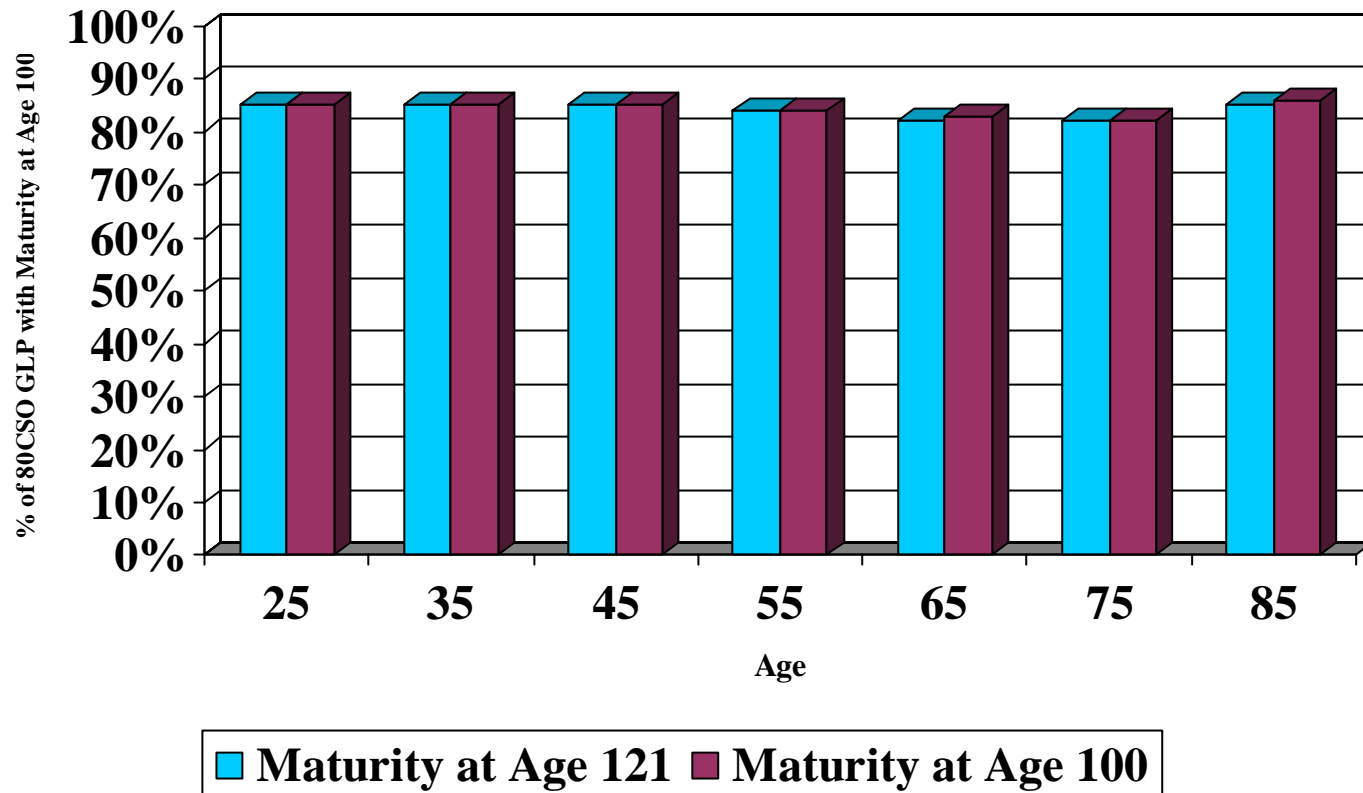
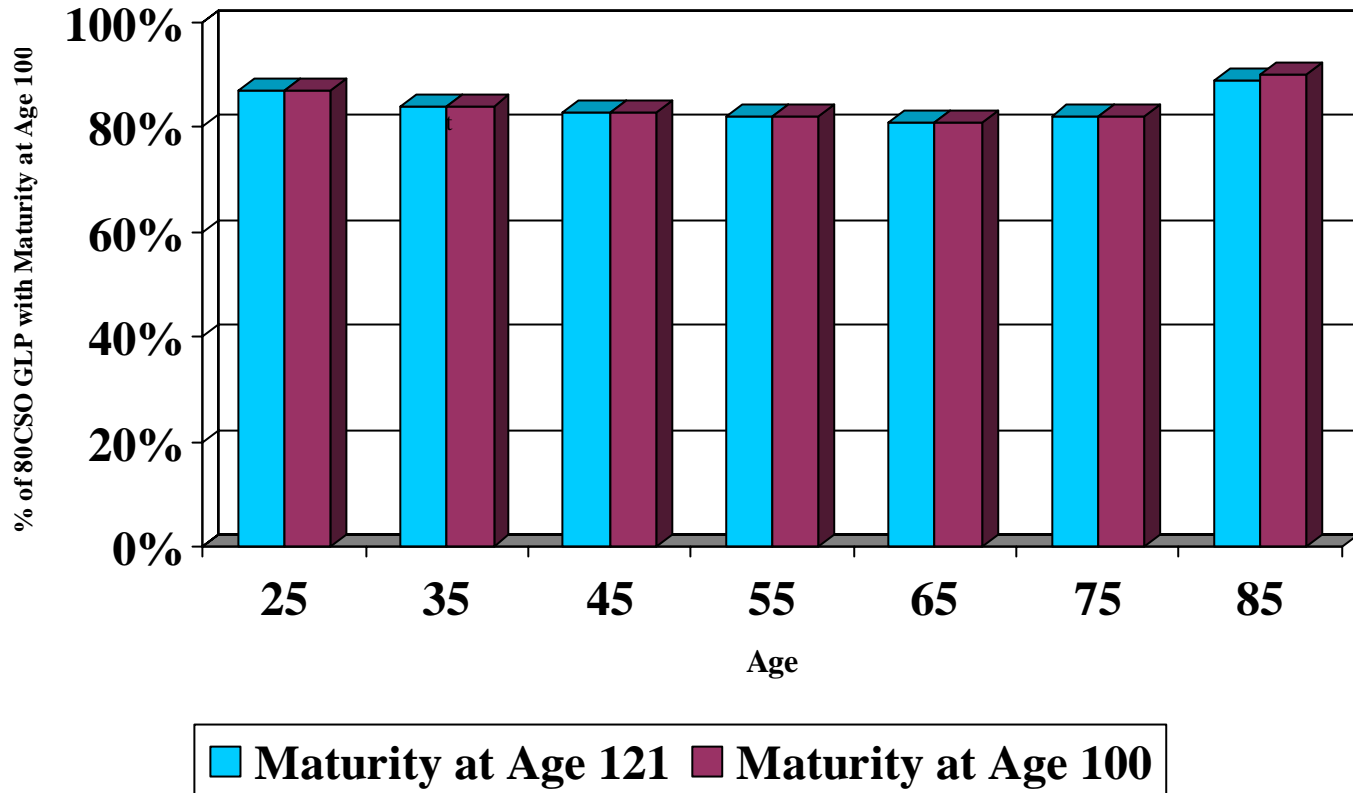


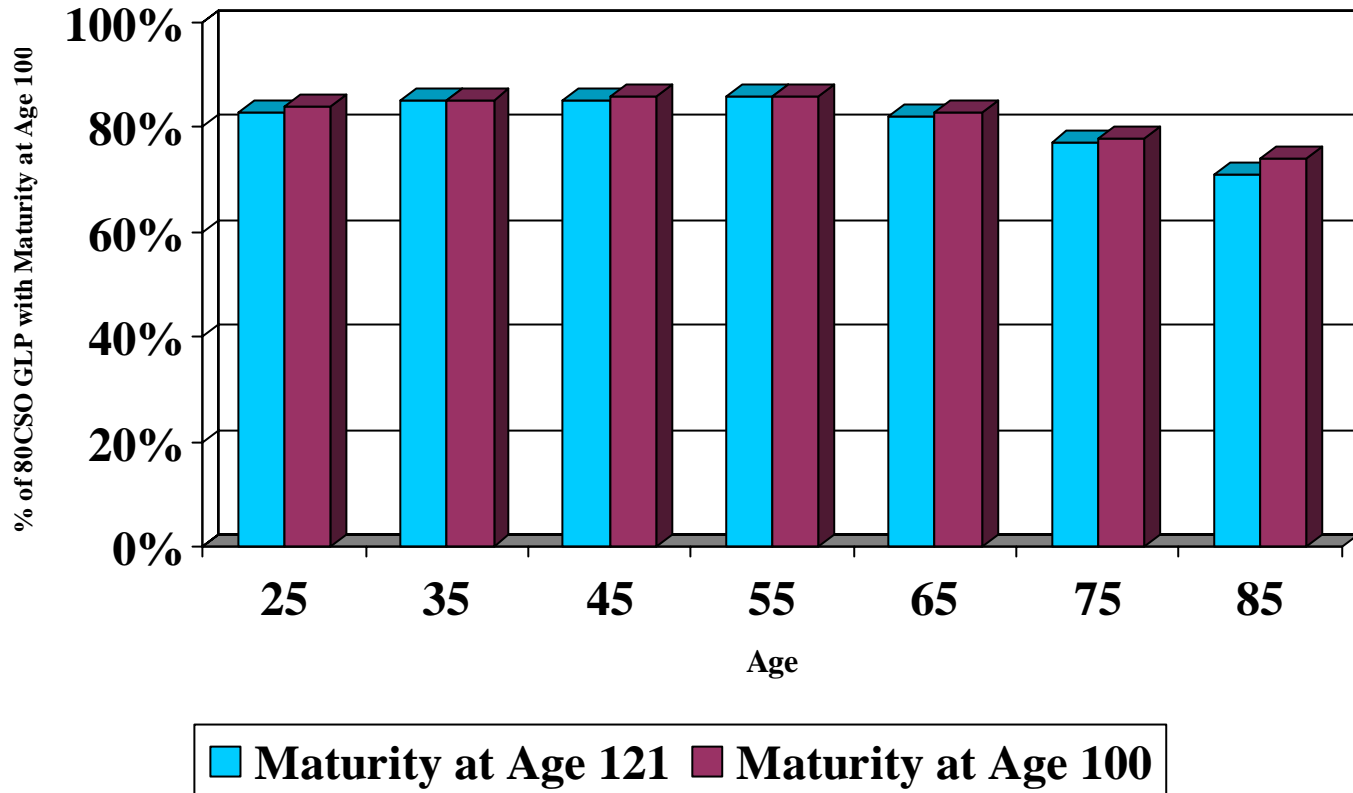
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Nonsmoker
Level Death Benefit



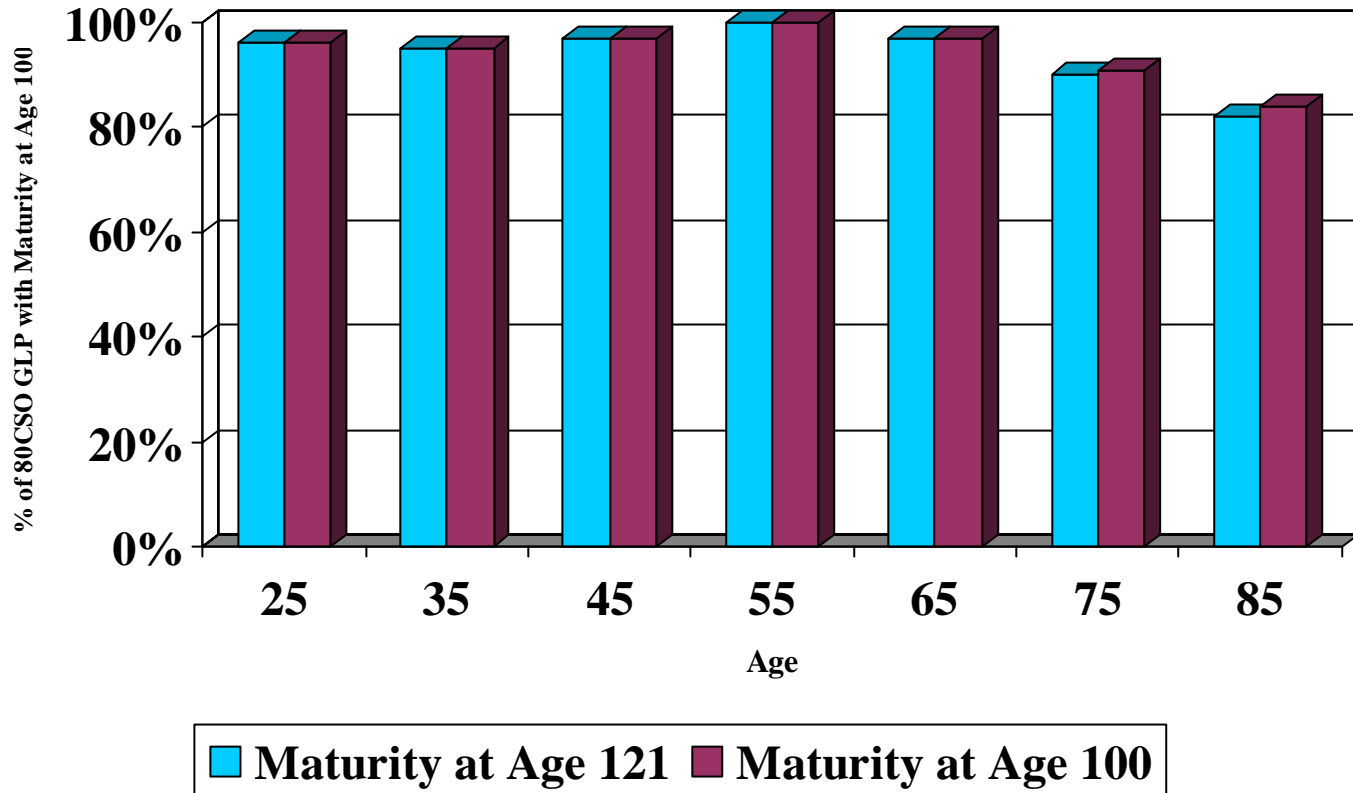
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Smoker
Level Death Benefit



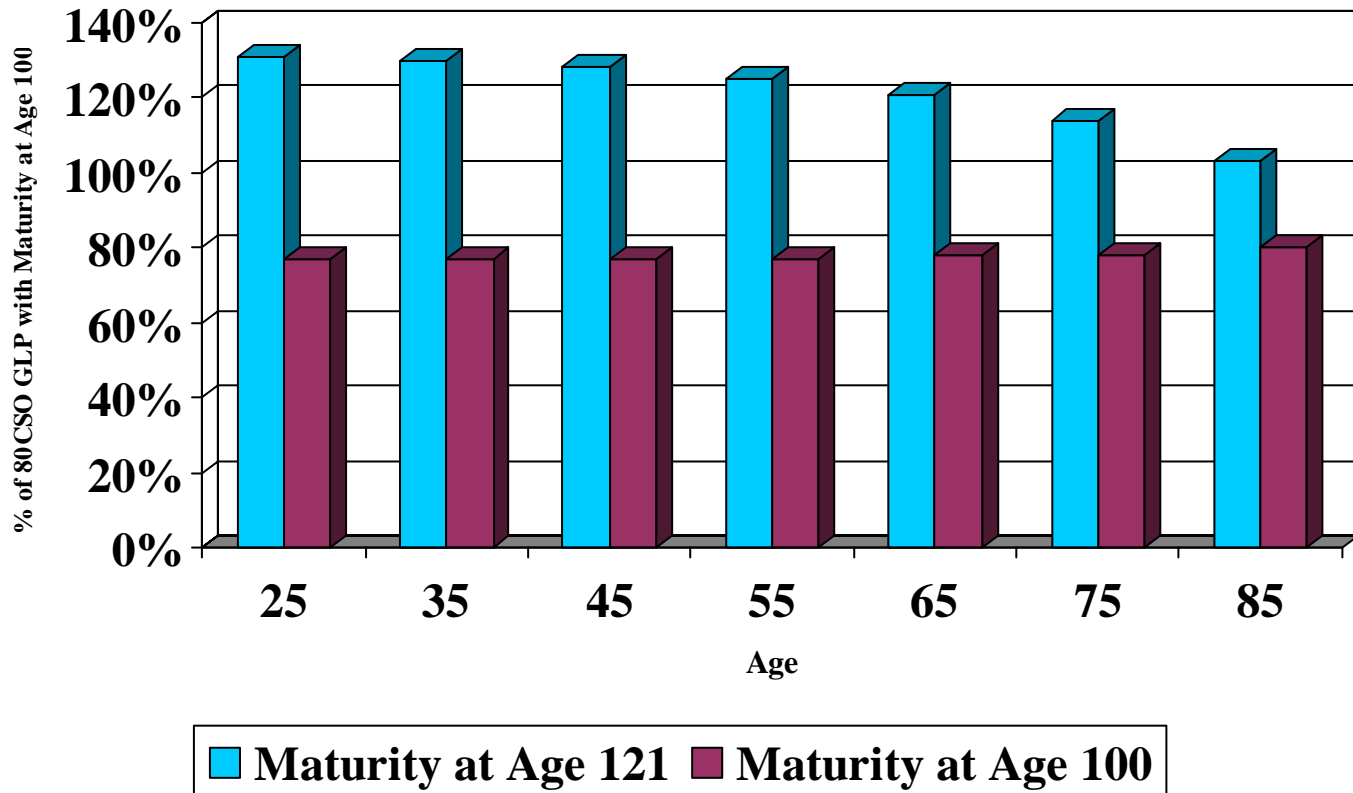
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Nonsmoker
Level Death Benefit



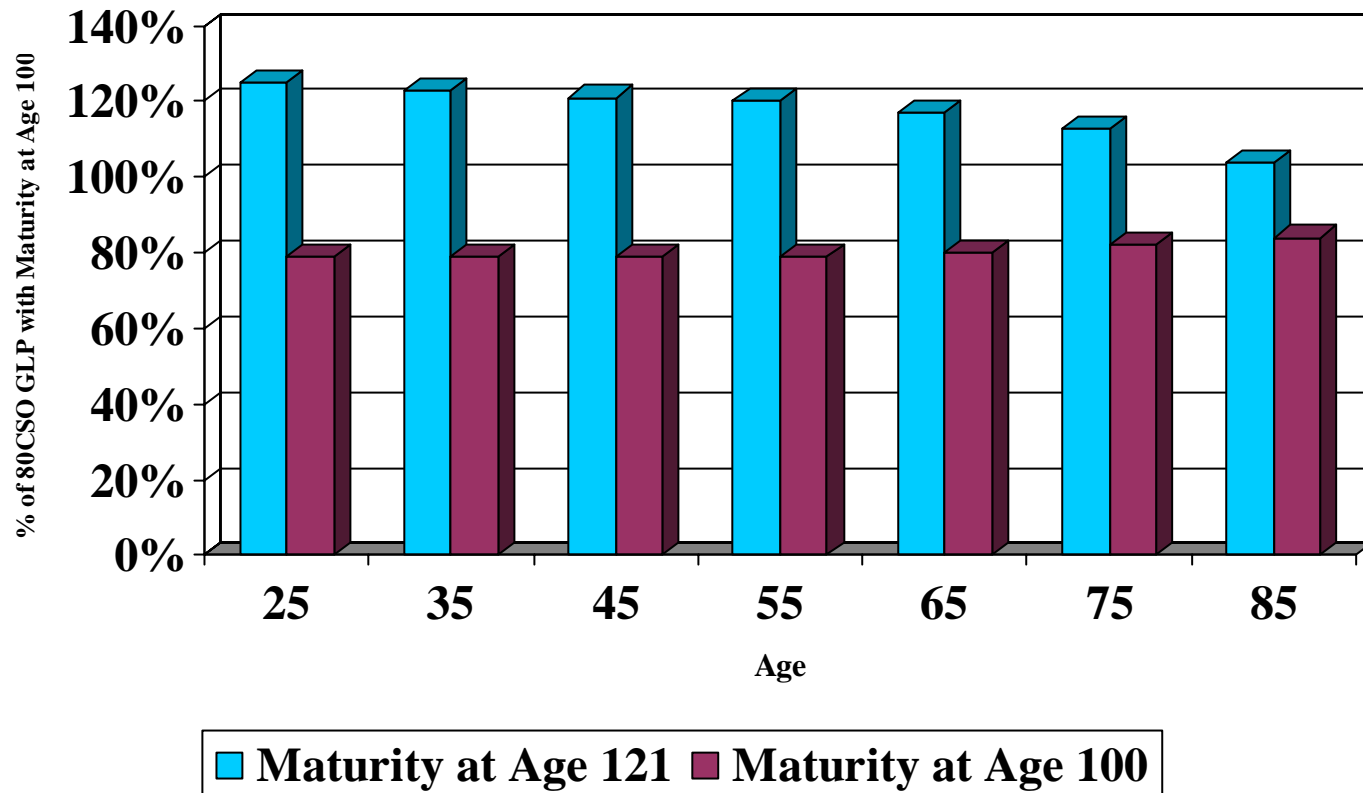
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Smoker
Level Death Benefit



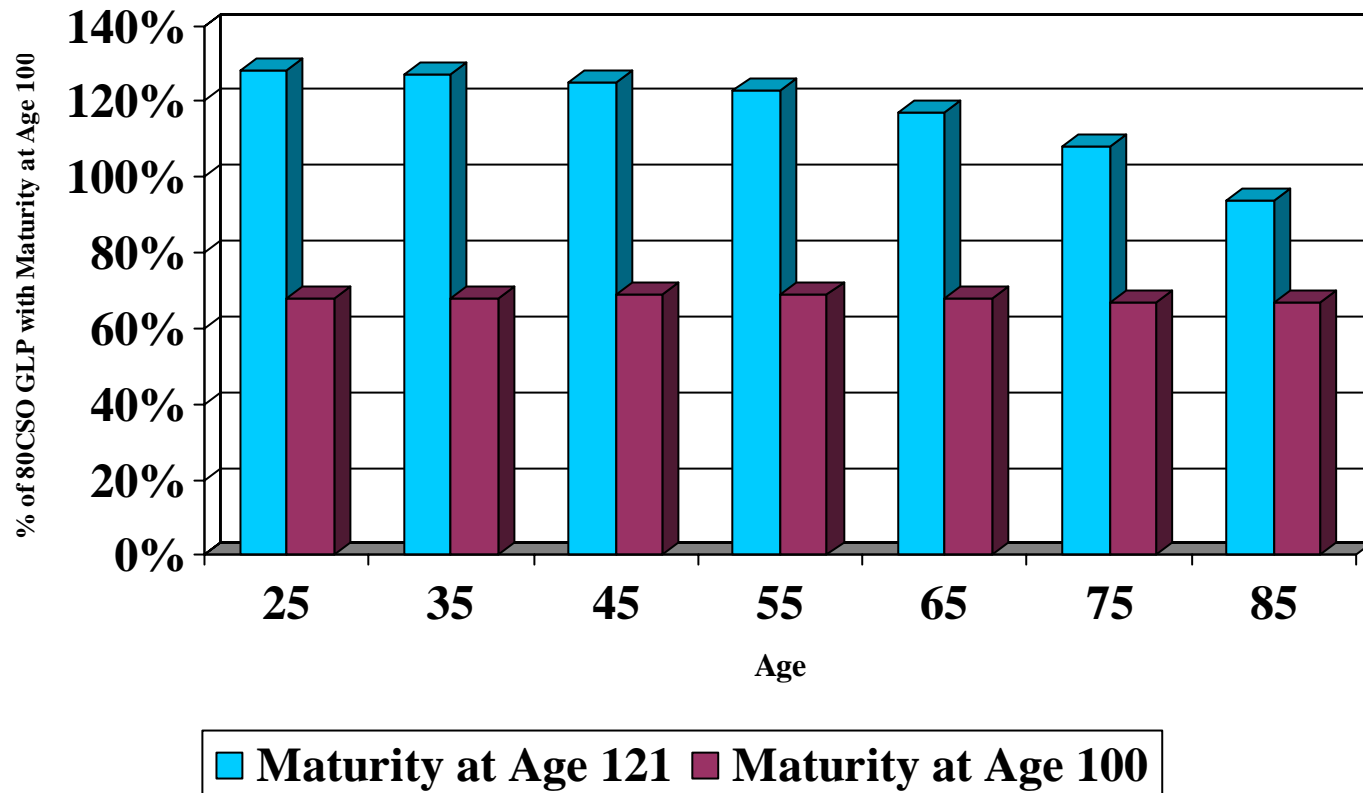
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Nonsmoker
ROA Death Benefit



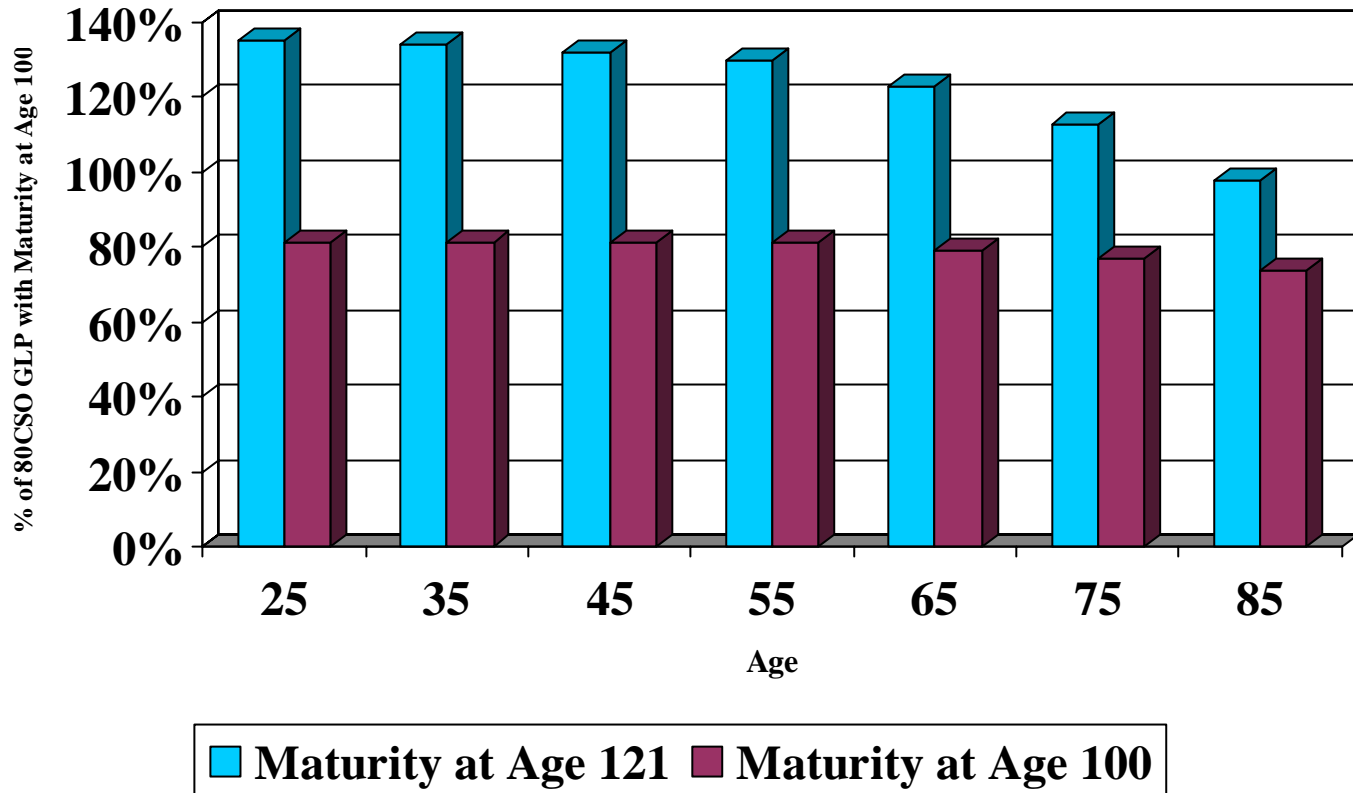
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Smoker
ROA Death Benefit



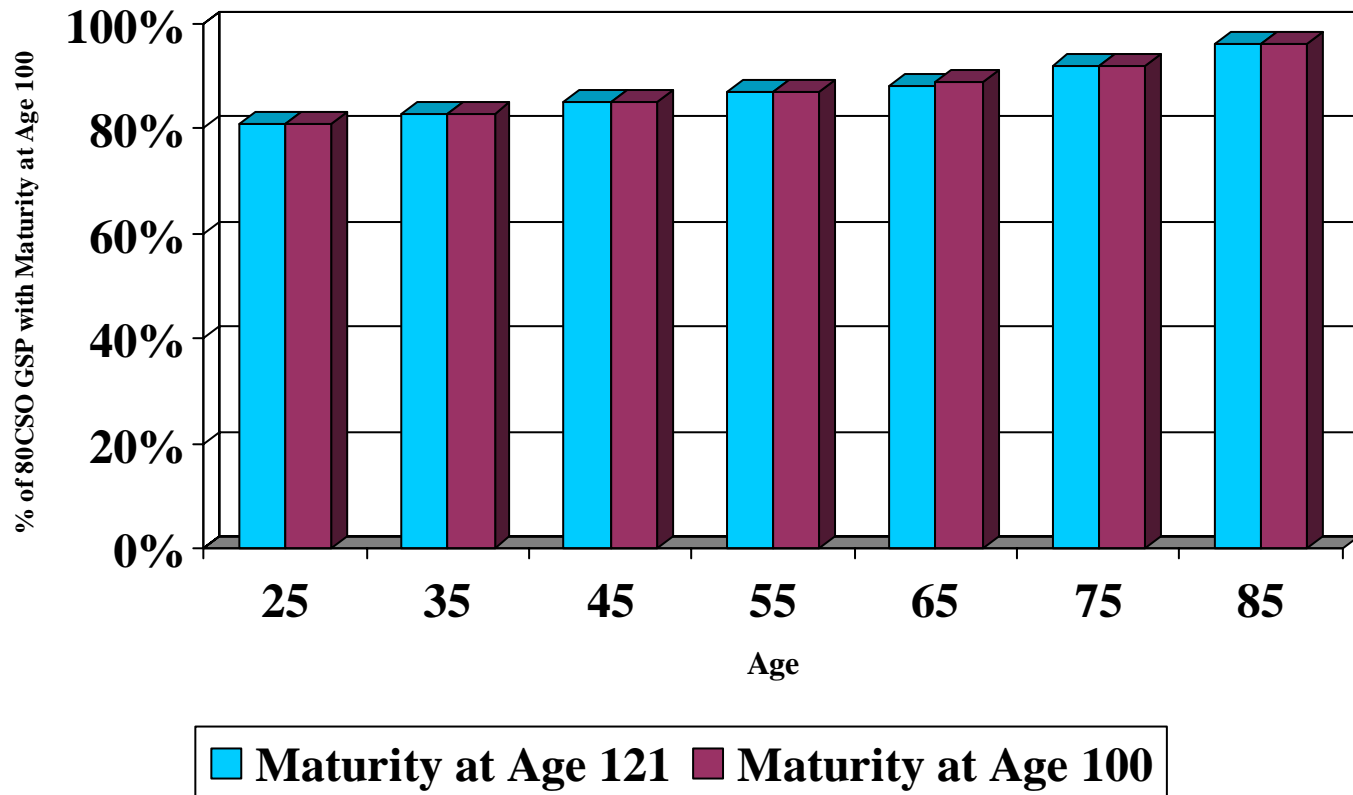
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Nonsmoker
ROA Death Benefit



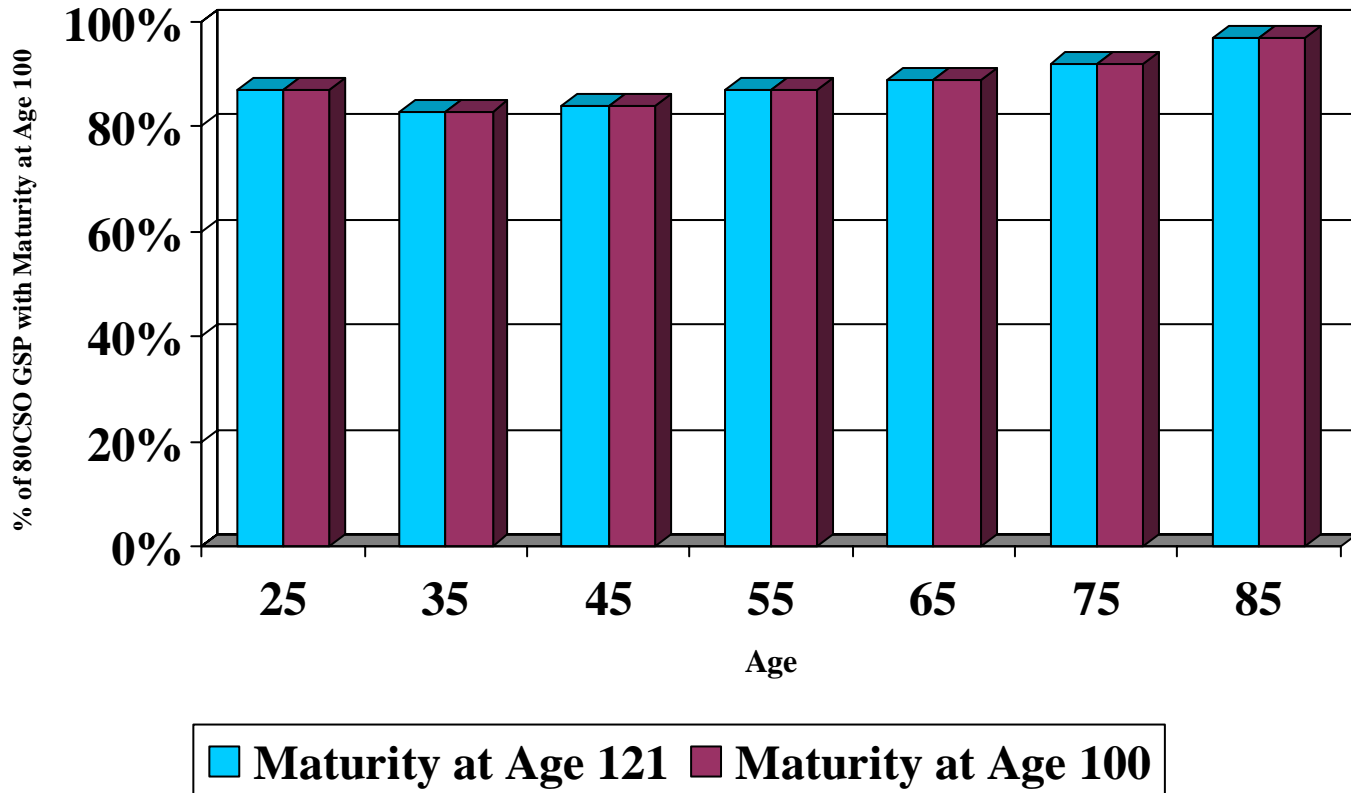
Guideline Level Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Smoker
ROA Death Benefit



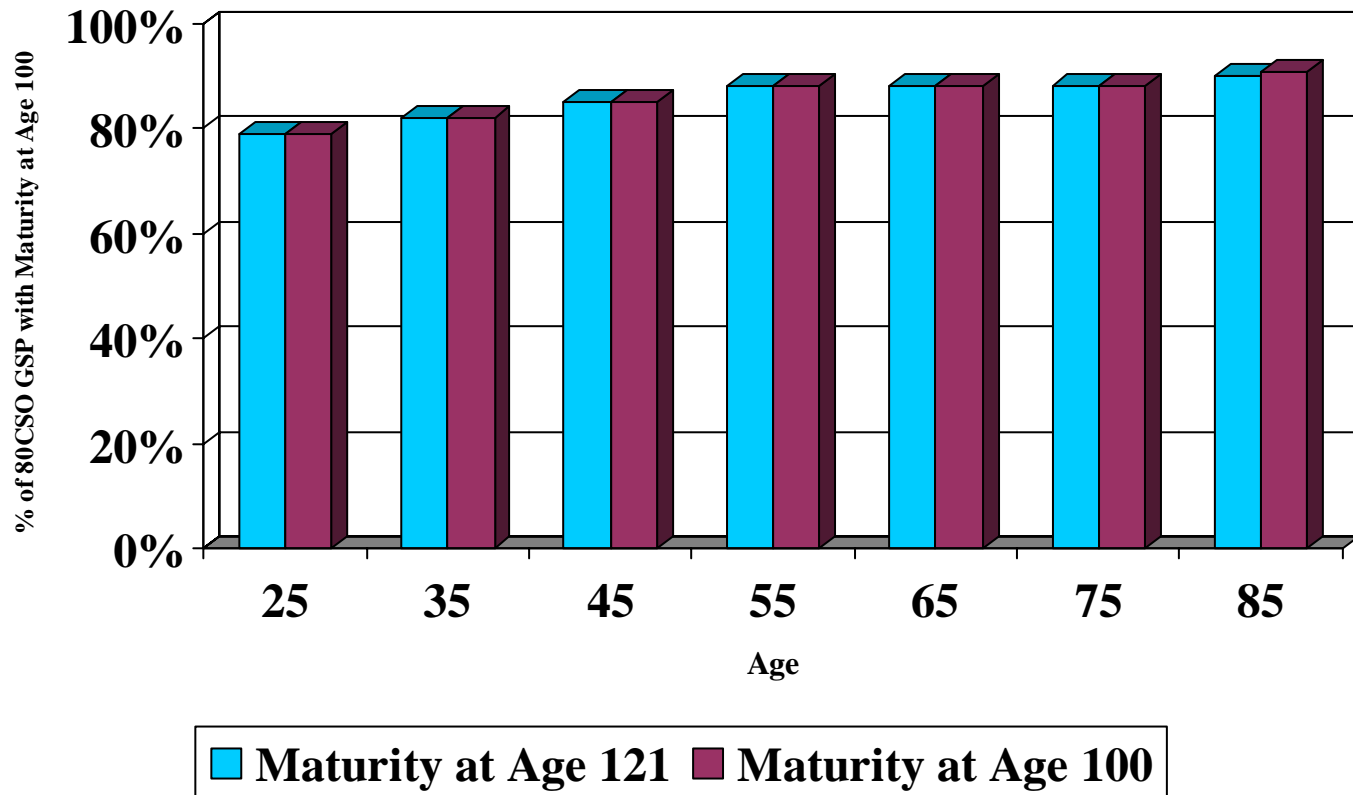
Guideline Single Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Nonsmoker
Level / ROA Death Benefit



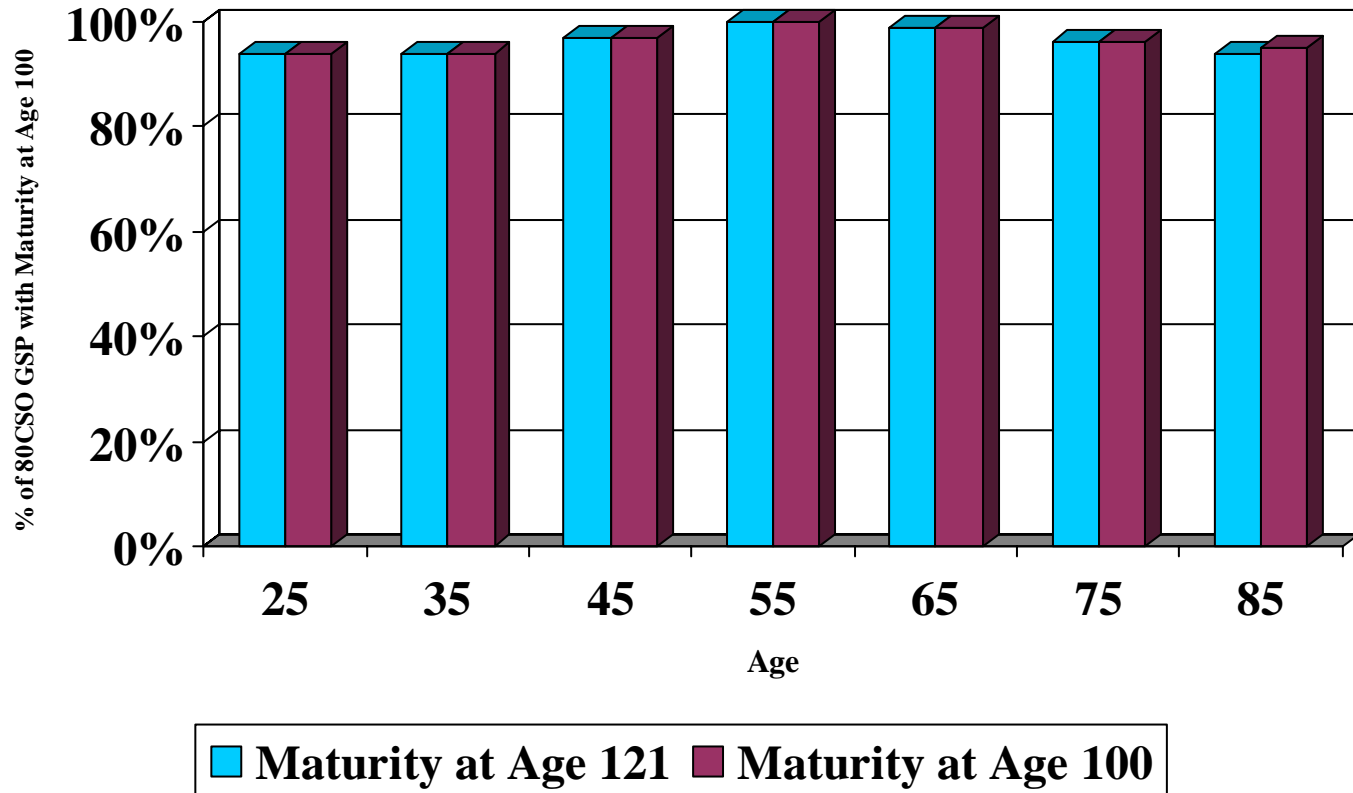
Guideline Single Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Smoker
Level / ROA Death Benefit



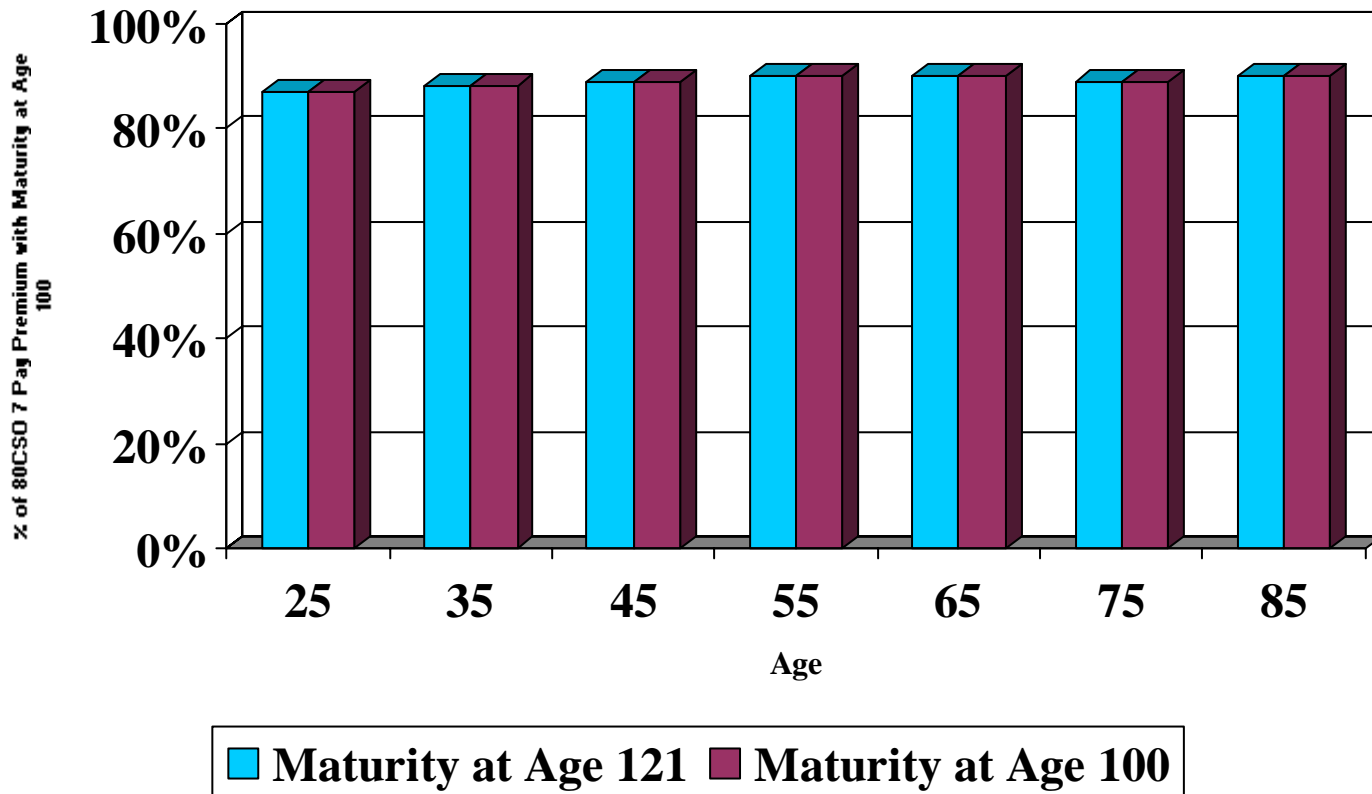
Guideline Single Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Nonsmoker
Level / ROA Death Benefit



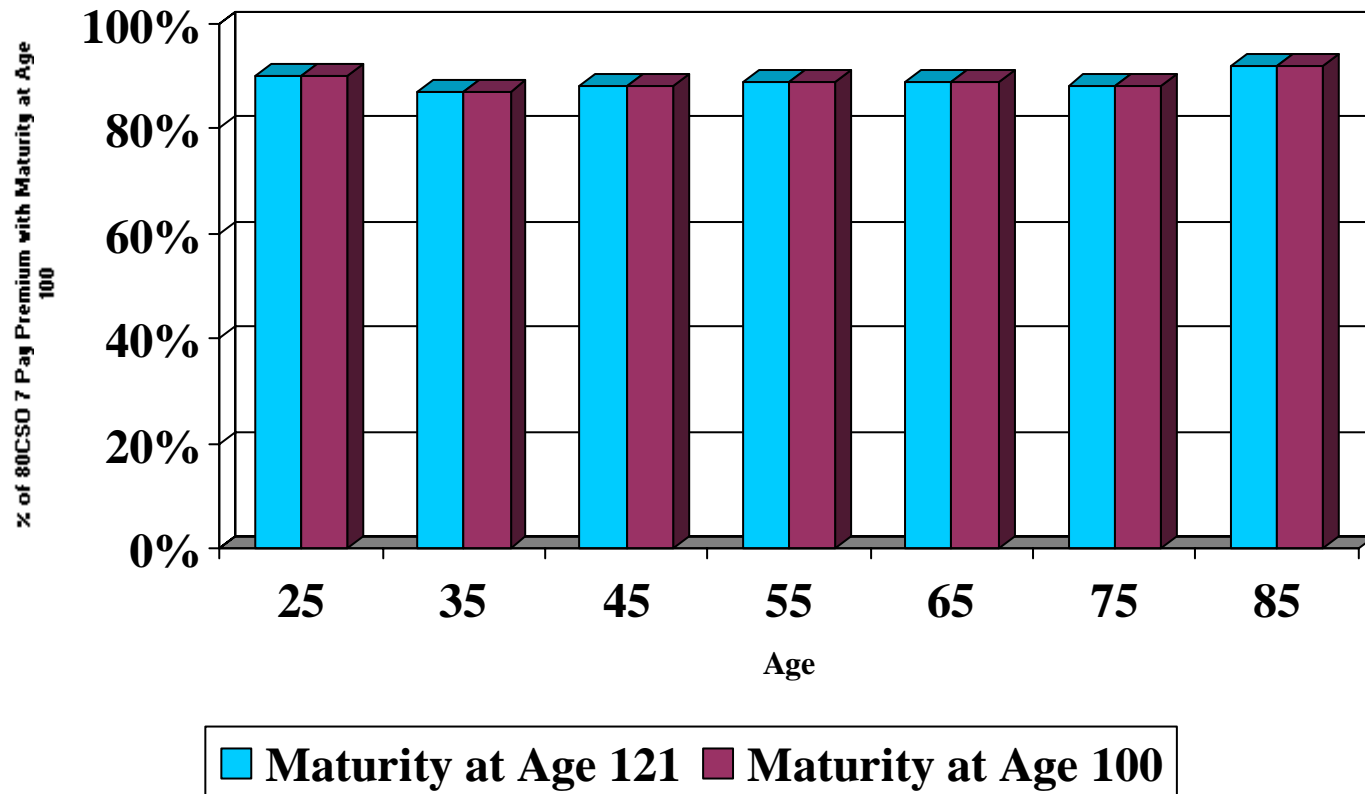
Guideline Single Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Smoker
Level / ROA Death Benefit



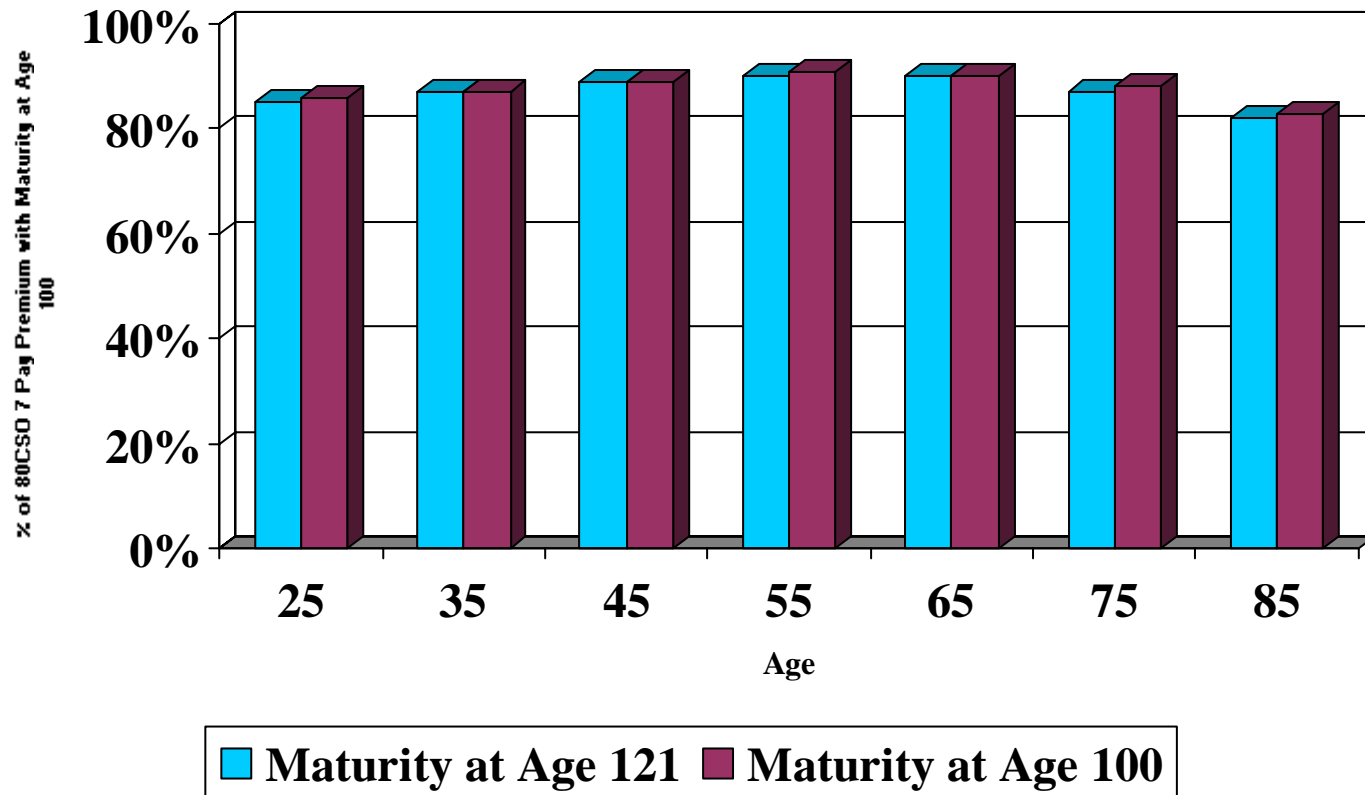
7 Pay Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Nonsmoker
Level / ROA Death Benefit



7 Pay Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Male Smoker
Level / ROA Death Benefit



7 Pay Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Nonsmoker
Level / ROA Death Benefit



7 Pay Premium
1980 CSO ALB ultimate VS. 2002 CSO ALB ultimate
Female Smoker
Level / ROA Death Benefit

