

**Indexed Universal Life**

Male, 41, Preferred, Non-Tobacco

Initial death benefit: \$4,780,904, Initial annual premium outlay: \$150,000.00

## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	41	\$150,000	\$0	\$0	\$0	\$150,000	\$134,147	\$134,147	\$4,915,051	\$136,091	\$136,091	\$4,916,995
2	42	\$150,000	\$0	\$0	\$0	\$150,000	\$271,752	\$271,752	\$5,052,656	\$277,722	\$277,722	\$5,058,626
3	43	\$150,000	\$0	\$0	\$0	\$150,000	\$413,028	\$413,028	\$5,193,932	\$425,252	\$425,252	\$5,206,156
4	44	\$150,000	\$0	\$0	\$0	\$150,000	\$558,238	\$558,238	\$5,339,142	\$579,102	\$579,102	\$5,360,006
5	45	\$150,000	\$0	\$0	\$0	\$150,000	\$707,396	\$707,396	\$5,488,300 #	\$739,451	\$739,451	\$5,520,355 #
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
6	46	\$0	\$0	\$0	\$0	\$0	\$714,440	\$714,440	\$5,488,300	\$758,291	\$758,291	\$5,520,355
7	47	\$0	\$0	\$0	\$0	\$0	\$721,191	\$721,191	\$5,488,300	\$777,476	\$777,476	\$5,520,355
8	48	\$0	\$0	\$0	\$0	\$0	\$730,583	\$730,583	\$2,259,034	\$800,011	\$800,011	\$2,291,089
9	49	\$0	\$0	\$0	\$0	\$0	\$740,095	\$740,095	\$2,259,034	\$823,413	\$823,413	\$2,291,089
10	50	\$0	\$0	\$0	\$0	\$0	\$749,638	\$749,638	\$2,259,034	\$847,635	\$847,635	\$2,291,089
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
11	51	\$0	\$0	\$0	\$0	\$0	\$775,028	\$775,028	\$2,259,034	\$892,183	\$892,183	\$2,291,089
12	52	\$0	\$0	\$0	\$0	\$0	\$801,206	\$801,206	\$2,259,034	\$939,275	\$939,275	\$2,291,089
13	53	\$0	\$0	\$0	\$0	\$0	\$828,137	\$828,137	\$2,259,034	\$988,950	\$988,950	\$2,291,089
14	54	\$0	\$0	\$0	\$0	\$0	\$855,831	\$855,831	\$2,259,034	\$1,041,295	\$1,041,295	\$2,291,089
15	55	\$0	\$0	\$0	\$0	\$0	\$884,288	\$884,288	\$2,259,034	\$1,096,390	\$1,096,390	\$2,291,089
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
16	56	\$0	\$0	\$0	\$0	\$0	\$913,505	\$913,505	\$2,259,034	\$1,154,318	\$1,154,318	\$2,291,089
17	57	\$0	\$0	\$0	\$0	\$0	\$943,503	\$943,503	\$2,259,034	\$1,215,260	\$1,215,260	\$2,291,089
18	58	\$0	\$0	\$0	\$0	\$0	\$974,293	\$974,293	\$2,259,034	\$1,279,406	\$1,279,406	\$2,291,089
19	59	\$0	\$0	\$0	\$0	\$0	\$1,005,902	\$1,005,902	\$2,259,034	\$1,346,972	\$1,346,972	\$2,291,089
20	60	\$0	\$0	\$0	\$0	\$0	\$1,038,350	\$1,038,350	\$2,259,034	\$1,418,190	\$1,418,190	\$2,291,089
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

**Indexed Universal Life**

Male, 41, Preferred, Non-Tobacco

Initial death benefit: \$4,780,904, Initial annual premium outlay: \$150,000.00

## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	61	\$0	\$0	\$0	\$0	\$0	\$1,071,648	\$1,071,648	\$2,259,034	\$1,493,303	\$1,493,303	\$2,291,089
22	62	\$0	\$0	\$0	\$0	\$0	\$1,105,833	\$1,105,833	\$2,259,034	\$1,572,589	\$1,572,589	\$2,291,089
23	63	\$0	\$0	\$0	\$0	\$0	\$1,140,898	\$1,140,898	\$2,259,034	\$1,656,322	\$1,656,322	\$2,291,089
24	64	\$0	\$0	\$0	\$0	\$0	\$1,176,571	\$1,176,571	\$2,259,034	\$1,744,654	\$1,744,654	\$2,291,089
25	65	\$0	\$0	\$0	\$0	\$0	\$1,212,707	\$1,212,707	\$2,259,034	\$1,837,890	\$1,837,890	\$2,291,089
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
26	66	\$0	\$0	\$0	\$0	\$0	\$1,249,190	\$1,249,190	\$2,259,034	\$1,936,432	\$1,936,432	\$2,304,354
27	67	\$0	\$0	\$0	\$0	\$0	\$1,286,512	\$1,286,512	\$2,259,034	\$2,040,989	\$2,040,989	\$2,408,367
28	68	\$0	\$0	\$0	\$0	\$0	\$1,324,678	\$1,324,678	\$2,259,034	\$2,151,125	\$2,151,125	\$2,516,817
29	69	\$0	\$0	\$0	\$0	\$0	\$1,363,696	\$1,363,696	\$2,259,034	\$2,267,068	\$2,267,068	\$2,629,799
30	70	\$0	\$0	\$0	\$0	\$0	\$1,403,589	\$1,403,589	\$2,259,034	\$2,389,127	\$2,389,127	\$2,747,496
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
31	71	\$0	\$0	\$0	\$0	\$0	\$1,444,378	\$1,444,378	\$2,259,034	\$2,517,953	\$2,517,953	\$2,845,287
32	72	\$0	\$0	\$0	\$0	\$0	\$1,486,104	\$1,486,104	\$2,259,034	\$2,654,024	\$2,654,024	\$2,945,966
33	73	\$0	\$0	\$0	\$0	\$0	\$1,528,818	\$1,528,818	\$2,259,034	\$2,797,874	\$2,797,874	\$3,049,683
34	74	\$0	\$0	\$0	\$0	\$0	\$1,572,583	\$1,572,583	\$2,259,034	\$2,950,112	\$2,950,112	\$3,156,620
35	75	\$0	\$0	\$0	\$0	\$0	\$1,617,497	\$1,617,497	\$2,259,034	\$3,111,433	\$3,111,433	\$3,267,005
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
36	76	\$0	\$0	\$0	\$0	\$0	\$1,663,675	\$1,663,675	\$2,259,034	\$3,281,263	\$3,281,263	\$3,445,327
37	77	\$0	\$0	\$0	\$0	\$0	\$1,711,264	\$1,711,264	\$2,259,034	\$3,460,008	\$3,460,008	\$3,633,008
38	78	\$0	\$0	\$0	\$0	\$0	\$1,760,452	\$1,760,452	\$2,259,034	\$3,648,086	\$3,648,086	\$3,830,490
39	79	\$0	\$0	\$0	\$0	\$0	\$1,811,479	\$1,811,479	\$2,259,034	\$3,845,930	\$3,845,930	\$4,038,226
40	80	\$0	\$0	\$0	\$0	\$0	\$1,864,624	\$1,864,624	\$2,259,034	\$4,053,982	\$4,053,982	\$4,256,681
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						

**Indexed Universal Life**

Male, 41, Preferred, Non-Tobacco

Initial death benefit: \$4,780,904, Initial annual premium outlay: \$150,000.00

## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	81	\$0	\$0	\$0	\$0	\$0	\$1,920,034	\$1,920,034	\$2,259,034	\$4,272,598	\$4,272,598	\$4,486,228
42	82	\$0	\$0	\$0	\$0	\$0	\$1,978,148	\$1,978,148	\$2,259,034	\$4,502,208	\$4,502,208	\$4,727,318
43	83	\$0	\$0	\$0	\$0	\$0	\$2,039,518	\$2,039,518	\$2,259,034	\$4,743,242	\$4,743,242	\$4,980,404
44	84	\$0	\$0	\$0	\$0	\$0	\$2,104,836	\$2,104,836	\$2,259,034	\$4,996,127	\$4,996,127	\$5,245,933
45	85	\$0	\$0	\$0	\$0	\$0	\$2,174,891	\$2,174,891	\$2,283,636	\$5,261,145	\$5,261,145	\$5,524,202
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
46	86	\$0	\$0	\$0	\$0	\$0	\$2,249,169	\$2,249,169	\$2,361,627	\$5,536,630	\$5,536,630	\$5,813,461
47	87	\$0	\$0	\$0	\$0	\$0	\$2,324,871	\$2,324,871	\$2,441,114	\$5,822,559	\$5,822,559	\$6,113,687
48	88	\$0	\$0	\$0	\$0	\$0	\$2,401,858	\$2,401,858	\$2,521,951	\$6,118,775	\$6,118,775	\$6,424,714
49	89	\$0	\$0	\$0	\$0	\$0	\$2,479,971	\$2,479,971	\$2,603,970	\$6,425,035	\$6,425,035	\$6,746,286
50	90	\$0	\$0	\$0	\$0	\$0	\$2,559,076	\$2,559,076	\$2,687,030	\$6,741,124	\$6,741,124	\$7,078,180
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
51	91	\$0	\$0	\$0	\$0	\$0	\$2,641,604	\$2,641,604	\$2,747,268	\$7,073,657	\$7,073,657	\$7,356,604
52	92	\$0	\$0	\$0	\$0	\$0	\$2,728,280	\$2,728,280	\$2,810,128	\$7,425,023	\$7,425,023	\$7,647,774
53	93	\$0	\$0	\$0	\$0	\$0	\$2,819,967	\$2,819,967	\$2,876,366	\$7,798,115	\$7,798,115	\$7,954,077
54	94	\$0	\$0	\$0	\$0	\$0	\$2,917,711	\$2,917,711	\$2,946,888	\$8,196,479	\$8,196,479	\$8,278,444
55	95	\$0	\$0	\$0	\$0	\$0	\$3,021,904	\$3,021,904	\$3,021,904	\$8,621,993	\$8,621,993	\$8,621,993
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
56	96	\$0	\$0	\$0	\$0	\$0	\$3,129,374	\$3,129,374	\$3,129,374	\$9,066,273	\$9,066,273	\$9,066,273
57	97	\$0	\$0	\$0	\$0	\$0	\$3,240,210	\$3,240,210	\$3,240,210	\$9,529,963	\$9,529,963	\$9,529,963
58	98	\$0	\$0	\$0	\$0	\$0	\$3,354,499	\$3,354,499	\$3,354,499	\$10,013,713	\$10,013,713	\$10,013,713
59	99	\$0	\$0	\$0	\$0	\$0	\$3,472,332	\$3,472,332	\$3,472,332	\$10,518,179	\$10,518,179	\$10,518,179
60	100	\$0	\$0	\$0	\$0	\$0	\$3,593,802	\$3,593,802	\$3,593,802	\$11,044,025	\$11,044,025	\$11,044,025
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						

**Indexed Universal Life**

Male, 41, Preferred, Non-Tobacco

Initial death benefit: \$4,780,904, Initial annual premium outlay: \$150,000.00

## Your supplemental illustration

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Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	101	\$0	\$0	\$0	\$0	\$0	\$3,719,523	\$3,719,523	\$3,719,523	\$11,596,164	\$11,596,164	\$11,596,164
62	102	\$0	\$0	\$0	\$0	\$0	\$3,849,644	\$3,849,644	\$3,849,644	\$12,175,909	\$12,175,909	\$12,175,909
63	103	\$0	\$0	\$0	\$0	\$0	\$3,984,319	\$3,984,319	\$3,984,319	\$12,784,641	\$12,784,641	\$12,784,641
64	104	\$0	\$0	\$0	\$0	\$0	\$4,123,709	\$4,123,709	\$4,123,709	\$13,423,810	\$13,423,810	\$13,423,810
65	105	\$0	\$0	\$0	\$0	\$0	\$4,267,976	\$4,267,976	\$4,267,976	\$14,094,938	\$14,094,938	\$14,094,938
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
66	106	\$0	\$0	\$0	\$0	\$0	\$4,417,293	\$4,417,293	\$4,417,293	\$14,799,622	\$14,799,622	\$14,799,622
67	107	\$0	\$0	\$0	\$0	\$0	\$4,571,837	\$4,571,837	\$4,571,837	\$15,539,540	\$15,539,540	\$15,539,540
68	108	\$0	\$0	\$0	\$0	\$0	\$4,731,789	\$4,731,789	\$4,731,789	\$16,316,454	\$16,316,454	\$16,316,454
69	109	\$0	\$0	\$0	\$0	\$0	\$4,897,339	\$4,897,339	\$4,897,339	\$17,132,214	\$17,132,214	\$17,132,214
70	110	\$0	\$0	\$0	\$0	\$0	\$5,068,684	\$5,068,684	\$5,068,684	\$17,988,762	\$17,988,762	\$17,988,762
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
71	111	\$0	\$0	\$0	\$0	\$0	\$5,246,026	\$5,246,026	\$5,246,026	\$18,888,137	\$18,888,137	\$18,888,137
72	112	\$0	\$0	\$0	\$0	\$0	\$5,429,575	\$5,429,575	\$5,429,575	\$19,832,481	\$19,832,481	\$19,832,481
73	113	\$0	\$0	\$0	\$0	\$0	\$5,619,548	\$5,619,548	\$5,619,548	\$20,824,042	\$20,824,042	\$20,824,042
74	114	\$0	\$0	\$0	\$0	\$0	\$5,816,170	\$5,816,170	\$5,816,170	\$21,865,181	\$21,865,181	\$21,865,181
75	115	\$0	\$0	\$0	\$0	\$0	\$6,019,674	\$6,019,674	\$6,019,674	\$22,958,377	\$22,958,377	\$22,958,377
		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						
76	116	\$0	\$0	\$0	\$0	\$0	\$6,230,300	\$6,230,300	\$6,230,300	\$24,106,233	\$24,106,233	\$24,106,233
77	117	\$0	\$0	\$0	\$0	\$0	\$6,448,299	\$6,448,299	\$6,448,299	\$25,311,482	\$25,311,482	\$25,311,482
78	118	\$0	\$0	\$0	\$0	\$0	\$6,673,927	\$6,673,927	\$6,673,927	\$26,576,993	\$26,576,993	\$26,576,993
79	119	\$0	\$0	\$0	\$0	\$0	\$6,907,452	\$6,907,452	\$6,907,452	\$27,905,779	\$27,905,779	\$27,905,779
80	120	\$0	\$0	\$0	\$0	\$0	\$7,149,151	\$7,149,151	\$7,149,151	\$29,301,005	\$29,301,005	\$29,301,005
<b>Total</b>		<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>						