

EXHIBIT 6

JCK001023

ILLUSTRATION
NO. 82-89857

CURRENT VALUE LIFE
STATEMENT OF POLICY COST AND BENEFIT INFORMATION
AN ILLUSTRATION OF PROJECTED VALUES AND BENEFITS

SIMON BERNSTEIN
MALE, AGE 47, NONSMOKER
INITIAL DEATH BENEFIT: \$2,000,000
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

TARGET BASIS: CURRENT
EXTRA VALUES INCREASE CASH VALUES

POL YR	ATT AGE	SUMMARY OF END OF YEAR VALUES				(GUARANTEED BASIS AFTER YEAR 1)				
		CURRENT BASIS (CONTINUES)		GUARANTEED VALUES		CURRENT BASIS AFTER YEAR 1		GUARANTEED VALUES		
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	POL YR	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
1	48	2000000	24235.00	0	0	1	2000000	24235.00	0	0
10	52	2000000	24235.00	20135	75759	15	2000000	57446.13	39287	153333
15	57	2000000	24235.00	25425	190575	10	2000000	57446.13	41866	357923
20	62	2000000	24235.00	29739	332046	15	2000000	57446.13	42975	571256
	67	2000000	24235.00	31156	481679	20	2000000	57446.13	42174	784720
AGE	60	2000000	24235.00	28358	273279	13	2000000	57446.13	42741	485395
AGE	65	2000000	24235.00	29997	419913	18	2000000	57446.13	42739	699993
AGE	70	2000000	24235.00	33453	579366	23	2000000	57446.13	40178	907498

THE VALUES SHOWN IN THIS PROPOSAL ARE FOR ILLUSTRATION PURPOSES ONLY, AND WILL APPLY ONLY IF A POLICY CONTAINING THE GUARANTEED VALUES IS ISSUED. ACTUAL VALUES AFTER THE FIRST POLICY YEAR WILL DEPEND ON YOUR RENEWAL OPTION, AND ANY CHANGES IN THE CURRENT RATE BASIS.

SURRENDER COST INDEX		CURRENT BASIS CONTINUES	
NET PAYMENT INDEX	EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.	10 YEARS	20 YEARS
4.90		13.12	16.15
12.12		26.67	27.45

A CURRENT RATE BASIS IS GUARANTEED IN ADVANCE FOR EACH POLICY YEAR. IT MAY CHANGE AT THE START OF ANY POLICY YEAR. THE CURRENT RATES REFLECT 11.00% INTEREST, SELECT MORTALITY, AND CURRENT ADMINISTRATIVE EXPENSES. GUARANTEED RATES ARE BASED ON 4.50% INTEREST, 1958 C.S.O. MORTALITY, AND THE EXPENSE CHARGE FACTOR STATED IN THE POLICY. THE POLICY LOAN INTEREST RATE IS 7.40%, PAID IN ADVANCE.

PRESENTED BY: S B LEXINGTON, INC
9935 LAWLER AVENUE
SKOKIE IL 60077
312-677-4400

REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
735 NORTH WATER STREET
MILWAUKEE, WISCONSIN 53201

CURRENT VALUE LIFE... FAIR CURRENT VALUE
YEAR BY YEAR, ALWAYS LOOKING FORWARD

JCK001024

ILLUSTRATION
NO. 82-89867

CURRENT VALUE LIFE
STATEMENT OF POLICY COST AND BENEFIT INFORMATION
AN ILLUSTRATION OF PROJECTED VALUES AND BENEFITS

TABLE OF END OF YEAR VALUES

POL YR	ATT AGE	CURRENT VALUES (IF CURRENT BASIS CONTINUES)				GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 1)			
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
1	48	2000000	24235.00	0	0	2000000	24235.00	0	0
2	49	2000000	24235.00	17789	17789	2000000	24235.00	37337	37337
3	50	2000000	24235.00	18595	36384	2000000	24235.00	38031	75368
4	51	2000000	24235.00	19240	55624	2000000	24235.00	38878	114046
5	52	2000000	24235.00	20135	75759	2000000	24235.00	39287	153333
6	53	2000000	24235.00	20952	96711	2000000	24235.00	39862	193215
7	54	2000000	24235.00	21673	118384	2000000	24235.00	40437	237465
8	55	2000000	24235.00	22720	141704	2000000	24235.00	40930	277461
9	56	2000000	24235.00	24046	165150	2000000	24235.00	41444	316056
10	57	2000000	24235.00	25425	190576	2000000	24235.00	41866	357923
11	58	2000000	24235.00	26616	217191	2000000	24235.00	42222	400145
12	59	2000000	24235.00	27730	244921	2000000	24235.00	42509	442655
13	60	2000000	24235.00	28358	273279	2000000	24235.00	42741	485355
14	61	2000000	24235.00	29028	302307	2000000	24235.00	42886	528281
15	62	2000000	24235.00	29739	332046	2000000	24235.00	42975	571236
16	63	2000000	24235.00	28535	360580	2000000	24235.00	42927	614253
17	64	2000000	24235.00	29336	389317	2000000	24235.00	42941	657194
18	65	2000000	24235.00	29997	419913	2000000	24235.00	42799	699933
19	66	2000000	24235.00	30609	450622	2000000	24235.00	42553	742546
20	67	2000000	24235.00	31156	481678	2000000	24235.00	42174	784720
21	68	2000000	24235.00	31777	513455	2000000	24235.00	41645	826365
22	69	2000000	24235.00	32458	545913	2000000	24235.00	40934	867319
23	70	2000000	24235.00	33253	579366	2000000	24235.00	40178	907498
24	71	2000000	24235.00	34086	614923	2000000	24235.00	38654	945531
25	72	2000000	24235.00	35045	652436	2000000	24235.00	36524	981208
26	73	2000000	24235.00	36145	69107	2000000	24235.00	31109	1014013
27	74	2000000	24235.00	37454	1175706	2000000	24235.00	26598	10480384
28	75	2000000	24235.00	39046	1310195	2000000	24235.00	227130	10822877
29	76	2000000	24235.00	40823	1546020	2000000	24235.00	18285	11178077
30	77	2000000	24235.00	42796	2000000	2000000	24235.00	134907	2000000

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