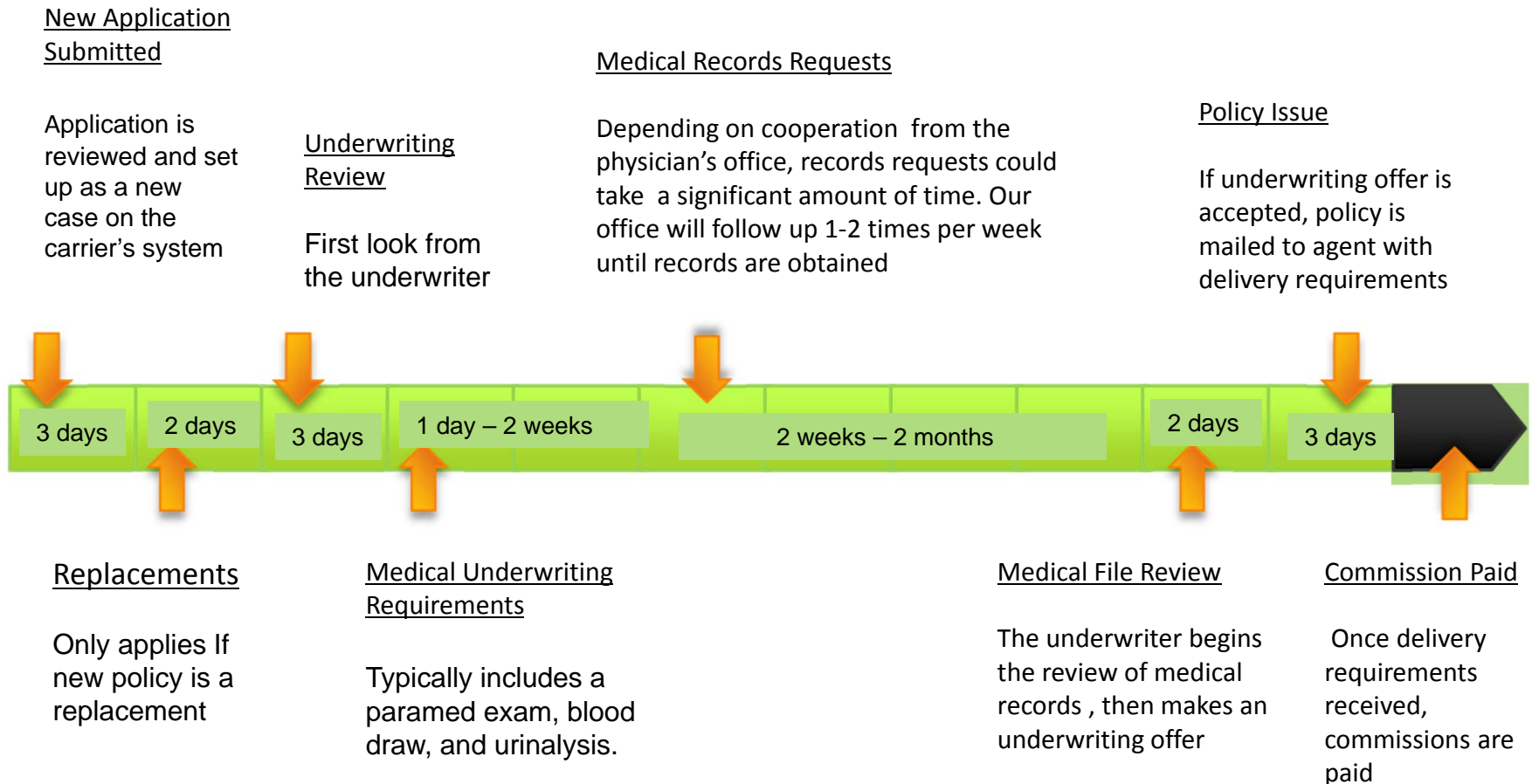


TIMELINE of a Life Insurance Application



This timeline is approximate, and based on average policy expectations