

ABCUSA
Sample COLI Multi-Life Benefit Plans
As of September 2015

Assumptions	11 Employees - ABCUSA Only	14 Employees - ABCUSA & AMO	31 Employees - ABCUSA	39 Employees - ABCUSA & AMO
COLI Emplouee Lives Insured	11	14	31	39
Base Death Benefit per Life	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Policy Return Rate	7.260%	6.500%	7.260%	6.500%
Initial ABC Trust Collateral Bond	\$1,177,024.98	\$1,498,031.80	\$3,317,070.41	\$4,173,088.58
Projected 10-yr. Policy Premiums	\$11,963,797.23	\$15,226,651.02	\$33,716,155.83	\$42,417,099.27
Projected 10-yr. Death Benefit, net of Loan	\$23,107,519.43	\$28,726,370.18	\$65,121,191.12	\$80,023,459.79
Projected 20-yr. Policy Premiums	\$11,963,797.23	\$15,226,651.02	\$33,716,155.83	\$42,417,099.27
Projected 20-yr. Death Benefit, net of Loan	\$29,657,661.77	\$34,054,510.98	\$83,580,683.17	\$94,866,137.73
Projected 30-yr. Policy Premiums	\$11,963,797.23	\$15,226,651.02	\$33,716,155.83	\$42,417,099.27
Projected 30-yr. Death Benefit, net of Loan	\$45,050,159.00	\$54,002,480.00	\$126,959,539.00	\$126,521,148.00