

	Product A	Product B	Product C	Product D
Funeral Value (PAA)	\$1,208,734.79	\$1,208,734.79	\$1,208,734.79	\$1,208,734.79
True Economic Value				
Year 1	23.59%	31.04%	21.54%	28.89%
Year 5	8.03%	9.18%	7.60%	9.13%
Year 10	6.39%	6.93%	5.98%	7.12%
First Year Cash Flow				
Base Commissions	\$137,163	\$199,226	\$171,789	\$167,289
As % of Funeral Amt	11.35%	16.48%	14.21%	13.84%
As % of Face Value	10.64%	15.36%	14.04%	12.77%
Growth				
Face Value At Issue	\$1,289,547	\$1,297,416	\$1,223,567	\$1,309,867
Face Value EOY 1	\$1,324,365	\$1,322,810	\$1,260,274	\$1,342,344
Face Value EOY 5	\$692,605	\$665,475	\$781,911	\$694,867
Face Value EOY 10	\$338,728	\$291,673	\$317,170	\$331,700
CAGR				
EOY 1	9.57%	9.44%	4.26%	11.05%
EOY 5	4.06%	3.36%	3.10%	4.16%
EOY 10	3.37%	2.53%	2.79%	3.31%
In Force				