

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 [†]		
							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	\$137,465	\$137,465	\$4,918,369
2	42	\$150,000	\$0	\$0	\$0	\$150,000	\$271,752	\$271,752	\$5,052,656	\$281,976	\$281,976	\$5,062,880
3	43	\$150,000	\$0	\$0	\$0	\$150,000	\$413,028	\$413,028	\$5,193,932	\$434,035	\$434,035	\$5,214,939
4	44	\$150,000	\$0	\$0	\$0	\$150,000	\$558,238	\$558,238	\$5,339,142	\$594,219	\$594,219	\$5,375,123
5	45	\$150,000	\$0	\$0	\$0	\$150,000	\$707,396	\$707,396	\$5,488,300 #	\$762,872	\$762,872	\$5,543,776 #
		\$750,000	\$0	\$0	\$0	\$750,000						
6	46	\$0	\$0	(\$660,000)	\$0	(\$660,000)	\$706,163	\$13,163	\$4,795,300	\$793,626	\$100,626	\$4,850,776
7	47	\$0	\$0	\$0	(\$33,000)	\$110,000	\$704,697	\$92,547	\$4,876,150	\$825,244	\$213,094	\$4,931,626
8	48	\$0	\$0	\$0	(\$29,150)	\$110,000	\$717,029	\$189,772	\$1,709,778	\$860,804	\$333,546	\$1,765,255
9	49	\$0	\$0	\$0	(\$25,108)	\$110,000	\$729,577	\$291,457	\$1,798,915	\$897,832	\$459,712	\$1,854,392
10	50	\$0	\$0	\$0	(\$20,863)	\$110,000	\$742,345	\$397,819	\$1,892,509	\$936,311	\$591,784	\$1,947,986
		\$750,000	\$0	(\$660,000)	(\$108,120)	\$530,000						
11	51	\$0	\$0	\$0	(\$16,406)	\$110,000	\$756,333	\$510,081	\$1,990,783	\$996,354	\$750,102	\$2,046,259
12	52	\$0	\$0	(\$660,000)	(\$11,726)	(\$550,000)	\$0	\$0	\$0	\$1,060,252	\$224,186	\$1,456,447
13	53	\$0	\$0	\$0	(\$39,813)	\$110,000	\$0	\$0	\$0	\$1,128,533	\$366,165	\$1,530,143
14	54	\$0	\$0	\$0	(\$36,303)	\$110,000	\$0	\$0	\$0	\$1,201,436	\$516,449	\$1,607,525
15	55	\$0	\$0	\$0	(\$32,618)	\$110,000	\$0	\$0	\$0	\$1,279,201	\$675,465	\$1,688,776
		\$750,000	\$0	(\$1,320,000)	(\$244,987)	\$420,000						
16	56	\$0	\$0	\$0	(\$28,749)	\$110,000	\$0	\$0	\$0	\$1,362,087	\$843,663	\$1,774,089
17	57	\$0	\$0	\$0	(\$24,687)	\$110,000	\$0	\$0	\$0	\$1,450,493	\$1,021,648	\$1,863,668
18	58	\$0	\$0	(\$1,020,000)	(\$20,421)	(\$910,000)	\$0	\$0	\$0	\$1,544,229	\$138,443	\$886,725
19	59	\$0	\$0	\$0	(\$66,942)	\$170,000	\$0	\$0	\$0	\$1,644,340	\$346,765	\$994,936
20	60	\$0	\$0	\$0	(\$61,789)	\$170,000	\$0	\$0	\$0	\$1,751,338	\$567,383	\$1,108,557
		\$750,000	\$0	(\$2,340,000)	(\$447,576)	\$70,000						

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

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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 [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	61	\$0	\$0	\$0	(\$56,379)	\$170,000	\$0	\$0	\$0	\$1,865,781	\$801,129	\$1,323,547
22	62	\$0	\$0	\$0	(\$50,698)	\$170,000	\$0	\$0	\$0	\$1,988,011	\$1,048,626	\$1,565,509
23	63	\$0	\$0	\$0	(\$44,733)	\$170,000	\$0	\$0	\$0	\$2,118,320	\$1,310,466	\$1,818,863
24	64	\$0	\$0	\$0	(\$38,469)	\$170,000	\$0	\$0	\$0	\$2,257,135	\$1,587,388	\$2,083,958
25	65	\$0	\$0	\$0	(\$31,893)	\$0	\$0	\$0	\$0	\$2,404,878	\$1,701,643	\$2,182,619
		\$750,000	\$0	(\$2,340,000)	(\$669,747)	\$750,000						
26	66	\$0	\$0	\$0	(\$33,487)	\$0	\$0	\$0	\$0	\$2,561,921	\$1,823,524	\$2,310,289
27	67	\$0	\$0	\$0	(\$35,162)	\$0	\$0	\$0	\$0	\$2,729,067	\$1,953,751	\$2,444,983
28	68	\$0	\$0	\$0	(\$36,920)	\$0	\$0	\$0	\$0	\$2,906,958	\$2,092,876	\$2,587,059
29	69	\$0	\$0	\$0	(\$38,766)	\$0	\$0	\$0	\$0	\$3,096,285	\$2,241,499	\$2,736,905
30	70	\$0	\$0	\$0	(\$40,704)	\$0	\$0	\$0	\$0	\$3,297,786	\$2,400,261	\$2,894,929
		\$750,000	\$0	(\$2,340,000)	(\$854,786)	\$750,000						
31	71	\$0	\$0	\$0	(\$42,739)	\$0	\$0	\$0	\$0	\$3,512,696	\$2,570,294	\$3,026,945
32	72	\$0	\$0	\$0	(\$44,876)	\$0	\$0	\$0	\$0	\$3,742,049	\$2,752,528	\$3,164,153
33	73	\$0	\$0	\$0	(\$47,120)	\$0	\$0	\$0	\$0	\$3,987,004	\$2,948,006	\$3,306,836
34	74	\$0	\$0	\$0	(\$49,476)	\$0	\$0	\$0	\$0	\$4,248,856	\$3,157,909	\$3,455,328
35	75	\$0	\$0	\$0	(\$51,950)	\$0	\$0	\$0	\$0	\$4,529,080	\$3,383,585	\$3,610,039
		\$750,000	\$0	(\$2,340,000)	(\$1,090,947)	\$750,000						
36	76	\$0	\$0	\$0	(\$54,547)	\$0	\$0	\$0	\$0	\$4,827,335	\$3,624,566	\$3,865,933
37	77	\$0	\$0	\$0	(\$57,275)	\$0	\$0	\$0	\$0	\$5,144,714	\$3,881,806	\$4,139,041
38	78	\$0	\$0	\$0	(\$60,138)	\$0	\$0	\$0	\$0	\$5,482,362	\$4,156,308	\$4,430,426
39	79	\$0	\$0	\$0	(\$63,145)	\$0	\$0	\$0	\$0	\$5,841,488	\$4,449,132	\$4,741,206
40	80	\$0	\$0	\$0	(\$66,303)	\$0	\$0	\$0	\$0	\$6,223,353	\$4,761,379	\$5,072,547
		\$750,000	\$0	(\$2,340,000)	(\$1,392,356)	\$750,000						

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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 [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	81	\$0	\$0	\$0	(\$69,618)	\$0	\$0	\$0	\$6,629,122	\$5,094,050	\$5,425,506	
42	82	\$0	\$0	\$0	(\$73,099)	\$0	\$0	\$0	\$7,060,115	\$5,448,289	\$5,801,295	
43	83	\$0	\$0	\$0	(\$76,754)	\$0	\$0	\$0	\$7,517,698	\$5,825,281	\$6,201,166	
44	84	\$0	\$0	\$0	(\$80,591)	\$0	\$0	\$0	\$8,003,269	\$6,226,231	\$6,626,394	
45	85	\$0	\$0	\$0	(\$84,621)	\$0	\$0	\$0	\$8,518,038	\$6,652,148	\$7,078,050	
		\$750,000	\$0	(\$2,340,000)	(\$1,777,038)	\$750,000						
46	86	\$0	\$0	\$0	(\$88,852)	\$0	\$0	\$0	\$9,059,626	\$7,100,441	\$7,553,422	
47	87	\$0	\$0	\$0	(\$93,295)	\$0	\$0	\$0	\$9,628,627	\$7,571,483	\$8,052,914	
48	88	\$0	\$0	\$0	(\$97,959)	\$0	\$0	\$0	\$10,225,413	\$8,065,412	\$8,576,682	
49	89	\$0	\$0	\$0	(\$102,857)	\$0	\$0	\$0	\$10,850,208	\$8,582,207	\$9,124,717	
50	90	\$0	\$0	\$0	(\$108,000)	\$0	\$0	\$0	\$11,503,269	\$9,121,868	\$9,697,031	
		\$750,000	\$0	(\$2,340,000)	(\$2,268,001)	\$750,000						
51	91	\$0	\$0	\$0	(\$113,400)	\$0	\$0	\$0	\$12,196,612	\$9,696,141	\$10,184,005	
52	92	\$0	\$0	\$0	(\$119,070)	\$0	\$0	\$0	\$12,935,368	\$10,309,873	\$10,697,934	
53	93	\$0	\$0	\$0	(\$125,024)	\$0	\$0	\$0	\$13,725,737	\$10,968,967	\$11,243,482	
54	94	\$0	\$0	\$0	(\$131,275)	\$0	\$0	\$0	\$14,575,303	\$11,680,695	\$11,826,448	
55	95	\$0	\$0	\$0	(\$137,838)	\$0	\$0	\$0	\$15,488,916	\$12,449,578	\$12,449,578	
		\$750,000	\$0	(\$2,340,000)	(\$2,894,608)	\$750,000						
56	96	\$0	\$0	\$0	(\$144,730)	\$0	\$0	\$0	\$16,452,972	\$13,261,667	\$13,261,667	
57	97	\$0	\$0	\$0	(\$151,967)	\$0	\$0	\$0	\$17,469,800	\$14,118,929	\$14,118,929	
58	98	\$0	\$0	\$0	(\$159,565)	\$0	\$0	\$0	\$18,541,797	\$15,023,383	\$15,023,383	
59	99	\$0	\$0	\$0	(\$167,544)	\$0	\$0	\$0	\$19,671,433	\$15,977,098	\$15,977,098	
60	100	\$0	\$0	\$0	(\$175,921)	\$0	\$0	\$0	\$20,861,242	\$16,982,190	\$16,982,190	
		\$750,000	\$0	(\$2,340,000)	(\$3,694,335)	\$750,000						

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							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	101	\$0	\$0	\$0	(\$184,717)	\$0	\$0	\$0	\$22,123,042	\$18,050,038	\$18,050,038	
62	102	\$0	\$0	\$0	(\$193,953)	\$0	\$0	\$0	\$23,461,191	\$19,184,536	\$19,184,536	
63	103	\$0	\$0	\$0	(\$203,650)	\$0	\$0	\$0	\$24,880,310	\$20,389,822	\$20,389,822	
64	104	\$0	\$0	\$0	(\$213,833)	\$0	\$0	\$0	\$26,385,298	\$21,670,287	\$21,670,287	
65	105	\$0	\$0	\$0	(\$224,524)	\$0	\$0	\$0	\$27,981,355	\$23,030,593	\$23,030,593	
		\$750,000	\$0	(\$2,340,000)	(\$4,715,012)	\$750,000						
66	106	\$0	\$0	\$0	(\$235,751)	\$0	\$0	\$0	\$29,673,991	\$24,475,691	\$24,475,691	
67	107	\$0	\$0	\$0	(\$247,538)	\$0	\$0	\$0	\$31,469,052	\$26,010,837	\$26,010,837	
68	108	\$0	\$0	\$0	(\$259,915)	\$0	\$0	\$0	\$33,372,738	\$27,641,612	\$27,641,612	
69	109	\$0	\$0	\$0	(\$272,911)	\$0	\$0	\$0	\$35,391,624	\$29,373,941	\$29,373,941	
70	110	\$0	\$0	\$0	(\$286,556)	\$0	\$0	\$0	\$37,532,682	\$31,214,116	\$31,214,116	
		\$750,000	\$0	(\$2,340,000)	(\$6,017,683)	\$750,000						
71	111	\$0	\$0	\$0	(\$300,884)	\$0	\$0	\$0	\$39,803,308	\$33,168,813	\$33,168,813	
72	112	\$0	\$0	\$0	(\$315,928)	\$0	\$0	\$0	\$42,211,344	\$35,245,124	\$35,245,124	
73	113	\$0	\$0	\$0	(\$331,725)	\$0	\$0	\$0	\$44,765,108	\$37,450,578	\$37,450,578	
74	114	\$0	\$0	\$0	(\$348,311)	\$0	\$0	\$0	\$47,473,422	\$39,793,164	\$39,793,164	
75	115	\$0	\$0	\$0	(\$365,727)	\$0	\$0	\$0	\$50,345,639	\$42,281,369	\$42,281,369	
		\$750,000	\$0	(\$2,340,000)	(\$7,680,257)	\$750,000						
76	116	\$0	\$0	\$0	(\$384,013)	\$0	\$0	\$0	\$53,391,683	\$44,924,199	\$44,924,199	
77	117	\$0	\$0	\$0	(\$403,214)	\$0	\$0	\$0	\$56,622,075	\$47,731,217	\$47,731,217	
78	118	\$0	\$0	\$0	(\$423,374)	\$0	\$0	\$0	\$60,047,974	\$50,712,574	\$50,712,574	
79	119	\$0	\$0	\$0	(\$444,543)	\$0	\$0	\$0	\$63,681,217	\$53,879,046	\$53,879,046	
80	120	\$0	\$0	\$0	(\$466,770)	\$0	\$0	\$0	\$67,534,354	\$57,242,074	\$57,242,074	
Total		\$750,000	\$0	(\$2,340,000)	(\$9,802,171)	\$750,000						