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.

					0		Total	Total Not	Observation to	Change in	Total	Total Nat
		Total		Premium	Cum. Premium		Total Loan	Total Net Cash	Change in Total Net	Net CV Less Prem.	Net Death Benefit	Total Net Death
Year	Age	Premium	Dividend	Outlay	Outlay	Income	Balance	Value	Cash Value	Outlay	w/out Div	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
		· ·	,	,	·	· ·	2,00	•	,	·	,	
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)

31 79 0 28,535 0 1,250,000 0 311,068 901,185 41,231 41,231 1,382,816 1,411,32 80 0 30,110 0 1,250,000 0 326,622 943,741 42,556 42,556 1,408,096 1,438,33 81 0 31,784 0 1,250,000 0 342,953 987,584 43,843 43,843 1,433,880 1,465,134 82 0 33,562 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,460,216 1,493,35 83 0 35,396 0 1,250,000 0 378,106 1,078,831 46,209 46,209 1,487,161 1,522,436 84 0 37,363 0 1,250,000 0 397,011 1,126,126 47,295 47,295 1,514,700 1,552,137 85 0 39,454 0 1,250,000 0 416,861 1,174,391 48,265 48,265 1,542,924 1,582,338 86 0 41,997 0 1,250,000 0 437,705 1,223,786 49,394 49,394 1,571,908 1,613,39 87 0 44,254 0 1,250,000 0 489,590 1,273,693 49,907 49,907 1,602,136 1,646,40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,41 89 0 49,117 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,143 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,149 2 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,449 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,449 97 0 67,669 0 1,250,000 0 679,023 1,667,869 48,383 48,383 1,875,766 1,939,49 97 95 0 63,680 0 1,250,000 0 748,623 1,766,924 49,038 49,038 1,950,149 2,017,49 97 0 67,669 0 1,250,000 0 748,623 1,766,924 49,038 49,038 1,950,149 2,017,49 97	Deat	Total Net Death Benefit w/out Div	Change in Net CV Less Prem. Outlay	Change in Total Net Cash Value	Total Net Cash Value	Total Loan Balance	Income	Cum. Premium Outlay	Premium Outlay	Dividend	Total Premium	Age	Year
27 75 0 22,051 0 1,250,000 0 255,917 744,274 35,197 35,197 1,287,932 1,309,188 28 76 0 24,196 0 1,250,000 0 268,713 77,152 37,252 1,309,941 1,333,733 30 78 0 27,037 0 1,250,000 0 282,148 820,071 38,545 38,545 1,333,733 1,358,018 1,358,018 1,358,018 1,358,018 1,358,018 1,358,018 1,358,018 1,385,018 1,385,018 1,385,018 1,358,018 1,411,331 1,323,8616 1,411,332 2,356 1,408,018 1,411,332 1,333,733 1,411,431 1,332,481 1,411,431 1,323,	1.287.1	1.266.331	34.034	34.034	709.077	243.730	0	1.250.000	0	20.853	0	74	26
28 76 0 24,196 0 1,250,000 0 268,713 781,525 37,252 37,252 1,309,941 1,334,299 29 77 0 25,581 0 1,250,000 0 282,148 820,071 38,545 38,545 1,333,733 1,358,133 30 78 0 27,037 0 1,250,000 0 296,256 859,954 39,883 39,883 1,358,618 1,358,133 31 79 0 28,535 0 1,250,000 0 311,088 901,185 41,231 41,231 1,438,2816 1,411,32 32 80 0 30,110 0 1,250,000 0 326,622 943,741 42,256 42,556 1,488,996 1,438,33 33 81 0 31,784 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,460,216 1,493,33 35 83 0 37,363 0 1,250,0			•		•	•				*			
29 77 0 25,581 0 1,250,000 0 282,148 820,071 38,545 38,545 1,333,733 1,359,130 30 78 0 27,037 0 1,250,000 0 296,256 859,954 39,883 39,883 1,358,018 1,385,1 31 79 0 28,535 0 1,250,000 0 326,622 943,741 42,556 42,556 1,408,096 1,438,338 1,465,1 33 81 0 31,784 0 1,250,000 0 360,101 1,032,622 45,038 45,038 45,038 1,465,1 34 82 0 33,562 0 1,250,000 0 360,101 1,032,622 45,038 45,038 45,038 1,460,216 1,495,33 35 83 0 37,363 0 1,250,000 0 397,011 1,126,126 47,295 47,295 1,514,700 1,552,43 36 84 0 37,3			•		,	•				•			
30 78 0 27,037 0 1,250,000 0 296,256 859,954 39,883 3,883 1,358,018 1,385,1 31 79 0 28,535 0 1,250,000 0 311,068 901,185 41,231 41,231 1,382,816 1,411,322 32 80 0 30,110 0 1,250,000 0 326,622 943,741 42,556 42,556 1,408,096 1,438,333 33 81 0 31,784 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,460,216 1,493,35 35 83 0 35,396 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,467,161 1,522,433 36 84 0 37,363 0 1,250,000 0 397,011 1,126,126 47,295 47,295 1,514,700 1,552,037 37 85 0 39,454 0 1,250						282,148	0		0		0	77	29
32 80 0 30,110 0 1,250,000 0 326,622 943,741 42,556 42,556 1,408,096 1,438,33 81 0 31,784 0 1,250,000 0 342,953 987,584 43,843 43,843 1,433,880 1,466,16 1,493,35 35 0 33,562 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,460,216 1,493,35 35 0 35,396 0 1,250,000 0 378,106 1,078,831 46,209 46,209 1,687,161 1,552,337 1,552,433 46,209 46,209 1,487,161 1,552,437 1,552,437 1,552,437 47,295 47,295 1,514,700 1,552,437 1,552,437 47,295 47,295 47,295 1,514,701 1,552,437 1,552,437 48,265 48,265 48,265 1,542,924 1,582,437 1,582,438 48,265 48,265 1,542,924 1,582,433 48,384 49,394 49,394 1,571,908 1,613,436 49,394 <td></td> <td>1,358,018</td> <td>39,883</td> <td></td> <td>859,954</td> <td>296,256</td> <td>0</td> <td></td> <td>0</td> <td>27,037</td> <td>0</td> <td>78</td> <td></td>		1,358,018	39,883		859,954	296,256	0		0	27,037	0	78	
32 80 0 30,110 0 1,250,000 0 326,622 943,741 42,556 42,556 1,408,096 1,438,33 81 0 31,784 0 1,250,000 0 342,953 987,584 43,843 43,843 1,433,880 1,466,16 1,493,35 35 0 33,562 0 1,250,000 0 360,101 1,032,622 45,038 45,038 1,460,216 1,493,35 35 0 35,396 0 1,250,000 0 378,106 1,078,831 46,209 46,209 1,687,161 1,552,337 1,552,433 46,209 46,209 1,487,161 1,552,437 1,552,437 1,552,437 47,295 47,295 1,514,700 1,552,437 1,552,437 47,295 47,295 47,295 1,514,701 1,552,437 1,552,437 48,265 48,265 48,265 1,542,924 1,582,437 1,582,438 48,265 48,265 1,542,924 1,582,433 48,384 49,394 49,394 1,571,908 1,613,436 49,394 <td>2 1 111 5</td> <td>1 202 016</td> <td>44 024</td> <td>44 224</td> <td>001 105</td> <td>211 060</td> <td>0</td> <td>1 250 000</td> <td>0</td> <td>20 525</td> <td>0</td> <td>70</td> <td>21</td>	2 1 111 5	1 202 016	44 024	44 224	001 105	211 060	0	1 250 000	0	20 525	0	70	21
33 81 0 31,784 0 1,250,000 0 342,953 987,584 43,843 43,843 1,433,880 1,465,134 1,433,880 1,465,134 1,433,880 1,465,134 1,433,880 1,465,134 1,433,880 1,465,134 1,465,134 1,433,880 1,465,134 1,473,914 1,465,134 1,465,134 1,473,914 1,465,134 1,473,914 1,465,134 1,473,914 1,473,934 1,473,934 1,473,934 1,473,934 1,571,908 1,571,908 1,613,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334 1,673,334			•		•	•				•			
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35 83 0 35,396 0 1,250,000 0 378,106 1,078,831 46,209 46,209 1,487,161 1,522,8 36 84 0 37,363 0 1,250,000 0 397,011 1,126,126 47,295 47,295 1,514,700 1,552,137 37 85 0 39,454 0 1,250,000 0 416,861 1,174,391 48,265 48,265 1,542,924 1,582,338 1,571,908 1,613,339 1,613,339 4,709 4,997 4,997 0 1,250,000 0 437,705 1,223,786 49,394 49,394 1,571,908 1,613,339 40,000 4,6632 0 1,250,000 0 459,590 1,273,693 49,907 49,907 1,602,136 1,646,464 40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,4 41 89 0 49,117 0 1,250,000 <			•		-	•				•	_		
36 84 0 37,363 0 1,250,000 0 397,011 1,126,126 47,295 47,295 1,514,700 1,552,037 1,552,000 0 416,861 1,174,391 48,265 48,265 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,542,924 1,582,338 1,646,64 1,646,64 1,646,64 1,448 1,646,64 1,448 1,542,924 1,582,338 1,646,64 1,646,64 1,646,64 1,646,64 1,646,64 1,646,64 1,646,64 1,646,64 1,646,64 1,542,924 1,542,924 1,542,924 1,542,924 1,5			•										
37 85 0 39,454 0 1,250,000 0 416,861 1,174,391 48,265 48,265 1,542,924 1,582,388 38 86 0 41,997 0 1,250,000 0 437,705 1,223,786 49,394 49,394 1,571,908 1,613,339 39 87 0 44,254 0 1,250,000 0 459,590 1,273,693 49,907 49,907 1,602,136 1,646,346 40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,84 41 89 0 49,117 0 1,250,000 0 506,698 1,373,973 50,124 50,124 1,665,113 1,714,94 42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,04 43 91 0 54,136 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 <	1,522,5	1,407,101	40,209	40,209	1,070,031	370,100	U	1,230,000	U	33,390	U	03	33
38 86 0 41,997 0 1,250,000 0 437,705 1,223,786 49,394 49,394 1,571,908 1,613,339 39 87 0 44,254 0 1,250,000 0 459,590 1,273,693 49,907 49,907 1,602,136 1,646,646,646 40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,4 41 89 0 49,117 0 1,250,000 0 506,698 1,373,973 50,124 50,124 1,665,113 1,714,3 42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,6 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,766,640 1,823,3 45 93 0 59,154 0 1,250,000 0 586,566 1,522,407 49,068 49,068 <t< td=""><td>1,552,0</td><td>1,514,700</td><td>47,295</td><td>47,295</td><td>1,126,126</td><td>397,011</td><td>0</td><td>1,250,000</td><td>0</td><td>37,363</td><td>0</td><td>84</td><td>36</td></t<>	1,552,0	1,514,700	47,295	47,295	1,126,126	397,011	0	1,250,000	0	37,363	0	84	36
39 87 0 44,254 0 1,250,000 0 459,590 1,273,693 49,907 49,907 1,602,136 1,646,640 40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,4 41 89 0 49,117 0 1,250,000 0 506,698 1,373,973 50,124 50,124 1,665,113 1,714,3 42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,0 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,0 44 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,3 45 93 0 59,154 0 1,250,000 0 615,894 1,571,102 48,695 48,695 1,802,309 1,86	1,582,3	1,542,924	48,265	48,265	1,174,391	416,861	0	1,250,000	0	39,454	0	85	37
40 88 0 46,632 0 1,250,000 0 482,569 1,323,848 50,155 50,155 1,633,176 1,679,8 41 89 0 49,117 0 1,250,000 0 506,698 1,373,973 50,124 50,124 1,665,113 1,714,3 42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,4 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,4 44 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,34 45 93 0 59,154 0 1,250,000 0 615,894 1,571,102 48,695 48,695 1,802,309 1,861,40 46 94 0 61,525 0 1,250,000 0 646,689 1,619,486 48,384 48,384 1,838,740 1,90	3 1,613,9	1,571,908	49,394	49,394	1,223,786	437,705	0	1,250,000	0	41,997	0	86	38
41 89 0 49,117 0 1,250,000 0 506,698 1,373,973 50,124 50,124 1,665,113 1,714,2 42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,1 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,1 44 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,2 45 93 0 59,154 0 1,250,000 0 615,894 1,571,102 48,695 48,695 1,802,309 1,861,2 46 94 0 61,525 0 1,250,000 0 646,689 1,619,486 48,384 48,384 1,838,740 1,900,2 47 95 0 63,680 0 1,250,000 0 679,023 1,667,869 48,383 48,383 1,875,766 1,939,2 48 96 0 65,482 0 1,250,000 0 712,975 1,716,886 49,017 49,017 1,913,069 1,978,3 49 97 0 67,669 0 1,250,000 0 748,623 1,765,924 49,038 49,038 1,950,149 2,017,3 50 98 0 69,864 0 1,250,000 0 786,054 1,814,845 48,921 48,921 1,987,353 2,057,3	1,646,3	1,602,136	49,907	49,907	1,273,693	459,590	0	1,250,000	0	44,254	0	87	39
42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,6 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,6 44 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,3 45 93 0 59,154 0 1,250,000 0 615,894 1,571,102 48,695 1,802,309 1,861,4 46 94 0 61,525 0 1,250,000 0 646,689 1,619,486 48,384 48,384 1,838,740 1,900,3 47 95 0 63,680 0 1,250,000 0 679,023 1,667,869 48,383 48,383 1,875,766 1,939,4 48 96 0 65,482 0 1,250,000 0 716,986 49,017 49,017 1,913,069 1,978,3 49	1,679,8	1,633,176	50,155	50,155	1,323,848	482,569	0	1,250,000	0	46,632	0	88	40
42 90 0 51,627 0 1,250,000 0 532,033 1,423,868 49,895 49,895 1,698,020 1,749,6 43 91 0 54,136 0 1,250,000 0 558,634 1,473,339 49,471 49,471 1,731,878 1,786,6 44 92 0 56,686 0 1,250,000 0 586,566 1,522,407 49,068 49,068 1,766,640 1,823,3 45 93 0 59,154 0 1,250,000 0 615,894 1,571,102 48,695 1,802,309 1,861,4 46 94 0 61,525 0 1,250,000 0 646,689 1,619,486 48,384 48,384 1,838,740 1,900,3 47 95 0 63,680 0 1,250,000 0 679,023 1,667,869 48,383 48,383 1,875,766 1,939,4 48 96 0 65,482 0 1,250,000 0 716,986 49,017 49,017 1,913,069 1,978,3 49	47446	4 005 440	50.404	50.404	4 070 070	500.000	0	4.050.000	0	40.447	0	00	44
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49 97 0 67,669 0 1,250,000 0 748,623 1,765,924 49,038 49,038 1,950,149 2,017,6 50 98 0 69,864 0 1,250,000 0 786,054 1,814,845 48,921 48,921 1,987,353 2,057,20	1,939,4	1,875,766	48,383	48,383	1,667,869	679,023	0	1,250,000	0	63,680	0	95	47
50 98 0 69,864 0 1,250,000 0 786,054 1,814,845 48,921 48,921 1,987,353 2,057,5	1,978,5	1,913,069	49,017	49,017	1,716,886	712,975	0	1,250,000	0	65,482	0	96	48
	2,017,8	1,950,149	49,038	49,038	1,765,924	748,623	0	1,250,000	0	67,669	0	97	49
51 99 0 72 150 0 1 250 000 0 825 357 1 863 354 48 509 48 509 2 024 605 2 096	3 2,057,2	1,987,353	48,921	48,921	1,814,845	786,054	0	1,250,000	0	69,864	0	98	50
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56 104 0 82,396 0 1,250,000 0 1,053,388 2,090,210 42,939 42,939 2,208,880 2,291,2	2,291,2	2,208,880	42,939	42,939	2,090,210	1,053,388	0	1,250,000	0	82,396	0	104	56
57 105 0 84,359 0 1,250,000 0 1,106,058 2,132,073 41,864 41,864 2,244,018 2,328,3	3 2,328,3	2,244,018	41,864	41,864	2,132,073	1,106,058	0	1,250,000	0	84,359	0	105	57
		2,278,325			2,173,372	1,161,360	0		0		0	106	58
	3 2,400,0	2,311,688	42,024		2,215,396	1,219,428	0	1,250,000	0	88,356	0	107	59
60 108 0 90,388 0 1,250,000 0 1,280,400 2,256,402 41,006 41,006 2,343,948 2,434,5	3 2,434,3	2,343,948	41,006	41,006	2,256,402	1,280,400	0	1,250,000	0	90,388	0	108	60

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

										Change in	Total	
					Cum.		Total	Total Net	Change in	Net CV	Net Death	Total Net
		Total		Premium	Premium		Loan	Cash	Total Net	Less Prem.	Benefit	Death
Year	Age	Premium	Dividend	Outlay	Outlay	Income	Balance	Value	Cash Value	Outlay	w/out Div	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.

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.

					Cum.		Total	Total Net	Change in	Change in Net CV	Total Net Death	Total Net
		Total		Premium	Premium		Loan	Cash	Change in Total Net	Less Prem.	Benefit	Death
Year	Age	Premium	Dividend	Outlay	Outlay	Income	Balance	Value	Cash Value	Outlay	w/out Div	Benefit
1	49	50,000	325 710	50,000	50,000	0	0	38,794	38,794	-11,206	1,260,453	1,260,779
2	50	50,000		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 ¹	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

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)

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
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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
	404		40.440		4.050.000	•	4 050 000	4 000 000	207	007	4 40 4 40 5	4 000 000
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

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

										Change in	Total	
					Cum.		Total	Total Net	Change in	Net CV	Net Death	Total Net
		Total		Premium	Premium		Loan	Cash	Total Net	Less Prem.	Benefit	Death
Year	Age	Premium	Dividend	Outlay	Outlay	Income	Balance	Value	Cash Value	Outlay	w/out Div	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.