

Client Information

Client Name John Sample **Amount** \$250,000 **Health Class** Preferred Best Non-Tobacco **Agent Name** SWI Services
Gender Male **State** TX **Payment Option** Monthly **Agent Phone Number** (210) 491-0838
Age 35

		AIG American General Life	Genworth Life and Annuity Insurance Company	Life Investors Insurance Company of America
		ROP Level Term (30) (06004)	VantagePoint (with Basic Cash Value Rider) 30 (guar 30)	Ultima Elite Term II with ROP (30 yrs)
		Preferred Plus Nontobacco	Preferred Best No Nicotine Use	Preferred Elite Non-Tobacco
Year	Age	30 Year	30 Year	30 Year
1	35/35	\$37.28	\$38.05	\$43.31
2	36/36	\$37.28	\$38.05	\$43.31
3	37/37	\$37.28	\$38.05	\$43.31
4	38/38	\$37.28	\$38.05	\$43.31
5	39/39	\$37.28	\$38.05	\$43.31
	Total	\$2,236.61	\$2,282.84	\$2,598.75
6	40/40	\$37.28	\$38.05	\$43.31
7	41/41	\$37.28	\$38.05	\$43.31
8	42/42	\$37.28	\$38.05	\$43.31
9	43/43	\$37.28	\$38.05	\$43.31
10	44/44	\$37.28	\$38.05	\$43.31
	Total	\$4,473.22	\$4,565.68	\$5,197.50
11	45/45	\$37.28	\$38.05	\$43.31
12	46/46	\$37.28	\$38.05	\$43.31
13	47/47	\$37.28	\$38.05	\$43.31
14	48/48	\$37.28	\$38.05	\$43.31
15	49/49	\$37.28	\$38.05	\$43.31
	Total	\$6,709.82	\$6,848.51	\$7,796.25
16	50/50	\$37.28	\$38.05	\$43.31
17	51/51	\$37.28	\$38.05	\$43.31
18	52/52	\$37.28	\$38.05	\$43.31
19	53/53	\$37.28	\$38.05	\$43.31
20	54/54	\$37.28	\$38.05	\$43.31
	Total	\$8,946.43	\$9,131.35	\$10,395.00
21	55/55	\$37.28	\$38.05	\$43.31
22	56/56	\$37.28	\$38.05	\$43.31
23	57/57	\$37.28	\$38.05	\$43.31
24	58/58	\$37.28	\$38.05	\$43.31
25	59/59	\$37.28	\$38.05	\$43.31
	Total	\$11,183.04	\$11,414.19	\$12,993.75
26	60/60	\$37.28	\$38.05	\$43.31
27	61/61	\$37.28	\$38.05	\$43.31
28	62/62	\$37.28	\$38.05	\$43.31
29	63/63	\$37.28	\$38.05	\$43.31
30	64/64	\$37.28	\$38.05	\$43.31
	Total	\$13,419.65	\$13,697.03	\$15,592.50

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Guaranteed Pricing

	AIG American General Life	Genworth Life and Annuity Insurance Company	Life Investors Insurance Company of America
	ROP Level Term (30) (06004)	VantagePoint (with Basic Cash Value Rider) 30 (guar 30)	Ultima Elite Term II with ROP (30 yrs)
	Preferred Plus Nontobacco	Preferred Best No Nicotine Use	Preferred Elite Non-Tobacco
Riders	Base \$37.28 ROP n/a	Base \$30.20 ROP \$7.85	Base \$43.31 ROP n/a
Details			
Ratings	AM Best A++ S&P AA+	AM Best A+ S&P AA-	AM Best A+ S&P AA
Calc Age Appointment	Nearest Age 35	Nearest Age 35	Actual Age 35
Notes	Rates effective 03/23/2006	Rates effective 01/02/2007	Rates effective 4/6/2007
Pay Options			
Annual	\$447.50	\$456.75	\$495.00
Semi	\$223.75	\$228.38	\$252.45
Quarterly	\$111.88	\$114.19	\$128.70
Monthly	\$37.28	\$38.05	\$43.31