

## 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	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
1	47	150,000	2,324	150,000	150,000	0	0	120,556	120,556	-29,444	4,115,133	4,117,457
2	48	150,000	5,003	150,000	300,000	0	0	255,149	134,593	-15,407	4,115,133	4,120,136
3	49	150,000	10,448	150,000	450,000	0	0	413,158	158,009	8,009	4,115,133	4,125,581
4	50	150,000	14,928	150,000	600,000	0	0	586,094	172,936	22,936	4,115,133	4,130,061
5	51	58,882	17,069	58,882	658,882	0	0	680,386	94,292	35,410	4,115,133	4,132,202
6	52	58,882	19,511	58,882	717,764	0	0	777,716	97,331	38,449	4,115,133	4,134,644
7	53	58,882	22,334	58,882	776,645	0	0	881,458	103,741	44,860	4,115,133	4,137,467
8 <sup>1</sup>	54	0	6,846	0	776,645	750,000	787,500	131,967	-749,491	-749,491	2,252,263	2,259,109
9	55	0	10,098	150,000	926,645	0	669,375	292,365	160,397	10,397	2,393,191	2,403,289
10	56	0	13,629	150,000	1,076,645	0	545,344	463,393	171,029	21,029	2,549,720	2,563,348
11	57	0	19,904	150,000	1,226,645	0	415,111	648,294	184,901	34,901	2,722,342	2,742,245
12	58	0	22,854	150,000	1,376,645	0	278,366	844,357	196,062	46,062	2,918,930	2,941,784
13	59	0	17,721	150,000	1,526,645	750,000	922,285	256,479	-587,878	-737,878	2,341,448	2,359,168
14	60	0	20,399	150,000	1,676,645	0	810,899	428,327	171,849	21,849	2,502,647	2,523,046
15	61	0	23,422	150,000	1,826,645	0	693,944	610,624	182,296	32,296	2,675,059	2,698,481
16	62	0	26,573	150,000	1,976,645	0	571,141	803,882	193,258	43,258	2,859,454	2,886,027
17	63	0	29,965	150,000	2,126,645	0	442,198	1,008,710	204,828	54,828	3,056,001	3,085,966
18	64	0	23,641	150,000	2,276,645	900,000	1,251,808	270,808	-737,902	-887,902	2,320,160	2,343,802
19	65	0	27,033	180,000	2,456,645	0	1,125,399	474,261	203,453	23,453	2,502,906	2,529,939
20	66	0	30,604	180,000	2,636,645	0	992,669	689,689	215,428	35,428	2,698,006	2,728,610
21	67	0	34,290	180,000	2,816,645	0	853,302	917,701	228,012	48,012	2,905,754	2,940,043
22	68	0	38,171	180,000	2,996,645	0	706,967	1,158,976	241,274	61,274	3,126,308	3,164,479
23	69	0	42,376	180,000	3,176,645	0	553,315	1,414,355	255,379	75,379	3,360,014	3,402,390
24	70	0	44,907	0	3,176,645	0	580,981	1,493,642	79,288	79,288	3,418,482	3,463,388
25	71	0	47,611	0	3,176,645	0	610,030	1,576,982	83,340	83,340	3,477,919	3,525,530

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

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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	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
26	72	0	50,583	0	3,176,645	0	640,532	1,664,529	87,547	87,547	3,538,392	3,588,975
27	73	0	53,541	0	3,176,645	0	672,558	1,756,122	91,593	91,593	3,600,127	3,653,667
28	74	0	56,826	0	3,176,645	0	706,186	1,851,958	95,836	95,836	3,662,814	3,719,640
29	75	0	60,328	0	3,176,645	0	741,496	1,952,100	100,143	100,143	3,726,762	3,787,090
30	76	0	65,339	0	3,176,645	0	778,570	2,057,863	105,763	105,763	3,792,055	3,857,394
31	77	0	69,284	0	3,176,645	0	817,499	2,168,081	110,218	110,218	3,860,897	3,930,181
32	78	0	73,531	0	3,176,645	0	858,374	2,282,783	114,702	114,702	3,931,169	4,004,701
33	79	0	78,051	0	3,176,645	0	901,292	2,401,936	119,153	119,153	4,003,056	4,081,108
34	80	0	82,861	0	3,176,645	0	946,357	2,525,321	123,385	123,385	4,076,680	4,159,542
35	81	0	88,185	0	3,176,645	0	993,675	2,652,701	127,381	127,381	4,152,183	4,240,367
36	82	0	93,905	0	3,176,645	0	1,043,359	2,783,961	131,259	131,259	4,230,032	4,323,936
37	83	0	99,347	0	3,176,645	0	1,095,527	2,919,557	135,596	135,596	4,310,503	4,409,849
38	84	0	104,966	0	3,176,645	0	1,150,303	3,059,702	140,145	140,145	4,392,883	4,497,849
39	85	0	110,994	0	3,176,645	0	1,207,818	3,204,003	144,302	144,302	4,477,107	4,588,101
40	86	0	119,092	0	3,176,645	0	1,268,209	3,350,401	146,398	146,398	4,563,430	4,682,523
41	87	0	125,882	0	3,176,645	0	1,331,619	3,500,056	149,655	149,655	4,654,371	4,780,253
42	88	0	132,736	0	3,176,645	0	1,398,200	3,652,598	152,542	152,542	4,747,918	4,880,654
43	89	0	140,147	0	3,176,645	0	1,468,110	3,807,396	154,798	154,798	4,843,889	4,984,036
44	90	0	147,708	0	3,176,645	0	1,541,516	3,964,044	156,648	156,648	4,942,742	5,090,450
45	91	0	155,349	0	3,176,645	0	1,618,592	4,122,181	158,137	158,137	5,044,427	5,199,776
46	92	0	163,060	0	3,176,645	0	1,699,521	4,281,929	159,747	159,747	5,148,818	5,311,878
47	93	0	170,759	0	3,176,645	0	1,784,497	4,442,970	161,041	161,041	5,255,767	5,426,525
48	94	0	178,423	0	3,176,645	0	1,873,722	4,605,046	162,076	162,076	5,365,030	5,543,453
49	95	0	185,358	0	3,176,645	0	1,967,408	4,768,704	163,658	163,658	5,476,342	5,661,700
50	96	0	191,839	0	3,176,645	0	2,065,779	4,933,775	165,071	165,071	5,588,597	5,780,436
51	97	0	200,000	0	3,176,645	0	2,169,068	5,098,966	165,190	165,190	5,701,006	5,901,006
52	98	0	208,322	0	3,176,645	0	2,277,521	5,263,465	164,499	164,499	5,815,247	6,023,569
53	99	0	216,888	0	3,176,645	0	2,391,397	5,426,249	162,784	162,784	5,931,287	6,148,175
54	100	0	225,792	0	3,176,645	0	2,510,967	5,586,173	159,924	159,924	6,049,205	6,274,997
55	101	0	234,262	0	3,176,645	0	2,636,515	5,740,630	154,457	154,457	6,169,208	6,403,469
56	102	0	240,415	0	3,176,645	0	2,768,341	5,891,274	150,644	150,644	6,290,713	6,531,127
57	103	0	246,658	0	3,176,645	0	2,906,758	6,038,013	146,739	146,739	6,410,982	6,657,639
58	104	0	252,993	0	3,176,645	0	3,052,096	6,180,981	142,968	142,968	6,529,873	6,782,866
59	105	0	259,423	0	3,176,645	0	3,204,701	6,320,710	139,729	139,729	6,647,218	6,906,641
60	106	0	265,947	0	3,176,645	0	3,364,936	6,458,644	137,935	137,935	6,762,810	7,028,758

**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	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
61	107	0	272,566	0	3,176,645	0	3,533,183	6,598,309	139,664	139,664	6,876,375	7,148,941
62	108	0	279,274	0	3,176,645	0	3,709,842	6,735,850	137,541	137,541	6,987,505	7,266,779
63	109	0	286,070	0	3,176,645	0	3,895,334	6,870,924	135,074	135,074	7,095,872	7,381,942
64	110	0	292,952	0	3,176,645	0	4,090,101	7,003,159	132,236	132,236	7,201,124	7,494,076
65	111	0	299,918	0	3,176,645	0	4,294,606	7,132,155	128,995	128,995	7,302,887	7,602,805
66	112	0	306,966	0	3,176,645	0	4,509,336	7,257,489	125,334	125,334	7,400,761	7,707,727
67	113	0	314,091	0	3,176,645	0	4,734,803	7,378,720	121,231	121,231	7,494,320	7,808,412
68	114	0	321,293	0	3,176,645	0	4,971,543	7,495,368	116,647	116,647	7,583,110	7,904,402
69	115	0	328,565	0	3,176,645	0	5,220,120	7,606,932	111,565	111,565	7,666,645	7,995,211
70	116	0	335,906	0	3,176,645	0	5,481,126	7,712,873	105,941	105,941	7,744,412	8,080,318
71	117	0	343,310	0	3,176,645	0	5,755,183	7,812,629	99,756	99,756	7,815,861	8,159,171
72	118	0	350,773	0	3,176,645	0	6,042,942	7,905,603	92,974	92,974	7,880,409	8,231,182
73	119	0	358,290	0	3,176,645	0	6,345,089	7,991,144	85,541	85,541	7,937,434	8,295,724
74	120	0	365,854	0	3,176,645	0	6,662,343	8,068,585	77,440	77,440	7,986,276	8,352,130
75	121	0	373,459	0	3,176,645	0	6,995,460	8,399,694	331,109	331,109	8,026,234	8,399,694

<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	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
1	47	150,000	993	150,000	150,000	0	0	119,225	119,225	-30,775	4,115,133	4,116,126
2	48	150,000	2,191	150,000	300,000	0	0	250,952	131,727	-18,273	4,115,133	4,117,324
3	49	150,000	5,685	150,000	450,000	0	0	404,028	153,076	3,076	4,115,133	4,120,818
4	50	150,000	8,275	150,000	600,000	0	0	569,939	165,911	15,911	4,115,133	4,123,408
5	51	58,882	9,378	58,882	658,882	0	0	655,881	85,942	27,060	4,115,133	4,124,511
6	52	58,882	10,725	58,882	717,764	0	0	743,425	87,544	28,662	4,115,133	4,125,858
7	53	58,882	12,346	58,882	776,645	0	0	835,774	92,349	33,468	4,115,133	4,127,479
8	54	0	3,742	0	776,645	750,000	787,500	81,567	-754,208	-754,208	2,094,728	2,098,470
9	55	0	5,408	150,000	926,645	0	669,375	235,511	153,944	3,944	2,225,317	2,230,725
10	56	0	7,200	150,000	1,076,645	0	545,344	398,138	162,627	12,627	2,366,753	2,373,952
11	57	0	11,607	150,000	1,226,645	0	415,111	572,493	174,355	24,355	2,519,379	2,530,985
12	58	0	12,503	150,000	1,376,645	0	278,366	755,605	183,112	33,112	2,691,021	2,703,524
13	59	0	12,751	150,000	1,526,645	706,368	876,472	205,542	-550,064	-700,064	2,129,262	2,142,013
14	60	0	13,660	150,000	1,676,645	0	762,795	369,654	164,112	14,112	2,278,783	2,292,443
15	61	0	14,750	150,000	1,826,645	0	643,435	542,072	172,418	22,418	2,435,280	2,450,030
16	62	0	15,873	150,000	1,976,645	0	518,107	723,151	181,079	31,079	2,599,396	2,615,269
17	63	0	17,032	150,000	2,126,645	0	386,512	913,230	190,079	40,079	2,771,374	2,788,406
18	64	0	17,439	150,000	2,276,645	851,338	1,142,242	217,998	-695,232	-845,232	2,057,574	2,075,014
19	65	0	18,680	180,000	2,456,645	0	1,010,355	413,244	195,246	15,246	2,231,019	2,249,699
20	66	0	19,960	180,000	2,636,645	0	871,872	618,047	204,803	24,803	2,412,600	2,432,560
21	67	0	21,247	180,000	2,816,645	0	726,466	832,838	214,791	34,791	2,602,606	2,623,852
22	68	0	22,539	180,000	2,996,645	0	573,789	1,058,036	225,198	45,198	2,801,270	2,823,809
23	69	0	23,973	180,000	3,176,645	0	413,479	1,294,224	236,188	56,188	3,008,850	3,032,823
24	70	0	25,307	0	3,176,645	0	434,153	1,352,706	58,482	58,482	3,036,904	3,062,211
25	71	0	26,747	0	3,176,645	0	455,860	1,413,539	60,832	60,832	3,065,063	3,091,810

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

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**Non-Guaranteed Assumptions**

Year	Age	Total Premium	Dividend	Premium Outlay	Cum. Premium Outlay	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
26	72	0	28,370	0	3,176,645	0	478,653	1,476,784	63,245	63,245	3,093,378	3,121,749
27	73	0	29,896	0	3,176,645	0	502,586	1,542,196	65,412	65,412	3,122,033	3,151,929
28	74	0	31,683	0	3,176,645	0	527,715	1,609,907	67,710	67,710	3,150,684	3,182,367
29	75	0	33,599	0	3,176,645	0	554,101	1,679,894	69,987	69,987	3,179,639	3,213,238
30	76	0	36,671	0	3,176,645	0	581,806	1,753,135	73,241	73,241	3,208,946	3,245,617
31	77	0	38,739	0	3,176,645	0	610,896	1,828,526	75,391	75,391	3,240,340	3,279,080
32	78	0	41,028	0	3,176,645	0	641,441	1,906,046	77,520	77,520	3,271,942	3,312,970
33	79	0	43,468	0	3,176,645	0	673,513	1,985,583	79,537	79,537	3,303,927	3,347,396
34	80	0	46,110	0	3,176,645	0	707,189	2,066,916	81,333	81,333	3,336,351	3,382,462
35	81	0	49,047	0	3,176,645	0	742,548	2,149,733	82,817	82,817	3,369,338	3,418,385
36	82	0	52,212	0	3,176,645	0	779,676	2,233,856	84,123	84,123	3,403,142	3,455,354
37	83	0	55,109	0	3,176,645	0	818,659	2,319,599	85,743	85,743	3,437,907	3,493,016
38	84	0	58,062	0	3,176,645	0	859,592	2,407,039	87,440	87,440	3,473,057	3,531,119
39	85	0	61,248	0	3,176,645	0	902,572	2,495,778	88,740	88,740	3,508,481	3,569,729
40	86	0	65,983	0	3,176,645	0	947,701	2,584,184	88,406	88,406	3,544,311	3,610,295
41	87	0	69,546	0	3,176,645	0	995,086	2,673,015	88,831	88,831	3,582,445	3,651,991
42	88	0	73,194	0	3,176,645	0	1,044,840	2,762,038	89,023	89,023	3,621,156	3,694,351
43	89	0	77,073	0	3,176,645	0	1,097,082	2,850,604	88,566	88,566	3,660,386	3,737,458
44	90	0	81,051	0	3,176,645	0	1,151,936	2,938,420	87,816	87,816	3,700,264	3,781,314
45	91	0	85,033	0	3,176,645	0	1,209,533	3,025,191	86,771	86,771	3,740,757	3,825,790
46	92	0	88,964	0	3,176,645	0	1,270,009	3,110,932	85,742	85,742	3,781,718	3,870,682
47	93	0	92,835	0	3,176,645	0	1,333,510	3,195,388	84,455	84,455	3,822,930	3,915,765
48	94	0	96,636	0	3,176,645	0	1,400,185	3,278,348	82,961	82,961	3,864,165	3,960,801
49	95	0	99,764	0	3,176,645	0	1,470,195	3,360,088	81,739	81,739	3,905,185	4,004,950
50	96	0	102,542	0	3,176,645	0	1,543,704	3,440,464	80,376	80,376	3,945,040	4,047,581
51	97	0	106,502	0	3,176,645	0	1,620,889	3,518,543	78,079	78,079	3,983,149	4,089,651
52	98	0	110,485	0	3,176,645	0	1,701,934	3,593,686	75,143	75,143	4,020,692	4,131,177
53	99	0	114,605	0	3,176,645	0	1,787,031	3,665,169	71,483	71,483	4,057,533	4,172,138
54	100	0	118,927	0	3,176,645	0	1,876,382	3,732,198	67,029	67,029	4,093,672	4,212,599
55	101	0	122,856	0	3,176,645	0	1,970,201	3,792,920	60,722	60,722	4,129,188	4,252,044
56	102	0	125,479	0	3,176,645	0	2,068,711	3,848,821	55,901	55,901	4,163,534	4,289,014
57	103	0	128,142	0	3,176,645	0	2,172,147	3,899,835	51,014	51,014	4,195,114	4,323,256
58	104	0	130,846	0	3,176,645	0	2,280,754	3,946,045	46,209	46,209	4,223,777	4,354,623
59	105	0	133,592	0	3,176,645	0	2,394,792	3,987,794	41,749	41,749	4,249,355	4,382,947
60	106	0	136,383	0	3,176,645	0	2,514,532	4,026,028	38,234	38,234	4,271,655	4,408,038

**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	Income	Total Loan Balance	Total Net Cash Value	Change in Total Net Cash Value	Change in Net CV Less Prem. Outlay	Total Net Death Benefit w/out Div	Total Net Death Benefit
61	107	0	139,218	0	3,176,645	0	2,640,258	4,063,053	37,025	37,025	4,290,446	4,429,665
62	108	0	142,099	0	3,176,645	0	2,772,271	4,096,247	33,194	33,194	4,305,427	4,447,526
63	109	0	145,024	0	3,176,645	0	2,910,885	4,125,340	29,093	29,093	4,316,333	4,461,358
64	110	0	147,996	0	3,176,645	0	3,056,429	4,150,045	24,705	24,705	4,322,885	4,470,881
65	111	0	151,015	0	3,176,645	0	3,209,250	4,170,054	20,009	20,009	4,324,787	4,475,801
66	112	0	154,081	0	3,176,645	0	3,369,713	4,185,047	14,993	14,993	4,321,726	4,475,807
67	113	0	157,195	0	3,176,645	0	3,538,198	4,194,691	9,644	9,644	4,313,375	4,470,570
68	114	0	160,358	0	3,176,645	0	3,715,108	4,198,628	3,937	3,937	4,299,385	4,459,743
69	115	0	163,571	0	3,176,645	0	3,900,864	4,196,488	-2,140	-2,140	4,279,388	4,442,959
70	116	0	166,834	0	3,176,645	0	4,095,907	4,187,874	-8,614	-8,614	4,252,997	4,419,831
71	117	0	170,148	0	3,176,645	0	4,300,702	4,172,377	-15,497	-15,497	4,219,804	4,389,952
72	118	0	173,514	0	3,176,645	0	4,515,737	4,149,567	-22,811	-22,811	4,179,376	4,352,890
73	119	0	176,933	0	3,176,645	0	4,741,524	4,118,975	-30,591	-30,591	4,131,258	4,308,190
74	120	0	180,404	0	3,176,645	0	4,978,601	4,080,128	-38,847	-38,847	4,074,969	4,255,373
75	121	0	183,929	0	3,176,645	0	5,227,531	4,193,933	113,805	113,805	4,010,004	4,193,933

<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.