

**Prepared for:**  
**Valued Client**

**Prepared on:**  
**11.02.2025**

**Agent information:**  
**Peratat Pattarasiriradanan**  
**APG**  
**APG, Maryland 21005**  
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**YOUR ILLUSTRATION FOR:**

**ALLIANZ LIFE ACCUMULATOR®**  
**INDEXED UNIVERSAL LIFE INSURANCE POLICY**

# **KEEPING OUR PROMISES SINCE 1896.**

Through bear markets and bull markets, through depressions and recessions, through wars and natural disasters, we've maintained the strength and stability to fulfill our promises to our customers like you.



Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297 P64339

This content does not apply in the state of New York.

M-8179 (R-7/2024)



# Supplemental illustration: Policy snapshot

This is a supplemental illustration (that must be accompanied by the full product illustration) meant to summarize your assumptions, policy values, and indexed allocation choices. Refer to the illustration ledger of guaranteed values within the full product illustration for your policy's guaranteed elements and other important information.

## POLICY DESIGN ASSUMPTION



**Insured:** Valued Client

Male, 35, Preferred Plus Nontobacco

**Initial death benefit:** \$1,000,000

## LOAN SOLVE METHOD

Monthly distributions, Years 31 - Maturity; 100% indexed loans. Please refer to the "Access to income-tax-free loans and withdrawals" page for additional information on fixed and indexed loans.

## INTEREST RATE ASSUMPTIONS

For purposes of comparing, and illustrating how the product could react to varying interest rates, the chart below shows values calculated using the current illustrated rate, along with two additional rates. No current interest rate assumptions are guaranteed.



**Premium**  
**Initial planned premium**  
**\$18,000.00 (years 1 - 30)**  
**Total planned premium paid \$540,000.00**



### Income-tax-free death benefit

Interest rate	7.19%	5.00%	4.00%
Initial death benefit	\$1,000,000	\$1,000,000	\$1,000,000
Net death benefit (age 65)	\$2,288,247	\$1,786,576	\$1,477,920
Net death benefit (age 100)	\$8,957,797	\$4,505,205	\$1,875,727

### Cash value at age 65

Potential cash value	\$1,567,293	\$1,223,683	\$1,012,274



### Tax-free policy loans<sup>1</sup>

Annual policy loans	\$296,604	\$211,692	\$149,772
Total policy loans	\$16,313,220	\$11,643,060	\$8,237,460

<sup>1</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

The death benefit is generally paid to the beneficiary(ies) income-tax free.

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T: \$4,486.00

UA: \$1,145,361.70

V6.62.13.0 Illustration ID: A03537652



# Supplemental illustration: Assumptions

Using the assumptions shown here and the premium and policy benefits specified in this policy illustration, this policy will mature at age 120.

**FOR GUARANTEED VALUES, PLEASE SEE THE BASIC PRODUCT ILLUSTRATION.**

Supplemental illustration assumptions		
	Interest Rate/Policy Charges	Policy Years
Indexed interest rates <sup>1</sup>	7.19% Non-guaranteed	1 to Maturity
Fixed interest rates	5.50% Non-guaranteed	1 to Maturity
Policy charges	Current (non-guaranteed)	All policy years

<sup>1</sup> If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5% plus 0.50%).

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# Supplemental illustration: Non-guaranteed scenario

Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Non-guaranteed scenario (using the current illustrated rate)		
					Current Value	Cash Value	Death Benefit
36	1	\$18,000.00	\$0	\$3,454	\$15,146	\$6,179	\$1,000,000
37	2	\$18,000.00	\$0	\$2,824	\$32,103	\$23,318	\$1,000,000
38	3	\$18,000.00	\$0	\$2,949	\$50,221	\$41,616	\$1,000,000
39	4	\$18,000.00	\$0	\$3,064	\$69,601	\$61,176	\$1,000,000
40	5	\$18,000.00	\$0	\$3,164	\$90,353	\$82,108	\$1,000,000
			<b>\$90,000.00</b>	<b>\$0</b>			
41	6	\$18,000.00	\$0	\$3,247	\$112,599	\$104,531	\$1,000,000
42	7	\$18,000.00	\$0	\$3,337	\$136,445	\$128,555	\$1,000,000
43	8	\$18,000.00	\$0	\$3,433	\$162,006	\$155,431	\$1,000,000
44	9	\$18,000.00	\$0	\$3,532	\$189,410	\$184,150	\$1,000,000
45	10	\$18,000.00	\$0	\$3,638	\$218,788	\$214,843	\$1,000,000
		<b>\$180,000.00</b>	<b>\$0</b>				
46	11	\$18,000.00	\$0	\$3,748	\$250,287	\$247,657	\$1,000,000
47	12	\$18,000.00	\$0	\$3,866	\$284,059	\$282,744	\$1,000,000
48	13	\$18,000.00	\$0	\$3,992	\$320,267	\$320,267	\$1,000,000
49	14	\$18,000.00	\$0	\$4,118	\$359,097	\$359,097	\$1,000,000
50	15	\$18,000.00	\$0	\$4,258	\$400,731	\$400,731	\$1,000,000
		<b>\$270,000.00</b>	<b>\$0</b>				
51	16	\$18,000.00	\$0	\$3,227	\$446,603	\$446,603	\$1,000,000
52	17	\$18,000.00	\$0	\$3,382	\$495,798	\$495,798	\$1,000,000
53	18	\$18,000.00	\$0	\$3,531	\$548,576	\$548,576	\$1,000,000
54	19	\$18,000.00	\$0	\$3,676	\$605,211	\$605,211	\$1,059,119
55	20	\$18,000.00	\$0	\$3,905	\$665,908	\$665,908	\$1,145,362
		<b>\$360,000.00</b>	<b>\$0</b>				
56	21	\$18,000.00	\$0	\$4,182	\$730,924	\$730,924	\$1,235,262
57	22	\$18,000.00	\$0	\$4,472	\$800,573	\$800,573	\$1,328,951
58	23	\$18,000.00	\$0	\$4,782	\$875,184	\$875,184	\$1,426,549
59	24	\$18,000.00	\$0	\$5,109	\$955,115	\$955,115	\$1,528,183
60	25	\$18,000.00	\$0	\$5,474	\$1,040,729	\$1,040,729	\$1,644,352
		<b>\$450,000.00</b>	<b>\$0</b>				

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# Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
61	26	\$18,000.00	\$0	\$5,948	\$1,132,344	\$1,132,344	\$1,755,133
62	27	\$18,000.00	\$0	\$6,482	\$1,230,350	\$1,230,350	\$1,882,435
63	28	\$18,000.00	\$0	\$7,032	\$1,335,213	\$1,335,213	\$2,002,820
64	29	\$18,000.00	\$0	\$7,669	\$1,447,363	\$1,447,363	\$2,142,097
65	30	\$18,000.00	\$0	\$8,361	\$1,567,293	\$1,567,293	\$2,288,247
		<b>\$540,000.00</b>	<b>\$0</b>				
66	31	\$0.00	\$296,604	\$8,045	\$1,675,189	\$1,378,585	\$2,098,917
67	32	\$0.00	\$296,604	\$8,321	\$1,785,919	\$1,192,711	\$1,924,938
68	33	\$0.00	\$296,604	\$8,333	\$1,899,927	\$1,010,115	\$1,751,087
69	34	\$0.00	\$296,604	\$7,917	\$2,017,842	\$831,426	\$1,578,028
70	35	\$0.00	\$296,604	\$6,646	\$2,140,962	\$657,942	\$1,407,278
		<b>\$540,000.00</b>	<b>\$1,483,020</b>				
71	36	\$0.00	\$296,604	\$5,713	\$2,271,033	\$491,409	\$1,240,850
72	37	\$0.00	\$296,604	\$5,981	\$2,429,363	\$353,135	\$1,106,238
73	38	\$0.00	\$296,604	\$7,222	\$2,664,810	\$291,978	\$1,091,421
74	39	\$0.00	\$296,604	\$7,833	\$2,914,628	\$245,192	\$1,061,288
75	40	\$0.00	\$296,604	\$8,684	\$3,176,077	\$210,037	\$1,035,817
		<b>\$540,000.00</b>	<b>\$2,966,040</b>				
76	41	\$0.00	\$296,604	\$10,861	\$3,469,602	\$206,958	\$1,074,358
77	42	\$0.00	\$296,604	\$11,866	\$3,765,475	\$206,227	\$1,072,287
78	43	\$0.00	\$296,604	\$13,635	\$4,078,259	\$222,407	\$1,119,624
79	44	\$0.00	\$296,604	\$14,728	\$4,408,264	\$255,808	\$1,137,461
80	45	\$0.00	\$296,604	\$16,408	\$4,747,365	\$298,305	\$1,200,304
		<b>\$540,000.00</b>	<b>\$4,449,060</b>				
81	46	\$0.00	\$296,604	\$18,901	\$5,123,014	\$377,350	\$1,299,492
82	47	\$0.00	\$296,604	\$20,972	\$5,500,788	\$458,520	\$1,393,655
83	48	\$0.00	\$296,604	\$22,132	\$5,926,635	\$587,763	\$1,476,759
84	49	\$0.00	\$296,604	\$24,357	\$6,372,957	\$737,481	\$1,629,696
85	50	\$0.00	\$296,604	\$27,369	\$6,847,004	\$914,924	\$1,805,034
		<b>\$540,000.00</b>	<b>\$5,932,080</b>				

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# Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
86	51	\$0.00	\$296,604	\$31,372	\$7,371,939	\$1,143,255	\$2,027,887
87	52	\$0.00	\$296,604	\$34,681	\$7,913,225	\$1,387,937	\$2,258,391
88	53	\$0.00	\$296,604	\$38,555	\$8,509,123	\$1,687,231	\$2,538,144
89	54	\$0.00	\$296,604	\$49,260	\$9,118,588	\$2,000,092	\$2,911,951
90	55	\$0.00	\$296,604	\$54,807	\$9,776,784	\$2,361,684	\$3,241,595
		<b>\$540,000.00</b>	<b>\$7,415,100</b>				
91	56	\$0.00	\$296,604	\$59,637	\$10,484,461	\$2,772,757	\$3,611,513
92	57	\$0.00	\$296,604	\$76,494	\$11,208,767	\$3,200,459	\$4,097,160
93	58	\$0.00	\$296,604	\$80,924	\$11,991,195	\$3,686,283	\$4,525,666
94	59	\$0.00	\$296,604	\$102,289	\$12,807,408	\$4,205,892	\$5,102,411
95	60	\$0.00	\$296,604	\$102,063	\$13,683,257	\$4,785,137	\$5,606,133
		<b>\$540,000.00</b>	<b>\$8,898,120</b>				
96	61	\$0.00	\$296,604	\$100,895	\$14,624,358	\$5,429,634	\$6,160,852
97	62	\$0.00	\$296,604	\$120,271	\$15,614,425	\$6,123,097	\$6,903,818
98	63	\$0.00	\$296,604	\$114,948	\$16,682,821	\$6,894,889	\$7,562,202
99	64	\$0.00	\$296,604	\$105,214	\$17,840,107	\$7,755,571	\$8,290,774
100	65	\$0.00	\$296,604	\$43,110	\$19,147,462	\$8,766,322	\$8,957,797
		<b>\$540,000.00</b>	<b>\$10,381,140</b>				
101	66	\$0.00	\$296,604	\$868	\$20,595,803	\$9,918,059	\$9,918,059
102	67	\$0.00	\$296,604	\$857	\$22,152,150	\$11,177,802	\$11,177,802
103	68	\$0.00	\$296,604	\$848	\$23,824,812	\$12,553,860	\$12,553,860
104	69	\$0.00	\$296,604	\$840	\$25,622,713	\$14,055,157	\$14,055,157
105	70	\$0.00	\$296,604	\$833	\$27,555,465	\$15,691,305	\$15,691,305
		<b>\$540,000.00</b>	<b>\$11,864,160</b>				
106	71	\$0.00	\$296,604	\$826	\$29,633,423	\$17,472,659	\$17,472,659
107	72	\$0.00	\$296,604	\$821	\$31,867,735	\$19,410,367	\$19,410,367
108	73	\$0.00	\$296,604	\$815	\$34,270,413	\$21,516,441	\$21,516,441
109	74	\$0.00	\$296,604	\$811	\$36,854,387	\$23,803,811	\$23,803,811
110	75	\$0.00	\$296,604	\$807	\$39,633,586	\$26,286,406	\$26,286,406
		<b>\$540,000.00</b>	<b>\$13,347,180</b>				

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## Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
111	76	\$0.00	\$296,604	\$803	\$42,623,007	\$28,979,223	\$28,979,223
112	77	\$0.00	\$296,604	\$799	\$45,838,804	\$31,898,416	\$31,898,416
113	78	\$0.00	\$296,604	\$796	\$49,298,369	\$35,061,377	\$35,061,377
114	79	\$0.00	\$296,604	\$794	\$53,020,434	\$38,486,838	\$38,486,838
115	80	\$0.00	\$296,604	\$791	\$57,025,168	\$42,194,968	\$42,194,968
		<b>\$540,000.00</b>	<b>\$14,830,200</b>				
116	81	\$0.00	\$296,604	\$789	\$61,334,294	\$46,207,490	\$46,207,490
117	82	\$0.00	\$296,604	\$786	\$65,971,200	\$50,547,792	\$50,547,792
118	83	\$0.00	\$296,604	\$784	\$70,961,077	\$55,241,065	\$55,241,065
119	84	\$0.00	\$296,604	\$782	\$76,331,048	\$60,314,432	\$60,314,432
120	85	\$0.00	\$296,604	\$781	\$82,110,322	\$65,797,102	\$65,797,102
		<b>\$540,000.00</b>	<b>\$16,313,220</b>				

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# Supplemental illustration: Your illustrated allocation options

The table below includes your chosen allocation options	Initial allocation percent	Illustrated rate
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Select)	15%	7.34%
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)	20%	6.65%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Select)	15%	7.34%
Blended Futures Index Annual point-to-point with a Participation Rate (Select)	10%	7.34%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Bonused)	30%	7.34%
Fixed Allocation	10%	5.50%
The current illustrated rate assumption for years 1 through M is 7.19%		7.19%

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# Allocation Option Summary

Your current rates are shown below. The below table shows hypothetical historical averages for each indexed allocation, assuming the product and indexed allocations existed over the respective time periods. Different time periods and different indexes will produce higher or lower averages, and actual credited rates will vary from year to year. Historical interest rates shown do not include the bonus or asset charges.

Select Indexed Allocations - 40% Multiplier Bonus with 1% Asset Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	175.00%	8.58%	9.31%	8.55%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	175.00%	8.34%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	100.00%	7.15%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	65.00%	9.11%	9.33%	8.13%	7.40%
Bonused Indexed Allocations - 15% Multiplier Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	180.00%	8.82%	9.57%	8.79%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	185.00%	8.80%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	105.00%	7.50%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	70.00%	9.80%	10.03%	8.74%	7.95%
Classic Indexed Allocations - 1.00% Guaranteed Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	185.00%	9.06%	9.83%	9.03%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	190.00%	9.04%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	105.00%	7.50%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	70.00%	9.80%	10.03%	8.74%	7.95%
Standard Indexed Allocations - No Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
S&P 500® Index annual point-to-point	12.25%	100.00%	8.16%	8.61%	7.97%	7.19%
S&P 500® Index monthly sum	3.60%	100.00%	8.62%	8.63%	7.67%	7.03%
S&P 500® Index trigger method	8.00%*	N/A	5.54%	5.81%	5.94%	5.37%
Fixed	Current fixed rate					
Fixed interest	5.50%					

Caps, Participation Rates, and Trigger Interest Rates are subject to change on any policy anniversary. Past performance is not a prediction of future results.

\*Represents the Trigger Interest Rate.

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# Allianz is a company you can trust for the long term

A life insurance product is only as strong as the company behind it. So it's important to know that Allianz Life Insurance Company of North America (Allianz) is a leading provider of life insurance and part of one of the world's largest financial services companies, Allianz SE.

We manage our business to control risk in real time, weather all market conditions, and deliver long-term results. Consistently high ratings from independent financial rating agencies confirm our strength and stability.

## High Financial Ratings

Standard & Poor's	A.M. Best	Moody's
AA (Very strong)	A+ (Superior)	AA3

A.M. Best rating is the second-highest of 16 possible ratings and was confirmed March 2024; Moody's rating is the fourth-highest of 21 possible ratings and was confirmed September 2023; Standard & Poor's rating is the third-highest of 21 possible ratings and was confirmed March 2024.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives, strategies, and risk management programs. The ratings do not indicate approval by the analysts and are subject to change.

## ALLIANZ LIFE ACCUMULATOR® OFFERS PROTECTION NOW AND FINANCIAL BENEFITS FOR THE LONG TERM

Allianz Life Accumulator® is designed with important features to help meet challenges in all stages of life:

- A death benefit that can help loved ones maintain their standard of living and is generally income-tax free for your beneficiaries.
- Accumulation potential that's tax-deferred and protected from market volatility.
- Loans and withdrawals that allow you to access any available cash value in your policy for college funding, retirement, or other financial needs.<sup>1</sup>
- Riders and benefits to help you customize your coverage for a variety of concerns.

<sup>1</sup> Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

Agent Information: Perarat Pattarasiriradanan

T: \$4,486.00

Issued in: MD Date: 11/02/2025 Illustration Effective Date: 11/02/2025

UA: \$1,145,361.70

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# Basic illustration: Policy overview

**ONLY INFORMATION SELECTED FOR THIS ILLUSTRATION IS SHOWN BELOW.**

<b>Proposed insured</b>	Valued Client, Male, 35, Preferred Plus Nontobacco	
<b>Initial death benefit amount</b>	\$1,000,000	
<b>Initial death benefit option</b>	A (Level)	
<b>Initial base death benefit amount</b>	\$250,000	
<b>Initial term amount</b>	\$750,000	
<b>Initial premium</b>	\$18,000.00	
<b>Planned monthly premium</b>	\$1,500.00	
<b>Minimum initial premium</b>	\$4,474.18	
<b>Death benefit qualification test</b>	CVAT	
<b>Modified endowment contract (MEC) status</b>	This policy is not a MEC.	
<b>Illustrated allocation options</b>	15% PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Select) 20% PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic) 15% Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Select) 10% Blended Futures Index Annual point-to-point with a Participation Rate (Select) 30% S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Bonused) 10% Fixed Allocation (Standard)	
<b>Riders and benefits</b>	Chronic Illness Accelerated Death Benefit Rider Supplemental Term Rider: \$750,000.00	Terminal Illness Accelerated Death Benefit Rider Waiver of New Charges Benefit

**Premium payments are assumed to be received at the beginning of the term based on the frequency illustrated**

Please refer to your life insurance policy for complete information.

The purchase of a life insurance policy is an important financial decision. This illustration demonstrates both guaranteed and hypothetical policy costs and benefits. The hypothetical policy costs and benefits are based on assumptions that are subject to change as outlined in the terms and conditions of the policy. It is not intended to constitute fiduciary investment advice. You should have a full discussion with your financial professional before making any decision.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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7-Pay: \$63,914.08

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GSP: \$0.00

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# Additional riders and benefits

The following riders were selected for this illustration. Some benefits are automatically included, which are also listed below. Some riders may include charges when they are exercised or added. For additional information about the riders and benefits, talk with your financial professional.

## Chronic Illness Accelerated Death Benefit Rider

Accelerates a portion of the death benefit if the insured becomes chronically ill or cognitively impaired (as defined in the rider). There is a charge associated with the rider, and exercising it will reduce your Specified Amount, Total Premium Paid, Minimum Monthly Premium, Current Value, Guaranteed Accumulation Value, policy loans, and full surrender charges. Accelerated amount may be taxable. There is a fee charged as a discount factor against every accelerated payment if the rider is exercised. The discount factor is based on the cash value of the policy and current discount factor interest rate at that time. The maximum discount factor is determined by the life expectancy of the insured and the discount factor at the time of acceleration.

## Supplemental Term Rider

Adds extra term insurance up to 10 times (or five times depending on age and underwriting) the base death benefit amount of your policy and is convertible into base coverage after policy year 1 and through policy year 10 or until age 75, whichever is sooner. The Supplemental Term Rider may be increased after year 1 through the application and underwriting process. Conversions cannot be illustrated. Additional monthly cost at the time of issue.

## Terminal Illness Accelerated Death Benefit Rider

If the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less, the policy's death benefit (up to \$1 million) is available while the insured is still alive, subject to specific conditions. There is a charge associated with the payment, and exercising this rider will reduce your Specified Amount, Total Premium Paid, Minimum Monthly Premium, Current Value, Guaranteed Accumulation Value, policy loans, and full surrender charges. Accelerated amount may be taxable. The rider payment is equal to the accelerated benefit amount discounted for one-half year's interest using the Fixed Charge Rate minus any automatic loan repayment.

## Waiver of New Charges Benefit

Waives surrender charges, expense charges, and Enhanced Liquidity Rider charges for any coverage increases incurred in years 11+. Rider is automatically included with your policy.

## Review your policy for additional rider and benefit information.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

Agent Information: Peratut Pattarasiriradanan

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# How Allianz Life Accumulator® works

Allianz Life Accumulator® is first and foremost a life insurance policy designed to provide a generally income-tax-free death benefit to your beneficiaries. But there are other benefits to your policy as well.

## Premium payments:

You pay premium into the policy. Fees and charges are deducted, and the remaining payments have the opportunity to build accumulation value through the fixed allocation or indexed allocation options. Cost of insurance charges and expense charges are deducted from the accumulation value on a monthly basis.

## Accumulation value:

**Fixed allocation;** earn a consistent, fixed interest rate.

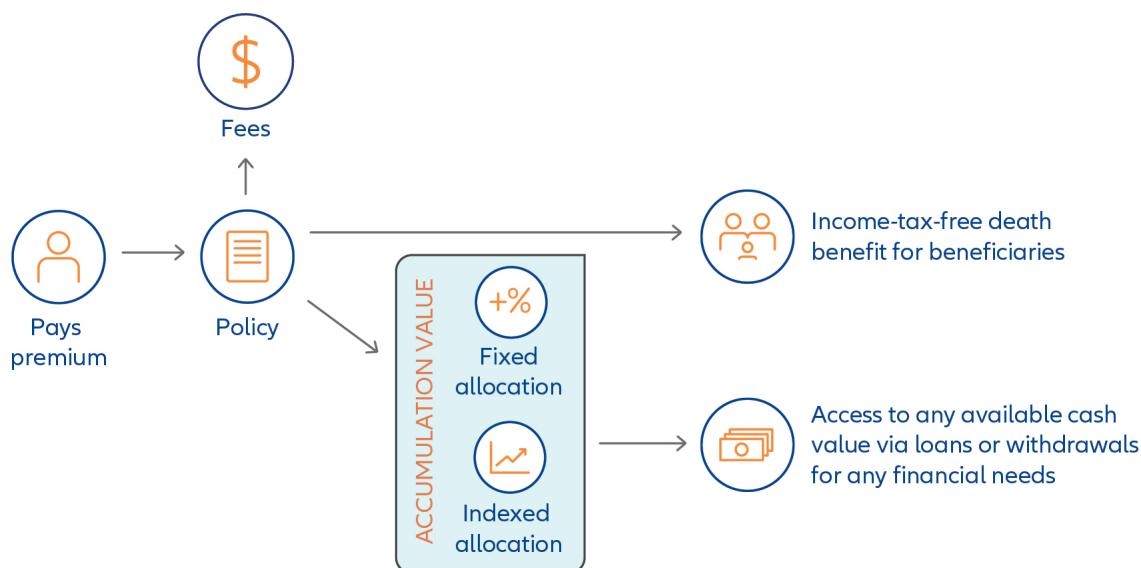
**Indexed allocation;** potential to earn interest that's based on the performance of one or more external market indexes.

## Loans and Withdrawals:

You can access any available cash value through policy loans or withdrawal to use for supplemental college funding, retirement, or other financial needs.

## Death benefit:

Upon your death, your beneficiaries will receive a death benefit that is generally income tax-free.



Interest rates and policy charges are only two of the many factors that can affect your policy's actual performance. The timing and amount of any premiums you pay, loans or surrenders you take, and policy benefit changes have a large effect on your policy values.

These illustration ledgers show both guaranteed and non-guaranteed values. Guaranteed values illustrate minimum interest rates and maximum policy charges in all policy years. Non-guaranteed values are based on factors that are subject to change. Your actual policy values will not match the non-guaranteed values in this illustration.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for detail.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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# How your policy receives interest

You may allocate your policy's accumulation value to earn indexed interest and/or fixed interest. Your accumulation value increases when interest is credited to the policy.

## Indexed interest

When you select one or more indexed allocations, the performance of the index(es) you selected is tracked and your policy is credited for any positive performance. It's important to note your policy does not directly invest or participate in any equity or investments – at no time is your money at risk in the market.

**1** **If the index performance is positive**, we apply indexed interest to your policy's accumulation value, per any caps and Participation Rates.

**2** **If the index performance is negative**, your accumulation value will be unaffected. However, fees and charges will reduce the policy values.

This hypothetical example is for illustrative purposes only.



## Fixed interest

You can allocate your policy's accumulation value to a fixed allocation, which will earn a consistent, fixed interest rate. The interest rate will never be lower than 0.10% annually. The current rate is 5.50%.

## POWER OF INTEREST CREDITS

The interest credit you receive can be an indicator of the value that is being passed on to you. Here's the average indexed and fixed interest credit for our Allianz life insurance policyholders.

Indexed interest	Fixed interest
Average interest credited <sup>1</sup>	6.40%

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Once the insured reaches age 120, we allocate 100% of the current value (including any loan balance) to the fixed allocation.

<sup>1</sup> The average crediting history of Allianz IUL policies from 3/1/2006 through 12/31/2024. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, Participation Rates, and interest rates that have been applied to inforce policies. Not all products have been available during the entire duration of the example shown. This is only one aspect of a life insurance policy, which does not take into account policy fees and charges and does not describe any other feature. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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## Capture potential interest with Index Lock

Using our **Index Lock** feature, you can lock in an index value you're satisfied with once during the current crediting period – as long as the index change is positive. This will be the value used in calculating the interest credit that's applied at the end of your crediting period – no matter what happens in the market after you've set the lock. The Index Lock occurs at the end of the business day, therefore the actual value received may be more or less than the value at the time of the request. It helps build your accumulation value by eliminating the possibility of receiving a zero interest credit.<sup>1</sup>

And with our **Auto Lock** option, the policy can activate the Index Lock automatically if the index value reaches your set target – upper or lower targets - that you've pre-set.<sup>2</sup>

Index Lock and Auto Lock are only available with certain allocation options - on all indexed allocation options that use the annual point-to-point with a Participation Rate crediting method. See "Using Index Lock to Capture Potential Interest" (CSI-512) for full Index Lock details and rules.

<sup>1</sup> Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.

<sup>2</sup> Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Targets need to be renewed after each crediting period unless auto renew is activated and must be greater than the current index return for the crediting period. This service may be discontinued at any time. Activating Index Lock manually will cancel any current targets you have set for the current crediting period.

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# Indexed allocation bonus options

Bonuses may enhance your policy crediting potential. You have several options, offering varying combinations of bonus potential and charges that are available with allocation options that use the annual point-to-point with Participation Rate crediting method.

	Bonus rate	Annual asset charge	Bonus details
Select	40%	1%	Multiplies any annual indexed interest by 40%. For those who are willing to pay a charge in return for a higher bonus and greater indexed interest potential.
Bonused	15%	0%	Multiplies any annual indexed interest by 15%. For those looking for a moderate choice with bonus potential but no additional charges associated with the bonus.
Classic	1%	0%	Adds a consistent bonus rate to the policy's annual accumulation value. For clients that may want a conservative approach and a guaranteed credit. Includes an allocation restriction, meaning you may not be able to allocate 100% of your accumulation value, if the fixed account goes below 1%.

Select and Bonused indexed allocations are credited annually, and the Classic indexed allocations are credited monthly. The cap and/or Participation Rate will vary based on whether or not the selected indexed allocations offer a bonus.

In addition, we also offer Standard non-bonus indexed allocations, where you have the opportunity to select a crediting method.

Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and Participation Rates. Not all bonuses guarantee that a policy will be credited with an interest bonus every year as some are based on the growth of an index.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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# Your allocation options selection(s).

You can allocate premium paid into your policy to one or more allocations that earn interest based on an external market index(es). We track the performance of the index – and when the index goes up, your accumulation value may earn indexed interest based on the crediting method. A combination of an indexed allocation and a crediting method is called an allocation option. This policy allows you to choose among multiple allocation options. It's important to note that with an external index, your policy does not directly participate in any equity or fixed income investments – you are not buying shares in an index.

**The maximum illustrated rate for this illustration years 1-M is 7.19%**

	Current cap	Current participation rate	Illustrated rate
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Select)	N/A	175.00%	7.34%
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)	N/A	185.00%	6.65%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	175.00%	7.34%
Blended Futures Index Annual point-to-point with a Participation Rate (Select)	N/A	100.00%	7.34%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Bonused)	N/A	70.00%	7.34%
Fixed Allocation (Standard)	N/A	N/A	5.50%

As required to show, the maximum illustrated rate for the allocation option is partially calculated using a benchmark index account with the annual point-to-point crediting method and the S&P 500® Index, in accordance with illustration regulations. To determine this limit, we calculate the average annualized rates for each 25-year period in the last 65 calendar years assuming the current annual cap for the benchmark index account was in effect every year.

Current maximum illustrated rate	7.34%
Minimum average crediting rate	4.93%
Maximum average crediting rate	9.03%

The maximum illustrated rate is also calculated using the historical performance of the allocation selected and the amount spent to support the allocation.

Caps, Participation Rates, and Trigger Interest Rates are subject to change on any policy anniversary.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

Allocation options picked above represent assume the continuous use and availability both initial and future allocations for the entire illustration period.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

Agent Information: Peratit Pattarasiriradanan

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# Historical index performance

The tables below show hypothetical historical averages for each allocation option, assuming the product and allocation existed over the respective time periods shown, using current caps, Trigger Interest Rates, and Participation Rates, measured over the most recent calendar year periods. Different time periods and different indexes will produce higher or lower averages, and actual credited rates will vary from year to year. Past performance is not a prediction of future results.

## PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Select)

25-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2000	N/A	0.00%
12/31/2001	N/A	0.00%
12/31/2002	N/A	0.00%
12/31/2003	N/A	0.00%
12/31/2004	N/A	0.00%
12/31/2005	-2.18%	0.00%
12/31/2006	5.17%	9.04%
12/31/2007	2.95%	5.16%
12/31/2008	5.86%	10.26%
12/31/2009	4.21%	7.36%
12/31/2010	11.32%	19.80%
12/31/2011	3.84%	6.72%
12/31/2012	6.81%	11.92%
12/31/2013	7.75%	13.56%
12/31/2014	1.53%	2.68%
12/31/2015	-2.33%	0.00%
12/31/2016	5.75%	10.07%
12/31/2017	14.46%	25.31%
12/31/2018	-2.10%	0.00%
12/31/2019	10.35%	18.12%
12/31/2020	4.07%	7.11%
12/31/2021	8.94%	15.64%
12/31/2022	-2.27%	0.00%
12/31/2023	2.79%	4.88%
12/31/2024	4.36%	7.63%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2015	12/31/2024	8.58%
15-year	01/01/2010	12/31/2024	9.31%
20-year	01/01/2005	12/31/2024	8.55%
25-year	N/A	N/A	N/A

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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### PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)

25-year historical index performance			Historical compound average return		
Date	Actual historical performance	Hypothetical historical return	From	Through	Historical average return
12/31/2000	N/A	0.00%			
12/31/2001	N/A	0.00%			
12/31/2002	N/A	0.00%			
12/31/2003	N/A	0.00%			
12/31/2004	N/A	0.00%			
12/31/2005	-2.18%	0.00%			
12/31/2006	5.17%	9.56%			
12/31/2007	2.95%	5.45%			
12/31/2008	5.86%	10.85%			
12/31/2009	4.21%	7.79%			
12/31/2010	11.32%	20.93%			
12/31/2011	3.84%	7.11%			
12/31/2012	6.81%	12.60%			
12/31/2013	7.75%	14.34%			
12/31/2014	1.53%	2.83%			
12/31/2015	-2.33%	0.00%			
12/31/2016	5.75%	10.64%			
12/31/2017	14.46%	26.75%			
12/31/2018	-2.10%	0.00%			
12/31/2019	10.35%	19.15%			
12/31/2020	4.07%	7.52%			
12/31/2021	8.94%	16.53%			
12/31/2022	-2.27%	0.00%			
12/31/2023	2.79%	5.16%			
12/31/2024	4.36%	8.06%			

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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### Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Select)

25-year historical index performance			Historical compound average return			
Date	Actual historical performance	Hypothetical historical return	From	Through	Historical average return	
12/31/2000	N/A	0.00%				
12/31/2001	N/A	0.00%				
12/31/2002	N/A	0.00%				
12/31/2003	N/A	0.00%				
12/31/2004	N/A	0.00%				
12/31/2005	N/A	0.00%				
12/31/2006	N/A	0.00%				
12/31/2007	N/A	0.00%				
12/31/2008	N/A	0.00%				
12/31/2009	N/A	0.00%				
12/31/2010	N/A	0.00%				
12/31/2011	N/A	0.00%				
12/31/2012	3.97%	6.95%				
12/31/2013	12.23%	21.41%				
12/31/2014	4.11%	7.20%				
12/31/2015	-2.73%	0.00%				
12/31/2016	4.20%	7.35%				
12/31/2017	11.38%	19.91%				
12/31/2018	-1.59%	0.00%				
12/31/2019	9.33%	16.32%				
12/31/2020	4.75%	8.31%				
12/31/2021	7.20%	12.60%				
12/31/2022	-7.60%	0.00%				
12/31/2023	6.85%	11.99%				
12/31/2024	5.10%	8.93%				

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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### Blended Futures Index Annual point-to-point with a Participation Rate (Select)

14-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2011	3.58%	3.58%
12/31/2012	11.17%	11.17%
12/31/2013	17.80%	17.80%
12/31/2014	6.75%	6.75%
12/31/2015	-0.22%	0.00%
12/31/2016	7.95%	7.95%
12/31/2017	11.28%	11.28%
12/31/2018	-6.56%	0.00%
12/31/2019	15.16%	15.16%
12/31/2020	14.47%	14.47%
12/31/2021	11.17%	11.17%
12/31/2022	-17.47%	0.00%
12/31/2023	8.87%	8.87%
12/31/2024	4.11%	4.11%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2015	12/31/2024	7.15%
15-year	N/A	N/A	N/A
20-year	N/A	N/A	N/A
25-year	N/A	N/A	N/A

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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**S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Bonused)**

25-year historical index performance			Historical compound average return		
Date	Actual historical performance	Hypothetical historical return	From	Through	Historical average return
12/31/2000	-15.09%	0.00%			
12/31/2001	-17.74%	0.00%			
12/31/2002	-23.70%	0.00%			
12/31/2003	27.05%	18.93%			
12/31/2004	9.19%	6.43%			
12/31/2005	1.37%	0.96%			
12/31/2006	10.11%	7.08%			
12/31/2007	-0.08%	0.00%			
12/31/2008	-39.29%	0.00%			
12/31/2009	25.52%	17.86%			
12/31/2010	14.67%	10.27%			
12/31/2011	1.73%	1.21%			
12/31/2012	15.43%	10.80%			
12/31/2013	31.50%	22.05%			
12/31/2014	13.19%	9.23%			
12/31/2015	0.86%	0.60%			
12/31/2016	11.47%	8.03%			
12/31/2017	19.88%	13.92%			
12/31/2018	-6.96%	0.00%			
12/31/2019	23.41%	16.39%			
12/31/2020	22.27%	15.59%			
12/31/2021	27.99%	19.59%			
12/31/2022	-19.73%	0.00%			
12/31/2023	19.76%	13.83%			
12/31/2024	17.55%	12.28%			

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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# Access to income-tax-free loans and withdrawals

With Allianz Life Accumulator®, you have the ability to access any cash value accumulation at any time, for any reason – whether it's to help with emergencies, retirement expenses, college funding, or even vacations or large purchases.

Allocation	Rate charged in advance (and guaranteed for the life of the policy)	Rate credited
Indexed Loan	5.00% annual up front charged rate <sup>1</sup>	Indexed interest credited at the end of the policy year based on selected indexed allocation <sup>4</sup>
Fixed Loan	<b>Years 1 - 10:</b> 2.91% annual up front charged rate <sup>2</sup>	2% credited throughout the policy year
	<b>Years 11+:</b> 1.96% annual up front charged rate <sup>3</sup>	2% credited throughout the policy year

<sup>1</sup> The indexed loan charged rate is called the Loan Index Charge.

<sup>2</sup> The fixed loan charged rate in years 1 - 10 is called the Initial Loan Period Fixed Charge Rate within the policy.

<sup>3</sup> The fixed loan charged rate in years 11+ is called the Fixed Charge Rate within the policy.

<sup>4</sup> The rate credited will also include any applicable interest bonus, but does not include any applicable asset charges.

Allianz Life Accumulator® offers competitive loan amounts and flexible options, allowing both indexed and fixed loans in the same year. You have the option to switch between loan types once per year on the anniversary for the life of the policy until the maximum coverage age. On the maximum coverage anniversary, all loans will be allocated to the fixed allocation.

Any loan amounts still have the ability to earn interest while outstanding. This interest that is credited annually to your policy can help offset the cost of the loan itself.

If you take a policy loan, surrender, or accelerated benefit from your policy, you will reduce the death benefit and available policy values, and you may cause the policy to lapse if you do not repay the loan interest each anniversary. Loans and surrenders are assumed to be taken at the beginning of the term based on frequency illustrated.

## YOU CAN ALSO ACCESS ANY AVAILABLE CASH VALUE IN OTHER WAYS

**Withdrawal:** You may request a withdrawal (or partial surrender as it is called in your policy) from your policy. Withdrawals reduce your policy values – including the death benefit – and may be subject to a maximum charge of \$50. Withdrawals could also affect your policy protection period and/or minimum monthly premiums.

**Full withdrawal:** You may request a full withdrawal of your policy. If you do this during the policy's surrender period (12 years), the full surrender charge will apply.

**CONSIDERATIONS:** When accessing policy loans and withdrawals, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implications of taking policy loans and withdrawals and discuss them with your tax professional.

Loan interest is charged in advance and credited throughout the policy year, based on the allocation the loan is linked to.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59 1/2 on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

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# Taxation of life insurance

Everyone's tax situation is different; we suggest you work with a tax or legal advisor about your own tax situation. We do not give legal or tax advice, but for your convenience, we provide the following general information on federal taxes.

This policy is intended to comply with the definition of life insurance in Section 7702 of the Internal Revenue Code. When you buy your policy, you must specify whether you want the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) used to qualify your policy as life insurance.

- **The Guideline Premium Test (GPT)**, which is commonly used for Allianz Life Accumulator®; or
- **The Cash Value Accumulation Test (CVAT)**

## THIS ILLUSTRATION SHOWS:

### Cash Value Accumulation Test

If you plan to fund your policy with a single premium payment, CVAT may be the test you choose. This test compares the relationship between the cash value and death benefit, and generally allows a larger single premium payment than the GPT.

### Avoiding Modified Endowment Contract (MEC) status

In order to receive favorable federal tax treatments on distributions (loans), the total premiums you pay into the policy must satisfy the 7-pay premium limitation. Otherwise, your policy could be considered a MEC. Making policy changes that are material changes or reductions in benefits may also result in your policy becoming a MEC.

If the payment of any premium will cause your policy to become a MEC, we will notify you. You will have the choice to continue with the premium payment and allow your policy to become a MEC or to withdraw or reduce the amount of your payment.

If you take a distribution from a MEC, we must first distribute any interest you have earned in your policy. Interest will be taxed as ordinary income. In addition, with certain exceptions, there will be an additional 10% federal tax assessed if a distribution is taken before the owner turns age 59 ½.

\*Maximum non-MEC annual premium \$63,914.08

\*I.R.C. §7702 (2020)

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# Glossary of terms

## Accumulation value

Accumulation value is equal to the greater of the current value or the guaranteed accumulation value.

## Age

The insured's age on the birthday nearest the beginning of the policy year.

## Cash value

Cash value is the amount you would get if you cancelled (cashed in) your policy. It's equal to your accumulation value minus the full surrender charge and any outstanding loan balance.

## Current value

Current value reflects the money you put into the policy (less premium charges) plus Interest Bonus, if applicable, and any fixed and/or indexed interest earned, minus any money taken out (such as surrenders and policy charges). Interest earned and policy charges are based on current (non-guaranteed) rates that can change throughout the life of your policy.

## Death benefit

The amount payable upon the death of the insured. This amount is illustrated as an end-of-year value and is net of any policy loans, accrued loan interest, or partial surrenders taken from the cash value.

## Death benefit options

**Option A** is equal to the specified amount of your policy less any outstanding loans.

**Option B** is equal to the specified amount of your policy plus the accumulation value less any outstanding loans.

**Option C** is equal to the specified amount of your policy plus the total premium you have paid into the policy less any outstanding loans.

## Guaranteed accumulation value

Guaranteed accumulation value is similar to the current value, except it earns fixed interest only and incurs policy charges at guaranteed rates. The 0.10% minimum fixed interest rate and the maximum policy charges are applied in all policy years.

## Loan credit

The amount of fixed and/or indexed interest credited to the portion of current value that is linked to a loan.

## Midpoint

The interest rates used in the midpoint scenario is the average of the current interest rates and 0%, along with the average of current and guaranteed charges.

## Net Distribution

Partial surrenders and loans less the policy loan repayments received.

## Non-guaranteed values

The "non-guaranteed" values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed charges.

This illustration assumes that the non-guaranteed elements will continue unchanged for all years shown; however, non-guaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.

This illustration shows two types of non-guaranteed values:

- **Alternative crediting rate and charges:** Alternate scenario values are calculated using the current fixed interest crediting rate and our current administrative and insurance charges.

- **Illustrated crediting rate and current charges:** Current scenario values are calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.

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# Glossary of terms

## Premium Outlay

The premium outlay includes the amount of premium paid into the contract for the time illustrated.

## Total charges

The total charges shown in this illustration include monthly deductions and premium deductions.

## Ultimate Amount

Ultimate Amount is the death benefit used to determine both internal and reinsurance capacity. Autobind limits, jumbo limits and underwriting requirements will reflect this amount.

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# Basic Ledger, Guaranteed scenario

Age	End of Policy Year	Premium Outlay	Net Distributions	Guaranteed Scenario					
				Interest/Loan Credits	Policy Charges	Loan Charges	Guaranteed Accumulation Value	Cash Value	Death Benefit
36	1	\$18,000.00	\$0	\$7	\$4,343	\$0	\$13,664	\$4,697	\$1,000,000
37	2	\$18,000.00	\$0	\$21	\$4,451	\$0	\$27,234	\$18,449	\$1,000,000
38	3	\$18,000.00	\$0	\$35	\$4,576	\$0	\$40,693	\$32,088	\$1,000,000
39	4	\$18,000.00	\$0	\$48	\$4,686	\$0	\$54,054	\$45,629	\$1,000,000
40	5	\$18,000.00	\$0	\$61	\$4,803	\$0	\$67,312	\$59,067	\$1,000,000
		<b>\$90,000.00</b>	<b>\$0</b>						
41	6	\$18,000.00	\$0	\$74	\$4,916	\$0	\$80,471	\$72,403	\$1,000,000
42	7	\$18,000.00	\$0	\$88	\$5,016	\$0	\$93,542	\$85,652	\$1,000,000
43	8	\$18,000.00	\$0	\$101	\$5,095	\$0	\$106,548	\$99,973	\$1,000,000
44	9	\$18,000.00	\$0	\$114	\$5,108	\$0	\$119,554	\$114,294	\$1,000,000
45	10	\$18,000.00	\$0	\$127	\$5,137	\$0	\$132,543	\$128,598	\$1,000,000
		<b>\$180,000.00</b>	<b>\$0</b>						
46	11	\$18,000.00	\$0	\$139	\$5,156	\$0	\$145,526	\$142,896	\$1,000,000
47	12	\$18,000.00	\$0	\$152	\$5,183	\$0	\$158,496	\$157,181	\$1,000,000
48	13	\$18,000.00	\$0	\$165	\$5,207	\$0	\$171,455	\$171,455	\$1,000,000
49	14	\$18,000.00	\$0	\$178	\$5,221	\$0	\$184,412	\$184,412	\$1,000,000
50	15	\$18,000.00	\$0	\$191	\$5,266	\$0	\$197,337	\$197,337	\$1,000,000
		<b>\$270,000.00</b>	<b>\$0</b>						
51	16	\$18,000.00	\$0	\$204	\$5,341	\$0	\$210,201	\$210,201	\$1,000,000
52	17	\$18,000.00	\$0	\$217	\$5,444	\$0	\$222,974	\$222,974	\$1,000,000
53	18	\$18,000.00	\$0	\$230	\$5,557	\$0	\$235,646	\$235,646	\$1,000,000
54	19	\$18,000.00	\$0	\$242	\$5,697	\$0	\$248,192	\$248,192	\$1,000,000
55	20	\$18,000.00	\$0	\$255	\$5,853	\$0	\$260,593	\$260,593	\$1,000,000
		<b>\$360,000.00</b>	<b>\$0</b>						
56	21	\$18,000.00	\$0	\$267	\$6,041	\$0	\$272,820	\$272,820	\$1,000,000
57	22	\$18,000.00	\$0	\$279	\$6,250	\$0	\$284,849	\$284,849	\$1,000,000
58	23	\$18,000.00	\$0	\$291	\$6,494	\$0	\$296,646	\$296,646	\$1,000,000
59	24	\$18,000.00	\$0	\$303	\$6,772	\$0	\$308,177	\$308,177	\$1,000,000
60	25	\$18,000.00	\$0	\$314	\$7,095	\$0	\$319,395	\$319,395	\$1,000,000
		<b>\$450,000.00</b>	<b>\$0</b>						

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## Basic Ledger, Guaranteed scenario *continued*

Age	End of Policy Year	Premium Outlay	Net Distributions	Guaranteed Scenario					
				Interest/Loan Credits	Policy Charges	Loan Charges	Guaranteed Accumulation Value	Cash Value	Death Benefit
61	26	\$18,000.00	\$0	\$325	\$7,456	\$0	\$330,264	\$330,264	\$1,000,000
62	27	\$18,000.00	\$0	\$336	\$7,873	\$0	\$340,727	\$340,727	\$1,000,000
63	28	\$18,000.00	\$0	\$346	\$8,337	\$0	\$350,737	\$350,737	\$1,000,000
64	29	\$18,000.00	\$0	\$356	\$8,854	\$0	\$360,239	\$360,239	\$1,000,000
65	30	\$18,000.00	\$0	\$365	\$9,403	\$0	\$369,201	\$369,201	\$1,000,000
		<b>\$540,000.00</b>	<b>\$0</b>						
66	31	\$0.00	\$296,604	\$3,389	\$8,449	\$8,025	\$364,141	\$67,537	\$703,396
67	32	\$0.00	\$49,434	\$1,107	\$1,533	\$17,182	\$363,715	\$17,677	\$653,962
		<b>\$540,000.00</b>	<b>\$346,038</b>						

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# Basic Ledger, Non-guaranteed scenario

Age	End of Policy Year	Premium Outlay	Net Distributions	Alternate Scenario			Current Scenario		
				Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
36	1	\$18,000.00	\$0	\$15,026	\$6,059	\$1,000,000	\$15,146	\$6,179	\$1,000,000
37	2	\$18,000.00	\$0	\$31,621	\$22,836	\$1,000,000	\$32,103	\$23,318	\$1,000,000
38	3	\$18,000.00	\$0	\$49,101	\$40,496	\$1,000,000	\$50,221	\$41,616	\$1,000,000
39	4	\$18,000.00	\$0	\$67,531	\$59,106	\$1,000,000	\$69,601	\$61,176	\$1,000,000
40	5	\$18,000.00	\$0	\$86,986	\$78,741	\$1,000,000	\$90,353	\$82,108	\$1,000,000
		<b>\$90,000.00</b>	<b>\$0</b>						
41	6	\$18,000.00	\$0	\$107,545	\$99,478	\$1,000,000	\$112,599	\$104,531	\$1,000,000
42	7	\$18,000.00	\$0	\$129,273	\$121,383	\$1,000,000	\$136,445	\$128,555	\$1,000,000
43	8	\$18,000.00	\$0	\$152,232	\$145,657	\$1,000,000	\$162,006	\$155,431	\$1,000,000
44	9	\$18,000.00	\$0	\$176,497	\$171,237	\$1,000,000	\$189,410	\$184,150	\$1,000,000
45	10	\$18,000.00	\$0	\$202,142	\$198,197	\$1,000,000	\$218,788	\$214,843	\$1,000,000
		<b>\$180,000.00</b>	<b>\$0</b>						
46	11	\$18,000.00	\$0	\$229,248	\$226,618	\$1,000,000	\$250,287	\$247,657	\$1,000,000
47	12	\$18,000.00	\$0	\$257,901	\$256,586	\$1,000,000	\$284,059	\$282,744	\$1,000,000
48	13	\$18,000.00	\$0	\$288,186	\$288,186	\$1,000,000	\$320,267	\$320,267	\$1,000,000
49	14	\$18,000.00	\$0	\$320,204	\$320,204	\$1,000,000	\$359,097	\$359,097	\$1,000,000
50	15	\$18,000.00	\$0	\$354,045	\$354,045	\$1,000,000	\$400,731	\$400,731	\$1,000,000
		<b>\$270,000.00</b>	<b>\$0</b>						
51	16	\$18,000.00	\$0	\$391,030	\$391,030	\$1,000,000	\$446,603	\$446,603	\$1,000,000
52	17	\$18,000.00	\$0	\$430,127	\$430,127	\$1,000,000	\$495,798	\$495,798	\$1,000,000
53	18	\$18,000.00	\$0	\$471,472	\$471,472	\$1,000,000	\$548,576	\$548,576	\$1,000,000
54	19	\$18,000.00	\$0	\$515,206	\$515,206	\$1,000,000	\$605,211	\$605,211	\$1,059,119
55	20	\$18,000.00	\$0	\$561,483	\$561,483	\$1,000,000	\$665,908	\$665,908	\$1,145,362
		<b>\$360,000.00</b>	<b>\$0</b>						
56	21	\$18,000.00	\$0	\$610,464	\$610,464	\$1,031,684	\$730,924	\$730,924	\$1,235,262
57	22	\$18,000.00	\$0	\$662,266	\$662,266	\$1,099,361	\$800,573	\$800,573	\$1,328,951
58	23	\$18,000.00	\$0	\$716,991	\$716,991	\$1,168,695	\$875,184	\$875,184	\$1,426,549
59	24	\$18,000.00	\$0	\$774,808	\$774,808	\$1,239,694	\$955,115	\$955,115	\$1,528,183
60	25	\$18,000.00	\$0	\$835,881	\$835,881	\$1,320,693	\$1,040,729	\$1,040,729	\$1,644,352
		<b>\$450,000.00</b>	<b>\$0</b>						

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## Basic Ledger, Non-guaranteed scenario *continued*

Age	End of Policy Year	Premium Outlay	Net Distributions	Alternate Scenario			Current Scenario		
				Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
61	26	\$18,000.00	\$0	\$900,324	\$900,324	\$1,395,502	\$1,132,344	\$1,132,344	\$1,755,133
62	27	\$18,000.00	\$0	\$968,300	\$968,300	\$1,481,498	\$1,230,350	\$1,230,350	\$1,882,435
63	28	\$18,000.00	\$0	\$1,040,021	\$1,040,021	\$1,560,031	\$1,335,213	\$1,335,213	\$2,002,820
64	29	\$18,000.00	\$0	\$1,115,656	\$1,115,656	\$1,651,170	\$1,447,363	\$1,447,363	\$2,142,097
65	30	\$18,000.00	\$0	\$1,195,410	\$1,195,410	\$1,745,298	\$1,567,293	\$1,567,293	\$2,288,247
		<b>\$540,000.00</b>	<b>\$0</b>						
66	31	\$0.00	\$296,604	\$1,257,967	\$961,363	\$1,502,289	\$1,675,189	\$1,378,585	\$2,098,917
67	32	\$0.00	\$296,604	\$1,316,924	\$723,716	\$1,263,655	\$1,785,919	\$1,192,711	\$1,924,938
68	33	\$0.00	\$296,604	\$1,372,555	\$482,743	\$1,018,039	\$1,899,927	\$1,010,115	\$1,751,087
69	34	\$0.00	\$296,604	\$1,426,207	\$239,791	\$767,487	\$2,017,842	\$831,426	\$1,578,028
70	35	\$0.00	\$296,604	\$1,577,508	\$94,488	\$646,615	\$2,140,962	\$657,942	\$1,407,278
		<b>\$540,000.00</b>	<b>\$1,483,020</b>						
71	36	\$0.00	\$296,604	\$1,615,405	\$8,800	\$541,884	\$2,271,033	\$491,409	\$1,240,850
72	37	\$0.00	\$296,604				\$2,429,363	\$353,135	\$1,106,238
73	38	\$0.00	\$296,604				\$2,664,810	\$291,978	\$1,091,421
74	39	\$0.00	\$296,604				\$2,914,628	\$245,192	\$1,061,288
75	40	\$0.00	\$296,604				\$3,176,077	\$210,037	\$1,035,817
		<b>\$540,000.00</b>	<b>\$2,966,040</b>						
76	41	\$0.00	\$296,604				\$3,469,602	\$206,958	\$1,074,358
77	42	\$0.00	\$296,604				\$3,765,475	\$206,227	\$1,072,287
78	43	\$0.00	\$296,604				\$4,078,259	\$222,407	\$1,119,624
79	44	\$0.00	\$296,604				\$4,408,264	\$255,808	\$1,137,461
80	45	\$0.00	\$296,604				\$4,747,365	\$298,305	\$1,200,304
		<b>\$540,000.00</b>	<b>\$4,449,060</b>						
81	46	\$0.00	\$296,604				\$5,123,014	\$377,350	\$1,299,492
82	47	\$0.00	\$296,604				\$5,500,788	\$458,520	\$1,393,655
83	48	\$0.00	\$296,604				\$5,926,635	\$587,763	\$1,476,759
84	49	\$0.00	\$296,604				\$6,372,957	\$737,481	\$1,629,696
85	50	\$0.00	\$296,604				\$6,847,004	\$914,924	\$1,805,034
		<b>\$540,000.00</b>	<b>\$5,932,080</b>						

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## Basic Ledger, Non-guaranteed scenario *continued*

Age	End of Policy Year	Premium Outlay	Net Distributions	Alternate Scenario			Current Scenario		
				Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
86	51	\$0.00	\$296,604				\$7,371,939	\$1,143,255	\$2,027,887
87	52	\$0.00	\$296,604				\$7,913,225	\$1,387,937	\$2,258,391
88	53	\$0.00	\$296,604				\$8,509,123	\$1,687,231	\$2,538,144
89	54	\$0.00	\$296,604				\$9,118,588	\$2,000,092	\$2,911,951
90	55	\$0.00	\$296,604				\$9,776,784	\$2,361,684	\$3,241,595
		<b>\$540,000.00</b>	<b>\$7,415,100</b>						
91	56	\$0.00	\$296,604				\$10,484,461	\$2,772,757	\$3,611,513
92	57	\$0.00	\$296,604				\$11,208,767	\$3,200,459	\$4,097,160
93	58	\$0.00	\$296,604				\$11,991,195	\$3,686,283	\$4,525,666
94	59	\$0.00	\$296,604				\$12,807,408	\$4,205,892	\$5,102,411
95	60	\$0.00	\$296,604				\$13,683,257	\$4,785,137	\$5,606,133
		<b>\$540,000.00</b>	<b>\$8,898,120</b>						
96	61	\$0.00	\$296,604				\$14,624,358	\$5,429,634	\$6,160,852
97	62	\$0.00	\$296,604				\$15,614,425	\$6,123,097	\$6,903,818
98	63	\$0.00	\$296,604				\$16,682,821	\$6,894,889	\$7,562,202
99	64	\$0.00	\$296,604				\$17,840,107	\$7,755,571	\$8,290,774
100	65	\$0.00	\$296,604				\$19,147,462	\$8,766,322	\$8,957,797
		<b>\$540,000.00</b>	<b>\$10,381,140</b>						
101	66	\$0.00	\$296,604				\$20,595,803	\$9,918,059	\$9,918,059
102	67	\$0.00	\$296,604				\$22,152,150	\$11,177,802	\$11,177,802
103	68	\$0.00	\$296,604				\$23,824,812	\$12,553,860	\$12,553,860
104	69	\$0.00	\$296,604				\$25,622,713	\$14,055,157	\$14,055,157
105	70	\$0.00	\$296,604				\$27,555,465	\$15,691,305	\$15,691,305
		<b>\$540,000.00</b>	<b>\$11,864,160</b>						
106	71	\$0.00	\$296,604				\$29,633,423	\$17,472,659	\$17,472,659
107	72	\$0.00	\$296,604				\$31,867,735	\$19,410,367	\$19,410,367
108	73	\$0.00	\$296,604				\$34,270,413	\$21,516,441	\$21,516,441
109	74	\$0.00	\$296,604				\$36,854,387	\$23,803,811	\$23,803,811
110	75	\$0.00	\$296,604				\$39,633,586	\$26,286,406	\$26,286,406
		<b>\$540,000.00</b>	<b>\$13,347,180</b>						

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## Basic Ledger, Non-guaranteed scenario *continued*

Age	End of Policy Year	Premium Outlay	Net Distributions	Alternate Scenario			Current Scenario		
				Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
111	76	\$0.00	\$296,604				\$42,623,007	\$28,979,223	\$28,979,223
112	77	\$0.00	\$296,604				\$45,838,804	\$31,898,416	\$31,898,416
113	78	\$0.00	\$296,604				\$49,298,369	\$35,061,377	\$35,061,377
114	79	\$0.00	\$296,604				\$53,020,434	\$38,486,838	\$38,486,838
115	80	\$0.00	\$296,604				\$57,025,168	\$42,194,968	\$42,194,968
		<b>\$540,000.00</b>	<b>\$14,830,200</b>						
116	81	\$0.00	\$296,604				\$61,334,294	\$46,207,490	\$46,207,490
117	82	\$0.00	\$296,604				\$65,971,200	\$50,547,792	\$50,547,792
118	83	\$0.00	\$296,604				\$70,961,077	\$55,241,065	\$55,241,065
119	84	\$0.00	\$296,604				\$76,331,048	\$60,314,432	\$60,314,432
120	85	\$0.00	\$296,604				\$82,110,322	\$65,797,102	\$65,797,102
		<b>\$540,000.00</b>	<b>\$16,313,220</b>						

The benefits and values shown on this page are not guaranteed. For guaranteed values, please refer to the Basic ledger, Guaranteed scenario.

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# Assumptions used in this illustration

Your Guaranteed scenario illustrated crediting rates are shown below:

Guaranteed scenario assumptions		
Interest rates	Policy years	
0.10%	All policy years	
Policy charges	Policy years	
Maximum guaranteed	All policy years	

Your Non-guaranteed scenario illustrated crediting rates are shown below:

Non-guaranteed scenario assumptions		
Alternate Scenario Indexed interest rate	Current Scenario Indexed interest rate <sup>1</sup>	Policy years
5.50%	7.19%	All policy years
Fixed interest rates	Fixed interest rates	Policy years
5.50%	5.50%	All policy years
Policy charges	Policy charges	Policy years
Current	Current	All policy years

Your Midpoint scenario illustrated crediting rates are shown below:

Midpoint scenario assumptions		
Indexed interest rates	Policy years	
3.33% (non-guaranteed)	All policy years	
Policy charges	Policy years	
Average of current (non-guaranteed) and guaranteed	All policy years	

<sup>1</sup> If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

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# Policy Loan Ledger

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
36	1		\$0	\$0	\$0	\$0	\$0	\$6,179
37	2		\$0	\$0	\$0	\$0	\$0	\$23,318
38	3		\$0	\$0	\$0	\$0	\$0	\$41,616
39	4		\$0	\$0	\$0	\$0	\$0	\$61,176
40	5		\$0	\$0	\$0	\$0	\$0	\$82,108
			\$0	\$0	\$0	\$0		
41	6		\$0	\$0	\$0	\$0	\$0	\$104,531
42	7		\$0	\$0	\$0	\$0	\$0	\$128,555
43	8		\$0	\$0	\$0	\$0	\$0	\$155,431
44	9		\$0	\$0	\$0	\$0	\$0	\$184,150
45	10		\$0	\$0	\$0	\$0	\$0	\$214,843
			\$0	\$0	\$0	\$0		
46	11		\$0	\$0	\$0	\$0	\$0	\$247,657
47	12		\$0	\$0	\$0	\$0	\$0	\$282,744
48	13		\$0	\$0	\$0	\$0	\$0	\$320,267
49	14		\$0	\$0	\$0	\$0	\$0	\$359,097
50	15		\$0	\$0	\$0	\$0	\$0	\$400,731
			\$0	\$0	\$0	\$0		
51	16		\$0	\$0	\$0	\$0	\$0	\$446,603
52	17		\$0	\$0	\$0	\$0	\$0	\$495,798
53	18		\$0	\$0	\$0	\$0	\$0	\$548,576
54	19		\$0	\$0	\$0	\$0	\$0	\$605,211
55	20		\$0	\$0	\$0	\$0	\$0	\$665,908
			\$0	\$0	\$0	\$0		
56	21		\$0	\$0	\$0	\$0	\$0	\$730,924
57	22		\$0	\$0	\$0	\$0	\$0	\$800,573
58	23		\$0	\$0	\$0	\$0	\$0	\$875,184
59	24		\$0	\$0	\$0	\$0	\$0	\$955,115
60	25		\$0	\$0	\$0	\$0	\$0	\$1,040,729
			\$0	\$0	\$0	\$0		

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## Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
61	26		\$0	\$0	\$0	\$0	\$0	\$1,132,344
62	27		\$0	\$0	\$0	\$0	\$0	\$1,230,350
63	28		\$0	\$0	\$0	\$0	\$0	\$1,335,213
64	29		\$0	\$0	\$0	\$0	\$0	\$1,447,363
65	30		\$0	\$0	\$0	\$0	\$0	\$1,567,293
			\$0	\$0	\$0	\$0		
66	31		\$0	\$0	\$296,307	\$8,025	\$7,832	\$1,378,585
67	32		\$0	\$0	\$296,307	\$22,840	\$22,542	\$1,192,711
68	33		\$0	\$0	\$296,307	\$37,656	\$37,429	\$889,812
69	34		\$0	\$0	\$296,307	\$52,471	\$52,658	\$1,010,115
70	35		\$0	\$0	\$296,307	\$67,286	\$68,609	\$831,426
			\$0	\$0	<b>\$1,481,537</b>	<b>\$188,279</b>	<b>\$189,070</b>	
71	36		\$0	\$0	\$296,307	\$82,102	\$85,287	\$491,409
72	37		\$0	\$0	\$296,307	\$96,917	\$102,368	\$353,135
73	38		\$0	\$0	\$296,307	\$111,733	\$119,206	\$2,372,832
74	39		\$0	\$0	\$296,307	\$126,548	\$136,074	\$291,978
75	40		\$0	\$0	\$296,307	\$141,363	\$152,321	\$245,192
			\$0	\$0	<b>\$2,963,074</b>	<b>\$746,942</b>	<b>\$784,326</b>	
76	41		\$0	\$0	\$296,307	\$156,179	\$166,906	\$206,958
77	42		\$0	\$0	\$296,307	\$170,994	\$182,931	\$3,559,248
78	43		\$0	\$0	\$296,307	\$185,809	\$198,724	\$206,227
79	44		\$0	\$0	\$296,307	\$200,625	\$214,579	\$3,855,852
80	45		\$0	\$0	\$296,307	\$215,440	\$230,782	\$222,407
			\$0	\$0	<b>\$4,444,611</b>	<b>\$1,675,989</b>	<b>\$1,778,247</b>	
81	46		\$0	\$0	\$296,307	\$230,256	\$246,135	\$914,924
82	47		\$0	\$0	\$296,307	\$245,071	\$263,846	\$377,350
83	48		\$0	\$0	\$296,307	\$259,886	\$280,518	\$458,520
84	49		\$0	\$0	\$296,307	\$274,702	\$298,583	\$5,338,872
85	50		\$0	\$0	\$296,307	\$289,517	\$315,969	\$5,635,476
			\$0	\$0	<b>\$5,926,148</b>	<b>\$2,975,420</b>	<b>\$3,183,298</b>	

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## Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
86	51		\$0	\$0	\$296,307	\$304,332	\$332,179	\$6,228,684
87	52		\$0	\$0	\$296,307	\$319,148	\$349,261	\$6,525,288
88	53		\$0	\$0	\$296,307	\$333,963	\$365,360	\$6,821,892
89	54		\$0	\$0	\$296,307	\$348,778	\$382,178	\$7,118,496
90	55		\$0	\$0	\$296,307	\$363,594	\$398,249	\$7,415,100
			\$0	\$0	<b>\$7,407,685</b>	<b>\$4,645,236</b>	<b>\$5,010,525</b>	
91	56		\$0	\$0	\$296,307	\$378,409	\$414,595	\$7,711,704
92	57		\$0	\$0	\$296,307	\$393,225	\$431,266	\$8,008,308
93	58		\$0	\$0	\$296,307	\$408,040	\$447,372	\$8,304,912
94	59		\$0	\$0	\$296,307	\$422,855	\$463,695	\$8,601,516
95	60		\$0	\$0	\$296,307	\$437,671	\$480,036	\$8,898,120
			\$0	\$0	<b>\$8,889,222</b>	<b>\$6,685,436</b>	<b>\$7,247,487</b>	
96	61		\$0	\$0	\$296,307	\$452,486	\$496,373	\$9,194,724
97	62		\$0	\$0	\$296,307	\$467,301	\$512,706	\$9,491,328
98	63		\$0	\$0	\$296,307	\$482,117	\$529,033	\$9,787,932
99	64		\$0	\$0	\$296,307	\$496,932	\$545,358	\$10,084,536
100	65		\$0	\$0	\$296,307	\$511,748	\$561,679	\$10,381,140
			\$0	\$0	<b>\$10,370,759</b>	<b>\$9,096,020</b>	<b>\$9,892,638</b>	
101	66		\$0	\$0	\$296,307	\$526,563	\$578,001	\$10,677,744
102	67		\$0	\$0	\$296,307	\$541,378	\$594,319	\$10,974,348
103	68		\$0	\$0	\$296,307	\$556,194	\$610,635	\$11,270,952
104	69		\$0	\$0	\$296,307	\$571,009	\$626,948	\$11,567,556
105	70		\$0	\$0	\$296,307	\$585,824	\$643,260	\$11,864,160
			\$0	\$0	<b>\$11,852,296</b>	<b>\$11,876,988</b>	<b>\$12,945,801</b>	
106	71		\$0	\$0	\$296,307	\$600,640	\$659,569	\$12,160,764
107	72		\$0	\$0	\$296,307	\$615,455	\$675,878	\$12,457,368
108	73		\$0	\$0	\$296,307	\$630,271	\$692,185	\$12,753,972
109	74		\$0	\$0	\$296,307	\$645,086	\$708,491	\$13,050,576
110	75		\$0	\$0	\$296,307	\$659,901	\$724,796	\$13,347,180
			\$0	\$0	<b>\$13,333,833</b>	<b>\$15,028,341</b>	<b>\$16,406,721</b>	

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## Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
111	76		\$0	\$0	\$296,307	\$674,717	\$741,101	\$13,643,784
112	77		\$0	\$0	\$296,307	\$689,532	\$757,405	\$13,940,388
113	78		\$0	\$0	\$296,307	\$704,347	\$773,708	\$14,236,992
114	79		\$0	\$0	\$296,307	\$719,163	\$790,010	\$14,533,596
115	80		\$0	\$0	\$296,307	\$733,978	\$806,313	\$14,830,200
			<b>\$0</b>	<b>\$0</b>	<b>\$14,815,370</b>	<b>\$18,550,078</b>	<b>\$20,275,257</b>	
116	81		\$0	\$0	\$296,307	\$748,793	\$822,614	\$15,126,804
117	82		\$0	\$0	\$296,307	\$763,609	\$838,916	\$15,423,408
118	83		\$0	\$0	\$296,307	\$778,424	\$855,217	\$15,720,012
119	84		\$0	\$0	\$296,307	\$793,240	\$871,517	\$16,016,616
120	85		\$0	\$0	\$296,307	\$808,055	\$887,818	\$16,313,220
			<b>\$0</b>	<b>\$0</b>	<b>\$16,296,907</b>	<b>\$22,442,199</b>	<b>\$24,551,339</b>	

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# Policy Credits and Charges Ledger

Age	End of Policy Year	Premium Outlay	Net Distributions	Current Scenario					
				Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
36	1	\$18,000.00	\$0	\$600	\$3,454	\$0	\$15,146	\$6,179	\$1,000,000
37	2	\$18,000.00	\$0	\$1,781	\$2,824	\$0	\$32,103	\$23,318	\$1,000,000
38	3	\$18,000.00	\$0	\$3,068	\$2,949	\$0	\$50,221	\$41,616	\$1,000,000
39	4	\$18,000.00	\$0	\$4,444	\$3,064	\$0	\$69,601	\$61,176	\$1,000,000
40	5	\$18,000.00	\$0	\$5,916	\$3,164	\$0	\$90,353	\$82,108	\$1,000,000
		<b>\$90,000.00</b>	<b>\$0</b>						
41	6	\$18,000.00	\$0	\$7,493	\$3,247	\$0	\$112,599	\$104,531	\$1,000,000
42	7	\$18,000.00	\$0	\$9,183	\$3,337	\$0	\$136,445	\$128,555	\$1,000,000
43	8	\$18,000.00	\$0	\$10,994	\$3,433	\$0	\$162,006	\$155,431	\$1,000,000
44	9	\$18,000.00	\$0	\$12,936	\$3,532	\$0	\$189,410	\$184,150	\$1,000,000
45	10	\$18,000.00	\$0	\$15,016	\$3,638	\$0	\$218,788	\$214,843	\$1,000,000
		<b>\$180,000.00</b>	<b>\$0</b>						
46	11	\$18,000.00	\$0	\$17,247	\$3,748	\$0	\$250,287	\$247,657	\$1,000,000
47	12	\$18,000.00	\$0	\$19,637	\$3,866	\$0	\$284,059	\$282,744	\$1,000,000
48	13	\$18,000.00	\$0	\$22,200	\$3,992	\$0	\$320,267	\$320,267	\$1,000,000
49	14	\$18,000.00	\$0	\$24,947	\$4,118	\$0	\$359,097	\$359,097	\$1,000,000
50	15	\$18,000.00	\$0	\$27,893	\$4,258	\$0	\$400,731	\$400,731	\$1,000,000
		<b>\$270,000.00</b>	<b>\$0</b>						
51	16	\$18,000.00	\$0	\$31,099	\$3,227	\$0	\$446,603	\$446,603	\$1,000,000
52	17	\$18,000.00	\$0	\$34,578	\$3,382	\$0	\$495,798	\$495,798	\$1,000,000
53	18	\$18,000.00	\$0	\$38,308	\$3,531	\$0	\$548,576	\$548,576	\$1,000,000
54	19	\$18,000.00	\$0	\$42,311	\$3,676	\$0	\$605,211	\$605,211	\$1,059,119
55	20	\$18,000.00	\$0	\$46,602	\$3,905	\$0	\$665,908	\$665,908	\$1,145,362
		<b>\$360,000.00</b>	<b>\$0</b>						
56	21	\$18,000.00	\$0	\$51,198	\$4,182	\$0	\$730,924	\$730,924	\$1,235,262
57	22	\$18,000.00	\$0	\$56,121	\$4,472	\$0	\$800,573	\$800,573	\$1,328,951
58	23	\$18,000.00	\$0	\$61,393	\$4,782	\$0	\$875,184	\$875,184	\$1,426,549
59	24	\$18,000.00	\$0	\$67,040	\$5,109	\$0	\$955,115	\$955,115	\$1,528,183
60	25	\$18,000.00	\$0	\$73,089	\$5,474	\$0	\$1,040,729	\$1,040,729	\$1,644,352
		<b>\$450,000.00</b>	<b>\$0</b>						

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## Policy Credits and Charges Ledger *continued*

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
61	26	\$18,000.00	\$0	\$79,563	\$5,948	\$0	\$1,132,344	\$1,132,344	\$1,755,133
62	27	\$18,000.00	\$0	\$86,488	\$6,482	\$0	\$1,230,350	\$1,230,350	\$1,882,435
63	28	\$18,000.00	\$0	\$93,896	\$7,032	\$0	\$1,335,213	\$1,335,213	\$2,002,820
64	29	\$18,000.00	\$0	\$101,819	\$7,669	\$0	\$1,447,363	\$1,447,363	\$2,142,097
65	30	\$18,000.00	\$0	\$110,290	\$8,361	\$0	\$1,567,293	\$1,567,293	\$2,288,247
		<b>\$540,000.00</b>	<b>\$0</b>						
66	31	\$0.00	\$296,604	\$115,942	\$8,045	\$8,025	\$1,675,189	\$1,378,585	\$2,098,917
67	32	\$0.00	\$296,604	\$119,051	\$8,321	\$22,840	\$1,785,919	\$1,192,711	\$1,924,938
68	33	\$0.00	\$296,604	\$122,341	\$8,333	\$37,656	\$1,899,927	\$1,010,115	\$1,751,087
69	34	\$0.00	\$296,604	\$125,833	\$7,917	\$52,471	\$2,017,842	\$831,426	\$1,578,028
70	35	\$0.00	\$296,604	\$129,766	\$6,646	\$67,286	\$2,140,962	\$657,942	\$1,407,278
		<b>\$540,000.00</b>	<b>\$1,483,020</b>						
71	36	\$0.00	\$296,604	\$135,785	\$5,713	\$82,102	\$2,271,033	\$491,409	\$1,240,850
72	37	\$0.00	\$296,604	\$144,900	\$5,981	\$96,917	\$2,429,363	\$353,135	\$1,106,238
73	38	\$0.00	\$296,604	\$158,928	\$7,222	\$111,733	\$2,664,810	\$291,978	\$1,091,421
74	39	\$0.00	\$296,604	\$174,856	\$7,833	\$126,548	\$2,914,628	\$245,192	\$1,061,288
75	40	\$0.00	\$296,604	\$191,564	\$8,684	\$141,363	\$3,176,077	\$210,037	\$1,035,817
		<b>\$540,000.00</b>	<b>\$2,966,040</b>						
76	41	\$0.00	\$296,604	\$207,838	\$10,861	\$156,179	\$3,469,602	\$206,958	\$1,074,358
77	42	\$0.00	\$296,604	\$225,685	\$11,866	\$170,994	\$3,765,475	\$206,227	\$1,072,287
78	43	\$0.00	\$296,604	\$244,566	\$13,635	\$185,809	\$4,078,259	\$222,407	\$1,119,624
79	44	\$0.00	\$296,604	\$264,700	\$14,728	\$200,625	\$4,408,264	\$255,808	\$1,137,461
80	45	\$0.00	\$296,604	\$286,336	\$16,408	\$215,440	\$4,747,365	\$298,305	\$1,200,304
		<b>\$540,000.00</b>	<b>\$4,449,060</b>						
81	46	\$0.00	\$296,604	\$308,810	\$18,901	\$230,256	\$5,123,014	\$377,350	\$1,299,492
82	47	\$0.00	\$296,604	\$334,348	\$20,972	\$245,071	\$5,500,788	\$458,520	\$1,393,655
83	48	\$0.00	\$296,604	\$361,315	\$22,132	\$259,886	\$5,926,635	\$587,763	\$1,476,759
84	49	\$0.00	\$296,604	\$391,398	\$24,357	\$274,702	\$6,372,957	\$737,481	\$1,629,696
85	50	\$0.00	\$296,604	\$423,622	\$27,369	\$289,517	\$6,847,004	\$914,924	\$1,805,034
		<b>\$540,000.00</b>	<b>\$5,932,080</b>						

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## Policy Credits and Charges Ledger *continued*

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
86	51	\$0.00	\$296,604	\$457,395	\$31,372	\$304,332	\$7,371,939	\$1,143,255	\$2,027,887
87	52	\$0.00	\$296,604	\$494,183	\$34,681	\$319,148	\$7,913,225	\$1,387,937	\$2,258,391
88	53	\$0.00	\$296,604	\$532,905	\$38,555	\$333,963	\$8,509,123	\$1,687,231	\$2,538,144
89	54	\$0.00	\$296,604	\$574,605	\$49,260	\$348,778	\$9,118,588	\$2,000,092	\$2,911,951
90	55	\$0.00	\$296,604	\$618,456	\$54,807	\$363,594	\$9,776,784	\$2,361,684	\$3,241,595
		<b>\$540,000.00</b>	<b>\$7,415,100</b>						
91	56	\$0.00	\$296,604	\$665,346	\$59,637	\$378,409	\$10,484,461	\$2,772,757	\$3,611,513
92	57	\$0.00	\$296,604	\$715,325	\$76,494	\$393,225	\$11,208,767	\$3,200,459	\$4,097,160
93	58	\$0.00	\$296,604	\$768,034	\$80,924	\$408,040	\$11,991,195	\$3,686,283	\$4,525,666
94	59	\$0.00	\$296,604	\$823,842	\$102,289	\$422,855	\$12,807,408	\$4,205,892	\$5,102,411
95	60	\$0.00	\$296,604	\$883,213	\$102,063	\$437,671	\$13,683,257	\$4,785,137	\$5,606,133
		<b>\$540,000.00</b>	<b>\$8,898,120</b>						
96	61	\$0.00	\$296,604	\$947,204	\$100,895	\$452,486	\$14,624,358	\$5,429,634	\$6,160,852
97	62	\$0.00	\$296,604	\$1,015,359	\$120,271	\$467,301	\$15,614,425	\$6,123,097	\$6,903,818
98	63	\$0.00	\$296,604	\$1,088,294	\$114,948	\$482,117	\$16,682,821	\$6,894,889	\$7,562,202
99	64	\$0.00	\$296,604	\$1,167,426	\$105,214	\$496,932	\$17,840,107	\$7,755,571	\$8,290,774
100	65	\$0.00	\$296,604	\$1,255,553	\$43,110	\$511,748	\$19,147,462	\$8,766,322	\$8,957,797
		<b>\$540,000.00</b>	<b>\$10,381,140</b>						
101	66	\$0.00	\$296,604	\$1,354,388	\$868	\$526,563	\$20,595,803	\$9,918,059	\$9,918,059
102	67	\$0.00	\$296,604	\$1,462,312	\$857	\$541,378	\$22,152,150	\$11,177,802	\$11,177,802
103	68	\$0.00	\$296,604	\$1,578,534	\$848	\$556,194	\$23,824,812	\$12,553,860	\$12,553,860
104	69	\$0.00	\$296,604	\$1,703,692	\$840	\$571,009	\$25,622,713	\$14,055,157	\$14,055,157
105	70	\$0.00	\$296,604	\$1,838,474	\$833	\$585,824	\$27,555,465	\$15,691,305	\$15,691,305
		<b>\$540,000.00</b>	<b>\$11,864,160</b>						
106	71	\$0.00	\$296,604	\$1,983,616	\$826	\$600,640	\$29,633,423	\$17,472,659	\$17,472,659
107	72	\$0.00	\$296,604	\$2,139,916	\$821	\$615,455	\$31,867,735	\$19,410,367	\$19,410,367
108	73	\$0.00	\$296,604	\$2,308,231	\$815	\$630,271	\$34,270,413	\$21,516,441	\$21,516,441
109	74	\$0.00	\$296,604	\$2,489,484	\$811	\$645,086	\$36,854,387	\$23,803,811	\$23,803,811
110	75	\$0.00	\$296,604	\$2,684,669	\$807	\$659,901	\$39,633,586	\$26,286,406	\$26,286,406
		<b>\$540,000.00</b>	<b>\$13,347,180</b>						

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## Policy Credits and Charges Ledger *continued*

Age	End of Policy Year	Premium Outlay	Net Distributions	Current Scenario				
				Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value
111	76	\$0.00	\$296,604	\$2,894,856	\$803	\$674,717	\$42,623,007	\$28,979,223
112	77	\$0.00	\$296,604	\$3,121,199	\$799	\$689,532	\$45,838,804	\$31,898,416
113	78	\$0.00	\$296,604	\$3,364,938	\$796	\$704,347	\$49,298,369	\$35,061,377
114	79	\$0.00	\$296,604	\$3,627,410	\$794	\$719,163	\$53,020,434	\$38,486,838
115	80	\$0.00	\$296,604	\$3,910,055	\$791	\$733,978	\$57,025,168	\$42,194,968
		<b>\$540,000.00</b>	<b>\$14,830,200</b>					
116	81	\$0.00	\$296,604	\$4,214,423	\$789	\$748,793	\$61,334,294	\$46,207,490
117	82	\$0.00	\$296,604	\$4,542,184	\$786	\$763,609	\$65,971,200	\$50,547,792
118	83	\$0.00	\$296,604	\$4,895,135	\$784	\$778,424	\$70,961,077	\$55,241,065
119	84	\$0.00	\$296,604	\$5,275,212	\$782	\$793,240	\$76,331,048	\$60,314,432
120	85	\$0.00	\$296,604	\$5,684,499	\$781	\$808,055	\$82,110,322	\$65,797,102
		<b>\$540,000.00</b>	<b>\$16,313,220</b>					

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# Policy Charges Ledger

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
36	1	\$18,000.00	\$1,620	\$90	\$1,197	\$265	\$249	\$32	\$3,454
37	2	\$18,000.00	\$900	\$90	\$1,197	\$248	\$295	\$94	\$2,824
38	3	\$18,000.00	\$900	\$90	\$1,197	\$230	\$372	\$160	\$2,949
39	4	\$18,000.00	\$900	\$90	\$1,197	\$210	\$437	\$230	\$3,064
40	5	\$18,000.00	\$900	\$90	\$1,197	\$189	\$483	\$305	\$3,164
		<b>\$90,000.00</b>	<b>\$5,220</b>	<b>\$450</b>	<b>\$5,986</b>	<b>\$1,142</b>	<b>\$1,837</b>	<b>\$821</b>	<b>\$15,457</b>
41	6	\$18,000.00	\$900	\$90	\$1,197	\$166	\$510	\$384	\$3,247
42	7	\$18,000.00	\$900	\$90	\$1,197	\$141	\$540	\$468	\$3,337
43	8	\$18,000.00	\$900	\$90	\$1,197	\$115	\$574	\$558	\$3,433
44	9	\$18,000.00	\$900	\$90	\$1,197	\$87	\$605	\$652	\$3,532
45	10	\$18,000.00	\$900	\$90	\$1,197	\$57	\$641	\$753	\$3,638
		<b>\$180,000.00</b>	<b>\$9,720</b>	<b>\$900</b>	<b>\$11,972</b>	<b>\$1,709</b>	<b>\$4,707</b>	<b>\$3,636</b>	<b>\$32,644</b>
46	11	\$18,000.00	\$900	\$90	\$1,197	\$25	\$677	\$859	\$3,748
47	12	\$18,000.00	\$900	\$90	\$1,197	\$0	\$706	\$972	\$3,866
48	13	\$18,000.00	\$900	\$90	\$1,197	\$0	\$712	\$1,092	\$3,992
49	14	\$18,000.00	\$900	\$90	\$1,197	\$0	\$711	\$1,220	\$4,118
50	15	\$18,000.00	\$900	\$90	\$1,197	\$0	\$717	\$1,355	\$4,258
		<b>\$270,000.00</b>	<b>\$14,220</b>	<b>\$1,350</b>	<b>\$17,958</b>	<b>\$1,733</b>	<b>\$8,230</b>	<b>\$9,134</b>	<b>\$52,626</b>
51	16	\$18,000.00	\$900	\$90	\$0	\$0	\$738	\$1,500	\$3,227
52	17	\$18,000.00	\$900	\$90	\$0	\$0	\$736	\$1,656	\$3,382
53	18	\$18,000.00	\$900	\$90	\$0	\$0	\$718	\$1,822	\$3,531
54	19	\$18,000.00	\$900	\$90	\$0	\$0	\$688	\$1,998	\$3,676
55	20	\$18,000.00	\$900	\$90	\$0	\$0	\$730	\$2,184	\$3,905
		<b>\$360,000.00</b>	<b>\$18,720</b>	<b>\$1,800</b>	<b>\$17,958</b>	<b>\$1,733</b>	<b>\$11,840</b>	<b>\$18,295</b>	<b>\$70,346</b>
56	21	\$18,000.00	\$900	\$90	\$0	\$0	\$810	\$2,382	\$4,182
57	22	\$18,000.00	\$900	\$90	\$0	\$0	\$891	\$2,591	\$4,472
58	23	\$18,000.00	\$900	\$90	\$0	\$0	\$980	\$2,812	\$4,782
59	24	\$18,000.00	\$900	\$90	\$0	\$0	\$1,073	\$3,047	\$5,109
60	25	\$18,000.00	\$900	\$90	\$0	\$0	\$1,190	\$3,295	\$5,474
		<b>\$450,000.00</b>	<b>\$23,220</b>	<b>\$2,250</b>	<b>\$17,958</b>	<b>\$1,733</b>	<b>\$16,783</b>	<b>\$32,421</b>	<b>\$94,366</b>

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## Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
61	26	\$18,000.00	\$900	\$90	\$0	\$0	\$1,401	\$3,557	\$5,948
62	27	\$18,000.00	\$900	\$90	\$0	\$0	\$1,658	\$3,834	\$6,482
63	28	\$18,000.00	\$900	\$90	\$0	\$0	\$1,916	\$4,126	\$7,032
64	29	\$18,000.00	\$900	\$90	\$0	\$0	\$2,244	\$4,435	\$7,669
65	30	\$18,000.00	\$900	\$90	\$0	\$0	\$2,609	\$4,762	\$8,361
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$2,700</b>	<b>\$17,958</b>	<b>\$1,733</b>	<b>\$26,612</b>	<b>\$53,135</b>	<b>\$129,858</b>
66	31	\$0.00	\$0	\$90	\$0	\$0	\$2,886	\$5,069	\$8,045
67	32	\$0.00	\$0	\$90	\$0	\$0	\$3,214	\$5,017	\$8,321
68	33	\$0.00	\$0	\$90	\$0	\$0	\$3,533	\$4,710	\$8,333
69	34	\$0.00	\$0	\$90	\$0	\$0	\$3,895	\$3,933	\$7,917
70	35	\$0.00	\$0	\$90	\$0	\$0	\$4,270	\$2,287	\$6,646
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$3,150</b>	<b>\$17,958</b>	<b>\$1,733</b>	<b>\$44,409</b>	<b>\$74,150</b>	<b>\$169,121</b>
71	36	\$0.00	\$0	\$90	\$0	\$0	\$4,631	\$992	\$5,713
72	37	\$0.00	\$0	\$90	\$0	\$0	\$4,992	\$899	\$5,981
73	38	\$0.00	\$0	\$90	\$0	\$13	\$5,676	\$1,443	\$7,222
74	39	\$0.00	\$0	\$90	\$0	\$109	\$6,226	\$1,409	\$7,833
75	40	\$0.00	\$0	\$90	\$0	\$265	\$6,794	\$1,535	\$8,684
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$3,600</b>	<b>\$17,958</b>	<b>\$2,120</b>	<b>\$72,729</b>	<b>\$80,427</b>	<b>\$204,555</b>
76	41	\$0.00	\$0	\$90	\$0	\$858	\$7,441	\$2,471	\$10,861
77	42	\$0.00	\$0	\$90	\$0	\$939	\$8,216	\$2,622	\$11,866
78	43	\$0.00	\$0	\$90	\$0	\$1,577	\$9,058	\$2,910	\$13,635
79	44	\$0.00	\$0	\$90	\$0	\$1,468	\$10,011	\$3,159	\$14,728
80	45	\$0.00	\$0	\$90	\$0	\$2,084	\$11,039	\$3,195	\$16,408
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$4,050</b>	<b>\$17,958</b>	<b>\$9,046</b>	<b>\$118,494</b>	<b>\$94,784</b>	<b>\$272,052</b>
81	46	\$0.00	\$0	\$90	\$0	\$2,788	\$12,350	\$3,673	\$18,901
82	47	\$0.00	\$0	\$90	\$0	\$3,630	\$14,316	\$2,935	\$20,972
83	48	\$0.00	\$0	\$90	\$0	\$2,737	\$16,536	\$2,769	\$22,132
84	49	\$0.00	\$0	\$90	\$0	\$3,283	\$19,104	\$1,880	\$24,357
85	50	\$0.00	\$0	\$90	\$0	\$3,774	\$22,159	\$1,346	\$27,369
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$4,500</b>	<b>\$17,958</b>	<b>\$25,259</b>	<b>\$202,959</b>	<b>\$107,388</b>	<b>\$385,784</b>

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## Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
86	51	\$0.00	\$0	\$90	\$0	\$4,096	\$25,767	\$1,419	\$31,372
87	52	\$0.00	\$0	\$90	\$0	\$3,970	\$29,599	\$1,021	\$34,681
88	53	\$0.00	\$0	\$90	\$0	\$3,273	\$34,056	\$1,136	\$38,555
89	54	\$0.00	\$0	\$90	\$0	\$8,479	\$39,823	\$868	\$49,260
90	55	\$0.00	\$0	\$90	\$0	\$7,131	\$46,601	\$985	\$54,807
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$4,950</b>	<b>\$17,958</b>	<b>\$52,209</b>	<b>\$378,806</b>	<b>\$112,817</b>	<b>\$594,460</b>
91	56	\$0.00	\$0	\$90	\$0	\$4,043	\$54,537	\$967	\$59,637
92	57	\$0.00	\$0	\$90	\$0	\$11,835	\$63,797	\$772	\$76,494
93	58	\$0.00	\$0	\$90	\$0	\$5,734	\$74,230	\$870	\$80,924
94	59	\$0.00	\$0	\$90	\$0	\$15,904	\$85,439	\$856	\$102,289
95	60	\$0.00	\$0	\$90	\$0	\$4,151	\$96,988	\$834	\$102,063
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$5,400</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$753,797</b>	<b>\$117,116</b>	<b>\$1,015,867</b>
96	61	\$0.00	\$0	\$90	\$0	\$0	\$99,991	\$814	\$100,895
97	62	\$0.00	\$0	\$90	\$0	\$0	\$119,385	\$796	\$120,271
98	63	\$0.00	\$0	\$90	\$0	\$0	\$114,077	\$781	\$114,948
99	64	\$0.00	\$0	\$90	\$0	\$0	\$104,357	\$767	\$105,214
100	65	\$0.00	\$0	\$90	\$0	\$0	\$42,266	\$755	\$43,110
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$5,850</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$1,233,872</b>	<b>\$121,028</b>	<b>\$1,500,305</b>
101	66	\$0.00	\$0	\$90	\$0	\$0	\$36	\$742	\$868
102	67	\$0.00	\$0	\$90	\$0	\$0	\$36	\$731	\$857
103	68	\$0.00	\$0	\$90	\$0	\$0	\$36	\$722	\$848
104	69	\$0.00	\$0	\$90	\$0	\$0	\$36	\$714	\$840
105	70	\$0.00	\$0	\$90	\$0	\$0	\$36	\$707	\$833
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$6,300</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$1,234,051</b>	<b>\$124,645</b>	<b>\$1,504,551</b>
106	71	\$0.00	\$0	\$90	\$0	\$0	\$36	\$700	\$826
107	72	\$0.00	\$0	\$90	\$0	\$0	\$36	\$695	\$821
108	73	\$0.00	\$0	\$90	\$0	\$0	\$36	\$690	\$815
109	74	\$0.00	\$0	\$90	\$0	\$0	\$36	\$685	\$811
110	75	\$0.00	\$0	\$90	\$0	\$0	\$36	\$681	\$807
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$6,750</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$1,234,231</b>	<b>\$128,095</b>	<b>\$1,508,630</b>

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## Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
111	76	\$0.00	\$0	\$90	\$0	\$0	\$36	\$677	\$803
112	77	\$0.00	\$0	\$90	\$0	\$0	\$36	\$674	\$799
113	78	\$0.00	\$0	\$90	\$0	\$0	\$36	\$671	\$796
114	79	\$0.00	\$0	\$90	\$0	\$0	\$36	\$668	\$794
115	80	\$0.00	\$0	\$90	\$0	\$0	\$36	\$665	\$791
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$7,200</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$1,234,410</b>	<b>\$131,449</b>	<b>\$1,512,614</b>
116	81	\$0.00	\$0	\$90	\$0	\$0	\$36	\$663	\$789
117	82	\$0.00	\$0	\$90	\$0	\$0	\$36	\$660	\$786
118	83	\$0.00	\$0	\$90	\$0	\$0	\$36	\$658	\$784
119	84	\$0.00	\$0	\$90	\$0	\$0	\$36	\$657	\$782
120	85	\$0.00	\$0	\$90	\$0	\$0	\$36	\$655	\$781
		<b>\$540,000.00</b>	<b>\$27,720</b>	<b>\$7,650</b>	<b>\$17,958</b>	<b>\$93,876</b>	<b>\$1,234,589</b>	<b>\$134,742</b>	<b>\$1,516,536</b>

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# Understanding impact of different market environments, current scenario

Understanding how variations in your credited rates can affect your policy is important as it can impact how much cash value can be accessed from the policy, and how long the policy may remain in force.

Based off of the current scenario illustrated below, there are two additional market sensitive scenarios provided.

- Sequence of credited rates section
- Reduced interest rate section

A lapse year is also provided to gain additional understanding of the two market environments.

Current Scenario - Maximum Allowable Illustrated Rate	
Current allocation scenario	
Illustrated indexed/fixed/withdrawal income	\$296,604

## Sequence of credited rates

This sequence of credited rates assumes the following:

- Annual credits for the first four years for the indexed allocation option, then repeating for the life of the policy 0%, 8.6%, 8.6% and 8.6%.
- The compound annual growth rate for any four-year period in this sequence is equal to 7.19%.
- Under the sequence of credited rates, the loan portion assumes the following annual credits for the first four years for the indexed allocation, then repeating for the life of the policy: 0%, 6.43%, 6.43% and 6.43%.
- The portion allocated to the fixed interest allocation uses the current fixed interest rate.

Sequence of credited rates	
Current allocation scenario	
Sequence lapse year	42
Sequence indexed/fixed/withdrawal income	\$292,500

## Lower interest rate

Under the lower interest rate, all indexed interest credits are equal to 5.50%.

Level interest rate 5.50%	
Current allocation scenario	
Lapse year	36
Indexed/fixed/withdrawal income	\$215,064

After you purchase an IUL policy, it is critical that you review it annually to react to changing needs or market conditions. You may also request an inforce illustration at any time after your first policy anniversary, which will show up-to-date policy values and will illustrate how the policy may react going forward.

See the Basic Ledger, Guaranteed Scenario on the preceding pages for an illustration of guaranteed values.

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# Additional important information

## THE FOLLOWING SECTION CONTAINS ADDITIONAL IMPORTANT INFORMATION ABOUT THIS ILLUSTRATION:

### CHARGES

**Premium charges:** a charge deducted from each premium payment from both the Current Value and the Guaranteed Accumulation.

**Monthly deductions:** a monthly deduction will be taken from your current value and Guaranteed Accumulation Value at the beginning of each policy month.

**Surrender charges:** surrender charges are based on individual insured's factors and apply during the first 12 policy years. Partial surrenders may be subject to an additional charge.

**Loan charges:** the interest charges for the loans you take. Loan charges are taken at the beginning of the policy year and based on your chosen loan allocations.

**Policy fee:** monthly policy charge used to cover administration of policy.

**Per unit charge:** known as the Monthly Expense Charge in the contract; cost to cover underwriting, distributing, and issuing the policy.

**Cost of Insurance:** fee dependent on the insured's age, gender, health, underwriting class and death benefit amount. This is applied for the life of the policy.

**Flat extra:** charge for activities or health conditions that exceed.

**Rider charge:** cost associated with selected benefits.

**Asset charge:** covers the costs and expenses associated with the Select Indexed allocation.

### LAPSE PROTECTION

If you pay the required minimum premium for the illustrated amount, and do not take policy loans or withdrawals, your policy will be guaranteed not to lapse during the death benefit guarantee period.

### POLICY LAPSE

If the cash value is less than the amount of a policy charge due, and your policy does not pass the policy protection test, your policy will enter a 61-day grace period. **If your policy lapses, you will lose coverage and you may owe income taxes on the money you took out (including any outstanding loan balance).**

### PREMIUM

**Base Premium:** during the first policy year, it is the greater of the Planned Premium amount for that policy year or any premium you pay within the Planned Premium period. In later years, it's equal to the lesser of your Planned Premium and the actual amount of premium you paid during the previous policy year. Any premium paid that is less than the Base Premium will be placed into your current allocations. Any premium paid that is greater will be placed into the interim account and may be allocated to your chosen allocations in the following year.

**Planned Premium:** the amount of premium you plan to pay each policy year.

**Standard Premium:** any premium applied during a policy year up to the Standard Premium amount shown on the policy schedule.

Below is an example showing how much premium will be allocated to each account for a sample policy:

	Year 1	Year 2
Planned Premium	\$1,000	\$1,000
Premium Paid	\$900	\$1,500
Base Premium	\$1,000	\$900
Indexed Allocation	\$900	\$900
Interim Interest Allocation	\$0	\$600

### REDUCTION OF BENEFITS

If you request a reduction in benefits within the seven-year premium limitation period, the 7-pay premium will be recalculated. The reduced 7-pay premium will be applied as if the policy had originally been issued at the reduced benefit level. If the reduction of benefits will cause your policy to violate the Guideline Premium Test, you will not be able to reduce your current benefits.

Keep in mind, if your minimum monthly premium increases, you may need to pay additional premium to protect your policy from lapse. In addition, if you make any of the above material changes, a new seven-year premium limitation will begin at that time, and you will have new premium limitations under Section 7702A of the Internal Revenue Code.

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## NUMERIC SUMMARY

The assumptions used in the guaranteed, midpoint, and current scenarios are described in the Rates and Assumptions section of this illustration.

Guaranteed						Nonguaranteed			
						Midpoint		Current	
End of Policy Year	Age	Total Premium Outlay	Total Distributions	Cash Value	Death Benefit	Cash Value	Death Benefit	Cash Value	Death Benefit
5	40	\$90,000.00	\$0	\$59,067	\$1,000,000	\$69,439	\$1,000,000	\$82,108	\$1,000,000
10	45	\$180,000.00	\$0	\$128,598	\$1,000,000	\$164,495	\$1,000,000	\$214,843	\$1,000,000
20	55	\$360,000.00	\$0	\$260,593	\$1,000,000	\$404,554	\$1,000,000	\$665,908	\$1,145,362
35	70	\$540,000.00	\$1,483,020					\$657,942	\$1,407,278
Lapse Year				32		33		85	

### YOUR SIGNATURE

By signing below, you indicate that the following are true:

- I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. My financial professional has told me they are not guaranteed.
- I understand that non-guaranteed values shown in this illustration are not promises or warranties. My financial professional has told me they are not guaranteed.
- I understand that this is a life insurance policy, and not a source of guaranteed income. If my policy lapses, I will lose the death benefit, I will no longer be able to take money from my policy, and I may owe income taxes on the money I took out.

If I check the preceding box, the Loan Protection Rider will NOT be automatically added to my policy and cannot be added later.

Owner/applicant's signature

Date

X

### FINANCIAL PROFESSIONAL'S STATEMENT

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

I have advised the applicant to ask a knowledgeable tax or legal advisor about this policy and their tax situation. I have not given the applicant tax advice.

I acknowledge that this illustration is only a summary, that the policy contains the only complete description, and that this illustration is not part of the policy.

- I understand that external indexes are volatile, even though this illustration used a constant rate.
- Distributions shown above are based on the current ledger. Distributions listed in the guaranteed or mid-point ledgers may not be available in all distribution years.

Joint owner/applicant's signature (if any)

Date

X

Financial professional's signature

Date

X

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## Important disclosures

The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

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Agent Information: Perarat Pattarasiriradanan

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T: \$4,486.00

UA: \$1,145,361.70

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