

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)

**DISTRIBUTION PHASE
 STANDARD LOANS**

		Guaranteed 3.00% Interest Rate				Non-Guaranteed 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
21	66	0.00	21265	113326	91423	311516	250345	228443	311516
22	67	0.00	21265	112059	67596	288956	267954	223491	288956
23	68	0.00	21265	10420	42721	265719	285899	218200	269661
24	69	0.00	21265	08334	16700	241785	304111	212477	264176
25	70	0.00	21265	0	0	0	322505	206219	257820
		120,000.00	106,325						
26	71	0.00	21265	0	0	0	341062	199385	250544
27	72	0.00	21265	0	0	0	359808	191977	238752
28	73	0.00	21265	0	0	0	378774	184005	225670
29	74	0.00	21265	0	0	0	397886	175371	211181
30	75	0.00	21265	0	0	0	417172	166079	195281
		120,000.00	212,650						
31	76	0.00	21265	0	0	0	436685	156156	177991
32	77	0.00	21265	0	0	0	456165	145318	168126
33	78	0.00	21265	0	0	0	475637	133562	157344
34	79	0.00	21265	0	0	0	495005	120764	145515
35	80	0.00	21265	0	0	0	514152	106781	132489
		120,000.00	318,975						
36	81	0.00	21265	0	0	0	533097	91602	118257
37	82	0.00	21265	0	0	0	551704	75061	102647
38	83	0.00	21265	0	0	0	569803	56958	85448
39	84	0.00	21265	0	0	0	587438	37305	66677
40	85	0.00	21265	0	0	0	604417	15877	46098
		120,000.00	425,300						
41	86	0.00	0	0	0	0	621694	15498	46582
42	87	0.00	0	0	0	0	639204	14822	46782
43	88	0.00	0	0	0	0	656907	13793	46638
44	89	0.00	0	0	0	0	674761	12354	46092
45	90	0.00	0	0	0	0	692684	10405	45039
		120,000.00	425,300						
46	91	0.00	0	0	0	0	710664	7916	43449
47	92	0.00	0	0	0	0	729348	5517	34691
48	93	0.00	0	0	0	0	748865	3320	25786
49	94	0.00	0	0	0	0	769450	1538	16927
50	95	0.00	0	0	0	0	791418	469	8383
		120,000.00	425,300						
51	96	0.00	0	0	0	0	815192	514	514
52	97	0.00	0	0	0	0	839585	467	467
53	98	0.00	0	0	0	0	864707	415	415
54	99	0.00	0	0	0	0	890580	360	360
55	100	0.00	0	0	0	0	917226	299	299
		120,000.00	425,300						

**Distribution Using
 Standard Loans
 (0% interest loan)**

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