

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 | 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 | 49 | 50,000 | 742 | 50,000 | 50,000 | 0 | 0 | 39,210 | 39,210 | -10,790 | 1,260,453 | 1,261,196 |
| 2 | 50 | 50,000 | 1,594 | 50,000 | 100,000 | 0 | 0 | 82,735 | 43,525 | -6,475 | 1,386,636 | 1,388,230 |
| 3 | 51 | 50,000 | 3,297 | 50,000 | 150,000 | 0 | 0 | 134,214 | 51,478 | 1,478 | 1,511,215 | 1,514,512 |
| 4 | 52 | 50,000 | 4,941 | 50,000 | 200,000 | 0 | 0 | 189,852 | 55,638 | 5,638 | 1,634,173 | 1,639,114 |
| 5 | 53 | 50,000 | 6,376 | 50,000 | 250,000 | 0 | 0 | 249,449 | 59,597 | 9,597 | 1,755,870 | 1,762,247 |
| 6 | 54 | 50,000 | 7,935 | 50,000 | 300,000 | 0 | 0 | 311,556 | 62,108 | 12,108 | 1,876,804 | 1,884,738 |
| 7 | 55 | 50,000 | 9,491 | 50,000 | 350,000 | 0 | 0 | 377,163 | 65,607 | 15,607 | 1,997,232 | 2,006,723 |
| 8 ¹ | 56 | 0 | 3,375 | 0 | 350,000 | 300,000 | 315,000 | 78,246 | -298,917 | -298,917 | 780,953 | 784,328 |
| 9 | 57 | 0 | 4,657 | 60,000 | 410,000 | 0 | 267,750 | 143,259 | 65,013 | 5,013 | 837,690 | 842,348 |
| 10 | 58 | 0 | 5,958 | 60,000 | 470,000 | 0 | 218,138 | 212,500 | 69,241 | 9,241 | 899,973 | 905,931 |
| 11 | 59 | 0 | 8,374 | 60,000 | 530,000 | 0 | 166,044 | 287,269 | 74,769 | 14,769 | 967,752 | 976,126 |
| 12 | 60 | 0 | 9,530 | 60,000 | 590,000 | 0 | 111,347 | 366,513 | 79,245 | 19,245 | 1,043,788 | 1,053,318 |
| 13 | 61 | 0 | 7,462 | 60,000 | 650,000 | 300,000 | 368,914 | 132,164 | -234,349 | -294,349 | 809,727 | 817,189 |
| 14 | 62 | 0 | 8,602 | 60,000 | 710,000 | 0 | 324,360 | 201,703 | 69,538 | 9,538 | 872,098 | 880,701 |
| 15 | 63 | 0 | 9,815 | 60,000 | 770,000 | 0 | 277,578 | 275,304 | 73,601 | 13,601 | 938,771 | 948,586 |
| 16 | 64 | 0 | 11,080 | 60,000 | 830,000 | 0 | 228,456 | 353,161 | 77,857 | 17,857 | 1,009,875 | 1,020,955 |
| 17 | 65 | 0 | 12,425 | 60,000 | 890,000 | 0 | 176,879 | 435,498 | 82,337 | 22,337 | 1,085,501 | 1,097,925 |
| 18 | 66 | 0 | 10,619 | 60,000 | 950,000 | 300,000 | 437,723 | 204,334 | -231,164 | -291,164 | 850,799 | 861,418 |
| 19 | 67 | 0 | 11,974 | 60,000 | 1,010,000 | 0 | 396,609 | 277,162 | 72,828 | 12,828 | 913,582 | 925,556 |
| 20 | 68 | 0 | 13,304 | 60,000 | 1,070,000 | 0 | 353,440 | 354,112 | 76,950 | 16,950 | 980,456 | 993,761 |
| 21 | 69 | 0 | 14,595 | 60,000 | 1,130,000 | 0 | 308,112 | 435,280 | 81,168 | 21,168 | 1,051,347 | 1,065,942 |
| 22 | 70 | 0 | 15,811 | 60,000 | 1,190,000 | 0 | 260,517 | 520,719 | 85,439 | 25,439 | 1,126,166 | 1,141,976 |
| 23 | 71 | 0 | 17,354 | 60,000 | 1,250,000 | 0 | 210,543 | 610,850 | 90,131 | 30,131 | 1,204,783 | 1,222,137 |
| 24 | 72 | 0 | 18,432 | 0 | 1,250,000 | 0 | 221,071 | 642,292 | 31,442 | 31,442 | 1,224,804 | 1,243,236 |
| 25 | 73 | 0 | 19,611 | 0 | 1,250,000 | 0 | 232,124 | 675,043 | 32,751 | 32,751 | 1,245,292 | 1,264,904 |

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

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)

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 | 74 | 0 | 20,853 | 0 | 1,250,000 | 0 | 243,730 | 709,077 | 34,034 | 34,034 | 1,266,331 | 1,287,184 |
| 27 | 75 | 0 | 22,051 | 0 | 1,250,000 | 0 | 255,917 | 744,274 | 35,197 | 35,197 | 1,287,932 | 1,309,984 |
| 28 | 76 | 0 | 24,196 | 0 | 1,250,000 | 0 | 268,713 | 781,525 | 37,252 | 37,252 | 1,309,941 | 1,334,137 |
| 29 | 77 | 0 | 25,581 | 0 | 1,250,000 | 0 | 282,148 | 820,071 | 38,545 | 38,545 | 1,333,733 | 1,359,314 |
| 30 | 78 | 0 | 27,037 | 0 | 1,250,000 | 0 | 296,256 | 859,954 | 39,883 | 39,883 | 1,358,018 | 1,385,056 |
| 31 | 79 | 0 | 28,535 | 0 | 1,250,000 | 0 | 311,068 | 901,185 | 41,231 | 41,231 | 1,382,816 | 1,411,351 |
| 32 | 80 | 0 | 30,110 | 0 | 1,250,000 | 0 | 326,622 | 943,741 | 42,556 | 42,556 | 1,408,096 | 1,438,207 |
| 33 | 81 | 0 | 31,784 | 0 | 1,250,000 | 0 | 342,953 | 987,584 | 43,843 | 43,843 | 1,433,880 | 1,465,664 |
| 34 | 82 | 0 | 33,562 | 0 | 1,250,000 | 0 | 360,101 | 1,032,622 | 45,038 | 45,038 | 1,460,216 | 1,493,778 |
| 35 | 83 | 0 | 35,396 | 0 | 1,250,000 | 0 | 378,106 | 1,078,831 | 46,209 | 46,209 | 1,487,161 | 1,522,557 |
| 36 | 84 | 0 | 37,363 | 0 | 1,250,000 | 0 | 397,011 | 1,126,126 | 47,295 | 47,295 | 1,514,700 | 1,552,064 |
| 37 | 85 | 0 | 39,454 | 0 | 1,250,000 | 0 | 416,861 | 1,174,391 | 48,265 | 48,265 | 1,542,924 | 1,582,378 |
| 38 | 86 | 0 | 41,997 | 0 | 1,250,000 | 0 | 437,705 | 1,223,786 | 49,394 | 49,394 | 1,571,908 | 1,613,905 |
| 39 | 87 | 0 | 44,254 | 0 | 1,250,000 | 0 | 459,590 | 1,273,693 | 49,907 | 49,907 | 1,602,136 | 1,646,391 |
| 40 | 88 | 0 | 46,632 | 0 | 1,250,000 | 0 | 482,569 | 1,323,848 | 50,155 | 50,155 | 1,633,176 | 1,679,809 |
| 41 | 89 | 0 | 49,117 | 0 | 1,250,000 | 0 | 506,698 | 1,373,973 | 50,124 | 50,124 | 1,665,113 | 1,714,230 |
| 42 | 90 | 0 | 51,627 | 0 | 1,250,000 | 0 | 532,033 | 1,423,868 | 49,895 | 49,895 | 1,698,020 | 1,749,647 |
| 43 | 91 | 0 | 54,136 | 0 | 1,250,000 | 0 | 558,634 | 1,473,339 | 49,471 | 49,471 | 1,731,878 | 1,786,014 |
| 44 | 92 | 0 | 56,686 | 0 | 1,250,000 | 0 | 586,566 | 1,522,407 | 49,068 | 49,068 | 1,766,640 | 1,823,326 |
| 45 | 93 | 0 | 59,154 | 0 | 1,250,000 | 0 | 615,894 | 1,571,102 | 48,695 | 48,695 | 1,802,309 | 1,861,463 |
| 46 | 94 | 0 | 61,525 | 0 | 1,250,000 | 0 | 646,689 | 1,619,486 | 48,384 | 48,384 | 1,838,740 | 1,900,265 |
| 47 | 95 | 0 | 63,680 | 0 | 1,250,000 | 0 | 679,023 | 1,667,869 | 48,383 | 48,383 | 1,875,766 | 1,939,446 |
| 48 | 96 | 0 | 65,482 | 0 | 1,250,000 | 0 | 712,975 | 1,716,886 | 49,017 | 49,017 | 1,913,069 | 1,978,551 |
| 49 | 97 | 0 | 67,669 | 0 | 1,250,000 | 0 | 748,623 | 1,765,924 | 49,038 | 49,038 | 1,950,149 | 2,017,818 |
| 50 | 98 | 0 | 69,864 | 0 | 1,250,000 | 0 | 786,054 | 1,814,845 | 48,921 | 48,921 | 1,987,353 | 2,057,218 |
| 51 | 99 | 0 | 72,150 | 0 | 1,250,000 | 0 | 825,357 | 1,863,354 | 48,509 | 48,509 | 2,024,605 | 2,096,755 |
| 52 | 100 | 0 | 74,502 | 0 | 1,250,000 | 0 | 866,625 | 1,911,166 | 47,812 | 47,812 | 2,061,923 | 2,136,425 |
| 53 | 101 | 0 | 76,652 | 0 | 1,250,000 | 0 | 909,956 | 1,957,702 | 46,536 | 46,536 | 2,099,302 | 2,175,954 |
| 54 | 102 | 0 | 78,543 | 0 | 1,250,000 | 0 | 955,454 | 2,003,100 | 45,399 | 45,399 | 2,136,450 | 2,214,993 |
| 55 | 103 | 0 | 80,457 | 0 | 1,250,000 | 0 | 1,003,227 | 2,047,271 | 44,171 | 44,171 | 2,172,999 | 2,253,456 |
| 56 | 104 | 0 | 82,396 | 0 | 1,250,000 | 0 | 1,053,388 | 2,090,210 | 42,939 | 42,939 | 2,208,880 | 2,291,276 |
| 57 | 105 | 0 | 84,359 | 0 | 1,250,000 | 0 | 1,106,058 | 2,132,073 | 41,864 | 41,864 | 2,244,018 | 2,328,377 |
| 58 | 106 | 0 | 86,346 | 0 | 1,250,000 | 0 | 1,161,360 | 2,173,372 | 41,299 | 41,299 | 2,278,325 | 2,364,671 |
| 59 | 107 | 0 | 88,356 | 0 | 1,250,000 | 0 | 1,219,428 | 2,215,396 | 42,024 | 42,024 | 2,311,688 | 2,400,044 |
| 60 | 108 | 0 | 90,388 | 0 | 1,250,000 | 0 | 1,280,400 | 2,256,402 | 41,006 | 41,006 | 2,343,948 | 2,434,336 |

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

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)

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 | 109 | 0 | 92,439 | 0 | 1,250,000 | 0 | 1,344,420 | 2,296,260 | 39,858 | 39,858 | 2,374,982 | 2,467,422 |
| 62 | 110 | 0 | 94,510 | 0 | 1,250,000 | 0 | 1,411,641 | 2,334,829 | 38,569 | 38,569 | 2,404,660 | 2,499,170 |
| 63 | 111 | 0 | 96,599 | 0 | 1,250,000 | 0 | 1,482,223 | 2,371,964 | 37,135 | 37,135 | 2,432,841 | 2,529,441 |
| 64 | 112 | 0 | 98,706 | 0 | 1,250,000 | 0 | 1,556,334 | 2,407,510 | 35,545 | 35,545 | 2,459,378 | 2,558,083 |
| 65 | 113 | 0 | 100,827 | 0 | 1,250,000 | 0 | 1,634,151 | 2,441,298 | 33,788 | 33,788 | 2,484,112 | 2,584,939 |
| 66 | 114 | 0 | 102,963 | 0 | 1,250,000 | 0 | 1,715,858 | 2,473,157 | 31,858 | 31,858 | 2,506,875 | 2,609,839 |
| 67 | 115 | 0 | 105,112 | 0 | 1,250,000 | 0 | 1,801,651 | 2,502,900 | 29,744 | 29,744 | 2,527,490 | 2,632,602 |
| 68 | 116 | 0 | 107,272 | 0 | 1,250,000 | 0 | 1,891,734 | 2,530,329 | 27,429 | 27,429 | 2,545,766 | 2,653,038 |
| 69 | 117 | 0 | 109,441 | 0 | 1,250,000 | 0 | 1,986,321 | 2,555,238 | 24,909 | 24,909 | 2,561,502 | 2,670,943 |
| 70 | 118 | 0 | 111,616 | 0 | 1,250,000 | 0 | 2,085,637 | 2,577,408 | 22,170 | 22,170 | 2,574,484 | 2,686,100 |
| 71 | 119 | 0 | 114,513 | 0 | 1,250,000 | 0 | 2,189,918 | 2,597,318 | 19,910 | 19,910 | 2,584,484 | 2,698,997 |
| 72 | 120 | 0 | 117,224 | 0 | 1,250,000 | 0 | 2,299,414 | 2,614,536 | 17,218 | 17,218 | 2,591,993 | 2,709,216 |
| 73 | 121 | 0 | 119,473 | 0 | 1,250,000 | 0 | 2,414,385 | 2,716,032 | 101,496 | 101,496 | 2,596,559 | 2,716,032 |

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 | 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 | 49 | 50,000 | 325 | 50,000 | 50,000 | 0 | 0 | 38,794 | 38,794 | -11,206 | 1,260,453 | 1,260,779 |
| 2 | 50 | 50,000 | 710 | 50,000 | 100,000 | 0 | 0 | 81,419 | 42,626 | -7,374 | 1,385,321 | 1,386,030 |
| 3 | 51 | 50,000 | 1,798 | 50,000 | 150,000 | 0 | 0 | 131,352 | 49,933 | -67 | 1,507,202 | 1,508,999 |
| 4 | 52 | 50,000 | 2,846 | 50,000 | 200,000 | 0 | 0 | 184,795 | 53,442 | 3,442 | 1,626,085 | 1,628,931 |
| 5 | 53 | 50,000 | 3,643 | 50,000 | 250,000 | 0 | 0 | 241,479 | 56,684 | 6,684 | 1,742,353 | 1,745,996 |
| 6 | 54 | 50,000 | 4,519 | 50,000 | 300,000 | 0 | 0 | 299,889 | 58,410 | 8,410 | 1,856,490 | 1,861,009 |
| 7 | 55 | 50,000 | 5,348 | 50,000 | 350,000 | 0 | 0 | 360,942 | 61,052 | 11,052 | 1,968,751 | 1,974,099 |
| 8 | 56 | 0 | 1,987 | 0 | 350,000 | 300,000 | 315,000 | 60,094 | -300,847 | -300,847 | 733,828 | 735,815 |
| 9 | 57 | 0 | 2,621 | 60,000 | 410,000 | 0 | 267,750 | 122,466 | 62,372 | 2,372 | 786,664 | 789,286 |
| 10 | 58 | 0 | 3,219 | 60,000 | 470,000 | 0 | 218,138 | 188,277 | 65,811 | 5,811 | 843,408 | 846,627 |
| 11 | 59 | 0 | 4,892 | 60,000 | 530,000 | 0 | 166,044 | 258,759 | 70,483 | 10,483 | 903,976 | 908,868 |
| 12 | 60 | 0 | 5,220 | 60,000 | 590,000 | 0 | 111,347 | 332,749 | 73,990 | 13,990 | 971,140 | 976,360 |
| 13 | 61 | 0 | 5,290 | 60,000 | 650,000 | 300,000 | 368,914 | 95,115 | -237,634 | -297,634 | 726,448 | 731,738 |
| 14 | 62 | 0 | 5,707 | 60,000 | 710,000 | 0 | 324,360 | 160,547 | 65,432 | 5,432 | 783,633 | 789,340 |
| 15 | 63 | 0 | 6,149 | 60,000 | 770,000 | 0 | 277,578 | 229,152 | 68,605 | 8,605 | 843,612 | 849,760 |
| 16 | 64 | 0 | 6,604 | 60,000 | 830,000 | 0 | 228,456 | 301,059 | 71,907 | 11,907 | 906,505 | 913,108 |
| 17 | 65 | 0 | 7,061 | 60,000 | 890,000 | 0 | 176,879 | 376,389 | 75,331 | 15,331 | 972,415 | 979,475 |
| 18 | 66 | 0 | 7,313 | 60,000 | 950,000 | 300,000 | 437,723 | 140,080 | -236,310 | -296,310 | 726,427 | 733,740 |
| 19 | 67 | 0 | 7,876 | 60,000 | 1,010,000 | 0 | 396,609 | 206,834 | 66,755 | 6,755 | 782,464 | 790,340 |
| 20 | 68 | 0 | 8,384 | 60,000 | 1,070,000 | 0 | 353,440 | 276,727 | 69,893 | 9,893 | 841,226 | 849,610 |
| 21 | 69 | 0 | 8,799 | 60,000 | 1,130,000 | 0 | 308,112 | 349,776 | 73,049 | 13,049 | 902,663 | 911,463 |
| 22 | 70 | 0 | 9,103 | 60,000 | 1,190,000 | 0 | 260,517 | 425,973 | 76,197 | 16,197 | 966,672 | 975,775 |
| 23 | 71 | 0 | 9,637 | 60,000 | 1,250,000 | 0 | 210,543 | 505,622 | 79,649 | 19,649 | 1,033,137 | 1,042,774 |
| 24 | 72 | 0 | 10,228 | 0 | 1,250,000 | 0 | 221,071 | 525,844 | 20,222 | 20,222 | 1,039,574 | 1,049,802 |
| 25 | 73 | 0 | 10,899 | 0 | 1,250,000 | 0 | 232,124 | 546,619 | 20,776 | 20,776 | 1,046,022 | 1,056,921 |

Supplemental Ledger
Alternate Dividend Scale
(continued)

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)

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 | 74 | 0 | 11,603 | 0 | 1,250,000 | 0 | 243,730 | 567,894 | 21,275 | 21,275 | 1,052,558 | 1,064,161 |
| 27 | 75 | 0 | 12,250 | 0 | 1,250,000 | 0 | 255,917 | 589,536 | 21,641 | 21,641 | 1,059,172 | 1,071,422 |
| 28 | 76 | 0 | 13,662 | 0 | 1,250,000 | 0 | 268,713 | 612,254 | 22,719 | 22,719 | 1,065,710 | 1,079,373 |
| 29 | 77 | 0 | 14,411 | 0 | 1,250,000 | 0 | 282,148 | 635,375 | 23,120 | 23,120 | 1,073,295 | 1,087,706 |
| 30 | 78 | 0 | 15,196 | 0 | 1,250,000 | 0 | 296,256 | 658,901 | 23,526 | 23,526 | 1,080,816 | 1,096,012 |
| 31 | 79 | 0 | 15,992 | 0 | 1,250,000 | 0 | 311,068 | 682,805 | 23,904 | 23,904 | 1,088,266 | 1,104,258 |
| 32 | 80 | 0 | 16,827 | 0 | 1,250,000 | 0 | 326,622 | 707,033 | 24,229 | 24,229 | 1,095,597 | 1,112,424 |
| 33 | 81 | 0 | 17,702 | 0 | 1,250,000 | 0 | 342,953 | 731,504 | 24,471 | 24,471 | 1,102,801 | 1,120,503 |
| 34 | 82 | 0 | 18,664 | 0 | 1,250,000 | 0 | 360,101 | 756,135 | 24,631 | 24,631 | 1,109,872 | 1,128,536 |
| 35 | 83 | 0 | 19,628 | 0 | 1,250,000 | 0 | 378,106 | 780,855 | 24,720 | 24,720 | 1,116,863 | 1,136,491 |
| 36 | 84 | 0 | 20,699 | 0 | 1,250,000 | 0 | 397,011 | 805,588 | 24,733 | 24,733 | 1,123,712 | 1,144,411 |
| 37 | 85 | 0 | 21,823 | 0 | 1,250,000 | 0 | 416,861 | 830,190 | 24,603 | 24,603 | 1,130,495 | 1,152,318 |
| 38 | 86 | 0 | 23,270 | 0 | 1,250,000 | 0 | 437,705 | 854,749 | 24,558 | 24,558 | 1,137,212 | 1,160,482 |
| 39 | 87 | 0 | 24,485 | 0 | 1,250,000 | 0 | 459,590 | 878,770 | 24,022 | 24,022 | 1,144,202 | 1,168,687 |
| 40 | 88 | 0 | 25,761 | 0 | 1,250,000 | 0 | 482,569 | 902,016 | 23,246 | 23,246 | 1,151,111 | 1,176,872 |
| 41 | 89 | 0 | 27,084 | 0 | 1,250,000 | 0 | 506,698 | 924,237 | 22,222 | 22,222 | 1,157,954 | 1,185,038 |
| 42 | 90 | 0 | 28,406 | 0 | 1,250,000 | 0 | 532,033 | 945,267 | 21,030 | 21,030 | 1,164,735 | 1,193,141 |
| 43 | 91 | 0 | 29,726 | 0 | 1,250,000 | 0 | 558,634 | 964,961 | 19,693 | 19,693 | 1,171,399 | 1,201,125 |
| 44 | 92 | 0 | 31,060 | 0 | 1,250,000 | 0 | 586,566 | 983,321 | 18,360 | 18,360 | 1,177,893 | 1,208,954 |
| 45 | 93 | 0 | 32,283 | 0 | 1,250,000 | 0 | 615,894 | 1,000,322 | 17,001 | 17,001 | 1,184,180 | 1,216,462 |
| 46 | 94 | 0 | 33,456 | 0 | 1,250,000 | 0 | 646,689 | 1,016,030 | 15,708 | 15,708 | 1,190,073 | 1,223,529 |
| 47 | 95 | 0 | 34,425 | 0 | 1,250,000 | 0 | 679,023 | 1,030,621 | 14,591 | 14,591 | 1,195,455 | 1,229,880 |
| 48 | 96 | 0 | 35,151 | 0 | 1,250,000 | 0 | 712,975 | 1,044,560 | 13,939 | 13,939 | 1,200,024 | 1,235,175 |
| 49 | 97 | 0 | 36,103 | 0 | 1,250,000 | 0 | 748,623 | 1,057,322 | 12,763 | 12,763 | 1,203,417 | 1,239,519 |
| 50 | 98 | 0 | 37,077 | 0 | 1,250,000 | 0 | 786,054 | 1,068,810 | 11,487 | 11,487 | 1,205,804 | 1,242,881 |
| 51 | 99 | 0 | 38,075 | 0 | 1,250,000 | 0 | 825,357 | 1,078,751 | 9,942 | 9,942 | 1,207,129 | 1,245,204 |
| 52 | 100 | 0 | 39,119 | 0 | 1,250,000 | 0 | 866,625 | 1,086,926 | 8,175 | 8,175 | 1,207,333 | 1,246,452 |
| 53 | 101 | 0 | 40,042 | 0 | 1,250,000 | 0 | 909,956 | 1,092,931 | 6,005 | 6,005 | 1,206,380 | 1,246,422 |
| 54 | 102 | 0 | 40,833 | 0 | 1,250,000 | 0 | 955,454 | 1,096,895 | 3,964 | 3,964 | 1,204,056 | 1,244,889 |
| 55 | 103 | 0 | 41,635 | 0 | 1,250,000 | 0 | 1,003,227 | 1,098,725 | 1,830 | 1,830 | 1,200,121 | 1,241,756 |
| 56 | 104 | 0 | 42,448 | 0 | 1,250,000 | 0 | 1,053,388 | 1,098,388 | -337 | -337 | 1,194,485 | 1,236,933 |
| 57 | 105 | 0 | 43,272 | 0 | 1,250,000 | 0 | 1,106,058 | 1,095,955 | -2,433 | -2,433 | 1,187,052 | 1,230,324 |
| 58 | 106 | 0 | 44,108 | 0 | 1,250,000 | 0 | 1,161,360 | 1,091,735 | -4,221 | -4,221 | 1,177,715 | 1,221,823 |
| 59 | 107 | 0 | 44,956 | 0 | 1,250,000 | 0 | 1,219,428 | 1,086,552 | -5,183 | -5,183 | 1,166,353 | 1,211,308 |
| 60 | 108 | 0 | 45,815 | 0 | 1,250,000 | 0 | 1,280,400 | 1,079,176 | -7,376 | -7,376 | 1,152,817 | 1,198,632 |

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

Male, Age 48, Preferred Non-Tobacco
Contract Premium Mode: Annual
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 | 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 | 109 | 0 | 46,685 | 0 | 1,250,000 | 0 | 1,344,420 | 1,069,472 | -9,703 | -9,703 | 1,136,977 | 1,183,662 |
| 62 | 110 | 0 | 47,567 | 0 | 1,250,000 | 0 | 1,411,641 | 1,057,297 | -12,175 | -12,175 | 1,118,693 | 1,166,260 |
| 63 | 111 | 0 | 48,461 | 0 | 1,250,000 | 0 | 1,482,223 | 1,042,502 | -14,795 | -14,795 | 1,097,819 | 1,146,279 |
| 64 | 112 | 0 | 49,366 | 0 | 1,250,000 | 0 | 1,556,334 | 1,024,931 | -17,572 | -17,572 | 1,074,199 | 1,123,565 |
| 65 | 113 | 0 | 50,283 | 0 | 1,250,000 | 0 | 1,634,151 | 1,004,416 | -20,515 | -20,515 | 1,047,672 | 1,097,955 |
| 66 | 114 | 0 | 51,213 | 0 | 1,250,000 | 0 | 1,715,858 | 980,785 | -23,631 | -23,631 | 1,018,065 | 1,069,277 |
| 67 | 115 | 0 | 52,154 | 0 | 1,250,000 | 0 | 1,801,651 | 953,857 | -26,928 | -26,928 | 985,197 | 1,037,351 |
| 68 | 116 | 0 | 53,107 | 0 | 1,250,000 | 0 | 1,891,734 | 923,436 | -30,420 | -30,420 | 948,880 | 1,001,987 |
| 69 | 117 | 0 | 54,073 | 0 | 1,250,000 | 0 | 1,986,321 | 889,324 | -34,112 | -34,112 | 908,911 | 962,984 |
| 70 | 118 | 0 | 55,051 | 0 | 1,250,000 | 0 | 2,085,637 | 851,308 | -38,016 | -38,016 | 865,079 | 920,130 |
| 71 | 119 | 0 | 56,041 | 0 | 1,250,000 | 0 | 2,189,918 | 809,164 | -42,145 | -42,145 | 817,163 | 873,204 |
| 72 | 120 | 0 | 57,044 | 0 | 1,250,000 | 0 | 2,299,414 | 762,657 | -46,507 | -46,507 | 764,928 | 821,972 |
| 73 | 121 | 0 | 58,059 | 0 | 1,250,000 | 0 | 2,414,385 | 766,186 | 3,529 | 3,529 | 708,127 | 766,186 |

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.