

Supplemental Ledger Current Dividend Scale

Male, Age 48, Preferred Non-Tobacco
Contract Premium Mode: Annual
Initial Premium: \$50,000.00

Initial Base Face Amount: \$379,697
Term Rider Face Amount: \$759,393
Initial Total Face Amount: \$1,139,090
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	49	50,000	742	50,000	50,000	39,210	39,210	-10,790	1,260,453	1,261,196
2	50	50,000	1,594	50,000	100,000	82,735	43,525	-6,475	1,386,636	1,388,230
3	51	50,000	3,297	50,000	150,000	134,214	51,478	1,478	1,511,215	1,514,512
4	52	50,000	4,941	50,000	200,000	189,852	55,638	5,638	1,634,173	1,639,114
5	53	50,000	6,376	50,000	250,000	249,449	59,597	9,597	1,755,870	1,762,247
6	54	50,000	7,935	50,000	300,000	311,556	62,108	12,108	1,876,804	1,884,738
7	55	50,000	9,491	50,000	350,000	377,163	65,607	15,607	1,997,232	2,006,723
8 ¹	56	0	8,625	0	350,000	398,496	21,333	21,333	1,095,953	1,104,578
9	57	0	9,242	0	350,000	421,018	22,522	22,522	1,120,199	1,129,440
10	58	0	9,827	0	350,000	444,849	23,831	23,831	1,145,340	1,155,167
11	59	0	10,447	0	350,000	470,070	25,221	25,221	1,171,212	1,181,660
12	60	0	11,092	0	350,000	496,734	26,664	26,664	1,197,834	1,208,926
13	61	0	11,774	0	350,000	524,886	28,153	28,153	1,225,192	1,236,966
14	62	0	12,571	0	350,000	554,617	29,731	29,731	1,253,306	1,265,877
15	63	0	13,414	0	350,000	585,958	31,341	31,341	1,282,372	1,295,785
16	64	0	14,279	0	350,000	618,949	32,992	32,992	1,312,415	1,326,694
17	65	0	15,194	0	350,000	653,656	34,706	34,706	1,343,407	1,358,601
18	66	0	16,229	0	350,000	690,231	36,575	36,575	1,375,378	1,391,607
19	67	0	17,339	0	350,000	728,791	38,560	38,560	1,408,496	1,425,834
20	68	0	18,396	0	350,000	769,335	40,544	40,544	1,442,822	1,461,218
21	69	0	19,379	0	350,000	811,814	42,479	42,479	1,478,167	1,497,546
22	70	0	20,246	0	350,000	856,123	44,309	44,309	1,514,315	1,534,561
23	71	0	21,435	0	350,000	902,546	46,423	46,423	1,550,994	1,572,429
24	72	0	22,798	0	350,000	951,206	48,660	48,660	1,588,725	1,611,523
25	73	0	24,286	0	350,000	1,002,147	50,941	50,941	1,627,738	1,652,024

Supplemental Ledger
Current Dividend Scale
(continued)

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Term Rider Face Amount: \$759,393
Initial Total Face Amount: \$1,139,090
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	74	0	25,857	0	350,000	1,055,387	53,239	53,239	1,668,164	1,694,021
27	75	0	27,395	0	350,000	1,110,841	55,454	55,454	1,710,060	1,737,455
28	76	0	29,999	0	350,000	1,169,552	58,711	58,711	1,753,299	1,783,298
29	77	0	31,778	0	350,000	1,230,729	61,178	61,178	1,799,455	1,831,234
30	78	0	33,655	0	350,000	1,294,481	63,751	63,751	1,847,150	1,880,805
31	79	0	35,596	0	350,000	1,360,875	66,394	66,394	1,896,456	1,932,052
32	80	0	37,643	0	350,000	1,429,950	69,075	69,075	1,947,394	1,985,037
33	81	0	39,821	0	350,000	1,501,727	71,777	71,777	2,000,045	2,039,866
34	82	0	42,138	0	350,000	1,576,172	74,445	74,445	2,054,524	2,096,662
35	83	0	44,541	0	350,000	1,653,328	77,156	77,156	2,110,960	2,155,501
36	84	0	47,119	0	350,000	1,733,171	79,844	79,844	2,169,404	2,216,524
37	85	0	49,864	0	350,000	1,815,649	82,478	82,478	2,230,032	2,279,895
38	86	0	53,152	0	350,000	1,901,023	85,374	85,374	2,293,005	2,346,157
39	87	0	56,143	0	350,000	1,988,675	87,651	87,651	2,358,960	2,415,104
40	88	0	59,304	0	350,000	2,078,386	89,711	89,711	2,427,492	2,486,796
41	89	0	62,620	0	350,000	2,169,926	91,540	91,540	2,498,792	2,561,411
42	90	0	65,999	0	350,000	2,263,158	93,232	93,232	2,573,044	2,639,043
43	91	0	69,412	0	350,000	2,357,952	94,795	94,795	2,650,334	2,719,746
44	92	0	72,910	0	350,000	2,454,435	96,483	96,483	2,730,719	2,803,630
45	93	0	76,353	0	350,000	2,552,749	98,314	98,314	2,814,320	2,890,673
46	94	0	79,722	0	350,000	2,653,077	100,328	100,328	2,901,092	2,980,814
47	95	0	82,880	0	350,000	2,755,903	102,826	102,826	2,990,967	3,073,847
48	96	0	85,665	0	350,000	2,862,103	106,199	106,199	3,083,705	3,169,370
49	97	0	88,944	0	350,000	2,971,092	108,989	108,989	3,178,851	3,267,795
50	98	0	92,279	0	350,000	3,082,852	111,760	111,760	3,276,951	3,369,230
51	99	0	95,768	0	350,000	3,197,184	114,332	114,332	3,378,067	3,473,835
52	100	0	99,387	0	350,000	3,313,906	116,722	116,722	3,482,378	3,581,765
53	101	0	102,819	0	350,000	3,432,490	118,585	118,585	3,590,046	3,692,865
54	102	0	105,994	0	350,000	3,553,271	120,781	120,781	3,700,906	3,806,899
55	103	0	109,253	0	350,000	3,676,319	123,048	123,048	3,814,698	3,923,951
56	104	0	112,599	0	350,000	3,801,819	125,500	125,500	3,931,535	4,044,134
57	105	0	116,036	0	350,000	3,930,159	128,340	128,340	4,051,530	4,167,566
58	106	0	119,566	0	350,000	4,062,172	132,013	132,013	4,174,789	4,294,355
59	107	0	123,192	0	350,000	4,199,660	137,488	137,488	4,301,396	4,424,588
60	108	0	126,915	0	350,000	4,340,745	141,085	141,085	4,431,385	4,558,300

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

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Initial Premium: \$50,000.00

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Term Rider Face Amount: \$759,393
Initial Total Face Amount: \$1,139,090
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	109	0	130,737	0	350,000	4,485,522	144,777	144,777	4,564,853	4,695,590
62	110	0	134,662	0	350,000	4,634,081	148,559	148,559	4,701,896	4,836,559
63	111	0	138,693	0	350,000	4,786,526	152,445	152,445	4,842,619	4,981,311
64	112	0	142,831	0	350,000	4,942,957	156,431	156,431	4,987,124	5,129,955
65	113	0	147,081	0	350,000	5,103,479	160,521	160,521	5,135,519	5,282,600
66	114	0	151,446	0	350,000	5,268,201	164,723	164,723	5,287,916	5,439,362
67	115	0	155,928	0	350,000	5,437,240	169,038	169,038	5,444,428	5,600,356
68	116	0	160,532	0	350,000	5,610,706	173,466	173,466	5,605,172	5,765,704
69	117	0	165,261	0	350,000	5,788,725	178,019	178,019	5,770,270	5,935,530
70	118	0	170,117	0	350,000	5,971,422	182,697	182,697	5,939,845	6,109,962
71	119	0	176,023	0	350,000	6,159,839	188,417	188,417	6,114,024	6,290,047
72	120	0	181,830	0	350,000	6,353,880	194,041	194,041	6,293,877	6,475,707
73	121	0	187,187	0	350,000	6,666,483	312,603	312,603	6,479,296	6,666,483

¹The 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 \$86,571. 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

Male, Age 48, Preferred Non-Tobacco
Contract Premium Mode: Annual
Initial Premium: \$50,000.00

Initial Base Face Amount: \$379,697
Term Rider Face Amount: \$759,393
Initial Total Face Amount: \$1,139,090
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	49	50,000	325	50,000	50,000	38,794	38,794	-11,206	1,260,453	1,260,779
2	50	50,000	710	50,000	100,000	81,419	42,626	-7,374	1,385,321	1,386,030
3	51	50,000	1,798	50,000	150,000	131,352	49,933	-67	1,507,202	1,508,999
4	52	50,000	2,846	50,000	200,000	184,795	53,442	3,442	1,626,085	1,628,931
5	53	50,000	3,643	50,000	250,000	241,479	56,684	6,684	1,742,353	1,745,996
6	54	50,000	4,519	50,000	300,000	299,889	58,410	8,410	1,856,490	1,861,009
7	55	50,000	5,348	50,000	350,000	360,942	61,052	11,052	1,968,751	1,974,099
8 ¹	56	0	4,237	0	350,000	377,344	16,403	16,403	1,048,828	1,053,065
9	57	0	4,561	0	350,000	394,481	17,136	17,136	1,060,739	1,065,300
10	58	0	4,829	0	350,000	412,431	17,950	17,950	1,073,147	1,077,977
11	59	0	5,125	0	350,000	431,253	18,822	18,822	1,085,862	1,090,987
12	60	0	5,407	0	350,000	450,946	19,693	19,693	1,098,922	1,104,329
13	61	0	5,728	0	350,000	471,543	20,597	20,597	1,112,258	1,117,986
14	62	0	6,114	0	350,000	493,073	21,530	21,530	1,125,935	1,132,049
15	63	0	6,521	0	350,000	515,532	22,459	22,459	1,140,071	1,146,593
16	64	0	6,940	0	350,000	538,935	23,403	23,403	1,154,677	1,161,617
17	65	0	7,358	0	350,000	563,283	24,347	24,347	1,169,740	1,177,097
18	66	0	7,770	0	350,000	588,685	25,403	25,403	1,185,221	1,193,091
19	67	0	8,409	0	350,000	615,194	26,509	26,509	1,201,280	1,209,689
20	68	0	8,891	0	350,000	642,780	27,587	27,587	1,217,928	1,226,819
21	69	0	9,275	0	350,000	671,356	28,575	28,575	1,235,011	1,244,285
22	70	0	9,543	0	350,000	700,798	29,442	29,442	1,252,311	1,261,854
23	71	0	10,043	0	350,000	731,295	30,498	30,498	1,269,599	1,279,642
24	72	0	10,659	0	350,000	762,909	31,614	31,614	1,287,277	1,297,936
25	73	0	11,358	0	350,000	795,645	32,737	32,737	1,305,516	1,316,874

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

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Initial Total Face Amount: \$1,139,090
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	74	0	12,092	0	350,000	829,477	33,832	33,832	1,324,423	1,336,515
27	75	0	12,768	0	350,000	864,298	34,821	34,821	1,344,016	1,356,784
28	76	0	14,228	0	350,000	900,866	36,568	36,568	1,364,168	1,378,397
29	77	0	15,011	0	350,000	938,523	37,656	37,656	1,386,060	1,401,071
30	78	0	15,833	0	350,000	977,306	38,783	38,783	1,408,589	1,424,422
31	79	0	16,666	0	350,000	1,017,223	39,918	39,918	1,431,784	1,448,450
32	80	0	17,540	0	350,000	1,058,258	41,035	41,035	1,455,633	1,473,173
33	81	0	18,458	0	350,000	1,100,366	42,107	42,107	1,480,167	1,498,624
34	82	0	19,465	0	350,000	1,143,503	43,137	43,137	1,505,419	1,524,884
35	83	0	20,476	0	350,000	1,187,641	44,138	44,138	1,531,488	1,551,964
36	84	0	21,599	0	350,000	1,232,746	45,106	45,106	1,558,356	1,579,954
37	85	0	22,777	0	350,000	1,278,721	45,974	45,974	1,586,146	1,608,923
38	86	0	24,288	0	350,000	1,325,702	46,982	46,982	1,614,912	1,639,200
39	87	0	25,564	0	350,000	1,373,239	47,537	47,537	1,645,051	1,670,615
40	88	0	26,904	0	350,000	1,421,140	47,901	47,901	1,676,256	1,703,160
41	89	0	28,294	0	350,000	1,469,210	48,069	48,069	1,708,602	1,736,896
42	90	0	29,686	0	350,000	1,517,335	48,125	48,125	1,742,152	1,771,839
43	91	0	31,078	0	350,000	1,565,431	48,096	48,096	1,776,917	1,807,996
44	92	0	32,487	0	350,000	1,613,568	48,137	48,137	1,812,909	1,845,396
45	93	0	33,784	0	350,000	1,661,789	48,221	48,221	1,850,160	1,883,944
46	94	0	35,033	0	350,000	1,710,236	48,447	48,447	1,888,554	1,923,586
47	95	0	36,074	0	350,000	1,759,168	48,932	48,932	1,928,048	1,964,122
48	96	0	36,868	0	350,000	1,809,144	49,976	49,976	1,968,413	2,005,281
49	97	0	37,897	0	350,000	1,859,711	50,567	50,567	2,009,361	2,047,258
50	98	0	38,952	0	350,000	1,910,856	51,146	51,146	2,051,159	2,090,111
51	99	0	40,034	0	350,000	1,962,397	51,541	51,541	2,093,841	2,133,875
52	100	0	41,167	0	350,000	2,014,204	51,807	51,807	2,137,446	2,178,613
53	101	0	42,179	0	350,000	2,065,965	51,761	51,761	2,182,043	2,224,222
54	102	0	43,058	0	350,000	2,117,923	51,958	51,958	2,227,521	2,270,579
55	103	0	43,952	0	350,000	2,170,097	52,174	52,174	2,273,747	2,317,698
56	104	0	44,860	0	350,000	2,222,573	52,475	52,475	2,320,749	2,365,609
57	105	0	45,784	0	350,000	2,275,550	52,978	52,978	2,368,556	2,414,340
58	106	0	46,724	0	350,000	2,329,481	53,931	53,931	2,417,190	2,463,914
59	107	0	47,681	0	350,000	2,385,360	55,879	55,879	2,466,666	2,514,346
60	108	0	48,653	0	350,000	2,442,062	56,702	56,702	2,516,977	2,565,630

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

Male, Age 48, Preferred Non-Tobacco
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Initial Premium: \$50,000.00

Initial Base Face Amount: \$379,697
Term Rider Face Amount: \$759,393
Initial Total Face Amount: \$1,139,090
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	109	0	49,642	0	350,000	2,499,602	57,541	57,541	2,568,142	2,617,785
62	110	0	50,648	0	350,000	2,557,995	58,392	58,392	2,620,179	2,670,827
63	111	0	51,671	0	350,000	2,617,257	59,262	59,262	2,673,106	2,724,778
64	112	0	52,712	0	350,000	2,677,405	60,148	60,148	2,726,943	2,779,655
65	113	0	53,770	0	350,000	2,738,455	61,050	61,050	2,781,708	2,835,479
66	114	0	54,847	0	350,000	2,800,427	61,972	61,972	2,837,422	2,892,269
67	115	0	55,943	0	350,000	2,863,339	62,912	62,912	2,894,104	2,950,047
68	116	0	57,058	0	350,000	2,927,208	63,869	63,869	2,951,775	3,008,833
69	117	0	58,192	0	350,000	2,992,056	64,848	64,848	3,010,455	3,068,648
70	118	0	59,346	0	350,000	3,057,905	65,849	65,849	3,070,167	3,129,513
71	119	0	60,521	0	350,000	3,124,773	66,868	66,868	3,130,930	3,191,451
72	120	0	61,716	0	350,000	3,192,684	67,911	67,911	3,192,768	3,254,484
73	121	0	62,933	0	350,000	3,318,635	125,952	125,952	3,255,702	3,318,635

¹The 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 \$86,571. 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.