

## VitalTerm Comparison for Mr. Client

250,000 - Male, Best Available Non-Tobacco , in California, Birthdate 8/8/1960

### Annual Guaranteed Premiums Products 1 - 4

	LincolnLife STO-20 *	WestCoast Golden V20 *	WestCoast Golden G20 *	Chase Super T 20 *
Age Determination	Age Nearest Birthday	Age Last Birthday	Age Last Birthday	Age Nearest Birthday
Allow Re-entry	End of 20th year	End of 20 yrs - prior to age 66	End of 20 yrs - prior to age 66	End of guarantee period
Years Level	20	20	20	20
Years Guaranteed	10	10	20	10
Policy Fee	\$60	\$50	\$40	\$50
Minimum Face	\$100,000	\$100,000	\$100,000	\$50,000
Maximum Face	\$999,999,999	\$999,999,999	\$999,999,999	\$999,999,999
Minimum Premium	Company Requirements	Company Requirements	Company Requirements	Company Requirements
Conversion Option	First 20 years or age 70	First 20 years or age 75	anniversary following 75th birthday	Earlier of first 20 yrs or age 70
Maturity Age	95	100	100	95
Minimum Issue Age	18	18	18	15
Maximum Issue Age	75	67	67	65
Semi-Annual Rate	0.51	0.52	0.52	0.52
Quarterly Rate	0.295	0.265	0.265	0.3
Monthly Rate				
Bank Draft Rate	0.087	0.0875	0.0875	0.087
Rate Card ID#	STO Series 7 Product Book	N/A	N/A	N/A
Software Version	N/A	WinFlex Web	WinFlex Web	N/A
Policy Form	STO Policy Form LBT-102AA (7/96)	# 001137400 or # 031137400	# 001193200 or # 031193200	S-3225
Waiver Min Issue Age	18	18	18	(N/A)
Waiver Max Issue Age	55	55	55	(N/A)
Waiver Max Face	\$2,000,000	\$2,000,000	\$2,000,000	(N/A)
ADB Rider	Not Available	Available	Available	Not Available
Accelerated DB Rider	Available	Available	Available	Available
Spousal Rider	Not Available	Not Available	Not Available	Not Available
Child Rider	Available	Available	Available	Available

Products presented in Annual Year 1 Order.

### 1st Year Modal Premiums

	LincolnLife STO-20	WestCoast Golden V20	WestCoast Golden G20	Chase Super T 20
Annual	\$312	\$318	\$328	\$328
Semi-Annual	\$159	\$165	\$170	\$170
Quarterly	\$92	\$84	\$87	\$98
Monthly	\$	\$	\$	\$
Bank Draft	\$27	\$28	\$29	\$28

### Life Insurance Company Information

Company	NAIC	Form	Assets in thousands	Liabilities in thousands	AM Best 15 rankings	S and P 20 rankings	Moody 21 rankings	Fitch 24 rankings	Comdex
LincolnLife	65676	Stock	\$78,176,256	\$75,389,559	A+ (2)	AA- (4)	Aa3 (4)	AA (3)	N/A
WestCoast	70335	Stock	\$2,316,515	\$2,180,840	A+ (2)	AA (3)	Aa3 (4)	AA- (4)	90
Chase	63207	Stock	\$5,826,580	\$5,468,135	A (3)	A+ (5)	A2 (6)	--	80

These indicators are only one aspect of a company's financial strength; Number in parentheses indicates the numeric ranking of rating services.

See Company Ratings Information Section of Term Comparison Disclaimer for further explanation of ratings.

Assets and Liability information are current as of 12/31/2003. Ratings are current as of 12/1/2004.

This term information and premium comparison is for reference only and is intended to supplement the standard illustration provided by each insurance company, if applicable. Premium includes policy fee. Premiums in BOLD are guaranteed, italicized premiums are guaranteed maximum. All other values are not guaranteed. All values and information are believed to be accurate. However accuracy cannot be assured. Refer to each carrier's complete illustration or rate card for exact quotations. A '\*' indicates that NAIC-compliant illustration software is available. After initial level premium period, if max issue age is exceeded, ultimate rates are shown. Reports containing non-guaranteed values are supplemental life insurance illustrations that are not valid unless preceded or accompanied by a Basic Illustration. Refer to the Basic Illustration for guaranteed elements and other important information. Before submitting business with a company, you must be appointed with the company and a licensed agent in the state that you are soliciting business. FOR AGENT USE ONLY. Prepared on 12/20/2004 by Ally Lyle, CLU.