

## Supplemental Ledger Current Dividend Scale

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

## Supplemental Ledger - Current Dividend Scale

### Assumptions

#### Current Dividend Scale

Refer back to the basic illustration for guaranteed elements and other important information.

These assumptions are subject to change, actual results may be more or less favorable.

Values shown under these assumptions are based on the guarantees in your policy, as well as any non-guaranteed dividends paid at the current scale. This supplemental ledger will also reflect PUA/dividend surrenders and policy loans, if illustrated.

The policy shown in this illustration is not guaranteed to be a paid-up policy until after the policy payment period ends. Any suspension of premium shown prior to the end of the policy payment period is dependent on the dividends assumed in the illustration. Future dividends may be less than those illustrated which may result in the need to continue premium payments or resume premium payments after an initial suspension of such premium payments.

### Non-Guaranteed Assumptions

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
1	47	150,000	2,324	150,000	150,000	120,556	120,556	-29,444	4,115,133	4,117,457
2	48	150,000	5,003	150,000	300,000	255,149	134,593	-15,407	4,115,133	4,120,136
3	49	150,000	10,448	150,000	450,000	413,158	158,009	8,009	4,115,133	4,125,581
4	50	150,000	14,928	150,000	600,000	586,094	172,936	22,936	4,115,133	4,130,061
5	51	58,882	17,069	58,882	658,882	680,386	94,292	35,410	4,115,133	4,132,202
6	52	58,882	19,511	58,882	717,764	777,716	97,331	38,449	4,115,133	4,134,644
7	53	58,882	22,334	58,882	776,645	881,458	103,741	44,860	4,115,133	4,137,467
8 <sup>1</sup>	54	0	19,971	0	776,645	932,592	51,134	51,134	3,039,763	3,059,734
9	55	0	21,558	0	776,645	986,783	54,191	54,191	3,106,283	3,127,841
10	56	0	23,309	0	776,645	1,044,330	57,547	57,547	3,175,660	3,198,969
11	57	0	25,108	0	776,645	1,105,430	61,100	61,100	3,248,158	3,273,266
12	58	0	26,789	0	776,645	1,170,123	64,694	64,694	3,323,650	3,350,439
13	59	0	28,539	0	776,645	1,238,600	68,476	68,476	3,401,524	3,430,063
14	60	0	30,361	0	776,645	1,311,058	72,458	72,458	3,481,748	3,512,108
15	61	0	32,471	0	776,645	1,387,878	76,820	76,820	3,564,288	3,596,758
16	62	0	34,635	0	776,645	1,469,198	81,320	81,320	3,649,675	3,684,310
17	63	0	36,967	0	776,645	1,555,230	86,032	86,032	3,737,791	3,774,758
18	64	0	39,398	0	776,645	1,646,152	90,921	90,921	3,828,799	3,868,197
19	65	0	41,973	0	776,645	1,742,192	96,041	96,041	3,922,683	3,964,656
20	66	0	44,657	0	776,645	1,843,585	101,393	101,393	4,019,521	4,064,178
21	67	0	47,372	0	776,645	1,950,522	106,937	106,937	4,119,302	4,166,674
22	68	0	50,198	0	776,645	2,063,242	112,720	112,720	4,221,837	4,272,035
23	69	0	53,267	0	776,645	2,182,135	118,893	118,893	4,327,113	4,380,380
24	70	0	56,551	0	776,645	2,307,496	125,361	125,361	4,435,383	4,491,934
25	71	0	60,063	0	776,645	2,439,608	132,112	132,112	4,546,814	4,606,878

**Supplemental Ledger  
Current Dividend Scale  
(continued)**

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

**Non-Guaranteed Assumptions**

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
26	72	0	63,910	0	776,645	2,578,777	139,168	139,168	4,661,583	4,725,493
27	73	0	67,781	0	776,645	2,724,958	146,181	146,181	4,780,048	4,847,829
28	74	0	72,059	0	776,645	2,878,516	153,558	153,558	4,901,980	4,974,040
29	75	0	76,624	0	776,645	3,039,672	161,156	161,156	5,027,845	5,104,469
30	76	0	82,938	0	776,645	3,210,066	170,394	170,394	5,157,865	5,240,803
31	77	0	88,103	0	776,645	3,388,551	178,485	178,485	5,294,663	5,382,766
32	78	0	93,662	0	776,645	3,575,334	186,782	186,782	5,436,000	5,529,662
33	79	0	99,587	0	776,645	3,770,554	195,221	195,221	5,582,237	5,681,824
34	80	0	105,901	0	776,645	3,974,152	203,597	203,597	5,733,673	5,839,574
35	81	0	112,865	0	776,645	4,186,052	211,900	211,900	5,890,644	6,003,509
36	82	0	120,351	0	776,645	4,406,323	220,272	220,272	6,053,869	6,174,220
37	83	0	127,589	0	776,645	4,635,706	229,383	229,383	6,223,863	6,351,452
38	84	0	135,104	0	776,645	4,874,670	238,964	238,964	6,400,011	6,535,115
39	85	0	143,168	0	776,645	5,123,000	248,330	248,330	6,582,447	6,725,616
40	86	0	153,717	0	776,645	5,378,550	255,550	255,550	6,771,690	6,925,408
41	87	0	162,841	0	776,645	5,642,919	264,368	264,368	6,970,917	7,133,758
42	88	0	172,130	0	776,645	5,915,940	273,022	273,022	7,178,058	7,350,188
43	89	0	182,168	0	776,645	6,197,153	281,212	281,212	7,393,169	7,575,337
44	90	0	192,484	0	776,645	6,486,367	289,215	289,215	7,617,076	7,809,560
45	91	0	203,002	0	776,645	6,783,461	297,094	297,094	7,850,026	8,053,028
46	92	0	213,715	0	776,645	7,088,890	305,429	305,429	8,092,193	8,305,908
47	93	0	224,530	0	776,645	7,402,612	313,722	313,722	8,343,739	8,568,269
48	94	0	235,425	0	776,645	7,724,668	322,056	322,056	8,604,731	8,840,156
49	95	0	245,577	0	776,645	8,056,076	331,408	331,408	8,875,221	9,120,799
50	96	0	255,313	0	776,645	8,397,022	340,946	340,946	9,154,276	9,409,589
51	97	0	267,190	0	776,645	8,746,363	349,342	349,342	9,441,341	9,708,531
52	98	0	279,408	0	776,645	9,103,548	357,185	357,185	9,738,850	10,018,258
53	99	0	292,073	0	776,645	9,467,779	364,231	364,231	10,047,221	10,339,294
54	100	0	305,309	0	776,645	9,838,125	370,347	370,347	10,367,035	10,672,345
55	101	0	318,190	0	776,645	10,211,895	373,769	373,769	10,699,062	11,017,252
56	102	0	328,423	0	776,645	10,591,584	379,689	379,689	11,043,153	11,371,577
57	103	0	338,933	0	776,645	10,977,604	386,020	386,020	11,396,537	11,735,470
58	104	0	349,731	0	776,645	11,370,673	393,069	393,069	11,759,614	12,109,345
59	105	0	360,829	0	776,645	11,772,032	401,359	401,359	12,132,786	12,493,615
60	106	0	372,239	0	776,645	12,184,092	412,061	412,061	12,516,432	12,888,670

**Supplemental Ledger  
Current Dividend Scale  
(continued)**

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

**Non-Guaranteed Assumptions**

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
61	107	0	383,969	0	776,645	12,611,900	427,808	427,808	12,910,875	13,294,844
62	108	0	396,026	0	776,645	13,051,403	439,503	439,503	13,316,289	13,712,315
63	109	0	408,419	0	776,645	13,502,924	451,521	451,521	13,732,998	14,141,417
64	110	0	421,158	0	776,645	13,966,787	463,863	463,863	14,161,332	14,582,490
65	111	0	434,253	0	776,645	14,443,320	476,533	476,533	14,601,633	15,035,885
66	112	0	447,714	0	776,645	14,932,870	489,550	489,550	15,054,254	15,501,967
67	113	0	461,552	0	776,645	15,435,802	502,932	502,932	15,519,557	15,981,109
68	114	0	475,778	0	776,645	15,952,478	516,675	516,675	15,997,917	16,473,695
69	115	0	490,404	0	776,645	16,483,287	530,809	530,809	16,489,718	16,980,122
70	116	0	505,442	0	776,645	17,028,617	545,331	545,331	16,995,357	17,500,799
71	117	0	520,903	0	776,645	17,588,887	560,270	560,270	17,515,243	18,036,146
72	118	0	536,801	0	776,645	18,164,527	575,640	575,640	18,049,796	18,586,597
73	119	0	553,148	0	776,645	18,755,959	591,432	591,432	18,599,450	19,152,598
74	120	0	569,957	0	776,645	19,363,647	607,689	607,689	19,164,651	19,734,607
75	121	0	587,242	0	776,645	20,333,099	969,452	969,452	19,745,858	20,333,099

<sup>1</sup>The Reduced Paid-Up (RPU) non-forfeiture option was exercised in policy year 8. Upon exercise of this option, premiums are discontinued, and any riders not already paid-up are eliminated. The dividend option automatically changes to Paid-up Additions (PUAs), but the owner may elect to change the dividend option. This illustration reflects the Paid-Up Additions dividend option from policy year 8. The initial reduced paid-up insurance amount is \$303,148. Loans and/or PUA/dividend surrenders after the RPU option is exercised could cause additional outlay, such as loan repayments, to be required if the insurance protection is to be maintained.

The non-guaranteed values illustrated avoid Modified Endowment Contract (MEC) status. Please see Important Tax Information in the Policy Overview section of this illustration for additional information.

## Supplemental Ledger Alternate Dividend Scale

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

## Supplemental Ledger - Alternate Dividend Scale

### Assumptions

#### 1.00% Reduction

Refer back to the basic illustration for guaranteed elements and other important information.

These assumptions are subject to change, actual results may be more or less favorable.

Values shown under these assumptions are based on the guarantees in your policy, as well as any non-guaranteed dividends paid at an alternate scale which assumes an interest factor that is 1.00% less than the current scale. This supplemental ledger will also reflect PUA/dividend surrenders and policy loans, if illustrated.

The policy shown in this illustration is not guaranteed to be a paid-up policy until after the policy payment period ends. Any suspension of premium shown prior to the end of the policy payment period is dependent on the dividends assumed in the illustration. Future dividends may be less than those illustrated which may result in the need to continue premium payments or resume premium payments after an initial suspension of such premium payments.

### Non-Guaranteed Assumptions

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
1	47	150,000	993	150,000	150,000	119,225	119,225	-30,775	4,115,133	4,116,126
2	48	150,000	2,191	150,000	300,000	250,952	131,727	-18,273	4,115,133	4,117,324
3	49	150,000	5,685	150,000	450,000	404,028	153,076	3,076	4,115,133	4,120,818
4	50	150,000	8,275	150,000	600,000	569,939	165,911	15,911	4,115,133	4,123,408
5	51	58,882	9,378	58,882	658,882	655,881	85,942	27,060	4,115,133	4,124,511
6	52	58,882	10,725	58,882	717,764	743,425	87,544	28,662	4,115,133	4,125,858
7	53	58,882	12,346	58,882	776,645	835,774	92,349	33,468	4,115,133	4,127,479
8 <sup>1</sup>	54	0	9,367	0	776,645	874,692	38,917	38,917	2,882,228	2,891,595
9	55	0	10,255	0	776,645	915,555	40,863	40,863	2,913,428	2,923,683
10	56	0	11,226	0	776,645	958,547	42,992	42,992	2,946,431	2,957,657
11	57	0	12,194	0	776,645	1,003,775	45,229	45,229	2,981,347	2,993,541
12	58	0	12,977	0	776,645	1,051,172	47,397	47,397	3,018,009	3,030,987
13	59	0	13,812	0	776,645	1,100,861	49,689	49,689	3,055,735	3,069,546
14	60	0	14,637	0	776,645	1,152,915	52,053	52,053	3,094,560	3,109,198
15	61	0	15,640	0	776,645	1,207,555	54,640	54,640	3,134,354	3,149,994
16	62	0	16,671	0	776,645	1,264,846	57,291	57,291	3,175,483	3,192,154
17	63	0	17,731	0	776,645	1,324,817	59,971	59,971	3,217,896	3,235,627
18	64	0	18,884	0	776,645	1,387,591	62,774	62,774	3,261,547	3,280,432
19	65	0	20,038	0	776,645	1,453,204	65,613	65,613	3,306,548	3,326,585
20	66	0	21,223	0	776,645	1,521,752	68,548	68,548	3,352,778	3,374,001
21	67	0	22,407	0	776,645	1,593,326	71,574	71,574	3,400,199	3,422,606
22	68	0	23,589	0	776,645	1,667,988	74,662	74,662	3,448,698	3,472,287
23	69	0	24,907	0	776,645	1,745,949	77,961	77,961	3,498,170	3,523,077
24	70	0	26,297	0	776,645	1,827,301	81,352	81,352	3,548,796	3,575,093
25	71	0	27,797	0	776,645	1,912,153	84,852	84,852	3,600,612	3,628,409

**Supplemental Ledger  
Alternate Dividend Scale  
(continued)**

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

**Non-Guaranteed Assumptions**

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
26	72	0	29,486	0	776,645	2,000,626	88,473	88,473	3,653,726	3,683,211
27	73	0	31,076	0	776,645	2,092,525	91,899	91,899	3,708,381	3,739,457
28	74	0	32,937	0	776,645	2,188,046	95,522	95,522	3,764,284	3,797,222
29	75	0	34,931	0	776,645	2,287,233	99,187	99,187	3,821,816	3,856,747
30	76	0	38,112	0	776,645	2,391,152	103,919	103,919	3,881,089	3,919,201
31	77	0	40,268	0	776,645	2,498,745	107,593	107,593	3,943,951	3,984,219
32	78	0	42,651	0	776,645	2,610,063	111,318	111,318	4,008,550	4,051,201
33	79	0	45,193	0	776,645	2,725,071	115,008	115,008	4,075,141	4,120,335
34	80	0	47,945	0	776,645	2,843,623	118,552	118,552	4,143,864	4,191,809
35	81	0	51,001	0	776,645	2,965,486	121,863	121,863	4,214,930	4,265,930
36	82	0	54,295	0	776,645	3,090,567	125,081	125,081	4,288,687	4,342,981
37	83	0	57,317	0	776,645	3,219,281	128,715	128,715	4,365,377	4,422,695
38	84	0	60,401	0	776,645	3,351,808	132,527	132,527	4,444,509	4,504,910
39	85	0	63,727	0	776,645	3,487,844	136,036	136,036	4,526,071	4,589,798
40	86	0	68,647	0	776,645	3,625,822	137,977	137,977	4,610,306	4,678,954
41	87	0	72,369	0	776,645	3,766,633	140,811	140,811	4,699,278	4,771,646
42	88	0	76,182	0	776,645	3,910,160	143,527	143,527	4,791,334	4,867,516
43	89	0	80,237	0	776,645	4,055,861	145,701	145,701	4,886,539	4,966,776
44	90	0	84,399	0	776,645	4,203,568	147,707	147,707	4,985,161	5,069,559
45	91	0	88,570	0	776,645	4,353,115	149,547	149,547	5,087,303	5,175,873
46	92	0	92,694	0	776,645	4,504,665	151,550	151,550	5,192,961	5,285,655
47	93	0	96,763	0	776,645	4,658,105	153,440	153,440	5,302,063	5,398,826
48	94	0	100,765	0	776,645	4,813,382	155,277	155,277	5,414,539	5,515,304
49	95	0	104,080	0	776,645	4,970,945	157,563	157,563	5,530,312	5,634,393
50	96	0	107,041	0	776,645	5,130,825	159,880	159,880	5,648,581	5,755,622
51	97	0	111,225	0	776,645	5,292,247	161,422	161,422	5,768,934	5,880,159
52	98	0	115,440	0	776,645	5,454,748	162,501	162,501	5,892,780	6,008,220
53	99	0	119,802	0	776,645	5,617,786	163,038	163,038	6,020,186	6,139,988
54	100	0	124,381	0	776,645	5,780,757	162,971	162,971	6,151,367	6,275,748
55	101	0	128,562	0	776,645	5,941,976	161,219	161,219	6,286,632	6,415,194
56	102	0	131,405	0	776,645	6,103,211	161,235	161,235	6,425,659	6,557,064
57	103	0	134,296	0	776,645	6,264,640	161,429	161,429	6,567,050	6,701,347
58	104	0	137,238	0	776,645	6,426,610	161,970	161,970	6,710,913	6,848,152
59	105	0	140,233	0	776,645	6,589,750	163,140	163,140	6,857,350	6,997,583
60	106	0	143,282	0	776,645	6,755,323	165,573	165,573	7,006,450	7,149,732

**Supplemental Ledger  
Alternate Dividend Scale  
(continued)**

Female, Age 46, Preferred Plus Non-Tobacco  
Contract Premium Mode: Annual  
Initial Premium: \$150,000.02

Initial Base Face Amount: \$1,371,711  
Term Rider Face Amount: \$2,743,422  
Initial Total Face Amount: \$4,115,133  
Initial Dividend Option: Paid-Up Additions (PUAs)

**Non-Guaranteed Assumptions**

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Total Cash Value	Change in Total Cash Value	Change in CV Less Prem. Outlay	Total Death Benefit w/out Div	Total Death Benefit
61	107	0	146,387	0	776,645	6,926,016	170,692	170,692	7,158,279	7,304,666
62	108	0	149,548	0	776,645	7,099,439	173,423	173,423	7,312,842	7,462,389
63	109	0	152,766	0	776,645	7,275,650	176,211	176,211	7,470,199	7,622,965
64	110	0	156,042	0	776,645	7,454,702	179,052	179,052	7,630,414	7,786,456
65	111	0	159,378	0	776,645	7,636,648	181,945	181,945	7,793,548	7,952,926
66	112	0	162,775	0	776,645	7,821,543	184,896	184,896	7,959,668	8,122,443
67	113	0	166,235	0	776,645	8,009,452	187,909	187,909	8,128,838	8,295,073
68	114	0	169,758	0	776,645	8,200,431	190,979	190,979	8,301,127	8,470,885
69	115	0	173,347	0	776,645	8,394,548	194,117	194,117	8,476,602	8,649,948
70	116	0	177,002	0	776,645	8,591,864	197,316	197,316	8,655,333	8,832,335
71	117	0	180,725	0	776,645	8,792,451	200,587	200,587	8,837,393	9,018,118
72	118	0	184,517	0	776,645	8,996,384	203,932	203,932	9,022,854	9,207,371
73	119	0	188,381	0	776,645	9,203,726	207,342	207,342	9,211,789	9,400,170
74	120	0	192,317	0	776,645	9,414,559	210,833	210,833	9,404,275	9,596,592
75	121	0	196,328	0	776,645	9,796,716	382,158	382,158	9,600,388	9,796,716

<sup>1</sup>The Reduced Paid-Up (RPU) non-forfeiture option was exercised in policy year 8. Upon exercise of this option, premiums are discontinued, and any riders not already paid-up are eliminated. The dividend option automatically changes to Paid-up Additions (PUAs), but the owner may elect to change the dividend option. This illustration reflects the Paid-Up Additions dividend option from policy year 8. The initial reduced paid-up insurance amount is \$303,148. Loans and/or PUA/dividend surrenders after the RPU option is exercised could cause additional outlay, such as loan repayments, to be required if the insurance protection is to be maintained.

The non-guaranteed values illustrated avoid Modified Endowment Contract (MEC) status. Please see Important Tax Information in the Policy Overview section of this illustration for additional information.