

Case ID : 449

Input Data

Client Name : Sample Cash Value

Policy Number : 123456

Valuation Date : 12/31/2008

Insured, Benefits and Premiums

Value and Methods

Number of Lives : One life
 Issue Age 1 : 55
 Issue Age 2 : N/A
 Benefit Cease Age : 75
 Death Benefit : Constant
 Const Death Benefit : 1000
 Number of units : 100
 Issue Date : 7/5/2000
 Policy Fee : 0.00

Policy Type : Traditional
 Premium Cease Age : 75
 Gross Premium : Vary By Duration
 Const Gross Premium : N/A
 Curtate Exp Allow :
 Endowment Type : Vary By Duration
 Endowment Amount : N/A
 FTP Criteria : Standard Interpretation
 Timing : Curtate

Values Type : Cash Value
 Reserve Method : N/A
 Cash Value 1980 Min CV
 Gender 1 : N/A
 Gender 2 : N/A
 19 Pay DB Defn : N/A
 Years of Unitary : 1
 Years of Net Level : 19

Mortality and Interest Rate

Select Factor Type : Table

X Factor Type : N/A

10 Yr Factor After 1st Segment : N/A

Constant X Factor : N/A

1st Insured

2nd Insured

Basic Mortality Tables : 2001 CSO (F) Composite U ALB
 Select Factors : None
Tabular COI Mortality Tables : N/A
 Select Factors : N/A
Minimum Mortality Tables : N/A
 Select Factors : N/A

N/A
 N/A
 N/A
 N/A
 N/A

Interest Rate Type : Constant

Decimal places to round, Order

Basic Interest Rate : 0.05

Terminal Reserve : 0

Minimum Interest Rate : N/A

Net Premium : 0

Segment XXX

Mid Year Reserve : 0

Segment Ratio Defn : N/A

Rounding Order : Mid Year First

Use Policy Fee in Segmentation :

Mid Year

Segment Endow Option : N/A

Mid Year Reserve Defn : Mean

Segment Endow Rule : N/A

One Year Term Comparison :

Cash Values

Interpolation : Half Year

Cash Values : N/A

Minimum Assumptions

Compare to Basic Mid-Year :

Mean Reserve Definition : N/A

Unusual CV Test :

Net Premium Definition : N/A

Nonforfeiture IR : N/A

Miscellaneous

1st Yr Surrender Charge : N/A

Policy Fee Per Unit : N/A

For 2 lives, 1st insured is the younger.

Unitary, Segment choice : N/A

Notes: Sample

Cash Value Summary

Terminal CV: 16,101.16

Mid-Year CV: 16,139.00

Age	Dur	Adjusted Premium	Terminal Cash Value	Mid-Year Cash Value
56	1	2,573.56	-1,859.75	-1,555.00
57	2	2,573.56	159.44	437.00
58	3	2,573.56	2,235.16	2,484.00
59	4	2,573.56	4,371.15	4,590.00
60	5	2,573.56	6,572.55	6,759.00
61	6	2,573.56	8,843.17	8,995.00
62	7	2,573.56	11,185.57	11,301.00
63	8	2,573.56	13,603.86	13,681.00
64	9	2,573.56	16,101.16	16,139.00
65	10	2,573.56	18,681.42	18,678.00
66	11	2,573.56	21,347.95	21,301.00
67	12	2,573.56	24,104.38	24,013.00
68	13	2,573.56	26,954.13	26,816.00
69	14	2,573.56	29,902.85	29,715.00
70	15	2,573.56	32,955.10	32,716.00
71	16	2,573.56	36,114.91	35,822.00
72	17	2,573.56	39,387.62	39,038.00
73	18	2,573.56	42,783.89	42,373.00
74	19	2,573.56	46,315.96	45,837.00
75	20	2,573.56	50,000.00	49,445.00

Basic Unitary Detail

Age	Dur	ADoubleDotx	PVFB	PVF Gross Premium	Net Annual Premiums	Net Level Reserves	Modified Net Premiums	Modified Reserves
55	0	12.19	275.50	304.78	0.00	0.00	0.00	0.00
56	1	11.81	285.44	295.35	22.60	0.00	22.60	0.00
57	2	11.42	295.55	285.55	22.60	0.00	22.60	0.00
58	3	11.01	305.82	275.37	22.60	0.00	22.60	0.00
59	4	10.59	316.27	264.76	22.60	0.00	22.60	0.00
60	5	10.15	326.90	253.71	22.60	0.00	22.60	0.00
61	6	9.69	337.72	242.16	22.60	0.00	22.60	0.00
62	7	9.20	348.72	230.10	22.60	0.00	22.60	0.00
63	8	8.70	359.91	217.47	22.60	0.00	22.60	0.00
64	9	8.17	371.27	204.25	22.60	0.00	22.60	0.00
65	10	7.62	382.80	190.39	22.60	0.00	22.60	0.00
66	11	7.03	394.48	175.82	22.60	0.00	22.60	0.00
67	12	6.42	406.27	160.51	22.60	0.00	22.60	0.00
68	13	5.77	418.16	144.37	22.60	0.00	22.60	0.00
69	14	5.09	430.12	127.34	22.60	0.00	22.60	0.00
70	15	4.37	442.09	109.33	22.60	0.00	22.60	0.00
71	16	3.61	454.03	90.22	22.60	0.00	22.60	0.00
72	17	2.80	465.84	69.91	22.60	0.00	22.60	0.00
73	18	1.93	477.49	48.23	22.60	0.00	22.60	0.00
74	19	1.00	488.90	25.00	22.60	0.00	22.60	0.00
75	20	0.00	500.00	0.00	22.60	0.00	22.60	0.00

Basic Commutation Functions 1

Age	Dur	lx	Dx	DBarx	Cx	CBarx
55	0	10,000,000.00	10,000,000.00	9,734,024.69	51,047.62	52,313.43
56	1	9,946,400.00	9,472,761.90	9,218,288.02	53,318.12	54,640.23
57	2	9,887,616.78	8,968,359.88	8,724,918.37	55,433.01	56,807.56
58	3	9,823,446.15	8,485,862.11	8,253,053.30	57,299.77	58,720.62
59	4	9,753,797.91	8,024,473.66	7,801,953.71	58,846.14	60,305.33
60	5	9,678,693.67	7,583,509.72	7,370,868.55	60,234.74	61,728.36
61	6	9,597,973.36	7,162,155.47	6,958,937.03	61,594.54	63,121.88
62	7	9,511,303.66	6,759,505.90	6,565,323.79	62,831.22	64,389.22
63	8	9,418,473.34	6,374,793.45	6,189,225.45	64,051.49	65,639.76
64	9	9,319,108.45	6,007,180.36	5,829,841.94	65,220.82	66,838.08
65	10	9,212,870.61	5,655,903.33	5,486,388.99	66,416.47	68,063.38
66	11	9,099,275.91	5,320,158.13	5,158,079.87	67,642.01	69,319.31
67	12	8,977,800.58	4,999,175.25	4,844,141.39	68,941.01	70,650.52
68	13	8,847,802.03	4,692,178.28	4,543,871.45	70,203.92	71,944.75
69	14	8,708,803.06	4,398,537.29	4,256,594.88	71,549.54	73,323.73
70	15	8,560,056.70	4,117,533.59	3,981,570.11	73,056.81	74,868.38
71	16	8,400,582.85	3,848,403.75	3,718,067.30	74,695.68	76,547.89
72	17	8,229,378.97	3,590,450.74	3,465,531.19	76,220.14	78,110.15
73	18	8,045,946.11	3,343,256.75	3,223,539.31	77,659.08	79,584.77
74	19	7,849,705.48	3,106,394.97	2,991,716.01	78,932.02	80,889.27
75	20	7,640,275.33	2,879,539.38	2,769,722.92	80,078.62	82,064.31

Basic Commutation Functions 2

Age	Dur	Final Mortality	Mx	MBarx	Nx	NBarx
55	0	0.0053600	2,919,048.05	2,991,430.86	148,699,988.77	143,647,170.66
56	1	0.0059100	2,868,000.44	2,939,117.43	138,699,988.77	133,913,145.97
57	2	0.0064900	2,814,682.32	2,884,477.20	129,227,226.87	124,694,857.95
58	3	0.0070900	2,759,249.31	2,827,669.64	120,258,866.99	115,969,939.58
59	4	0.0077000	2,701,949.54	2,768,949.02	111,773,004.88	107,716,886.28
60	5	0.0083400	2,643,103.40	2,708,643.69	103,748,531.22	99,914,932.57
61	6	0.0090300	2,582,868.67	2,646,915.33	96,165,021.50	92,544,064.02
62	7	0.0097600	2,521,274.13	2,583,793.45	89,002,866.03	85,585,127.00
63	8	0.0105500	2,458,442.91	2,519,404.22	82,243,360.13	79,019,803.21
64	9	0.0114000	2,394,391.42	2,453,764.46	75,868,566.68	72,830,577.75
65	10	0.0123300	2,329,170.60	2,386,926.38	69,861,386.32	67,000,735.81
66	11	0.0133500	2,262,754.13	2,318,863.01	64,205,482.99	61,514,346.82
67	12	0.0144800	2,195,112.13	2,249,543.70	58,885,324.86	56,356,266.95
68	13	0.0157100	2,126,171.12	2,178,893.18	53,886,149.61	51,512,125.56
69	14	0.0170800	2,055,967.19	2,106,948.43	49,193,971.33	46,968,254.11
70	15	0.0186300	1,984,417.65	2,033,624.69	44,795,434.05	42,711,659.23
71	16	0.0203800	1,911,360.84	1,958,756.32	40,677,900.45	38,730,089.12
72	17	0.0222900	1,836,665.16	1,882,208.43	36,829,496.70	35,012,021.83
73	18	0.0243900	1,760,445.02	1,804,098.27	33,239,045.96	31,546,490.64
74	19	0.0266800	1,682,785.94	1,724,513.50	29,895,789.21	28,322,951.32
75	20	0.0292000	1,603,853.92	1,643,624.23	26,789,394.24	25,331,235.32