

A Universal Life Insurance Policy Illustration

New Client

Age 66, Male, Standard Non-Tobacco

Flexible Premium
Adjustable Life with Indexed Features

TABULAR DETAIL

Non-guaranteed benefits and values are subject to change and may be more or less favorable than shown. Values and benefits are as of the end of the policy year.

This illustration is based on the following Initial Premium Allocations: S&P500® Annual Point to Point 100%;

INTEREST AND COST SCENARIOS

★	Guaranteed	★	Non-Guaranteed Alternate	Non-Guaranteed
	Maximum Charges,		Current Charges,	Current Charges,
	Interest Credit: 0.00%		Index Credits: 3.20%	Index Credits: 4.23%**

End of Year	Beg/End of Yr Age	Premium Outlay	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit	Account Value	Surrender Value	Death Benefit
1	66/67	200,000.00	191,935	173,895	346,827	200,392	182,352	362,107	202,452	184,412	365,830
2	67/68	0.00	183,967	169,355	328,000	200,467	185,855	353,223	204,647	190,035	360,588
3	68/69	0.00	175,755	161,954	328,000	200,299	186,498	344,113	206,651	192,850	355,026
4	69/70	0.00	167,149	154,160	328,000	199,955	106,966	335,324	200,533	195,544	349,710
5	70/71	0.00	162,051	200,000	328,000	203,345	200,000	332,672	214,270	202,093	350,545
6	71/72	0.00	156,421	200,000	328,000	206,652	200,000	330,229	220,052	208,687	351,643
7	72/73	0.00	150,114	200,000	328,000	209,788	200,000	328,000	225,804	215,250	352,705
8	73/74	0.00	143,050	200,000	328,000	212,724	202,982	328,000	231,511	221,770	353,518
9	74/75	0.00	135,118	200,000	328,000	215,430	207,312	328,000	237,165	229,047	354,324
10	75/76	0.00	122,186	200,000	328,000	213,884	213,884	328,000	238,760	238,760	349,306
		200,000.00									
11	76/77	0.00	107,877	200,000	328,000	216,631	216,631	328,000	244,992	244,992	351,073
12	77/78	0.00	91,844	200,000	328,000	219,151	219,151	328,000	251,245	251,245	352,999
13	78/79	0.00	73,636	200,000	328,000	221,403	221,403	328,000	257,503	257,503	355,097
14	79/80	0.00	52,730	200,000	328,000	223,326	223,326	328,000	263,761	263,761	356,868
15	80/81	0.00	28,476	200,000	328,000	224,841	224,841	328,000	269,973	269,973	359,064
16	81/82	0.00	96	200,000	328,000	225,857	225,857	328,000	276,122	276,122	361,167
17	82/83	0.00	0	200,000	328,000	226,268	226,268	328,000	282,173	282,173	363,439
18	83/84	0.00	0	200,000	328,000	225,925	225,925	328,000	288,098	288,098	365,597
19	84/85	0.00	0	200,000	328,000	224,627	224,627	328,000	293,859	293,859	367,618
20	85/86	0.00	0	200,000	328,000	222,106	222,106	328,000	299,415	299,415	369,478
		200,000.00									

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the Policy.

The Basic Illustration is not valid unless all pages are included.