

It is essential to show both the corporate information and the individual insured information for this type of illustration.

<b>Table 17-2</b>							
<b>Policy Illustration 2</b>							
<b>Combination of Whole Life and Additional Coverage Purchased with Policy Dividends</b>							
	<b>Whole Life</b>		<b>\$18,000</b>				
	<b>Additional Coverage</b>		<b>7,000</b>	<b>Insured: Female, Aged 40</b>			
	<b>Death Benefit</b>		<b>\$25,000</b>	<b>Annual Premium: \$320</b>			
<b>Year</b>	<b>Gross Annual Premium</b>	<b>Total Paid-Up Value</b>	<b>Guaranteed Cash Value End of Year</b>	<b>Enhancement Reserve Fund</b>	<b>Total Cash Value End of Year</b>	<b>Total Cash Value Increase End of Year</b>	<b>CV Increase Less Net Payment</b>
1	\$320	\$0	\$0	\$0	\$0	\$0	-\$320
2	320	285	101	0	101	101	-219
3	320	1,098	402	0	402	301	-19
4	320	1,863	704	0	704	302	-18
5	320	2,577	1,005	0	1,005	301	-19
6	320	3,291	1,324	0	1,324	319	-1
7	320	3,958	1,642	0	1,642	318	-2
8	320	4,583	1,960	0	1,960	318	-2
9	320	5,926	2,296	7	2,303	343	23
10	320	5,926	2,647	44	2,691	388	68
11	320	6,570	2,983	90	3,073	382	62
12	320	7,228	3,334	146	3,480	407	87
13	320	7,907	3,703	215	3,918	438	118
14	320	8,569	4,072	296	4,368	450	130
15	320	9,214	4,440	391	4,831	463	143
16	320	9,846	4,809	498	5,307	476	156
17	320	10,494	5,194	619	5,813	506	186
18	320	11,131	5,580	755	6,335	522	202
19	320	11,755	5,965	905	6,870	535	215
20	320	12,398	6,367	1,072	7,439	569	249
	\$6,400					\$7,439	\$1,039

The current dividend scale is expected to continue, and it is now adequate to provide the needed \$7,000 of benefits as term insurance for the first 8 policy years, then as whole life additions. The dividends are not guaranteed.