

# **EXHIBIT D**

Policy Charges and Expenses

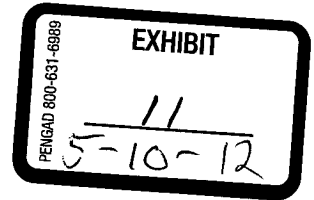
Nasario Guterrez

Presented by David Weiner

Age 53  
Preferred NT  
Male  
State - CA

Benefit Amount  
SecurePlus Paragon \$184,180  
Accelerated Benefits Rider 1  
Accelerated Benefits Rider 2  
Accelerated Benefits Rider 3  
Enhanced Policy Protection Period Rider  
Overloan Protection Rider

Policy Year	Planned Premium	Premium Expense Charge	Cost Of Insurance	Other Deductions	Total Expense And Deductions	End Year Non-Guaranteed Cash Value*	Death Benefit End Yr*
1	\$4,800	\$288	\$ 481	\$1,007	\$1,776	\$ 3,139	\$ 184,180
2	4,800	288	537	1,022	1,847	6,447	184,180
3	4,800	288	590	1,039	1,916	9,946	184,180
4	4,800	288	639	1,056	1,983	13,657	184,180
5	4,800	288	686	1,074	2,048	17,600	184,180
6	4,800	288	728	1,094	2,110	21,799	184,180
7	4,800	288	786	1,114	2,188	26,257	184,180
8	4,800	288	838	1,136	2,262	31,000	184,180
9	4,800	288	901	1,160	2,349	36,037	184,180
10	4,800	288	975	1,184	2,447	41,381	184,180
11	4,800	288	1,084	60	1,431	48,253	184,180
12	4,800	288	1,187	60	1,534	55,578	184,180
13	4,800	288	1,268	60	1,616	63,415	184,180
14	4,800	288	1,325	60	1,672	71,833	184,180
15	4,800	288	1,355	60	1,702	80,909	184,180
16	4,800	288	1,342	60	1,689	90,742	184,180
17	4,800	288	1,308	60	1,655	101,418	184,180
18	0	0	1,275	60	1,334	108,294	184,180
19	0	0	1,247	60	1,306	115,764	184,180
20	0	0	1,190	60	1,249	123,908	184,180
21	0	0	1,141	60	1,200	132,771	184,180
22	0	0	1,053	60	1,113	142,455	184,180
23	0	0	908	60	968	153,087	184,180
24	0	0	702	60	762	164,812	184,180
25	0	0	408	60	467	177,814	186,705
26	0	0	304	60	363	192,004	201,604



\* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

LIFE INSURANCE COMPANY OF THE SOUTHWEST, DALLAS, TX 75247-4921

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