

# TWENTY YEAR ACTUAL HISTORICAL PERFORMANCE: \$250,000 Policy Male Age 45 NS/Preferred

**Guardian Life : Whole Life** Year Update Program was offered? : 1984

Leading WL Policy on 12/3/82 Whole Life	Percent of Total WL Policies Issued in 1982 41.80%	Premium \$5,738	Reserve Basis 1958 CSO 4%
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End of Year	Guaranteed CV	Cash Dividends - Illust	Cash Dividends - Actual	Total Dividends - Illust	Total Dividends - Actual	Total Cash Value - Illust	Total Cash Value - Actual	Total Death Benefit - Illust	Total Death Benefit - Actual
1983	0	0	0	0	0	0	0	\$250,000	\$250,000
1984	\$4,830	\$168	\$418	\$168	\$418	\$4,998	\$5,248	\$250,168	\$250,418
1985	\$9,753	\$365	\$883	\$372	\$923	\$10,297	\$11,105	\$250,795	\$251,978
1986	\$14,758	\$555	\$1,368	\$577	\$1,498	\$15,895	\$17,648	\$251,913	\$254,819
1987	\$19,845	\$748	\$1,708	\$794	\$1,964	\$21,810	\$24,784	\$253,506	\$258,855
1988	\$25,008	\$940	\$2,043	\$1,020	\$2,456	\$28,049	\$32,546	\$255,570	\$263,896
1989	\$30,240	\$1,150	\$2,375	\$1,274	\$2,972	\$34,642	\$40,965	\$258,121	\$269,940
1990	\$35,540	\$1,375	\$2,608	\$1,555	\$3,405	\$41,621	\$49,970	\$261,191	\$276,879
1991	\$40,905	\$1,603	\$2,840	\$1,853	\$3,844	\$49,006	\$59,576	\$264,800	\$284,567
1992	\$46,328	\$1,828	\$3,125	\$2,162	\$4,388	\$56,811	\$69,892	\$268,949	\$293,076
1993	\$51,808	\$2,040	\$3,270	\$2,474	\$4,751	\$65,439	\$81,145	\$274,018	\$302,686
1994	\$57,333	\$2,245	\$3,270	\$2,793	\$4,878	\$74,495	\$92,695	\$279,592	\$312,542
1995	\$62,900	\$2,453	\$3,270	\$3,131	\$5,027	\$84,008	\$104,570	\$285,675	\$322,428
1996	\$68,500	\$2,673	\$3,270	\$3,500	\$5,134	\$94,000	\$116,712	\$292,284	\$332,316
1997	\$74,128	\$2,905	\$3,908	\$3,901	\$6,299	\$104,510	\$130,176	\$299,456	\$343,230
1998	\$79,775	\$3,155	\$4,875	\$4,344	\$7,796	\$115,911	\$145,644	\$307,566	\$356,658
1999	\$85,433	\$3,413	\$5,220	\$4,819	\$8,646	\$127,901	\$162,157	\$316,317	\$371,779
2000	\$91,098	\$3,663	\$5,423	\$5,311	\$9,264	\$140,497	\$179,486	\$325,717	\$387,800
2001	\$96,763	\$3,900	\$5,535	\$5,815	\$9,977	\$153,715	\$197,731	\$335,766	\$404,616
2002**	\$102,420	\$9,758	\$11,270	\$11,966	\$15,914	\$167,567	\$216,481	\$346,461	\$421,852
Item Description	Cash Dividends - Illust	Cash Dividends - Actual	Total Dividends - Illust	Total Dividends - Actual	Total Cash Value - Illust	Total Cash Value - Actual	Total Death Benefit - Illust	Total Death Benefit - Actual	
Termination Dividend (if any)	\$5,625	\$5,625	\$5,625	\$5,625					
Interest-Adjusted (5%) Payment Index	16.79	13.04							
Interest-Adjusted (5%) Surrender Cost Index	4.34	0.59							
IRR YEAR 20:					3.48%	5.72%	9.65%	11.25%	

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