



Whole Life

Whole Life

from



A Life Insurance Illustration

for

Joe Doe

Presented by

Sheryl Baxter

September 23, 2007

Whole Life

Insured(s)	Presented by: Sheryl Baxter
	Phone Number: (519) 886-4610
	Date: September 23, 2007

First Life Insured	Joe Doe	Age 30, Male, Regular
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The purpose of this illustration is to provide detailed information about WHOLE LIFE. Significant terms in this life insurance illustration are defined below. This illustration contains both guaranteed and non-guaranteed elements.

Only those elements specifically noted are guaranteed.

WHOLE LIFE POLICY

Life Insured:

The Life Insured is the individual named in the policy whose life is covered by the base policy.

Death Benefit:

This is the amount payable to the beneficiary of the policy on the death of the life insured.

Whole Life has a guaranteed death benefit.

Dividends:

Whole Life is a participating policy.

This means that certain policy amounts are affected by the future experience of FaithLife Financial on rates of investment income, mortality experience and other factors applicable to other similar participating policies. Dividends are the vehicle by which these adjustments are made from year to year. Dividends represent a distribution of a portion of the participating surplus of FaithLife Financial which is determined annually by the Board of Directors. The set of dividends which apply to a policy under a given set of assumptions is referred to as a "Dividend Scale". A Dividend Scale, **which is not guaranteed**, includes dividends for future policy years in addition to the current year.

For Whole Life policies, dividends are payable under three dividend options:

1. The dividend can be used to purchase additional paid-up insurance.
2. The dividend can be left on deposit to grow with interest.
3. The dividend can be applied to premium.

The dividends are not guaranteed and will vary - up or down - from the values shown.

Premiums:

Whole Life is a level premium plan.

This means that the premiums do not change and **are guaranteed**.

These premiums are shown in the Schedule of Premiums table. The total policy premium may be scheduled to change periodically if riders or benefits are part of this policy.

Paid-Up Additions:

If the first dividend option is chosen, then Paid-Up Additions are purchased at each policy anniversary with the dividend paid to the policy. A Paid-Up Addition is permanent insurance that is purchased with a single dividend contribution and remains as additional coverage for life. **The amount of dividends declared and the amount of Paid-Up Additions purchased in any year are not guaranteed. However, once purchased, the cash surrender value of this additional insurance is guaranteed.**

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Cash Surrender Value:

The basic coverage has Cash Surrender Values **that are guaranteed.**

The Cash Surrender Value of the Paid-Up Additions is based on the amount of actual paid-up insurance accumulated over time.

The amount of Paid-Up Additions is not guaranteed. However, the Cash Surrender Value of the Paid-Up Additions is guaranteed.

The table illustrates how the Whole Life plan might perform under various scenarios.

Taxes:

The premiums and values in this illustration are based on tax legislation current as of the date of the illustration. Income tax is not currently payable on earnings generated within a life insurance policy provided that the policy does not exceed certain limits prescribed by the Income Tax Act.

Whole Life conforms with these limitations at the time of this illustration.

This illustration assumes the policy will stay within prescribed limits.

RIDERS AND BENEFITS

Riders and Benefits are additional coverages attached to the base policy. They enable you to tailor the policy to suit your needs and, in some instances, offer additional protection.

This Whole Life plan has been tailored to include the additional Riders and Benefits listed below:

Waiver of Premium:

This benefit provides that should the Life Insured become totally disabled for a period of at least six months, the premiums due under this policy will be waived for the duration of the disability period. If the disability occurs after age 60 but prior to age 65, the premiums due under this policy will be waived until age 65. **The premiums for this benefit are level and guaranteed.**

Guaranteed Purchase Option:

This benefit gives the life insured the right to purchase additional insurance without evidence of insurability on the policy anniversary following the insured's 20th, 25th, 30th, 35th, and 40th birthdays. Alternatively, an option may be advanced and exercised on the life insured's marriage or on the addition of a child to the life insured's family. **The premiums for this benefit are level and guaranteed.**

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Schedule Of Premiums

Plan Details	Insurance Amount	Initial Premium
Basic Plan	\$25,000	\$373.00
Riders and Benefits		
Waiver of Premium		\$6.25
Guaranteed Purchase Option	\$10,000	\$16.10
Total Initial Annual Premium		\$395.35
Total Initial Monthly-PAC Premium		\$35.58

Scenario Analysis

The Whole Life plan is a participating policy as defined in the description section. The dividends allocated to the plan may change due to changes in investment earnings, expenses, corporate taxes or mortality. The Scenario Analysis tables shown below illustrate how the Whole Life plan might perform under two different Dividend Scales.

The **Primary Scenario** shows the Society's Current Dividend Scale. This Dividend Scale is calculated using FaithLife Financial's current Dividend factors and is subject to change - up or down - depending on the Society's future experience.

The **Alternative Scenario** shows a Dividend Scale which is **85%** of the Dividend Scale in the **Primary Scenario**. This scenario is intended to show how a Dividend Scale change of this magnitude will affect the plan.

The **Primary Premium Offset Scenario** shows the result of electing to pay premiums using values built up in the policy, beginning at a date where the current year's dividend plus withdrawal from paid-up additions or accumulated dividends, if needed, will be sufficient to pay all future premiums when they become due. This Scenario assumes continuation of FaithLife Financial's Current Dividend Scale.

As long as the Current Dividend Scale remains in effect and no dividends are withdrawn from the policy, Premium Offset could begin at year 19 (age 49).

The **Alternative Premium Offset Scenario** illustrates a Premium Offset using the Alternative Scenario Dividend Scale (described above).

If the Alternative Dividend Scale were in effect and no dividends are withdrawn from the policy, Premium Offset could begin at year 21 (age 51).

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Primary Scenario (current Dividend Scale)						
Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
0	30	\$427	\$0	\$0	\$0	\$25,000
1	31	427	0	13	64	25,064
2	32	427	0	26	126	25,126
3	33	427	0	40	187	25,187
4	34	427	0	54	247	25,247
5	35	427	100	172	319	25,319
6	36	427	250	347	412	25,412
7	37	427	425	555	533	25,533
8	38	427	600	770	670	25,670
9	39	427	750	968	829	25,829
10	40	410	950	1,226	1,016	26,016
11	41	410	1,125	1,471	1,233	26,233
12	42	410	1,300	1,734	1,492	26,492
13	43	410	1,500	2,034	1,780	26,780
14	44	410	1,700	2,363	2,133	27,133
15	45	410	1,900	2,727	2,562	27,562
16	46	410	2,100	3,132	3,096	28,096
17	47	410	2,325	3,578	3,646	28,646
18	48	410	2,550	4,044	4,214	29,214
19	49	410	2,800	4,563	4,797	29,797
20	50	410	3,050	5,094	5,397	30,397
21	51	410	3,300	5,650	6,016	31,016
22	52	410	3,575	6,249	6,657	31,657
23	53	410	3,850	6,876	7,324	32,324
24	54	410	4,150	7,563	8,020	33,020
25	55	410	4,425	8,260	8,744	33,744
26	56	410	4,750	9,028	9,497	34,497
27	57	410	5,050	9,809	10,279	35,279
28	58	410	5,375	10,652	11,083	36,083
29	59	410	5,700	11,537	11,907	36,907
30	60	410	6,050	12,461	12,757	37,757
31	61	410	6,425	13,453	13,635	38,635
32	62	410	6,775	14,472	14,548	39,548
33	63	410	7,150	15,572	15,497	40,497

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*Illustration #SB-20070923-01
Version 6.4.0637*

Whole Life

Insured(s)

 Presented by: Sheryl Baxter
 Phone Number: (519) 886-4610
 Date: September 23, 2007

First Life Insured

Joe Doe

Age 30, Male, Regular

Primary Scenario (current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
34	64	\$410	\$7,525	\$16,687	\$16,491	\$41,491
35	65	403	7,875	17,831	17,523	42,523
36	66	403	8,275	19,082	18,587	43,587
37	67	403	8,650	20,364	19,679	44,679
38	68	403	9,050	21,655	20,799	45,799
39	69	403	9,425	23,050	21,936	46,936
40	70	403	9,825	24,445	23,100	48,100
41	71	403	10,225	25,897	24,291	49,291
42	72	403	10,625	27,406	25,507	50,507
43	73	403	11,025	28,861	26,754	51,754
44	74	403	11,450	30,384	28,022	53,022
45	75	403	11,850	32,050	29,290	54,290
46	76	403	12,250	33,625	30,566	55,566
47	77	403	12,675	35,259	31,843	56,843
48	78	403	13,100	37,096	33,114	58,114
49	79	403	13,525	38,817	34,397	59,397
50	80	403	13,925	40,559	35,690	60,690
51	81	403	14,350	42,376	36,994	61,994
52	82	403	14,750	44,006	38,326	63,326
53	83	403	15,150	45,904	39,672	64,672
54	84	403	15,550	47,865	41,041	66,041
55	85	403	15,900	49,586	42,444	67,444
56	86	403	16,250	51,346	43,870	68,870
57	87	403	16,600	53,425	45,294	70,294
58	88	403	16,925	55,226	46,727	71,727
59	89	403	17,250	57,044	48,151	73,151
60	90	403	17,550	58,844	49,553	74,553
61	91	403	17,875	60,665	50,920	75,920
62	92	403	18,175	62,456	52,251	77,251
63	93	403	18,500	64,317	53,606	78,606
64	94	403	18,850	66,251	54,985	79,985
65	95	403	19,200	68,235	56,390	81,390
66	96	403	19,575	70,295	57,821	82,821
67	97	403	19,975	72,435	59,279	84,279
68	98	403	20,350	74,604	60,764	85,764

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	Phone Number:	(519) 886-4610
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First Life Insured	Joe Doe	Age 30, Male, Regular
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Primary Scenario (current Dividend Scale)

<u>Year</u>	<u>Age</u>	<u>Annualized Premium</u>	<u>Surrender Values</u>		<u>Death Benefits</u>	
			<u>Guaranteed Cash Surrender Value</u>	<u>Total Cash Surrender Value</u>	<u>Accumulated Paid Up Additions</u>	<u>Total Life Insured Death Benefit</u>
69	99	\$403	\$20,700	\$76,814	\$62,286	\$87,286
70	100	0	25,000	83,127	63,940	88,940

Year 09: Guaranteed Purchase Option last premium (age 39).
 Year 34: WP last premium (age 64).
 Payment mode is monthly - PAC.

Whole Life

Insured(s)

Presented by: Sheryl Baxter
 Phone Number: (519) 886-4610
 Date: September 23, 2007

First Life Insured

Joe Doe

Age 30, Male, Regular

Alternative Scenario (85% of Current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
0	30	\$427	\$0	\$0	\$0	\$25,000
1	31	427	0	11	54	25,054
2	32	427	0	22	107	25,107
3	33	427	0	34	158	25,158
4	34	427	0	46	209	25,209
5	35	427	100	161	269	25,269
6	36	427	250	332	348	25,348
7	37	427	425	535	450	25,450
8	38	427	600	743	565	25,565
9	39	427	750	933	699	25,699
10	40	410	950	1,183	856	25,856
11	41	410	1,125	1,417	1,038	26,038
12	42	410	1,300	1,665	1,254	26,254
13	43	410	1,500	1,949	1,495	26,495
14	44	410	1,700	2,256	1,792	26,792
15	45	410	1,900	2,594	2,151	27,151
16	46	410	2,100	2,966	2,598	27,598
17	47	410	2,325	3,376	3,058	28,058
18	48	410	2,550	3,802	3,531	28,531
19	49	410	2,800	4,276	4,015	29,015
20	50	410	3,050	4,759	4,512	29,512
21	51	410	3,300	5,262	5,024	30,024
22	52	410	3,575	5,805	5,552	30,552
23	53	410	3,850	6,371	6,100	31,100
24	54	410	4,150	6,988	6,670	31,670
25	55	410	4,425	7,610	7,262	32,262
26	56	410	4,750	8,297	7,875	32,875
27	57	410	5,050	8,990	8,510	33,510
28	58	410	5,375	9,738	9,162	34,162
29	59	410	5,700	10,517	9,828	34,828
30	60	410	6,050	11,332	10,512	35,512
31	61	410	6,425	12,207	11,217	36,217
32	62	410	6,775	13,096	11,947	36,947
33	63	410	7,150	14,055	12,705	37,705
34	64	410	7,525	15,023	13,496	38,496

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Alternative Scenario (85% of Current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
35	65	\$403	\$7,875	\$16,009	\$14,316	\$39,316
36	66	403	8,275	17,088	15,158	40,158
37	67	403	8,650	18,185	16,019	41,019
38	68	403	9,050	19,292	16,900	41,900
39	69	403	9,425	20,475	17,791	42,791
40	70	403	9,825	21,661	18,701	43,701
41	71	403	10,225	22,889	19,629	44,629
42	72	403	10,625	24,160	20,574	45,574
43	73	403	11,025	25,384	21,539	46,539
44	74	403	11,450	26,664	22,517	47,517
45	75	403	11,850	28,052	23,493	48,493
46	76	403	12,250	29,363	24,471	49,471
47	77	403	12,675	30,722	25,447	50,447
48	78	403	13,100	32,241	26,415	51,415
49	79	403	13,525	33,664	27,389	52,389
50	80	403	13,925	35,095	28,368	53,368
51	81	403	14,350	36,587	29,352	54,352
52	82	403	14,750	37,921	30,354	55,354
53	83	403	15,150	39,464	31,365	56,365
54	84	403	15,550	41,054	32,390	57,390
55	85	403	15,900	42,438	33,438	58,438
56	86	403	16,250	43,850	34,499	59,499
57	87	403	16,600	45,508	35,557	60,557
58	88	403	16,925	46,939	36,618	61,618
59	89	403	17,250	48,380	37,668	62,668
60	90	403	17,550	49,799	38,699	63,699
61	91	403	17,875	51,237	39,701	64,701
62	92	403	18,175	52,644	40,673	65,673
63	93	403	18,500	54,107	41,660	66,660
64	94	403	18,850	55,629	42,663	67,663
65	95	403	19,200	57,186	43,683	68,683
66	96	403	19,575	58,802	44,719	69,719
67	97	403	19,975	60,482	45,773	70,773
68	98	403	20,350	62,175	46,844	71,844
69	99	403	20,700	63,888	47,939	72,939

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First Life Insured	Joe Doe	Age 30, Male, Regular
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Alternative Scenario (85% of Current Dividend Scale)

		<u>Surrender Values</u>		<u>Death Benefits</u>	
		Guaranteed	Total Cash	Accumulated	Total Life
<u>Year</u>	<u>Age</u>	Cash	Surrender	Paid Up	Insured
		Surrender	Surrender	Additions	Death
		Value	Value		Benefit
		<u>Annualized</u>			
		<u>Premium</u>			
70	100	\$0	\$25,000	\$49,119	\$74,119

Year 09: Guaranteed Purchase Option last premium (age 39).

Year 34: WP last premium (age 64).

Payment mode is monthly - PAC.

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Primary Premium Offset Scenario (current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
0	30	\$427	\$0	\$0	\$0	\$25,000
1	31	427	0	13	64	25,064
2	32	427	0	26	126	25,126
3	33	427	0	40	187	25,187
4	34	427	0	54	247	25,247
5	35	427	100	172	319	25,319
6	36	427	250	347	412	25,412
7	37	427	425	555	533	25,533
8	38	427	600	770	670	25,670
9	39	427	750	968	829	25,829
10	40	410	950	1,226	1,016	26,016
11	41	410	1,125	1,471	1,233	26,233
12	42	410	1,300	1,734	1,492	26,492
13	43	410	1,500	2,034	1,780	26,780
14	44	410	1,700	2,363	2,133	27,133
15	45	410	1,900	2,727	2,562	27,562
16	46	410	2,100	3,132	3,096	28,096
17	47	410	2,325	3,578	3,646	28,646
18	48	410	2,550	4,044	4,214	29,214
19	49	0	2,800	4,184	3,765	28,765
20	50	0	3,050	4,317	3,344	28,344
21	51	0	3,300	4,453	2,952	27,952
22	52	0	3,575	4,614	2,588	27,588
23	53	0	3,850	4,782	2,255	27,255
24	54	0	4,150	4,982	1,956	26,956
25	55	0	4,425	5,166	1,690	26,690
26	56	0	4,750	5,404	1,453	26,453
27	57	0	5,050	5,626	1,244	26,244
28	58	0	5,375	5,879	1,058	26,058
29	59	0	5,700	6,139	895	25,895
30	60	0	6,050	6,428	752	25,752
31	61	0	6,425	6,752	634	25,634
32	62	0	6,775	7,063	545	25,545
33	63	0	7,150	7,414	486	25,486
34	64	0	7,525	7,780	458	25,458

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Primary Premium Offset Scenario (current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
35	65	\$0	\$7,875	\$8,141	\$469	\$25,469
36	66	0	8,275	8,566	501	25,501
37	67	0	8,650	8,979	552	25,552
38	68	0	9,050	9,425	618	25,618
39	69	0	9,425	9,858	698	25,698
40	70	0	9,825	10,326	791	25,791
41	71	0	10,225	10,806	900	25,900
42	72	0	10,625	11,298	1,023	26,023
43	73	0	11,025	11,797	1,158	26,158
44	74	0	11,450	12,329	1,300	26,300
45	75	0	11,850	12,846	1,444	26,444
46	76	0	12,250	13,358	1,585	26,585
47	77	0	12,675	13,897	1,723	26,723
48	78	0	13,100	14,447	1,858	26,858
49	79	0	13,525	14,992	1,995	26,995
50	80	0	13,925	15,518	2,135	27,135
51	81	0	14,350	16,075	2,277	27,277
52	82	0	14,750	16,603	2,427	27,427
53	83	0	15,150	17,154	2,585	27,585
54	84	0	15,550	17,717	2,751	27,751
55	85	0	15,900	18,225	2,929	27,929
56	86	0	16,250	18,740	3,112	28,112
57	87	0	16,600	19,279	3,295	28,295
58	88	0	16,925	19,772	3,473	28,473
59	89	0	17,250	20,259	3,641	28,641
60	90	0	17,550	20,711	3,793	28,793
61	91	0	17,875	21,171	3,922	28,922
62	92	0	18,175	21,589	4,029	29,029
63	93	0	18,500	22,041	4,142	29,142
64	94	0	18,850	22,526	4,264	29,264
65	95	0	19,200	23,021	4,394	29,394
66	96	0	19,575	23,551	4,533	29,533
67	97	0	19,975	24,117	4,680	29,680
68	98	0	20,350	24,669	4,837	29,837
69	99	0	20,700	25,211	5,007	30,007

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	Phone Number:	(519) 886-4610
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First Life Insured	Joe Doe	Age 30, Male, Regular
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Primary Premium Offset Scenario (current Dividend Scale)

<u>Year</u>	<u>Age</u>	<u>Annualized Premium</u>	<u>Surrender Values</u>		<u>Death Benefits</u>	
			<u>Guaranteed Cash Surrender Value</u>	<u>Total Cash Surrender Value</u>	<u>Accumulated Paid Up Additions</u>	<u>Total Life Insured Death Benefit</u>
70	100	\$0	\$25,000	\$30,092	\$5,601	\$30,601

Year 09: Guaranteed Purchase Option last premium (age 39).

Year 34: WP last premium (age 64).

Payment mode is monthly - PAC.

Whole Life

Insured(s)	Presented by:	Sheryl Baxter
	Phone Number:	(519) 886-4610
	Date:	September 23, 2007

First Life Insured	Joe Doe	Age 30, Male, Regular
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Alternative Premium Offset Scenario (85% of Current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
0	30	\$427	\$0	\$0	\$0	\$25,000
1	31	427	0	11	54	25,054
2	32	427	0	22	107	25,107
3	33	427	0	34	158	25,158
4	34	427	0	46	209	25,209
5	35	427	100	161	269	25,269
6	36	427	250	332	348	25,348
7	37	427	425	535	450	25,450
8	38	427	600	743	565	25,565
9	39	427	750	933	699	25,699
10	40	410	950	1,183	856	25,856
11	41	410	1,125	1,417	1,038	26,038
12	42	410	1,300	1,665	1,254	26,254
13	43	410	1,500	1,949	1,495	26,495
14	44	410	1,700	2,256	1,792	26,792
15	45	410	1,900	2,594	2,151	27,151
16	46	410	2,100	2,966	2,598	27,598
17	47	410	2,325	3,376	3,058	28,058
18	48	410	2,550	3,802	3,531	28,531
19	49	410	2,800	4,276	4,015	29,015
20	50	410	3,050	4,759	4,512	29,512
21	51	0	3,300	4,883	4,053	29,053
22	52	0	3,575	5,029	3,620	28,620
23	53	0	3,850	5,179	3,217	28,217
24	54	0	4,150	5,361	2,846	27,846
25	55	0	4,425	5,524	2,506	27,506
26	56	0	4,750	5,738	2,192	27,192
27	57	0	5,050	5,932	1,905	26,905
28	58	0	5,375	6,156	1,640	26,640
29	59	0	5,700	6,384	1,396	26,396
30	60	0	6,050	6,638	1,171	26,171
31	61	0	6,425	6,924	968	25,968
32	62	0	6,775	7,193	791	25,791
33	63	0	7,150	7,498	641	25,641
34	64	0	7,525	7,812	517	25,517

*(Incomplete without all pages)
Please read all pages carefully.
This is an illustration not a contract.*

Illustration #SB-20070923-01
Version 6.4.0637

Whole Life

Insured(s)	Presented by:	Sheryl Baxter
	Phone Number:	(519) 886-4610
	Date:	September 23, 2007

First Life Insured	Joe Doe	Age 30, Male, Regular
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Alternative Premium Offset Scenario (85% of Current Dividend Scale)

Year	Age	Annualized Premium	Surrender Values		Death Benefits	
			Guaranteed Cash Surrender Value	Total Cash Surrender Value	Accumulated Paid Up Additions	Total Life Insured Death Benefit
35	65	\$0	\$7,875	\$8,119	\$429	\$25,429
36	66	0	8,275	8,484	359	25,359
37	67	0	8,650	8,832	306	25,306
38	68	0	9,050	9,211	265	25,265
39	69	0	9,425	9,571	236	25,236
40	70	0	9,825	9,963	218	25,218
41	71	0	10,225	10,362	213	25,213
42	72	0	10,625	10,769	219	25,219
43	73	0	11,025	11,181	235	25,235
44	74	0	11,450	11,622	255	25,255
45	75	0	11,850	12,041	276	25,276
46	76	0	12,250	12,456	295	25,295
47	77	0	12,675	12,895	310	25,310
48	78	0	13,100	13,334	323	25,323
49	79	0	13,525	13,773	337	25,337
50	80	0	13,925	14,188	352	25,352
51	81	0	14,350	14,630	369	25,369
52	82	0	14,750	15,048	391	25,391
53	83	0	15,150	15,474	418	25,418
54	84	0	15,550	15,907	453	25,453
55	85	0	15,900	16,293	495	25,495
56	86	0	16,250	16,682	540	25,540
57	87	0	16,600	17,075	584	25,584
58	88	0	16,925	17,436	624	25,624
59	89	0	17,250	17,790	654	25,654
60	90	0	17,550	18,108	670	25,670
61	91	0	17,875	18,436	667	25,667
62	92	0	18,175	18,722	645	25,645
63	93	0	18,500	19,037	629	25,629
64	94	0	18,850	19,382	617	25,617
65	95	0	19,200	19,732	612	25,612
66	96	0	19,575	20,112	612	25,612
67	97	0	19,975	20,522	619	25,619
68	98	0	20,350	20,914	632	25,632
69	99	0	20,700	21,289	654	25,654

*(Incomplete without all pages)
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Whole Life

Insured(s)	Presented by:	Sheryl Baxter
	Phone Number:	(519) 886-4610
	Date:	September 23, 2007

First Life Insured	Joe Doe	Age 30, Male, Regular
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Alternative Premium Offset Scenario (85% of Current Dividend Scale)

<u>Year</u>	<u>Age</u>	<u>Annualized Premium</u>	<u>Surrender Values</u>		<u>Death Benefits</u>	
			<u>Guaranteed Cash Surrender Value</u>	<u>Total Cash Surrender Value</u>	<u>Accumulated Paid Up Additions</u>	<u>Total Life Insured Death Benefit</u>
70	100	\$0	\$25,000	\$25,991	\$1,091	\$26,091

Year 09: Guaranteed Purchase Option last premium (age 39).

Year 34: WP last premium (age 64).

Payment mode is monthly - PAC.

Whole Life

Insured(s)	Presented by: Sheryl Baxter
	Phone Number: (519) 886-4610
	Date: September 23, 2007

First Life Insured	Joe Doe	Age 30, Male, Regular
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Compliance Notice**Client Signature**

I have received a copy of this illustration and understand that this product contains both guaranteed and non-guaranteed elements. Any non-guaranteed elements are subject to change - up or down - depending upon FaithLife Financial's future interest, mortality and expense experience. The District Representative has told me they are not guaranteed.

FaithLife Financial is a registered trade name for Lutheran Life Insurance Society of Canada.

I understand that this illustration is incomplete without all its pages and without the signatures below.

Client signature: _____

Date: _____

District Representative Signature

I certify that this illustration has been presented to the client and that I have explained that any non-guaranteed elements illustrated are subject to change. I made no statements that are inconsistent with the illustration.

District Representative's signature: _____

Date: _____