.57%	250,000	5.76%	120,150
New York Life	AD108 Whole Life	2001 CSO	3,568	34,387	185,988	3.36%	347,970*	6.81%	120,608
New York Life	New York Life Custom WL (AD108)	2001 CSO	4,658	46,061	275,208	4.07%	458,899	6.86%	138,470
Northwestern Mutual Life	Adjustable CompLife	2001 CSO	4,045	37,122	249,616	4.32%	462,215	7.65%	119,920
Ohio National Life	Prestige Performance	2001 CSO	3,861	32,108	249,240	4.57%	459,242	7.85%	121,420
Ohio National Life	Prestige Value 2	2001 CSO	2,990	24,348	150,157	3.97%	315,528	7.98%	112,680
Ohio National Life	Prestige Xcel	2001 CSO	4,011	31,114	261,920	4.63%	480,000	7.89%	121,420
Penn Mutual Life	Flexible Choice Whole Life	2001 CSO	3,523	33,061	233,545	4.72%	430,474	7.99%	120,000
Savings Bank Life of MA	Straight Life	2001 CSO	3,075	40,317	195,540	4.49%	371,363	7.93%	121,403
Security Mutual Life of NY	Customizer WL	2001 CSO	3,435	33,610	190,424	3.71%	359,428	7.18%	121,673
Security Mutual Life of NY	Customizer LP85	2001 CSO	3,473	33,081	196,366	3.82%	365,763	7.22%	123,480
State Farm Life	Whole Life	2001 CSO	3,883	40,554	227,554	4.03%	415,374	7.30%	122,275
Thrivent Financial for Lutherans	Whole Life L65*	2001 CSO	4,168	38,220	219,056	3.99%	393,987	6.98%	139,000
Thrivent Financial for Lutherans	Whole Life 121	2001 CSO	3,475	29,417	189,502	3.62%	388,944	7.54%	112,250
Union Central Life (UNIFI Co)	Keystone Whole Life	2001 CSO	2,995	27,258	132,230	2.39%	271,510	6.42%	118,250
Union Central Life (UNIFI Co)	Keystone Foundation Whole Life	2001 CSO	3,683	33,992	187,614	3.23%	355,429	6.76%	121,000

50/50 Blend of Term and Base Policy

Company	Policy	Annual Premium	Cash Value Year 10	Cash Value Year 30	IRR Cash Value Year 30	Death Benefit Year 30	IRR Death Benefit Year 30	Guaranteed Cash Value Year 30	Minimum Blended Premium Possible	Percentage of Term Insurance Used
Assurity Life	LifeScope Whole Life	2,335	16,110	98,600	2.12%	189,483	5.83%	59,209	1,979	60%
Country Financial Life	Executive Whole Life	2,308	16,039	133,839	3.97%	376,941	9.48%	53,818	941	90%
Guardian Life	L95	2,378	22,102	127,604	3.52%	250,000	7.21%	61,129	2,055	60%
Guardian Life	L99	2,074	17,194	116,070	3.77%	250,000	7.92%	60,309	1,899	60%
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	1,927*	17,180	97,913	3.21%	250,000	8.30%	60,304	1,619*	75%
Massachusetts Mutual Life	Whole Life Legacy High Early CV	2,164*	20,804	114,273	3.43%	250,000	7.70%	62,613	1,842*	60%*
Minnesota Life	Secure Whole Life	2,267	22,052	133,944	4.07%	253,995	7.54%	57,507	2,180	60%*
New York Life	AD108 Whole Life	1,916	16,970	79,291	2.00%	250,189	8.34%	64,013	1,916	50%
New York Life	New York Life Custom WL (AD108)	2,496	22,874	130,381	3.37%	250,189	8.96%	72,928	2,496	50%
Northwestern Mutual Life	Adjustable CompLife	2,948	26,094	177,129	4.17%	316,800	7.32%	59,960	1,982	94%
Ohio National Life	Prestige Performance	2,073	16,790	125,113	4.19%	256,443	8.06%	60,710	1,716	60%
Ohio National Life	Prestige Xcel	2,148	16,299	131,900	4.29%	257,689	7.90%	60,710	1,445	90%
Penn Mutual Life	Flexible Choice Whole Life	2,096	19,022	126,950	4.21%	254,549	7.96%	61,610	1,653	80%
Security Mutual Life of NY	Customizer WL	2,223	20,994	112,251	3.17%	252,869	7.62%	60,836	1,703	71%
Union Central Life (UNIFI Co)	Keystone Foundation Whole Life	2,799	24,674	140,528	3.14%	254,028	6.43%	66,978	2,092	90%

*Best class at least 15% of all issued policies. Dividend Option is Paid-Up Additions.

Footnote & Clarification

Country Financial Life	Executive Whole Life	Term Riders are Term to 95 with level premium periods of 10, 20, or 30 years. Illustrations assume that Term Rider is dropped after the level premium period. A 30 Year Term Rider was used here. The term rider is assumed to lapse at the end of the level period.
Massachusetts Mutual Life	Whole Life Legacy 100 (SM)	50% Term Blend Prem: \$1,830 (years 41-60); Minimum Blended Prem: \$1,586 (year 60)
Massachusetts Mutual Life	Whole Life Legacy High Early CV	50% Term Blend Prem \$2,053.75 (years 37-45); Min. Blend Prem: \$1,809 (year 45); For \$250K FA Min. Blended Prem; 60% is the max. available amount due to base FA min. of \$100,000.
Minnesota Life	Secure Whole Life	Maximum allowable term blend is 80% as anything higher and the base face amount falls below the minimum \$100,000. Maximum term blend is 80%.
Nationwide Life	Nationwide YourLife 20-pay WL	Nationwide YourLife 20-pay WL is a non-participating whole life policy.
Nationwide Life	Nationwide YourLife WL 100	Nationwide YourLife WL 100 is a non-participating whole life policy.
New York Life	AD108 Whole Life	Death Benefit is end of year and includes PUAs
New York Life	New York Life Custom WL (AD108)	Age 40 scenarios reflect premium payments to age 75. Correct IRRs have been added to reflect this change.
Northwestern Mutual Life	Adjustable CompLife	Best Class Nonsmoker Illustrations use our Premier Nontobacco class.
Ohio National Life	Prestige Max	Policy values not included as policy is a max funded issue up at 65 contract. See Retirement Income chart for values.
Penn Mutual Life	Flexible Choice Whole Life	Best class is Preferred Plus.
Thrivent Financial for Lutherans	Whole Life L65	Total Premiums Year 30 is actually 25 years of premiums for issue age 40 due to contract being paid-up at age 65. IRR calculations were modified to reflect actual number of years of premium payments.