

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 VARIABLE 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	27138	113346	84579	304653	251467	222701	304653	
22	67	0.00	27138	12121	52863	274160	271459	212201	274160	
23	68	0.00	27138	10554	18974	241839	293187	201607	254380	
24	69	0.00	27138	0	0	0	316685	190843	244680	
25	70	0.00	27138	0	0	0	342070	179912	234643	
		120,000.00	135,690							
26	71	0.00	27138	0	0	0	369489	168835	224258	
27	72	0.00	27138				399159	157700	209590	
28	73	0.00	27138				431283	146570	194011	
29	74	0.00	27138				466079	135517	177464	
30	75	0.00	27138				503798	124636	159902	
		120,000.00	271,380							
31	76	0.00	27138				544727	114048	141285	
32	77	0.00	27138				588939	103653	133100	
33	78	0.00	27138				636695	93526	125361	
34	79	0.00	27138				688262	83737	118150	
35	80	0.00	27138				743932	74369	111566	
		120,000.00	407,070							
36	81	0.00	27138	0	0	0	804001	65498	105698	
37	82	0.00	27138	0	0	0	868790	57210	100650	
38	83	0.00	27138	0	0	0	938647	49607	96539	
39	84	0.00	27138	0	0	0	1013931	42782	93478	
40	85	0.00	27138	0	0	0	1095022	36837	91588	
		120,000.00	542,760							
41	86	0.00	0	0	0	0	1182282	60607	119721	
42	87	0.00	0	0	0	0	1276051	87075	150878	
43	88	0.00	0	0	0	0	1376739	116424	185261	
44	89	0.00	0	0	0	0	1484781	148847	223086	
45	90	0.00	0	0	0	0	1600549	184459	264486	
		120,000.00	542,760							
46	91	0.00	0	0	0	0	1724601	223546	309776	
47	92	0.00	0	0	0	0	1859180	268061	342428	
48	93	0.00	0	0	0	0	2005478	318892	379056	
49	94	0.00	0	0	0	0	2165086	377305	420607	
50	95	0.00	0	0	0	0	2339998	444951	468351	
		120,000.00	542,760							
51	96	0.00	0	0	0	0	2532751	524001	524001	
52	97	0.00	0	0	0	0	2741045	611770	611770	
53	98	0.00	0	0	0	0	2966431	709399	709399	
54	99	0.00	0	0	0	0	3210307	817853	817853	
55	100	0.00	0	0	0	0	3474189	938188	938188	
		120,000.00	542,760							

Distribution Using
Variable Loans
Loan amount remains
in the indexed account

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