

FIXED RATE CVL POLICY LOAN WORKSHEET

Policy # 1009208
Next Anniversary Date 12-27-89
Designate Loan as APL or Deferred APL
Applicable Loan Rate 7.4 %
Gross Loan \$ 3307.04
Net Loan \$ 3161.28
Date Loan Granted 5-27-89
Person Processing Loan TH

214

Checklist:

- Verify that policy paid current ✓
- Review file for assignment of policy ✓
- Loan request verified and placed in file ✓
- Verify that Gross Loan < Available Loan Amount - Include copy of POLI "V" Screen ✓
- Verify Gross Loan, Interest Rate and Loan Type - POLI "F" Screen ✓
- If an APL, change POLM "NF" code back to zero ✓
- Approved check request and copy of check placed in file NA

NOTE: Loan to be removed as of next anniversary date

Date Loan Removed _____

Person Processing Removal _____

Loan Repaid:
Attach copy of check received _____

Loan Deducted from Face & Cash Values:
Clear loan and interest amounts from POLP _____



National Service Association
600 WEST JACKSON BLVD. SUITE 800 CHICAGO IL 60606

(312) 993-0537

DATE: July 17, 1989

TO: Terri Holfert

FROM: Sandy Kapsa

SUBJECT: Simon Bernstein, #1009208

Dear Terri:

Enclosed please find a request letter for Simon Bernstein, policy #1009208.

Please APL his policy for 5/27/89 - 7/27/89 period.

Please let me know when the request has been processed.

Sincerely,

Sandy Kapsa

Enclosure

JCK000831

Capitol Bankers Life

CAPITOL BANKERS LIFE INSURANCE COMPANY
CAPITOL BANKERS LIFE INSURANCE
205 East Wisconsin Avenue, 11th Floor 2016
Washington, Wisconsin 53201-9747
414/777-9996 800/548-1011

REQUEST LETTER

TO Capitol Bankers Life Insurance Co

Please comply with the request I have checked below in connection with Policy Number 1009208

Name of Insured Simon Bernstein

The Policy _____ enclosed as instructed below
(is or is not) _____

CHANGE MAIL ADDRESS TO (Do not send Policy)

(New Mail Address)

POLICY LOAN (Do not send policy)
 I request a policy loan of \$ _____ or the maximum loan value, if less
 I request policy loan to pay current premium due

CHANGE OF OWNERSHIP FROM _____ to _____
*Both signatures required below (Print old owner name) (Print new owner name)
ADDRESS _____

EXTENDED TERM INSURANCE (Do not send Policy)
I request that the Extended Term Insurance provision be operative as a nonforfeiture value, if available, and any election by me for application of the automatic premium loan provision now on file with the Company is hereby revoked

AUTOMATIC PREMIUM LOAN (Do not send Policy) Teri, please APL Simon Bernstein's policy, #1009208, for
Make the Automatic Premium Loan provision effective, if provided in the policy the 5/27/89 - 7/27/89 period (2 monthlies

PAID UP INSURANCE (Send Policy) _____ Please notify me at the completion of this request.
I request that the Paid-Up Insurance provision be operative as a nonforfeiture value, if available

CASH SURRENDER (Send Policy)
Pay all cash surrender equities to me and as consideration for such payment, I surrender my Policy

CHANGE OF NAME BY MARRIAGE OR OTHERWISE (Do not send Policy)
Change name of Insured Owner
From _____ to _____
(Print old name) (Print new name)

State reason for change _____
If the person whose name is to be changed is the policyholder, both the old and the new name of the policyholder must be signed at the bottom of this request letter on the line "Personal Signature of Policyholder"

CHANGE BENEFICIARY AS FOLLOWS (Do not send Policy)
Beneficiary (Give full name, age, and relationship to Insured) _____
Primary (Payee at death of Insured) _____
Successor (Substitute payee if no Primary payee living) _____

OTHER REQUEST (Write request and send policy if it is to be changed)
_____ United Bank of Illinois, N.A.

Agent _____ Date 07/13/89 BY: Heidi Anne [Signature] Asst. V.P. & Trust
Personal Signature of Old Owner, if Ownership Change Officer
Agent _____ Date _____ Personal Signature of Policyholder (Owner)

POLICYOWNER SERVICE NOTES

Policy Number 1009208 Person Calling In Sandy NSA
Date July 10, 1989 Phone Number 312-993-0537

called in for CV. I told her the policy
is paid to 5-27-89 & we had a request
to pay the policy to 5-27-89. She is
sending in another request. T.H.



National Service Association
600 WEST JACKSON BLVD SUITE 800 CHICAGO, IL 60606

(312) 993-0537

DATE: June 19, 1989

TO: Teri Holfert

FROM: Sandy Kapsa

6-22-89

SUBJECT: Simon Bernstein, #1009208

Dear Teri:

Enclosed please find a request letter to APL Simon Bernstein's policy, #1009208 for the 4/27/89 - 5/27/89 monthly.

Please notify me at the completion of this request.

Sincerely,


Sandy Kapsa

Enclosure

JCK000834

DEPARTMENT ROUTING SCHEDULE

POLICY # 1009208

NAME

PRIORITY	DEPARTMENT/ PERSON	DATE RECEIVED	DATE FORWARDED	INITIALS
1	POS - Karen, Paula, Linda Diane, Jerry, Kris		5-2-89	Teri
2	Commissions: Debbie Scott S. - UVL		5-3-89	ASL
	Accounting Log			
	Premium Accounting: PAC - Gerard Direct Bill - Nina Group Bill - Marie D			
	Reinsurance			
3	Other Teri - APL		6-9-89	TH
4	Other Gerard - Billing		6/9/89	JAM
	Micro			

Comments:

Wendy,
please back bill
JAM



Capitol Bankers Life

CAPITOL BANKERS LIFE INSURANCE COMPANY
205 East Wisconsin Avenue, P.O. Box 2016
Milwaukee, Wisconsin 53201-2016
414/277-9908
800/558-1011
FAX 414/277-7606

June 8, 1989

First Arlington Bank Trustee of
c/o National Service Association
600 W. Jackson Blvd. Suite 800
Chicago, IL 60606

RE: Simon Bernstein - Policy #1009208

Dear Sir or Madam:

I am writing this letter in response to your request. The above mentioned policy has been paid to April 27, 1989, by a premium loan.

The status of the loan is as follows:

Net Loan	\$3,161.28
Interest	\$188.52
Total Gross Loan	\$3,349.80

If the loan is not repaid by the next anniversary date, the cash value and face amounts will be reduced by the amount of the loan. The premium may increase so that the cash value will equal the policy face amount at the policy target age.

Capitol Bankers Life Insurance Company enjoys serving you. If you have any questions, feel free to contact our office at 1-800-558-1011, extension #383.

Sincerely,
CAPITOL BANKERS LIFE INSURANCE COMPANY

Terese M. Holfert

Terese M. Holfert
Senior Policyowner Service Representative

TMH/jh-9

FIXED RATE CVL POLICY LOAN WORKSHEET

Policy # 1009208
 Next Anniversary Date 12-27-89
 Designate Loan as APL or Deferred APL
 Applicable Loan Rate 7.4 %
 Gross Loan \$ 3349.80
 Net Loan \$ 3161.28
 Date Loan Granted 4-27-89
 Person Processing Loan Teri

Checklist:

- Verify that policy paid current ✓
- Review file for assignment of policy ✓
- Loan request verified and placed in file ✓
- Verify that Gross Loan < Available Loan Amount - Include copy of POLI "V" Screen ✓
- Verify Gross Loan, Interest Rate and Loan Type - POLI "F" Screen ✓
- If an APL, change POLM "NF" code back to zero ✓
- Approved check request and copy of check placed in file NA

NOTE: Loan to be removed as of next anniversary date

Date Loan Removed _____

Person Processing Removal _____

Loan Repaid:
 Attach copy of check received _____

Loan Deducted from Face & Cash Values:
 Clear loan and interest amounts from POLP _____



MAY 22 1989

National Service Association

600 WEST JACKSON BLVD. · SUITE 800 · CHICAGO, IL 60606 (312) 993-0537

DATE: April 28, 1989
TO: Teri Qualmann
FROM: Sandy Kapsa
RE: Simon Bernstein/1009208

Dear Teri:

Enclosed please find a request letter for Simon Bernstein, policy #1009208. Please APL his policy for the period 3/27/89 - 4/27/89.

Please notify me at the completion of this request.

Sincerely,


Sandy Kapsa

Enclosure

JCK000840

Capitol Bankers Life

CAPITOL BANKERS LIFE INSURANCE COMPANY
CAPITOL BANKERS LIFE BUILDING
205 East Wisconsin Avenue, P.O. Box 2016
Milwaukee, Wisconsin 53201-0157
414/277-9298 800/538-1017

MAY 02 1989

REQUEST LETTER

TO Capitol Bankers Life Insurance Co

Please comply with the request I have checked below in connection with Policy Number 1009208

Name of Insured Simon Bernstein

The Policy enclosed as instructed below
(is or is not)

CHANGE MAIL ADDRESS TO (Do not send Policy)
(New Mail Address)

POLICY LOAN (Do not send policy)
 I request a policy loan of \$ _____ or the maximum loan value, if less
 I request policy loan to pay current premium due

CHANGE OF OWNERSHIP FROM _____ to _____
*Both signatures required below (Print old owner name) (Print new owner name)

ADDRESS _____

EXTENDED TERM INSURANCE (Do not send Policy)
I request that the Extended Term Insurance provision be operative as a nonforfeiture value, if available, and any election by me for application of the automatic premium loan provision now on file with the Company is hereby revoked

AUTOMATIC PREMIUM LOAN (Do not send Policy) Terri, please APL Si Bernstein's policy #1009208 for the
Make the Automatic Premium Loan provision effective, if provided in the policy period 3/27/89 - 4/27/89 monthly. Please
notify me at the completion of this request

PAID UP INSURANCE (Send Policy)
I request that the Paid-Up Insurance provision be operative as a nonforfeiture value, if available

CASH SURRENDER (Send Policy)
Pay all cash surrender equities to me and as consideration for such payment, I surrender my Policy

CHANGE OF NAME BY MARRIAGE OR OTHERWISE (Do not send Policy)
Change name of Insured Owner

From _____ to _____
(Print old name) (Print new name)

State reason for change
If the person whose name is to be changed is the policyholder, both the old and the new name of the policyholder must be signed at the bottom of this request letter on the line "Personal Signature of Policyholder"

CHANGE BENEFICIARY AS FOLLOWS (Do not send Policy)
Beneficiaries (Give full name, age, and relationship to Insured)
Primary (Payee at death of Insured)

Successor (Substitute payee if no Primary payee living)

OTHER REQUEST (Write request and send policy if it is to be changed)

Agent X 04/24/89 Date X By: Chas. Andrew Lips
ASST. V. P. & TRUST OFFICER
United Bank of Illinois, N.A.

Agent _____ Date _____ Personal Signature of Policyholder (Owner)

JCK000841



Capitol Bankers Life

CAPITOL BANKERS LIFE INSURANCE COMPANY
205 East Wisconsin Avenue, P.O. Box 2016
Milwaukee, Wisconsin 53201-2016
414/277-9998
800/558-1011
FAX 414/277-7808

April 3, 1989

FIRST ARLINGTON BANK TRUSTEE OF
C/O NATIONAL SERVICE ASSOCIATION
800 N. JACKSON BLVD, SUITE 800
CHICAGO, IL 60606

RE: SIECK BERNSTEIN
Policy #1009208

Dear Sir/Madam:

In response to your request, the above mentioned policy has
been paid to 27FEB1989 by a premium loan.

The status of the loan is as follows:

Net Loan	53,161.28
Interest	1,239.41
Total Gross Loan	53,391.69

If the loan is not repaid by the next anniversary date, the cash
value and face amounts will be reduced by the amount of the
loan. The premium may increase so that the cash value will equal
the policy face amount at the policy target a.e.

We enjoy being of service to you. If you have any questions, feel
free to contact our office at 1-800-558-1011 or 1-608-242-1002
in the state of Wisconsin.

Sincerely,
Capitol Bankers Life Insurance Company

Toni Harp
Policyowner Service Department

Enclosure

cc: CAPITOL BANKERS LIFE INSURANCE Agent #0000735

FIXED RATE CVL POLICY LOAN WORKSHEET

Policy # 1009208
Next Anniversary Date 12-27-89
Designate Loan as APL or Deferred APL
Applicable Loan Rate 7.4 %
Gross Loan \$ 3391.69
Net Loan \$ 3161.28
Date Loan Granted 1-27-89
Person Processing Loan Teri H.

334

Checklist:

- Verify that policy paid current ✓
- Review file for assignment of policy ✓
- Loan request verified and placed in file ✓
- Verify that Gross Loan < Available Loan Amount - Include copy of POLI "V" Screen ✓
- Verify Gross Loan, Interest Rate and Loan Type - POLI "F" Screen ✓
- If an APL, change POLM "NF" code back to zero ✓
- Approved check request and copy of check placed in file NA

NOTE: Loan to be removed as of next anniversary date

Date Loan Removed _____

Person Processing Removal _____

Loan Repaid:
Attach copy of check received _____

Loan Deducted from Face & Cash Values:
Clear loan and Interest amounts from POLP _____



National Service Association
600 WEST JACKSON BLVD SUITE 800 CHICAGO, IL 60606

(312) 993-0537

MAR 03 1989

DATE: February 24, 1989

TO: Teri Qualmann

FROM: Sandy Kapsa

SUBJECT: Simon Bernstein/#1009208

Dear Teri:

Please APL Si Bernstein, policy #1009208 as instructed on the enclosed form.

Please notify me at the completion of this request.

Very truly yours,


Sandy Kapsa

Enclosure

JCK000845

ROUTING SCHEDULE FOR POLICY LOANS

POLICY # 1009208

NAME Simon Bernstein

<u>Priority</u>	<u>Person</u>	<u>Date Received</u>	<u>Date Forwarded</u>	<u>Initials</u>
1	Janice Accounting		12-29-88	JH
2	Eileen AR's	12/29/88	12/29/88	EMK
	Wendy Billing			
3	Carolyn A. Reinsurance	CO	1/13/89	CA
4	Janice Accounting	1-13-89	1-13-89	JH

VLR GROSS LOAN NA

INTEREST _____

TYPE OF LETTER _____

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208
 FROM CAPITOL BANKERS LIFE INSURANCE COMPANY

RENEWAL DATE: DEC 27, 1988

INSURED:
 POLICY OWNER:

SIMON BERNSTEIN
 FIRST ARLINGTON BANK TRUSTEE OF
 C/O NATIONAL SERVICE ASSOCIATION
 600 W. JACKSON BLVD, SUITE 800
 CHICAGO, IL 606060000

AGJ NUM: 0000735
 AGENT : CAPITOL BANKERS LIFE INSURANCE C
 205 E. WISCONSIN AVE.
 MILWAUKEE, WI 53202-9757
 PHONE : 414-277-9998

SUM INSURED OF \$1,928,364
 RENEWAL OPTION IN EFFECT IS OPTION A:
 MINIMUM LEVEL PREMIUM ON CURRENT RATE BASIS

PREMIUM PAYMENT MODE: MON-LIST
 EACH PAYMENT: \$3,161.28

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

(THERE IS NO CHANGE IN THE CURRENT RATE BASIS IN THE NEXT YEAR.)

CURRENT STATUS FOR YEAR ENDING DEC 27, 1988	GUARANTEED FOR YEAR ENDING DEC 27, 1989
---	---

CURRENT RATE BASIS INTEREST	9.00%	
SUM INSURED	\$1,928,364	\$1,909,494
CASH VALUE - START OF YEAR	\$ 3,660.35	\$ 7,580.24
ADD: TOTAL PREMIUMS FOR YEAR	\$35,076.20	\$37,235.36
INTEREST CREDIT	\$ 2,890.83	\$ 3,386.27
DEDUCT: MORTALITY CHARGE	\$ 8,488.98	\$ 9,851.86
EXPENSE CHARGE	\$ 7,687.85	\$ 7,988.92
POLICY LOAN	\$18,870.31	\$ 0.00
NET CASH VALUE - END OF YEAR	\$ 7,580.24	\$31,061.09

ANNUAL PREMIUM FOR THIS YEAR FOR YOUR RENEWAL OPTION: \$36,123.87

LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,909,494:
 OPTION A - CURRENT RATE BASIS \$36,123.87
 OPTION B - GUARANTEED RATE BASIS \$69,150.68

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THERE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1989.

CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTION OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

IF THE MINIMUM REQUIRED PREMIUM FOR THE RATE BASIS IN EFFECT ON ANY RENEWAL DATE IS NOT PAID, THE POLICY WILL LAPSE.

1009208

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

ILLUSTRATION
NO. J6-03154

SIMON BERNSTEIN
MALE, AGE 47, NONSMOKER
INITIAL DEATH BENEFIT: \$1,909,494
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

TARGET BASIS: CURRENT
EXTRA VALUES INCREASE CASH VALUES
DEFRA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

CURRENT VALUES (IF CURRENT BASIS CONTINUES)		CURRENT VALUES (GUARANTEED BASIS AFTER YEAR 7)							
FOL YR	ATT AGE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
10	57	1909494	36123.87	27203	108636	1909494	71763.07	44523	16321
15	62	1909494	36123.87	31163	258210	1909494	71763.07	45702	390088
20	67	1909494	36123.87	32445	415532	1909494	71763.07	44850	617098
AGE	60	1909494	36123.87	29985	196505	1909494	71763.07	45453	298779
AGE	65	1909494	36123.87	31245	351128	1909494	71763.07	45515	526994
AGE	70	1909494	36123.87	34403	516462	1909494	71763.07	42728	747666
AGE	75	1909494	36123.87	36843	697390	1909494	71763.07	39698	950868

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.

CURRENT BASIS CONTINUES		GUARANTEED BASIS AFTER YEARS	
10 YEARS	20 YEARS	10 YEARS	20 YEARS
13.90	12.34	26.46	25.47
17.71	18.14	32.18	34.08

SURRENDER COST INDEX
NET PAYMENT INDEX

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

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 9.00% 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.

IF THE MINIMUM REQUIRED PREMIUM FOR THE RATE BASIS IN EFFECT ON ANY RENEWAL DATE IS NOT PAID, THE POLICY WILL LAPSE.

PRESENTED BY: CAPITOL BANKERS LIFE INSURANCE CO REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
205 E. WISCONSIN AVE. P. O. BOX 2016
MILWAUKEE, WI 53202-9757 MILWAUKEE, WISCONSIN
414-277-9998

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

DOCUMENTARY LISTING FOR LEDGER #03154, STORED FOR USER LORE
RUN COMPLETION DATE: DEC 23, 1988 AT 16:05 PM. STATUS: USED L
AGENT NUMBER: 0000735 AGENT NAME: CAPITOL BANKERS LIFE INSURANCE C
PRODUCT: STANDARD CVL LIFE, # OF LIVES: 1, STATE CODE: IL
DEFRA ENDORSEMENT: 0, PRICING BASIS: STANDARD.
PRIMARY PERSON INSURED: SIMON BERNSTEIN
AGE: 47 SEX: M SMOKER: N TABLE RATING: 0.0
MAXIMUM POLICY ATTAINED AGE: 100 (53 POLICY YEARS).
FLAT EXTRA CHARGES: NONE SPECIFIED.
BASIC BENEFIT AMOUNT: \$2,000,000.00 LEVEL IN ALL YEARS.
BASIC PREMIUM AMOUNT: TO BE COMPUTED. LEVEL IN ALL YEARS.
PLAN OPTIONS SELECTED: TARGET RATE BASIS: CURRENT BASIS:
CASH VALUE OBJECTIVE: NONE. INTERMED. INTEREST: NONE
EXTRA VALUE: INCREASE CASH VALUES.

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

INSURED: SIMON BERNSTEIN
AGE 47 SEX M
POLICY DATE: DEC 27, 1982

POLICY NUMBER: 1009208
PROCESS DATE: DEC 23, 1988
RATING: STANDARD

GROSS PREMIUM	-----
BASIC PREMIUM	36123.87
RISK INCREASE PREMIUM	0.00
FLAT EXTRA CHARGE	0.00
EXCESS & POUR-IN	0.00
TOTAL	----- 36123.87

PCT RATE	-----
	4.00
	60.00
	0.00
	4.00
GEN. AGENT COMMISSION	-----
	1444.95
	0.00
	0.00
	0.00
	----- 1444.95

INFORCE INFORMATION FOR POLICY #1009208 YEARS IN FORCE: 7
 POLICY DATE: 12/27/82 ISSUE DATE: 12/27/82 AGENT: 0000735 PRODUCT: CVL
 PREMIUM MODE: MON-LIST OWNERS NAME: FIRST ARLINGTON BANK TRUSTEE OF
 ADDRESS: C/O NATIONAL SERVICE ASSOCIATION CHICAGO IL606060
 LEDGER DATA STORED UNDER USER: LORE LEDGER RECORD # 03154
 LEDGER CHECK DATA: (MUST MATCH DATA FOUND ON THIS LEDGER RECORD) V5726
 PRIMARY INSURED: AGE 47, SEX M, SMOKER N, STATE IL, SUBS. RATIO, 0.0, DEFRA: 0
 FLAT EXTRA: NONE SPECIFIED. NAME: SIMON BERNSTEIN

*P. RIDER: NOT SELECTED.
 AOB RIDER: NOT SELECTED.
 SPOUSE RIDER: NOT SELECTED.
 CHILDRENS RIDER: NOT SELECTED.

VALUES COMPUTED FOR CURRENT YEAR AND SAVED FOR NEXT RENEWAL:
 BASIC BENEFIT: \$1,909,494
 INIT. CASH VALUE: \$7,580.24
 POUR-IN PREMIUM: \$ 0.00
 TOTAL OF PREMIUMS: \$203,273.96 (THROUGH CURRENT YEAR)

VALUES COMPUTED AS PROJECTED VALUES AT END OF NEXT YEAR:
 TOTAL SUM INSURED: \$1,909,494
 TOTAL CASH VALUE: \$35,597.30
 SCHEDULED PAYOUT: \$36,123.87
 \$ 0.00

RATING BASIS CODE: 8641. INTEREST: 9.00% CURRENT MORTALITY TABLE #: S3531
 GUARANTEED MORTALITY: U1001 INTEREST: 4.50% EXTRA MORTALITY TABLE #: X2001
 BASIC PREMIUM: 12.1000 PER \$1000 (PLUS 35.00 POLICY FEE).
 FIXED EXPENSE FACTORS: KL: 0.400, KR: 0.880, KK: 0.925, KI: 0.600
 VARIABLE EXPENSE FACTORS, AS OF THE END OF THIS YEAR:
 MINIMUM BASIC PREMIUM (FT): 36123.868267; NET-GROSS: KS: 0.8289230996
 SECOND LEVEL BREAKPT. (GT): 68031.646018; NET-GROSS: KG: 0.8474242130
 MAXIMUM EXPENSE ALLOWANCE: 1853.360395 (LIMITS FT*(KR - KS) AMT.)

ACTUARIAL VALUES FROM ORIGINAL BASIS, USED TO DETERMINE EXPENSE ADJUSTMENTS:
 MORTALITY COST PER \$1000, FIRST YEAR (QX): 1.3968000
 PAID-UP CASH VALUE PER \$1000, END 1ST YR. (AX): 89.4624635
 DISCOUNTED VALUE, LIFE ANNUITY OF \$1.00 (AX): 9.188815150

ACTUARIAL VALUES FROM CURRENT BASIS, APPROPRIATE FOR THE CURRENT YEAR:
 MORTALITY COST PER \$1000, DURING YEAR (QX): 5.2400000
 PAID-UP CASH VALUE PER \$1000, END YEAR (AX): 173.2899896
 DISCOUNTED VALUE, LIFE ANNUITY OF \$1.00 (AX): 10.01237679

VALUES COMPUTED FOR CURRENT YEAR TO DEFINE TARGET OBJECTIVE:
 TARGET CASH VALUE: \$1061.0927
 EXTRA VALUE AMOUNT: 29946.4375
 ADDED BENEFIT AMOUNT: -90506.50

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208
 FROM CAPITOL BANKERS LIFE INSURANCE COMPANY

RENEWAL DATE: DEC 27, 1987

INSURED:
 POLICY OWNER:

SIMON BERNSTEIN
 FIRST ARLINGTON BANK TRUSTEE OF
 C/C NATIONAL SERVICE ASSOCIATES
 9933 LAWLER SUITE 210
 SKOKIE, IL 60077

AGT NUM: 0000735
 AGENT : CAPITOL BANKERS LIFE INSURANCE C
 205 E. WISCONSIN AVE
 MILWAUKEE, WI 53202-9757

PHONE : 414-277-9998

SUM INSURED OF \$1,947,106
 RENEWAL OPTION IN EFFECT IS OPTION A:
 MINIMUM LEVEL PREMIUM OF CURRENT RATE BASIS

PREMIUM PAYMENT MODE: SEMIANNUAL
 EACH PAYMENT: \$17,592.18

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

We have updated the Mortality Tables and Interest Rate used in our Current Rate Basis. These rates are guaranteed for the Current Policy Year. This change may affect your premium, your cash value, or both. The actual result depends on the plan you have selected. The results of this change are illustrated below.

CURRENT STATUS FOR YEAR ENDING DEC 27, 1987	GUARANTEED FOR YEAR ENDING DEC 27, 1988
---	---

CURRENT RATE BASIS INTEREST	10.00%	
SUM INSURED	\$1,947,106	\$1,928,364
CASH VALUE - START OF YEAR	\$2,501.54	\$3,660.35
ADD: TOTAL PREMIUMS FOR YEAR	\$30,799.04	\$35,384.36
DEDUCT: MORTALITY CHARGE	\$7,201.33	\$2,890.83
EXPENSE CHARGE	\$7,261.22	\$8,486.98
POLICY LOAN	\$6,338.18	\$6,996.01
NET CASH VALUE - END OF YEAR	\$18,742.16	\$6,996.01
ANNUAL PREMIUM FOR THIS YEAR FOR YOUR RENEWAL OPTION:	\$3,660.35	\$26,450.55
LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,928,364:		\$34,353.31
OPTION A - CURRENT RATE BASIS		\$14,353.31
OPTION B - GUARANTEED RATE BASIS		\$66,439.23

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THERE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1988.

CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTION OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

IF THE MINIMUM REQUIRED PREMIUM FOR THE RATE BASIS IN EFFECT ON ANY RENEWAL DATE IS NOT PAID, THE POLICY WILL LAPSE.

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

SIMON BERNSTEIN
MALE, AGE 47 NONSHOKER
INITIAL DEATH BENEFIT: \$1,928,364
CASH VALUE OBJECTIVE: WHOLE LIFE, FINIAH PREMIUMS

TARGET BASIS: CURRENT
VALUES INCREASE CASH VALUES
EXTRA VALUES W/O ENDORSEMENT
DEPRA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

POL YR	ATT AGE	CURRENT VALUES (IF CURRENT BASIS CONTINUES)			POL YR	GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 6)		
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE
5	52	1947106	29901.54	3660	5	1947106	29901.54	3660
10	57	1928364	34353.31	127506	10	1928364	68935.40	44071
15	62	1928364	34353.31	277080	15	1928364	68935.40	45238
20	67	1928364	34353.31	434402	20	1928364	68935.40	44394
AGE	60	1928364	34353.31	29985	13	1928364	68935.40	44991
AGE	65	1928364	34353.31	31245	18	1928364	68935.40	45053
AGE	70	1928364	34353.31	34403	23	1928364	68935.40	42293
AGE	75	1928364	34353.31	36843	28	1928364	68935.40	39294

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.

CURRENT BASIS CONTINUES		GUARANTEED BASIS AFTER YEAR 5	
10 YEARS	12.04	10 YEARS	23.43
20 YEARS	16.47	20 YEARS	30.37
			23.30
			32.26

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

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 9.00% 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.

IF THE MINIMUM REQUIRED PREMIUM FOR THE RATE BASIS IN EFFECT ON ANY RENEWAL DATE IS NOT PAID, THE POLICY WILL LAPSE.

PRESENTED BY: CAPITOL BANKERS LIFE INSURANCE C REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
205 E. WISCONSIN AVE. 9757 P.O. BOX 2016
MILWAUKEE, WI 53202-9757 MILWAUKEE, WISCONSIN AVE.
414-277-9998 MILWAUKEE, WISCONSIN 53201

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

ILLUSTRATION
NO. 57-03154

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)		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	POL YR	GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 61)			
		SUM INSURED	ANNUAL PREMIUM						CASH VAL INCREASE	CASH VALUE		
5	52	1947106	29901.54	1159	3660	1159	3660	5	1947106	29901.54	1159	3660
6	53	1928364	34353.31	22790	26451	22790	26451	6	1928364	34353.31	22790	26451
7	54	1928364	34353.31	23481	49931	23481	49931	7	1928364	34353.31	42566	68935.40
8	55	1928364	34353.31	24536	74468	24536	74468	8	1928364	34353.31	43117	121133
9	56	1928364	34353.31	25836	100304	25836	100304	9	1928364	34353.31	43626	155758
10	57	1928364	34353.31	27203	127506	27203	127506	10	1928364	34353.31	44071	199958
11	58	1928364	34353.31	28452	155959	28452	155959	11	1928364	34353.31	4446	244275
12	59	1928364	34353.31	29432	185391	29432	185391	12	1928364	34353.31	44748	289923
13	60	1928364	34353.31	29985	215376	29985	215376	13	1928364	34353.31	44991	334914
14	61	1928364	34353.31	30542	245917	30542	245917	14	1928364	34353.31	45144	379158
15	62	1928364	34353.31	31163	277080	31163	277080	15	1928364	34353.31	45238	424396
16	63	1928364	34353.31	3141	308221	3141	308221	16	1928364	34353.31	45261	469656
17	64	1928364	34353.31	30531	338753	30531	338753	17	1928364	34353.31	45202	514858
18	65	1928364	34353.31	31245	369998	31245	369998	18	1928364	34353.31	45053	559911
19	66	1928364	34353.31	31960	401958	31960	401958	19	1928364	34353.31	44794	604704
20	67	1928364	34353.31	32445	434402	32445	434402	20	1928364	34353.31	44394	649099
21	68	1928364	34353.31	32974	467377	32974	467377	21	1928364	34353.31	43838	692936
22	69	1928364	34353.31	33553	500929	33553	500929	22	1928364	34353.31	43110	736947
23	70	1928364	34353.31	34403	535333	34403	535333	23	1928364	34353.31	42293	778340
25	72	1928364	34353.31	35897	606581	35897	606581	25	1928364	34353.31	40689	860483
30	77	1928364	34353.31	36723	789865	36723	789865	30	1928364	34353.31	38447	1056862
35	82	1928364	34353.31	34599	966746	34599	966746	35	1928364	34353.31	32747	1233529
40	87	1928364	34353.31	30962	1131858	30962	1131858	40	1928364	34353.31	27999	1381338
45	92	1928364	34353.31	31325	1272931	31325	1272931	45	1928364	34353.31	28625	1520847
50	97	1928364	34353.31	6847	1518715	6847	1518715	50	1928364	34353.31	42445	1694847
53	100	1928559	34353.31	187630	1928559	187630	1928559	53	1928974	34353.31	142036	1928974

DOCUMENTARY LISTING FOR LEDGER #03154, stored for user LORE
RUN COMPLETION DATE: OCT 10, 1987 at 14:11 PM. STATUS: USED L
AGENT NUMBER: 0000735 AGENT NAME: CAPITOL BANKERS LIFE INSURANCE C
PRODUCT: Standard CVL Life, # of Lives: 1, State Code: IL
DEBRA Endorsement: 0, Pricing Basis: Standard.
PRIMARY person Insured: SIMON BERNSTEIN
Age: 47 Sex: M Smoker: N Table Rating: 0.0
Maximum Policy Attained Age: 100 (53 policy years).
FLAT EXTRA CHARGES: None Specified.
BASIC BENEFIT AMOUNT: \$2,000,000.00 Level in All Years.
BASIC PREMIUM AMOUNT: To be Computed. Level in All Years.
PLAN OPTIONS SELECTED:
CASH VALUE OBJECTIVE: None. TARGET RATE BASIS: Current Basis.
EXTRA VALUE: Increase Cash Values. INTERMED. INTEREST: None

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

INSURED: SIMON BERNSTEIN
AGE 47 SEX M
POLICY DATE: DEC 27, 1982

POLICY NUMBER: 1009208
RATING: STANDARD
PROCESS DATE: OCT 10, 1987

BASIC PREMIUM	34 353.31	PCT RATE	4.00	GEN. AGENT COMMISSION	1374.13
RISK INCREASE PREMIUM	0.00		60.00		0.00
PLAT EXTRA CHARGE	0.00		0.00		0.00
EXCESS & POUR-IN	0.00		4.00		0.00
TOTAL	34 353.31				1374.13

IMFORCE Information for Policy #1009208
Policy Date: 12/27/82 Issue Date: 12/27/82
Premium Mode: SEMI ANNUAL Owners Name: FIRST ARLINGTON BANK TRUSTEE OF IL60077
Address: C/O NATIONAL SERVICE ASSOCIATION SCARIE

Years in Force: 6
Product: CVL

Ledger Data Stored Under User: LOBE
Ledger Check Data: (MUST MATCH DATA FOUND ON THIS LEDGER RECORD)
Primary Insured: Age 47, Sex M, Smoker N, State IL, Subst. Ratj. 0.0, Defra: 0
Flat Extra: None Specified.

W.P. Rider: Not Selected.
ADB Rider: Not Selected.
Spouse Rider: Not Selected.
Children's Rider: Not Selected.

Values Computed for Current Year and Saved for Next Renewal:
Basic Benefit: \$1,928.364
Init. Cash Value: \$3,660.35
Pour-In Premium: \$0.00
Total of Premiums: \$167,150.09

Values Computed as Projected Values at End of Next Year:
Total Sum Insured: \$1,928.364
Total Cash Value: \$49,931.41

Rating Basis Code: 8641. Interest: 9.00%
Guaranteed Mortality: U1001. Interest: 4.50%
Basic Premium: 12.1000 per \$1000 (plus 35.00 Policy Fee).
FIXED Expense Factors: Kl: 0.400, Kr: 0.880, Kk: 0.925, Ki: 0.600
VARIABLE Expense Factors, as of the END of this year:
Minimum Basic Premium (Ftj): 3453.302516
Second Level Breakpt. (Gtl): 86261.080367
Maximum Expense Allowance: 1653.360395

Actuarial Values from Original Basis, used to determine expense adjustments:
Mortality Cost per \$1000, First Year (Qx1): 1.3968000
Paid-Up Cash Value per \$1000, End 1st Yr. (Ax1): 89.4624635
Discounted Value, Life Annuity of \$1.00 (ax): 9.18815150

Actuarial Values from Current Basis, appropriate for the Current Year:
Mortality Cost per \$1000, During Year (Qx): 4.4600000
Paid-Up Cash Value per \$1000, End Year (Ax): 162.9559175
Discounted Value, Life Annuity of \$1.00 (ax): 10.13753389

Values Computed for Current Year to Define Target Objective:
Target Cash Value: 26450.5385
Extra Value Amount: 0.00
Target Objective: 28388.3397
Net Premium: -71636.19
Added Benefit Amount:

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208
 FROM CAPITOL BANKERS LIFE INSURANCE COMPANY

RENEWAL DATE: DEC 27, 1986

INSURED: SIMON BERNSTEIN
 POLICY OWNER: FIRST ARLINGTON BANK TRUSTEE OF
 C/O NATIONAL SERVICE ASSOCIATES
 9933 LAWLER SUITE 210
 SKOKIE, IL 60077

AGENT: S.B. LEXINGTON, INC.
 9933 LAWLER AVENUE
 SKOKIE, IL 60077

PHONE: 312-677-4400

SUM INSURED OF \$1,963,671
 RENEWAL OPTION IN EFFECT IS OPTION A:
 MINIMUM LEVEL PREMIUM ON CURRENT RATE BASIS

PREMIUM PAYMENT MODE: NON-LIST
 EACH PAYMENT: \$2,616.82

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

{ THERE IS NO CHANGE IN THE CURRENT RATE BASIS IN THE NEXT YEAR. }

CURRENT STATUS FOR YEAR ENDING DEC 27, 1986

GUARANTEED FOR YEAR ENDING DEC 27, 1987

CURRENT RATE BASIS INTEREST	10.00%	
SUM INSURED	\$1,963,671	\$1,947,106
CASH VALUE - START OF YEAR	0.00	\$2,501.54
ADD: TOTAL PREMIUMS FOR YEAR	\$29,604.84	\$31,401.84
INTEREST CREDIT	\$2,299.15	\$2,701.33
DEDUCT: MORTALITY CHARGE	\$6,187.50	\$7,261.22
EXPENSE CHARGE	\$6,649.89	\$6,940.98
POLICY LOAN	\$16,565.06	0.00
NET CASH VALUE - END OF YEAR	\$2,501.54	\$22,402.51
ANNUAL PREMIUM FOR THIS YEAR FOR YOUR RENEWAL OPTION:		\$29,901.54
LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,947,106:		\$29,901.54
OPTION A - CURRENT RATE BASIS		\$63,794.87
OPTION B - GUARANTEED RATE BASIS		

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THESE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1987.

CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTION OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

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: \$1,947,106
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

TARGET BASIS: CURRENT
EXTRA VALUES INCREASE CASH VALUES
DEFEA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

CURRENT VALUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES		CURRENT BASIS CONTINUES	
POL YR	ATT AGE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	POL YR	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	POL YR	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
4	51	1963671	28190.03	2502	2502	4	1963671	28190.03	2502	2502	4	1963671	28190.03	2502	2502
5	52	1947106	29901.54	22403	22403	5	1947106	29901.54	19901	19901	5	1947106	29901.54	19901	22901
10	57	1947106	29901.54	25118	135655	10	1947106	29901.54	29345	275543	10	1947106	29901.54	43636	235686
15	62	1947106	29901.54	29345	275543	15	1947106	29901.54	30947	424697	15	1947106	29901.54	44791	457986
20	67	1947106	29901.54	30947	424697	20	1947106	29901.54	28042	217539	20	1947106	29901.54	43956	680471
AGE	60	1947106	29901.54	28042	217539	13	1947106	29901.54	29605	363360	13	1947106	29901.54	44547	368497
AGE	65	1947106	29901.54	29605	363360	18	1947106	29901.54	33160	521626	18	1947106	29901.54	44608	592163
AGE	70	1947106	29901.54	33160	521626	23	1947106	29901.54			23	1947106	29901.54	41876	808436

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.

CURRENT BASIS CONTINUES
10 YEARS 9.65
20 YEARS 14.31

SURRENDER COST INDEX 8.87
NET PAYMENT INDEX 14.88

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

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 10.00% 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.
5933 LAWLER AVENUE
SKOKIE, ILL 60077
312-677-4400

REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
P.O. BOX 2016
205 E. WISCONSIN AVE.
MILWAUKEE, WISCONSIN 53201

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

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 5)			
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
4	51	1963671	28190.03	2502	2502	1963671	28190.03	2502	2502
5	52	1947106	29901.54	19901	22403	1947106	29901.54	19901	22403
6	53	1947106	29901.54	20655	43058	1947106	29901.54	41568	63970
7	54	1947106	29901.54	21347	64405	1947106	29901.54	42146	106116
8	55	1947106	29901.54	22409	86814	1947106	29901.54	42691	148807
9	56	1947106	29901.54	23724	110538	1947106	29901.54	43195	192007
10	57	1947106	29901.54	25118	135656	1947106	29901.54	43636	23556
11	58	1947106	29901.54	26406	162062	1947106	29901.54	44007	279644
12	59	1947106	29901.54	27435	189497	1947106	29901.54	44306	323950
13	60	1947106	29901.54	28042	217539	1947106	29901.54	44547	368497
14	61	1947106	29901.54	28658	246198	1947106	29901.54	44698	413195
15	62	1947106	29901.54	29345	275543	1947106	29901.54	44791	457986
16	63	1947106	29901.54	29385	304928	1947106	29901.54	44814	502800
17	64	1947106	29901.54	28827	333755	1947106	29901.54	44755	547556
18	65	1947106	29901.54	29605	363360	1947106	29901.54	44608	592163
19	66	1947106	29901.54	30390	393750	1947106	29901.54	44352	636515
20	67	1947106	29901.54	30947	424697	1947106	29901.54	43956	680471
21	68	1947106	29901.54	31554	456250	1947106	29901.54	43405	723876
22	69	1947106	29901.54	32215	488466	1947106	29901.54	42685	766561
23	70	1947106	29901.54	33160	521626	1947106	29901.54	41876	808436
25	72	1947106	29901.54	34868	590709	1947106	29901.54	40287	889768
30	77	1947106	29901.54	36258	770535	1947106	29901.54	38068	1084209
35	82	1947106	29901.54	34615	946553	1947106	29901.54	32424	1259230
40	87	1947106	29901.54	31329	112970	1947106	29901.54	27723	140553
45	92	1947106	29901.54	31860	1255870	1947106	29901.54	28342	1543603
50	97	1947106	29901.54	72001	1510260	1947106	29901.54	42029	1715903
53	100	1947408	29901.54	201498	1947408	1947764	29901.54	140636	1947764

DOCUMENTARY LISTING FOR LEDGER #03154, stored for user LORE
RUN COMPLETION DATE: DEC 12, 1986 at 14:54 PM. STATUS: USED L

AGENT NUMBER: 0074000 AGENT NAME: S.B. LEXINGTON, INC.
PRODUCT: Standard CVL Life, # of Lives: 1, State Code: IL
DEFRA Endorsement: 0, Pricing Basis: Standard.

PRIMARY person Insured: SIMON BERNSTEIN
Age: 47 Sex: M Smoker: N Table Rating: 0.0
Maximum Policy Attained Age: 100 (53 policy years).

FLAT EXTRA CHARGES: None Specified.

BASIC BENEFIT AMOUNT: \$2,000,000.00 Level in All Years.

BASIC PREMIUM AMOUNT: To be Computed. Level in All Years.

PLAN OPTIONS SELECTED:

CASH VALUE OBJECTIVE: None. TARGET RATE BASIS: Current Basis.
EXTRA VALUE: Increase Cash Values. INTERMED. INTEREST: None

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

INSURED: SIMON BERNSTEIN
AGE 47 SEX M
POLICY DATE: DEC 27, 1982

POLICY NUMBER: 1009208
RATING: STANDARD
PROCESS DATE: DEC 12, 1986

GROSS PREMIUM	PCT RATE	GEN. AGENT COMMISSION
29901.54	8.00	2392.12
BASIC PREMIUM PREMIUM	60.00	0.00
RISK INCREASE PREMIUM	0.00	0.00
FLAT EXTRA CHARGE	4.00	0.00
EXCESS & POUR-IN		
TOTAL		2392.12

INFORCE Information for Policy #1009208
 Policy Date: 12/27/82 Issue Date: 12/27/82
 Premium Mode: NON-LIST Owners Name: FIRST ARLINGTON BANK TRUSTER OF IL60077
 Address: C/O NATIONAL SERVICE ASSOCIATES: SKOKIE

Ledger Data Stored Under User: LORE
 Ledger Check Data: (MUST Match Data Found on this Ledger Record # 03154)
 Primary Insured: Age 47, Sex M, Smoker N, State IL, Subs. Raty. O.O, Defra: 0
 Plat Extra: None Specified.

W.P. Rider: Not Selected.
 ADB Rider: Not Selected.
 Spouse Rider: Not Selected.
 Children S Rider: Not Selected.

Values Computed for Current Year and Saved for Next Renewal:
 Basic Benefit: \$1,947.106
 Init. Cash Value: \$2,501.54
 Pour-In Premium: \$0.00
 Total of Premiums: \$132,796.78 (Through Current Year)

Values Computed as Projected Values at End of Next Year:
 Total Sum Insured: \$1,947.106
 Total Cash Value: \$43,057.65
 Total Premium: \$29,901.54
 Scheduled Payout: \$0.00

Rating Basis Code: 8521. Interest: 10.00%
 Guaranteed Mortality: U1001. Interest: 4.50%
 Basic Premium: 12,1000 per \$1000 (Plus 35.00 Policy Fee).
 FIXED Expense Factors: K1: 0.400, K2: 0.880, Kk: 0.925, Ki: 0.600
 VARIABLE Expense Factors, as of the END of this year:
 Minimum Basic Premium (P1): 29901.5340197
 Second Level Breakpt. (Gt): 61809.3117701
 Maximum Expense Allowance: 18553.360395 (Limits Ft*(K1 - K5) Amt.)

Actuarial Values from Original Basis, used to determine expense adjustments:
 Mortality Cost per \$1000 First year (Qx): 1.3968000
 Paid-Up Cash Value per \$1000, End 1st yr. (Ax): 89.4624635
 Discounted Value, Life Annuity of \$1.00 (ax): 9.18815150

Actuarial Values from Current Basis, appropriate for the Current Year:
 Mortality Cost per \$1000, During Year (Qx1): 3.7700000
 Paid-Up Cash Value per \$1000, End Year (Ax1): 131.5202388
 Discounted Value, Life Annuity of \$1.00 (ax1): 9.55327737

Values Computed for Current Year to Define Target Objective:
 Target Cash Value: 22402.5032 Tgt. Met Premium:
 Extra Value Amount: 0.00 Added Benefit Amount: 24460.8557
 -52894.03

CONTINUED COPY

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208

FROM CAPITOL BANKERS LIFE INSURANCE COMPANY

DECEMBER 30, 1985

RENEWAL DATE: DEC 27, 1985

INSURED:
POLICY OWNER:

SIMON BERNSTEIN
FIRST ARLINGTON BANK TRUSTEE OF
C/O NATIONAL SERVICE ASSOCIATES
SKOKIE, IL 60077

AGENT:

S. B. LEXINGTON, INC.
9933 LAWLER AVENUE
SKOKIE IL 60077-000

SUM INSURED OF \$1,982,235

PHONE: (312) 677-4400

RENEWAL OPTION IN EFFECT IS OPTION A:

PREMIUM PAYMENT MODE: NON-LIST
EACH PAYMENT: \$2,467.07

MINIMUM LEVEL PREMIUM ON CURRENT RATE BASIS

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

We have updated the Mortality Tables and Interest Rate used in our Current Rate Basis. These rates are guaranteed for the Current Policy year. This Change may affect your premium, your cash value, or both. The actual result depends on the plan you have selected. The results of this change are illustrated below.

CURRENT STATUS FOR YEAR ENDING DEC 27, 1985

GUARANTEED FOR YEAR ENDING DEC 27, 1986

CURRENT RATE BASIS INTEREST	11.00%	10.00%
SUM INSURED	\$1,982,235	\$1,963,671
CASH VALUE - START OF YEAR	\$ 0.00	\$ 0.00
ADD: TOTAL PREMIUMS FOR YEAR	\$27,552,224	\$29,604,84
INTEREST CREDIT	\$ 2,338,68	\$ 2,289,15
DEDUCT: MORTALITY CHARGE	\$ 5,007,99	\$ 5,187,50
EXPENSE CHARGE	\$ 6,318,61	\$ 6,164,89
POLICY LOAN	\$18,564.32	\$ 0.00
NET CASH VALUE - END OF YEAR	\$ 0.00	\$19,066.60
ANNUAL PREMIUM FOR THIS YEAR FOR YOUR RENEWAL OPTION:		\$28,190.03
LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,963,671:		\$28,190.03
OPTION A - CURRENT RATE BASIS		\$61,346.26
OPTION B - GUARANTEED RATE BASIS		

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THERE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1986.

CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTION OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

C U R R E N T V A L U E L I F E

ILLUSTRATION NO. 58-03154

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

SIMON BRUNSTEIN
MALE AGE 47 1/2 NONSMOKER
INITIAL DEATH BENEFIT: \$1,963,671
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

TARGET BASIS: CURRENT
EXTRA VALUES INCREASE CASE VALUES
DEPTA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

POL YR	ATF AGE	CURRENT VALUES (IF CURRENT BASIS CONTINUES)				GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 4)			
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
3	50	19822235	26235.21	0	19822235	26235.21	0	59515	
5	52	1963671	28190.03	19901	1963671	63840.97	40509	270527	
10	57	1963671	28190.03	25118	1963671	63840.97	43168	490495	
15	62	1963671	28190.03	29345	1963671	63840.97	44312	710598	
20	67	1963671	28190.03	30947	1963671	63840.97	43485	710598	
60	60	1963671	28190.03	28042	1963671	63840.97	44070	401964	
65	65	1963671	28190.03	29605	1963671	63840.97	44130	623236	
70	70	1963671	28190.03	33160	1963671	63840.97	41428	837193	

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.

CURRENT BASIS CONTINUES
10 YEARS 8.00
13.20

GUARANTEED BASIS AFTER YEAR 3
10 YEARS 18.05
27.27

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

A CURRENT RATE BASIS IS GUARANTEED IN ADVANCE FOR EACH POLICY YEAR. IT MAY CHANGE AT THE START OF A POLICY YEAR. THE CURRENT RATES REFLECT 10.00% INTEREST, SELECT MORTALITY AND CURRENT ADMINISTRATIVE EXPENSES. GUARANTEED RATES ARE BASED ON 4.50% INTEREST RATE, 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.
9933 LAMLER AVENUE
SKOKIE IL 60077-000
13121 677-4400

REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
P.O. BOX 2016
205 E. WISCONSIN AVE.
MILWAUKEE, WISCONSIN 53201

CURRENT VALUE LIFE PAID CURRENT VALUE
YEAR BY YEAR, ALWAYS LOOKING FORWARD

DECEMBER 30, 1985

PAGE 1 OF 2

C U R R E N T V A L U E L I F E
STATEMENT OF POLICY COST AND BENEFIT INFORMATION
AN ILLUSTRATION OF PROJECTED VALUES AND BENEFITS

ILLUSTRATION
NO. 58-03154

TABLE OF END OF YEAR VALUES

POL YR	ATT AGE	CURRENT VALUES (IF CURRENT BASIS CONTINGUES)				GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 4)			
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	SUM INSURD	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
3	50	19822235	26235.21	0	0	19822235	26235.21	0	0
4	51	1963671	28190.03	19901	38968	1963671	28190.03	40509	59575
5	52	1963671	28190.03	0	0	1963671	28190.03	0	19067
6	53	1963671	28190.03	20655	59623	1963671	28190.03	41123	100698
7	54	1963671	28190.03	21347	80970	1963671	28190.03	41694	142392
8	55	1963671	28190.03	22409	103379	1963671	28190.03	42234	18856
9	56	1963671	28190.03	23724	127103	1963671	28190.03	42733	22752
10	57	1963671	28190.03	25118	152221	1963671	28190.03	43168	270527
11	58	1963671	28190.03	26406	178627	1963671	28190.03	43536	314063
12	59	1963671	28190.03	27435	206062	1963671	28190.03	43831	357894
13	60	1963671	28190.03	28042	223410	1963671	28190.03	44070	401964
14	61	1963671	28190.03	28658	242763	1963671	28190.03	44219	446184
15	62	1963671	28190.03	29345	262108	1963671	28190.03	44312	490495
16	63	1963671	28190.03	29385	321493	1963671	28190.03	44334	534829
17	64	1963671	28190.03	28827	350320	1963671	28190.03	44276	579105
18	65	1963671	28190.03	29605	379925	1963671	28190.03	44130	623236
19	66	1963671	28190.03	30390	410315	1963671	28190.03	43877	667112
20	67	1963671	28190.03	30947	441262	1963671	28190.03	43485	710598
21	68	1963671	28190.03	31554	472815	1963671	28190.03	42940	753538
22	69	1963671	28190.03	32215	505030	1963671	28190.03	42228	795766
23	70	1963671	28190.03	33165	538160	1963671	28190.03	41428	837193
24	71	1963671	28190.03	34215	572406	1963671	28190.03	40605	877798
30	77	1963671	28190.03	36258	787099	1963671	28190.03	37660	1110013
35	82	1963671	28190.03	34614	963117	1963671	28190.03	32077	128374
40	87	1963671	28190.03	31329	1129532	1963671	28190.03	27426	142278
45	92	1963671	28190.03	31857	1272429	1963671	28190.03	26039	1564520
50	97	1963671	28190.03	31985	1452676	1963671	28190.03	41582	1734949
53	100	1963671	28190.03	201486	1963671	1963671	28190.03	1391332	1964365

B8521V4525F000Y0P0000/00 CVL

DECEMBER 30, 1985

PAGE 2 OF 2

DOCUMENTARY LISTING for LEDGER #03154, stored for user LORE

RUN COMPLETION DATE: DEC 30, 1985 at 15:48 PM. STATUS: RENEW

AGENT NUMBER: 0074000 AGENT NAME: S.B. BRINGTON, INC.
PRODUCT: Standard CVL Life, # of Lives: 1, State Code: IL
DEFRA Endorsement: 0, Pricing Basis: Standard.

PRIMARY Person Insured: SIMON BERRSTRIE
Age: 47 Sex: M Smoker: N Table Rating: 0.0
Maximum Policy Attained Age: 100 (53 policy years).

PLAT EXTRA CHARGES: None Specified.

BASIC BENEFIT AMOUNT: \$2,000,000.00 Level in All Years.

BASIC PREMIUM AMOUNT: To be Computed. Level in All Years.

PLAN OPTIONS SELECTED: NONE
CASH VALUE OBJECTIVE: None. TARGET RATE BASIS: Current Basis.
EXTRA VALUE: Increase Cash values. INTERMED. INTEREST: None

INSURED: SIMON BERNSTEIN
AGE 47 SEX M SMOKER N
POLICY DATE: DEC 27, 1982

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

POLICY NUMBER: 1009208
RATING: STANDARD
PROCESS DATE: DEC 30, 1985

	GROSS PREMIUM	PCT RATE	GEN. AGENT COMMISSION
BASIC PREMIUM	28190.03	8.00	2255.20
RISK INCREASE PREMIUM	0.00	60.00	0.00
PLAT EXTRA CHARGE	0.00	0.00	0.00
EXCESS 6 POUR-IN	0.00	4.00	0.00
TOTAL	28190.03		2255.20

INFORCE Information for Policy #1009208
 Policy Date: 12/27/82 Issue Date: 12/27/82 Agent: 0074000 Product: 4
 Premium Mode: NON-11ST Owners Name: FIRST ARLINGTON BARR TRUSTEE OF
 Address: C/O NATIONAL SERVICE ASSOCIATION SROKIE Name: SIMON BERNSTRIM I160077

Years In Force: 4
 Ledger Data Stored Under User: LORE Ledger Record # 03154
 Ledger Check Data: (MUST Match Data Found on this Ledger Record) P4525
 Primary Insured: Age 47 Sex M, Smoker N; State IL, SubS: Rely, 0.0, Defra: 0
 Plat Extra: None Specified.

*P- Rider: Not Selected.
 ADB Rider: Not Selected.
 Spouse Rider: Not Selected.
 Children's Rider: Not Selected.

Values Computed for Current Year and Saved for Next Renewal:
 Basic Benefit: \$1,963.671 ✓ Basic Premium: \$28,190.03
 Init. Cash Value: \$0.00 Basic Cash Value: \$19,066.60
 Pour-In Premium: \$0.00 Pour-In Cash Value: \$0.00
 Total of Premiums: \$102,895.24 (Through Current Year)

Values Computed as Projected Values at End of Next Year:
 Total Sum Insured: \$1,963.671 Total Premium: \$28,190.03
 Total Cash Value: \$38,967.36 Scheduled Payout: \$0.00

Rating Basis Code: 8521. Interest: 10.00% Current Mortality Table #: S3504
 Guaranteed Mortality: U1001 Interest: 4.50% Extra Mortality Table #: Y4211
 Basic Premium: 12.1000 per \$1000 (plus 35.00 policy fee) Ret-Gross: Ks: 0.8142930055
 FIXED Expense Factors: R1: 0.505 PND of this year: KR: 0.925, RI: 0.600
 VARIABLE Expense Factors, as of the 28190.0269330; Net-Gross: Ky: 0.8474242130
 Minimum Basic Premium (Gt): 60097.804681; Limits P+K: Ks1 Amt. 1
 Second Level Breakpt. (Gt): 1853.360395

Actuarial Values from Original Basis, used to determine expense adjustments:
 Mortality Cost per \$1000 First Year (Ox): 1.3968000
 Paid-Up Cash Value per \$1000 End 1st Yr. (Ax): 89.4624635
 Discounted Value, Life Annuity of \$1.00 (ax): 9.18815150

Actuarial Values from Current Basis, appropriate for the Current Year:
 Mortality Cost per \$1000 During Year (Ox): 3.1800000
 Paid-Up Cash Value per \$1000 End Year (Ax): 122.5403704
 Discounted Value, Life Annuity of \$1.00 (ax): 9.65205593

Values Computed for Current Year to Define Target Objective:
 Target Cash Value: 19066.5938 Target Premium: 22954.9418
 Extra Value Amount: 0.00 Added Benefit Amount: -36328.97

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208

FROM CAPITOL BANKERS LIFE INSURANCE COMPANY

OCTOBER 24, 1985

RENEWAL DATE: DEC 27, 1985

INSURED:
POLICY OWNER:

SIMON BERNSTEIN
1ST ARLINGTON BK TRST OF S.B.
9933 LAWLER SUITE 210
SKOKIE, IL 60077

AGENT:
S.B. LEXINGTON, INC.
9933 LAWLER AVENUE
SKOKIE IL 60077-000

SUM INSURED OF \$1,982,235
RENEWAL OPTION IN EFFECT IS OPTION A:
MINIMUM LEVEL PREMIUM ON CURRENT RATE BASIS

PHONE: (312) 677-4400

PREMIUM PAYMENT MODE: QUARTERLY
EACH PAYMENT: \$6,962.67

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

We have updated the Mortality Tables and Interest Rate used in our Current Rate Basis. These rates are guaranteed for the Current Policy Year. This Change may affect your Premium, your cash value, or both. The actual result depends on the plan you have selected. The results of this change are illustrated below. ASSUMING THAT THE CURRENT YEAR'S BASIS WERE TO CONTINUE, THE PERIODIC PREMIUM IN THE COMING YEAR WOULD BE \$6,952.86, AND THE CASH VALUE AT THE END OF NEXT YEAR WOULD BE \$37,770.65.

CURRENT STATUS	GUARANTEED
FOR YEAR ENDING	FOR YEAR ENDING
DEC 27, 1985	DEC 27, 1986

CURRENT RATE BASIS INTEREST	11.00%		10.00%
SUM INSURED	\$1,982,235		\$1,982,235
CASH VALUE - START OF YEAR	\$0.00		\$18,564.32
ADD: TOTAL PREMIUMS FOR YEAR	\$27,811.44		\$27,850.68
INTEREST CREDIT	\$2,338.68		\$3,989.50
DEDUCT: MORTALITY CHARGE	\$5,007.99		\$6,190.18
EXPENSE CHARGE	\$6,577.81		\$6,583.40
POLICY LOAN	\$0.00		\$0.00
NET CASH VALUE - END OF YEAR	\$18,564.32		\$37,630.92

LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,982,235:	
OPTION A - CURRENT RATE BASIS	\$26,272.23
OPTION B - GUARANTEED RATE BASIS	\$60,404.94

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THERE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1986.

CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTION OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

*MAX LOAN
of \$18,564.32
NOT Repaid
DP 5/1/87*

C U R R E N T V A L U E L I F E
STATEMENT OF POLICY COST AND BENEFIT INFORMATION
AN ILLUSTRATION OF PROJECTED VALUES AND BENEFITS

ILLUSTRATION
NO. 10-89867

SIMON BERNSTEIN HONSMOKER
MALE AGE 47; INITIAL DEATH BENEFIT: \$1,982,235
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

EXTRA VALUES INCREASE CASH VALUES
DEPTA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

CURRENT VALUES (IF CURRENT BASIS CONTINUES)				GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 4)						
POL YR	ATTN AGE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	POL YR	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE
3	50	1982235	26272.23	18564	18564	3	1982235	26235.21	18564	18564
5	52	1982235	26272.23	19901	57532	5	1982235	62976.73	40509	78564
10	57	1982235	26272.23	25118	170785	10	1982235	62976.73	43168	289092
15	62	1982235	26272.23	29345	310672	15	1982235	62976.73	44312	509060
20	67	1982235	26272.23	30947	459826	20	1982235	62976.73	43485	729162
AGE	65	1982235	26272.23	28042	252669	13	1982235	62976.73	44070	420528
AGE	70	1982235	26272.23	29605	398490	18	1982235	62976.73	44130	641800
				33160	556755	23	1982235	62976.73	41428	855757

THE VALUES SHOWN IN THIS PROPOSAL ARE FOR ILLUSTRATION PURPOSES ONLY, AND WILL APPLY ONLY IF A POLICY CONTAINING THE GUARANTEED VALUES IS ISSUED. CHANGES IN THE CURRENT RATE BASIS.

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

A CURRENT RATE BASIS IS GUARANTEED IN ADVANCE FOR EACH POLICY YEAR. IT MAY CHANGE AT THE START OF A POLICY YEAR. THE CURRENT RATES REFLECT 10.00% 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. LEVINGTON, INC.
9933 LAWIER AVENUE
SKOKIE, IL 60077-0000
13121 677-4400

REPRESENTING: CAPITOL BANKERS LIFE INSURANCE CO.
P.O. BOX 2016
205 E. WISCONSIN AVE.
MILWAUKEE, WISCONSIN 53201

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

Handwritten signature and date
5/1/85

OCTOBER 24, 1985

C U R R E N T V A L U E L I F E

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

ILLUSTRATION
NO. 10-89867

TABLE OF END OF YEAR VALUES

POL YR	ATT AGE	SUM INSURED	CURRENT VALUES (IF CURRENT BASIS CONTINUES)			GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 4)			CASH VALUE
			ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VALUE	
3	50	19822335	262335.21	18564	18564	262335.21	62976.73	41123	18564
4	51	19822335	262772.23	199067	37631	19822335	62976.73	42233	37631
5	52	19822335	262772.23	199067	57532	19822335	62976.73	43168	78140
6	53	19822335	262772.23	20655	78187	19822335	62976.73	44123	119262
7	54	19822335	262772.23	22409	99534	19822335	62976.73	45123	16082
8	55	19822335	262772.23	23724	121943	19822335	62976.73	46233	20312
9	56	19822335	262772.23	25118	145667	19822335	62976.73	47312	245923
10	57	19822335	262772.23	26406	170785	19822335	62976.73	48312	289092
11	58	19822335	262772.23	27435	197191	19822335	62976.73	49336	332627
12	59	19822335	262772.23	28042	224627	19822335	62976.73	50370	376459
13	60	19822335	262772.23	28658	252669	19822335	62976.73	51419	420528
14	61	19822335	262772.23	29345	281327	19822335	62976.73	52482	464748
15	62	19822335	262772.23	29945	310672	19822335	62976.73	53485	509060
16	63	19822335	262772.23	29385	340057	19822335	62976.73	54334	553394
17	64	19822335	262772.23	28827	368884	19822335	62976.73	55276	597670
18	65	19822335	262772.23	29605	398490	19822335	62976.73	56130	641800
19	66	19822335	262772.23	30394	428879	19822335	62976.73	56977	685677
20	67	19822335	262772.23	30947	459826	19822335	62976.73	57805	729162
21	68	19822335	262772.23	31554	491380	19822335	62976.73	58610	772102
22	69	19822335	262772.23	32215	523795	19822335	62976.73	59428	814330
23	70	19822335	262772.23	33160	556755	19822335	62976.73	60228	855737
24	71	19822335	262772.23	34286	590338	19822335	62976.73	61036	896218
25	72	19822335	262772.23	36258	625664	19822335	62976.73	61856	936218
30	77	19822335	262772.23	34615	981688	19822335	62976.73	62976	1128577
35	82	19822335	262772.23	31332	1148098	19822335	62976.73	62976	1301112
40	87	19822335	262772.23	31859	1290996	19822335	62976.73	62976	1444646
45	92	19822335	262772.23	71997	1545374	19822335	62976.73	62976	1583308
50	97	19822335	262772.23	201495	19822501	19822335	62976.73	62976	1753480
53	100	19822501	262772.23			19822699	62976.73	62976	19822699

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OCTOBER 24, 1985

PAGE 2 OF 2

DOCUMENTARY LISTING for LEDGER #89867, stored for user DEE
RUN COMPLETION DATE: OCT 24, 1985 at 01:42 AM. STATUS: USED L
AGENT NUMBER: 0074000 AGENT NAME: S.B. LEXINGTON, INC.
PRODUCT: Standard CVL Life, # of Lives: 1, State Code: IL
DEPRA Endorsement: 0, Pricing Basis: Standard.
PRIMARY Person Insured: SIMON BERNSTEIN
Age: 47 Sex: M Smoker: N Table Rating: 0.0
Maximum Policy Attained Age: 100 (53 policy years).
FLAT EXTRA CHARGES: None Specified.
BASIC BENEFIT AMOUNT: \$2,000,000.00 Level in All Years.
BASIC PREMIUM AMOUNT: To be Computed. Level in All Years.
PLAN OPTIONS SELECTED:
CASH VALUE OBJECTIVE: None. TARGET RATE BASIS: Current Basis.
EXTRA VALUE: Increase Cash Values. INTERMED. INTEREST: None

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

INSURED: SIMON BERNSTEIN
AGE 47 SEX M SMOKER N
POLICY DATE: DEC 27, 1982

POLICY NUMBER: 1009208
RATING: STANDARD
PROCESS DATE: OCT 24, 1985

	GROSS		PCT		GEN. AGENT
	PREMIUM		RATE		COMMISSION
	26272.23		8.00		2101.78
BASIC PREMIUM	0.00		60.00		0.00
RISK INCREASE PREMIUM	0.00		0.00		0.00
FLRT EXTRA CHARGE	0.00		4.00		0.00
EXCESS & POUR-IN	0.00				
TOTAL	26272.23				2101.78

IMPORCE Information for Policy #1009208
Policy Date: 12/27/82 Issue Date: 12/27/82 Agent: 0074000 Product: CVL
Premium Mode: QUARTERLY Owners Name: 1ST ARLINGTON BK, TRST OF S.B.
Address: 9933 LAWLER SUITE 210 City: SKOKIE, IL 60077

years in Force: 4
Ledger Record # 89867-
Y4405

Ledger Data Stored Under User: DEE Ledger Record # 89867-
Ledger Check Data: (MUST Match Data Found on this Ledger Record) Y4405
Primary Insured: Age 47, Sex M, Smoker N, State IL, Subs. Ratg. 0.0, Defra: 0
Flat Extra: None Specified. Name: SIMON, BERNSTEIN

W.P. Rider: Not Selected.
ADB Rider: Not Selected.
Spouse Rider: Not Selected.
Children's Rider: Not Selected.

Values Computed for Current Year and Saved for Next Renewal:
Basic Benefit: \$1,982,235
Init. Cash Value: \$18,564.32
Pour-In Premium: \$ 0.00
Total of Premiums: \$100,977.44
Basic Premium: \$26,272.23
Basic Cash Value: \$37,630.92
Pour-In Cash Value: \$ 0.00
(Through Current Year)

Values Computed as Projected Values at End of Next Year:
Total Sum Insured: \$1,982,235
Total Cash Value: \$57,531.89
Total Premium: \$26,272.23
Scheduled Payout: \$ 0.00

Rating Basis Code: 8521. Interest: 10.00% Current Mortality Table #: S3501
Guaranteed Mortality: U1001 Interest: 4.50% Extra Mortality Table #: K2001
Basic Premium: 12.1000 per \$1000 (plus 35.00 Policy Fee).
FIXED Expense Factors: K1: 0.505 K2: 0.880 Kk: 0.925, Ki: 0.600
VARIABLE Expense Factors, as of the End of this year:
Minimum Basic Premium (Ft): 26272.225277; Net-Gross: KS: 0.8094965719
Second Level Breakpt. (Gt): 58180.003028; Net-Gross: KG: 0.8474242130
Maximum Expense Allowance: 1853.360395 (Limits Ft*(K1 - KSI Amt.)

Actuarial Values from Original Basis, used to determine expense adjustments:
Mortality Cost per \$1000, First Year (Ox): 1.3968000
Paid-Up Cash Value per \$1000, End 1st Yr. (Ax): 89.4624635
Discounted Value, Life Annuity of \$1.00 (ax): 9.18815150

Actuarial Values from Current Basis, appropriate for the Current Year:
Mortality Cost per \$1000, During Year (Ox): 3.1800000
Paid-Up Cash Value per \$1000, End Year (Ax): 122.5403704
Discounted Value, Life Annuity of \$1.00 (ax): 9.65205593

Values Computed for Current Year to Define Target Objective:
Target Cash Value: 37630.9138 Target Objective: 21267.2763
Extra value Amount: 0.00 Tgt. Net Premium: -17764.65
Added Benefit Amount:

X fully loaned
Not Repaid
DP 5/1/81

ANNUAL REPORT ON CURRENT VALUE LIFE POLICY # 1009208
 FROM CAPITOL BANKERS LIFE INSURANCE COMPANY
 RENEWAL DATE: DEC 27, 1984
 FEBRUARY 11, 1985

INSURED: SIMON BERNSTEIN
 POLICY OWNER: 1ST ARLINGTON BK TRST OF S.B.
 9933 LAWLER SUITE 210
 SKOKIE, IL 60077
 AGENT: S.B. LEXINGTON, INC.
 9933 LAWLER AVENUE
 SKOKIE IL 60077-000
 PHONE: (312) 677-4400
 PREMIUM PAYMENT MODE: QUARTERLY
 EACH PAYMENT: \$6,952.86

SUM INSURED OF \$2,000,000
 RENEWAL OPTION IN EFFECT IS OPTION A:
 MINIMUM LEVEL PREMIUM ON CURRENT RATE BASIS

STATEMENT OF POLICY COSTS AND BENEFITS FOR CURRENT YEAR AND NEXT YEAR

(THERE IS NO CHANGE IN THE CURRENT RATE BASIS IN THE NEXT YEAR.)

CURRENT STATUS FOR YEAR ENDING DEC 27, 1984
 GUARANTEED FOR YEAR ENDING DEC 27, 1985

CURRENT RATE BASIS INTEREST	11.00%	
SUM INSURED	\$2,000,000	\$1,982,235
CASH VALUE - START OF YEAR	\$25,591.20	\$0.00
ADD: TOTAL PREMIUMS FOR YEAR	\$2,144.42	\$27,811.44
INTEREST CREDIT	\$3,855.54	\$2,338.68
DEDUCT: MORTALITY CHARGE	\$6,215.43	\$5,007.98
EXPENSE CHARGE	\$17,754.55	\$6,577.82
POLICY LOAN		\$0.00
NET CASH VALUE - END OF YEAR	\$0.00	\$18,564.32
LEVEL ANNUAL WHOLE LIFE PREMIUMS FOR SUM INSURED OF \$1,982,235:		
OPTION A - CURRENT RATE BASIS		\$26,235.21
OPTION B - GUARANTEED RATE BASIS		\$58,811.47

THE FIGURES SHOWN ABOVE ASSUME (A) THAT ALL PREMIUMS ARE PAID WHEN DUE, (B) THAT THERE ARE NO POLICY LOAN TRANSACTIONS (EXCEPT AS SHOWN), AND (C) THAT THE RENEWAL OPTION IS NOT CHANGED.

YOU MAY CHANGE THE RENEWAL OPTION FOR NEXT YEAR IF YOU NOTIFY US BEFORE JAN 27, 1985.
 CONTACT YOUR AGENT AT THE ADDRESS SHOWN ABOVE IF YOU HAVE ANY QUESTIONS OR WOULD LIKE AN ILLUSTRATION OF FUTURE BENEFITS AND COSTS UNDER ANY RENEWAL OPTION.

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: \$1,982,235
CASH VALUE OBJECTIVE: WHOLE LIFE, MINIMUM PREMIUMS

TARGET BASIS: CURRENT
EXTRA VALUES INCREASE CASH VALUES
TEFRA COMPLIANCE W/O ENDORSEMENT

SUMMARY OF END OF YEAR VALUES

POL YR	ATT AGE	CURRENT VALUES (IF CURRENT BASIS CONTINUES)			GUARANTEED VALUES (GUARANTEED BASIS AFTER YEAR 3)		
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	CASH VAL INCREASE	ANNUAL PREMIUM	CASH VAL VALUE
2	49	2000000	24235.00	0	24235.00	0	581550
5	52	1982235	26235.21	20097	61231.47	40084	306850
10	57	1982235	26235.21	25358	61231.47	42716	324511
15	62	1982235	26235.21	29614	61231.47	43847	342330
20	67	1982235	26235.21	34449	61231.47	43029	359909
AGE	60	1982235	26235.21	28261	61231.47	43608	377573
AGE	65	1982235	26235.21	29993	61231.47	43667	395859
AGE	70	1982235	26235.21	33449	61231.47	40993	414757

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.

CURRENT BASIS CONTINUES		GUARANTEED BASIS AFTER YEAR 2	
10 YEARS	20 YEARS	10 YEARS	20 YEARS
6.30	6.28	15.45	17.62
12.13	12.52	25.82	27.60

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.

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.
933 LAWLER AVENUE
SKOKIE, IL 60077-000
(312) 677-4400

REPRESENTING: CAPITOL BAYKERS LIFE INSURANCE CO.
P.O. BOX 2016
205 E. WISCONSIN AVE.
MILWAUKEE, WISCONSIN 53201

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

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 3)		
		SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE	SUM INSURED	ANNUAL PREMIUM	CASH VAL INCREASE
3	49	2000000	24235.00	0	2000000	24235.00	0
4	50	1982235	26235.21	18564	1982235	26235.21	18564
5	51	1982235	26235.21	19206	1982235	61231.47	38463
	52			20097	1982235	61231.47	40084
6	53	1982235	26235.21	20910	1982235	61231.47	40591
7	54	1982235	26235.21	21626	1982235	61231.47	41257
8	55	1982235	26235.21	22667	1982235	61231.47	41791
9	56	1982235	26235.21	23986	1982235	61231.47	42285
10	57	1982235	26235.21	25358	1982235	61231.47	42716
11	58	1982235	26235.21	26541	1982235	61231.47	43079
12	59	1982235	26235.21	27645	1982235	61231.47	43372
13	60	1982235	26235.21	28661	1982235	61231.47	43598
14	61	1982235	26235.21	29518	1982235	61231.47	43756
15	62	1982235	26235.21	29914	1982235	61231.47	43847
16	63	1982235	26235.21	29610	1982235	61231.47	43959
17	64	1982235	26235.21	29333	1982235	61231.47	43812
18	65	1982235	26235.21	29093	1982235	61231.47	43567
19	66	1982235	26235.21	30605	1982235	61231.47	43416
20	67	1982235	26235.21	31152	1982235	61231.47	43029
21	68	1982235	26235.21	31774	1982235	61231.47	42490
22	69	1982235	26235.21	32454	1982235	61231.47	41785
23	70	1982235	26235.21	33449	1982235	61231.47	40933
24	71	1982235	26235.21	34282	1982235	61231.47	39438
25	72	1982235	26235.21	36741	1982235	61231.47	37265
26	73	1982235	26235.21	39586	1982235	61231.47	34290
27	74	1982235	26235.21	42831	1982235	61231.47	30490
28	75	1982235	26235.21	46476	1982235	61231.47	26080
29	76	1982235	26235.21	50561	1982235	61231.47	21192
30	77	1982235	26235.21	55162	1982235	61231.47	15859
31	78	1982235	26235.21	60367	1982235	61231.47	9927
32	79	1982235	26235.21	66241	1982235	61231.47	3471
33	80	1982235	26235.21	72851	1982235	61231.47	0
34	81	1982235	26235.21	80267	1982235	61231.47	0
35	82	1982235	26235.21	88561	1982235	61231.47	0
36	83	1982235	26235.21	97805	1982235	61231.47	0
37	84	1982235	26235.21	108067	1982235	61231.47	0
38	85	1982235	26235.21	119422	1982235	61231.47	0
39	86	1982235	26235.21	131867	1982235	61231.47	0
40	87	1982235	26235.21	145402	1982235	61231.47	0
41	88	1982235	26235.21	160027	1982235	61231.47	0
42	89	1982235	26235.21	175752	1982235	61231.47	0
43	90	1982235	26235.21	193577	1982235	61231.47	0
44	91	1982235	26235.21	213512	1982235	61231.47	0
45	92	1982235	26235.21	235657	1982235	61231.47	0
46	93	1982235	26235.21	260012	1982235	61231.47	0
47	94	1982235	26235.21	286677	1982235	61231.47	0
48	95	1982235	26235.21	315652	1982235	61231.47	0
49	96	1982235	26235.21	347027	1982235	61231.47	0
50	97	1982235	26235.21	380802	1982235	61231.47	0
51	98	1982235	26235.21	417077	1982235	61231.47	0
52	99	1982235	26235.21	455852	1982235	61231.47	0
53	100	1982235	26235.21	497127	1982235	61231.47	0

DOCUMENTARY LISTING FOR LEDGER #89867, STORED FOR USER DEE

RUN COMPLETION DATE: FEB 11, 1985 AT 3:02 PM. STATUS: RENEW

AGENT NUMBER: 0074000 AGENT NAME: S.B. LEXINGTON, INC.
PRODUCT: STANDARD CVL LIFE # OF LIVES: 1, STATE CODE: IL
TEFRA ENDORSEMENT: 0, PRICING BASIS: STANDARD.

PRIMARY PERSON INSURED: SIMON BERNSTEIN
AGE: 47 SEX: M SMOKER: N TABLE RATING: 0.0
MAXIMUM POLICY ATTAINED AGE: 100 (53 POLICY YEARS).

FLAT EXTRA CHARGES: NONE SPECIFIED.

BASIC BENEFIT AMOUNT: \$2,000,000.00 LEVEL IN ALL YEARS.

BASIC PREMIUM AMOUNT: TO BE COMPUTED. LEVEL IN ALL YEARS.

PLAN OPTIONS SELECTED:

CASH VALUE OBJECTIVE: NONE. TARGET RATE BASIS: CURRENT BASIS
EXTRA VALUE: INCREASE CASH VALUES. INTERMED. INTEREST: NONE

CURRENT VALUE LIFE
POLICY RENEWAL COMMISSION REPORT

INSURED: SIMON BERNSTEIN
AGE 47 SEX M SMOKER N
POLICY DATE: DEC 27, 1982

POLICY NUMBER: 1009208
RATING: STANDARD
PROCESS DATE: FEB 11, 1985

BASIC PREMIUM	26235.21		
RISK INCREASE PREMIUM	0.00		
FLAT EXTRA CHARGE	0.00		
EXCESS & POUR-IN	0.00		
TOTAL	26235.21		

	PCT	GEN. AGENT
	RATE	COMMISSION
	8.00	2098.82
	60.00	0.00
	0.00	0.00
	4.00	0.00
		2098.82

INFORMATION FOR POLICY #1009208 YEARS IN FORCE: 3
 POLICY DATE: 12/27/82 ISSUE DATE: 12/27/82 AGENT: 0074000 PRODUCT: CVL
 PREMIUM MODE: QUARTERLY OWNERS NAME: 1ST ARLINGTON BK, TRST OF S.B.
 ADDRESS: 9933 LAWLER SUITE 210 CITY: SKOKIE, IL 60077

LEDGER DATA STORED UNDER USER: DEE LEDGER RECORD # 89867
 LEDGER CHECK DATA: (MUST MATCH DATA FOUND ON THIS LEDGER RECORD) V3716
 PRIMARY INSURED: AGE 47, SEX M, SMOXER N, STATE IL, SUBS. RATS. 0.0, TEFRA: 0
 FLAT EXTRA: NONE SPECIFIED. NAME: SIMON BERNSTEIN

W.P. RIDER: NOT SELECTED.
 AOB RIDER: NOT SELECTED.

VALUES COMPUTED FOR CURRENT YEAR AND SAVED FOR NEXT RENEWAL:
 BASIC BENEFIT: \$1,982,235
 INIT. CASH VALUE: \$ 0.00
 POUR-IN PREMIUM: \$ 0.00
 TOTAL OF PREMIUMS: \$74,705.21

VALUES COMPUTED AS PROJECTED VALUES AT END OF NEXT YEAR:
 TOTAL SUM INSURED: \$1,982,235
 TOTAL CASH VALUE: \$37,770.65

RATING BASIS CODE: 8302. INTEREST: 11.00% CURRENT MORTALITY TABLE #: S3201
 GUARANTEED MORTALITY: U1001 INTEREST: 4.50% EXTRA MORTALITY TABLE #: X2001
 BASIC PREMIUM: 12.00 PER \$100 (PLUS 35.00 POLICY FEE).
 FIXED EXPENSE FACTORS: XL: 0.505, KR: 0.880, KI: 0.600
 VARIABLE EXPENSE FACTORS, AS OF THE END OF THIS YEAR: KK: 0.925
 MINIMUM BASIC PREMIUM (FI): 26235.200782; NET-GROSS: KS: 0.8093558668
 SECOND LEVEL BREAKPT. (GI): 58142.978533; NET-GROSS: XG: 0.8474242130
 MAXIMUM EXPENSE ALLOWANCE: 1853.360595 (LIHTS FI*(KR - KS) AMT.)

ACTUARIAL VALUES FROM ORIGINAL BASIS, USED TO DETERMINE EXPENSE ADJUSTMENTS:
 MORTALITY COST PER \$1000, FIRST YEAR (GX): 1.3968000
 PAID-UP CASH VALUE PER \$1000, END 1ST YR. (AX): 89.4624635
 DISCOUNTED VALUE, LIFE ANNUITY OF \$1.00 (AX): 9.18815150

ACTUARIAL VALUES FROM CURRENT BASIS, APPROPRIATE FOR THE CURRENT YEAR:
 MORTALITY COST PER \$1000, DURING YEAR (GX): 2.5488000
 PAID-UP CASH VALUE PER \$1000, END YEAR (AX): 106.0007311
 DISCOUNTED VALUE, LIFE ANNUITY OF \$1.00 (AX): 9.02125535

VALUES COMPUTED FOR CURRENT YEAR TO DEFINE TARGET OBJECTIVE:
 TARGET CASH VALUE: 18554.3093 TGT. NET PREMIUM:
 EXTRA VALUE AMOUNT: 21233.6163
 ADDED BENEFIT AMOUNT: -17764.65

**Policy Number
1009208**

File Docs 4

Policy Number	<u>1 0 0 9 2 0 8</u>
Surrender Date	<u>0 3 / 2 7 / 8 5</u>
Insured's Name	<u>Simon Greenstein</u>
Paid to Date	<u>0 3 / 2 7 / 8 5</u>
Table Rating	<u>0 0 0</u>
Policy Date	<u>1 2 / 2 7 / 8 2</u>
Policy Interest Rate	<u>1 1</u>
Cash Value Previous Year	<u>0 0 . 0 0</u>
Basic Cash Value	<u>1 8 5 6 4 . 3 2</u>
Supplemental Cash Value	<u>0 0 . 0 0</u>
Sum Insured	<u>1 9 8 2 2 3 5</u>
Flat Extra Premium	<u>0 0 0</u>
Table Series	<u>8 3 0 2</u>
Sex	(M OR F) <u>M</u>
Smoker / Non-Smoker	(S OR N) <u>N</u>
Issue Age	<u>4 7</u>
Policy Years	<u>3</u>
Owner's Name	<u>1st Burlington Bk + Trust</u>
Agent's Name	<u>A. B. Livingston</u>

CIV as of	3-27-85	\$ 4,227.67
	6-27-85	8,765.55
	9-27-85	13,582.89
	12-27-85	\$ 18,564.32