

An Indexed Universal Life Insurance Policy Illustration

Prepared for:

Valued Client
 Male, Age 45 (Based on Last Birthday), Preferred Non-Tobacco
 Death Benefit: \$122,848 Initial DB Option: Increasing
 DB Option Changes in Year 20 to Level
 Initial Monthly EFT Premium: \$500.00
 1035: \$0.00 (Month 1) Non-1035: \$0.00 (Month 1)
 Riders: None
 Rating: None

ACCUMULATION PHASE

**Assumes 7.5% Interest Rate
 (20-year look back rate is 8.0%)**

This illustration is based on the following initial premium allocations:

S&P 500® Annual Point-to-Point	100%	S&P MidCap 400® Daily Averaging	0%
S&P 500® Monthly Point-to-Point	0%	Russell 2000® Annual Point-to-Point	0%
S&P 500® Daily Averaging	0%	Russell 2000® Daily Averaging	0%
DJIA(sm) Annual Point-to-Point	0%	EURO STOXX 50® Annual Point-to-Point	0%
DJIA(sm) Daily Averaging	0%	Uncapped S&P 500® Annual Point-to-Point	0%
NASDAQ-100® Annual Point-to-Point	0%	Multi-Index Group Multi-Index Annual Point-to-Point	0%
S&P MidCap 400® Annual Point-to-Point	0%	Fixed Account	0%

		Guaranteed				Non-Guaranteed			
		3.00% Interest Rate				7.50% Interest Rate for Index Selections			
End of Year	End of Yr Age	Premium Outlay	Loan Amount	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	46	6000.00	0	4967	1589	127815	5132	1754	127980
2	47	6000.00	0	10038	6728	132886	10538	7227	133386
3	48	6000.00	0	15216	11973	138064	16357	13113	139205
4	49	6000.00	0	20503	17395	143351	22567	19459	145415
5	50	6000.00	0	25918	22945	148766	29199	26226	152047
		<u>30,000.00</u>	<u>0</u>						
6	51	6000.00	0	31433	28595	154281	36266	33428	159114
7	52	6000.00	0	37052	34349	159900	43816	41113	166664
8	53	6000.00	0	42777	40277	165625	51898	49398	174746
9	54	6000.00	0	48581	46284	171429	60564	58267	183412
10	55	6000.00	0	54467	52373	177315	69840	67745	192688
		<u>60,000.00</u>	<u>0</u>						
11	56	6000.00	0	60437	58612	183285	81134	79309	203982
12	57	6000.00	0	66462	64976	189310	93295	91809	216143
13	58	6000.00	0	72575	71426	195423	106434	105286	229282
14	59	6000.00	0	78763	78019	201611	120644	119901	243492
15	60	6000.00	0	85012	84674	207860	135998	135660	258846
		<u>90,000.00</u>	<u>0</u>						
16	61	6000.00	0	91310	91310	214158	152573	152573	275421
17	62	6000.00	0	97628	97628	220476	170456	170456	293304
18	63	6000.00	0	103936	103936	226784	189756	189756	312604
19	64	6000.00	0	110235	110235	233083	210572	210572	333420
20	65	6000.00	0	114241	114241	333419	233076	233076	333419
		<u>120 000 00</u>	<u>0</u>						

* Non-guaranteed values shown for this year are based on use of the Minimum Account Value.