

Cash Accumulation Fund Growth Charts

The charts below show how rapidly the CAF can grow at the guaranteed minimum interest rate of 4% when compared to a traditional savings account earning the same 4% interest rate. The numbers shown below are on a cumulative basis. The charts assume that the CAF contribution, cost of insurance and deposits to a traditional savings account are paid on a monthly basis.

\$50 Monthly Contribution Scenario

YEARS	CAF 4%	TRADITIONAL SAVINGS ACCOUNT 4%	TOTAL CUMULATIVE TAX	AMOUNT LESS TAX (savings - total tax)
5	\$3,253.60	\$3,241.49	\$80.50	\$3,160.99
10	\$7,212.11	\$7,009.41	\$336.47	\$6,672.94
15	\$12,028.24	\$11,389.28	\$796.43	\$10,592.85
20	\$17,887.80	\$16,480.46	\$1,493.49	\$14,986.97
25	\$25,016.85	\$22,398.50	\$2,466.17	\$19,932.33
30	\$33,690.43	\$29,277.66	\$3,759.22	\$25,518.44

\$100 Monthly Contribution Scenario

YEARS	CAF 4%	TRADITIONAL SAVINGS ACCOUNT 4%	TOTAL CUMULATIVE TAX	AMOUNT LESS TAX (savings - total tax)
5	\$6,507.21	\$6,482.97	\$160.99	\$6,321.98
10	\$14,424.23	\$14,424.23	\$672.94	\$13,345.88
15	\$24,056.48	\$22,778.55	\$1,592.85	\$21,185.70
20	\$35,775.60	\$32,960.93	\$2,986.98	\$29,973.95
25	\$50,033.70	\$44,796.99	\$4,932.33	\$39,864.66
30	\$67,380.86	\$58,555.32	\$7,518.44	\$51,036.88

The CAF contribution scenario reflects a 2% premium charge. The traditional savings account scenarios assume a 25% tax bracket. The actual CAF interest rate can adjust quarterly but will never go below 4%. Current savings account interest rates are below 4%. Actual rates can be more or less favorable than shown. Savings account interest rates are not guaranteed, fluctuate with market conditions and vary among financial institutions. A CAF is not federally insured (FDIC). As an insurance product, it must comply with each applicable state's specific insurance reserve requirements.