

UNIVERSAL LIFE QUOTES

(Sample)

Your CSEA-sponsored *Estate Master* Select universal life insurance policy has some special features that enable you to take advantage of a guaranteed minimum interest rate (4.5 percent). The company may alternatively declare a non-guaranteed interest rate that is greater than the guaranteed minimum. The rate is declared by The United States Life Insurance Company in the City of New York, and may be changed at any time. The current non-guaranteed rate being credited to *Estate Master* Select policies is 4.5 percent

When you receive your policy, you will be provided with a complete illustration of the non-guaranteed and guaranteed year-by-year values for the specific coverage amount and premium you have selected. To assist you in selecting an appropriate level at which to participate, we are providing some sample combinations at representative ages, including the guaranteed and non-guaranteed values at age 65. You are not limited to these choices. You may select any amount up to the maximum that has been approved for the CSEA program (Amounts and values shown are for nonsmoking applicants).

Age	Bi-Weekly premium	Coverage Amount	Guaranteed Cash Value @ age 65	Non-guaranteed Cash Value @age 65
25	\$20.00	\$106,140	\$0	\$37,247
30	\$20.00	\$87,681	\$0	\$24,750
35	\$20.00	\$65,053	\$1,718	\$17,196
40	\$20.00	\$45,833	\$4,098	\$12,032
45	\$20.00	\$35,072	\$3,384	\$6,709
50	\$20.00	\$26,361	\$2,578	\$4,067
55	\$20.00	\$18,250	\$1,490	\$2,119
60	\$20.00	\$14,152	\$550	\$702

Premium includes the waiver for monthly deductions rider through issue age 55 for a level death benefit option, mortality band 1. Your plan may differ slightly. Non-guaranteed policy cash values may vary based on future changes in the non-guaranteed factors.

This chart is for educational purposes only and is not a quotation. Please call 1-800-929-6656 to speak with a Pearl Carroll & Associates Representative who will provide you with a full and detailed illustration showing values at various levels.