Table 1

	Carrier	Death	Payment	Cash value	Pol #	Rd pd up	Type	Issued	Loan
	Prudential	5000	23.64	5878	Xxxxxxx	7163	WI	1993	
		5000	12.85	11533	Xxxxxxx	12174	WI	1970	
						19337			
		$10000.00	$36.49	$17411.00					
					With market correction	$20032.00	Age 80		
	Payment	Coverage	Difference						
Opt 1	36.49	22491	5080	Extra coverage no extra charge					
Opt 2	0	20032.00	2621	Extra coverage, and no more payments	2459	$20032.00			