

INDIANAPOLIS LIFE

An **AMERUS** Company

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A Life Insurance Policy Illustration

**Flexible Premium Adjustable Life Insurance
with Equity Indexed Feature
Vista Advantage**

Designed for
Split Dollar Age 40 Male

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

ILLUSTRATION EXPLANATION

Assumed Issue Date July 23, 2007

Coverage Summary	Initial	From Age
Base Insured Benefits	Amount	To Age
Initial Base Plan	\$1,000,000	40 - Life of Insured

Initial Premium Direction		Non-Guar. Assumed
		40+
Basic Interest Strategy:	\$2,288.78 Annually	4.75%
1 Yr Fixed Term Strategy:	0% remaining premium	4.75%
5 Yr Fixed Term Strategy:	0% remaining premium	4.00%
<u>Indexed Strategies:</u>		
1 Yr Point to Point (1 Yr PtP):	100% remaining premium	7.55%
1 Yr Monthly Avg Multiple Index (MIS):	0% remaining premium	7.65%
1 Yr Monthly Average (MAS):	0% remaining premium	8.75%
1 Yr Monthly Cap (MCS):	0% remaining premium	6.95%
2 Yr Point to Point (2 Yr PtP):	0% remaining premium	8.30%

See the Non-Guaranteed Assumed Weighted Average Interest Rate section regarding calculation of interest rates.

Underwriting Class The premium options and monthly charges calculated for this illustration assume a policy is issued with the underwriting class listed above. The actual underwriting class will depend on the outcome of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a revised illustration with your insurance contract.

Universal Life Insurance Vista Advantage is an individual flexible premium adjustable life insurance policy, sometimes referred to as universal life with an indexed feature. This life insurance provides for an adjustable death benefit and flexible premium payments. This illustration shows policy values and benefits based upon assumptions specified herein, and reflects both guaranteed and non-guaranteed values.

The Net Cash Value is based upon a number of factors, including premium payments, monthly charges, surrender charges, partial withdrawals, loans, and interest credited to the policy. Interest rates and charges are subject to change. The guaranteed interest rate is 2% for the Basic Interest Strategy and each Fixed Term Strategy. For each Indexed Strategy, a minimum interest rate of 2% is guaranteed on the earlier of policy termination or end of Indexed Term. The charges are guaranteed not to exceed the maximums listed in the contract. See the policy for more information.

This is a life insurance product and does not represent an investment in the stock market. This life insurance product is offered through Indianapolis Life Insurance Company and is not FDIC insured.

Death Benefit The death benefit assumed at issue is shown above. The actual amount payable at death may be decreased by loans or withdrawals, or increased by additional insurance benefits. The insurance contract will specify how to determine the benefit.

Indianapolis Life Insurance Company

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Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Death Benefit Option	The policy provides for an increasing death benefit. The cost of insurance is based on the difference between the death benefit and the Account Value. The death benefit option may be changed at any time after the first policy year, subject to evidence of insurability as required by the policy. See the policy for more information.
No Lapse Guarantee Premium	<p>If the premiums listed below are paid at the beginning of the month of the premium mode selected, the death benefit coverage is guaranteed for the specified period. The guaranteed premiums listed assume no changes in coverage. Changes in coverage will affect the premiums required to maintain these guarantees.</p> <p>The monthly basic no lapse guarantee premium of \$523.83 guarantees the death benefit for 5 years.</p> <p>Payment of the minimum guaranteed premium assures that the policy will remain in force during the guarantee period. By paying only the minimum annual premium, you may be foregoing the opportunity to build up significant Account Value.</p>
Guaranteed Elements	The guaranteed Net Cash Value is the lowest amount available to the contract owner upon surrender of the policy based upon the accompanying ledger and is contingent upon premium payments, timing, and other changes available in the contract. This value is based upon a guaranteed interest rate of 2% and maximum policy charges. Beginning in the 10th year, an additional 0.50% of the average monthly Account Value for the year, excluding any fixed interest outstanding loans, is included with the illustrated guaranteed Account Values. The guaranteed net death benefit is the amount available to the contract owner upon death of the insured.
Account Value	The sum of the value of the Basic Interest Strategy, the value of all Fixed Term Strategies, the value of all Indexed Strategies, and the outstanding balance of any Annually Declared (fixed) policy loans.
Surrender Charges	The Account Values are subject to a surrender charge in the first fifteen years.
Cash Value	The Account Value less any withdrawals and any surrender charges that apply.
Net Cash Value	The Cash Value less any outstanding policy loans and loan interest due, if any. This is the amount available to the owner upon surrender. After the first 5 policy years, a zero in the Non-Guaranteed Net Cash Value column and a zero in the Guaranteed Net Death Benefit column in the same duration on the Ledger, indicate the policy will lapse in that duration.
Non-Guaranteed Elements	Many aspects of your life insurance contract will be guaranteed including your minimum interest rate and maximum charges. However, other aspects of the policy cannot be predicted. For example, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges. The non-guaranteed elements can improve the value of your life insurance by increasing your contract's cash value and/or death benefit. Variations in these factors could affect: death benefits, net cash value, or cash flow taken from the policy.

Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

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\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Non-Guaranteed Assumed Weighted Average Interest Rate

The non-guaranteed pages provide snapshots of your contract values assuming higher interest and lower charges than those that are guaranteed. Since these elements cannot be predicted, ranges of results are illustrated. The actual policy values will be less or more favorable than these illustrated results.

The illustration also assumes all premium outlays are paid as shown. Unless otherwise stated, all values shown are determined as of the end of the contract year. All values are based on the actual Modal Premium Payment selected. The non-guaranteed benefits and values are based on assumptions that are subject to change by the Company.

For illustrative purposes, a weighted average assumed rate of the Basic Interest Strategy, all Fixed Term Strategies, and all Indexed Strategies is used. The weighted average assumed rate is determined for each year illustrated. The weighted average used to determine each year's assumed rate is based on the amount of money required in the Basic Interest Strategy and the premium direction selected for the rest of the strategies. See the Initial Premium Direction paragraph on page 2 for details. The weighted average assumed rate for this illustration is 6.61% for the first year. The weighted average assumed rate for each later year is shown in the Ledger section of this illustration.

Historical performance of any Index should not be considered a representation of past or future performance of any Indexed Strategy under this life insurance policy. Future performance of an Indexed Strategy under this life insurance policy may be greater or less than the yields shown for any Index.

7 Pay Premiums (MEC Calculations)

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code (IRC), a life insurance contract must satisfy a 7-Pay Premium limitation during the first 7 years and during 7 years after certain contract changes. Failure to satisfy this limitation makes the contract a Modified Endowment Contract (MEC) and causes distributions to be taxable to the extent that there is a gain in the contract. In addition, there is a penalty of 10% of taxable income for distributions from such contracts before age 59½ with certain exceptions.

Initial 7-Pay Annual Premium: \$44,588.76

Certain changes to the contract's benefits (whether illustrated or not) will alter the premium limitations and could cause a non-MEC contract to become a MEC. Please consult your tax advisor for more information.

Guideline Premiums

There is a limitation on the total premium paid for a contract based on the guideline premiums. If these limits are exceeded, the contract will not be considered as life insurance under the IRC. The initial guideline premiums for this illustration are:

Guideline Single Premium: \$199,432.66
Guideline Level Premium: \$55,666.62

These values may change for later years based on contract changes. The maximum premium limit is the greater of the single premium or the sum of the level premiums.

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Issue Age: 40

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Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Loans and Loan Interest

Cash Values equal to any outstanding loan balance will earn interest at the current rate credited. The maximum amount that may be borrowed is the Net Cash Value less loan interest to the next policy anniversary less funds sufficient to keep the policy in force to the end of the current policy year.

Illustrated policy loan interest is variable and illustrated at 6.5% in advance. The actual loan interest rate applied will depend upon market conditions in effect at the time a policy loan is made. Loan interest due each year is payable in advance or accrues daily in arrears and is charged to the policy.

Cost Disclosure

The non-guaranteed elements illustrated are based on fully allocated expenses.

Net Payment and Cost Indexes

Interest Adjusted Indexes are based on a 5% rate for the basic contract.

Year	Guaranteed		Non-Guaranteed	
	Surrender Cost	Net Payment	Surrender Cost	Net Payment
5	7.15	7.15	5.56	7.08
10	N/A	N/A	3.11	6.99
20	N/A	N/A	2.53	8.16

Cost Indexes are useful only for comparison of the related costs of two or more similar contracts. A low index number represents a lower cost than a higher index number.

DEFINITIONS OF KEY TERMS ON LEDGERS

Gross Premium Outlay

This is the amount of premium you plan to pay for this policy. You may vary the amount and timing of premium payments as long as they are sufficient to keep the policy in force and do not violate the maximum limitations imposed by federal tax law. The illustration assumes that any premium payment made is at the beginning of the month of the premium mode selected.

If actual premium payments are different from the scheduled premium payments, or the actual payment dates are not consistent with the assumptions in the illustration, then the policy values will be different from those in this illustration. If premium payments are suspended, monthly charges will continue to be applied against the policy values. Additional premiums may be required to keep the policy in force.

Cash from Policy (BOY)

This is the assumed amount of money a contract owner elects to take out of the policy through partial withdrawal and/or loan. Cash taken from the policy will reduce the policy's cash values and death benefits. Cash from policy is a beginning of year value.

Net Outlay

This is the amount of out of pocket premiums the contract owner plans to pay minus withdrawals minus loans plus loan interest paid out of pocket.

Indianapolis Life Insurance Company

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\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

INDEXED STRATEGIES DISCLOSURE

Summary

Indianapolis Life Insurance Company's Indexed Strategy is a premium direction option available with this life insurance policy. It is not a substitute for an equity indexed mutual fund or any other type of equity investment. Premium directed to any Indexed Strategy does not directly participate in any stock or investments.

Indexed Strategies

STRATEGY NAME

	1 Year Point to Point (1 Yr PtP)	1 Year Monthly Average Multiple Index (MIS)	1 Year Monthly Average (MAS)	1 Year Monthly Cap (MCS)	2 Year Point to Point (2 Yr PtP)
Form Number	3EAD04	3SAMIJ05	3SAMAJ05	3SAMCJ05	3EAD04
Current Participation Rate	100%	100%	130%	Not Applicable	100%
Guaranteed Minimum Participation Rate (1)	100%	100%	100%	Not Applicable	100%
Current Cap	11% Annually	14% Annually	No Limit	3.3% Monthly	27% Biennially
Minimum Cap (1)	4% Annually	4% Annually	4% Annually	1% Monthly	8% Biennially
Earnings Period	12 Months	12 Months	12 Months	12 Months	24 Months
Indexed Term	5 Years	5 Years	5 Years	5 Years	6 Years
Interest Crediting Dates	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	12, 24, 36, 48 & 60 Months	24, 48 & 72 Months
Index Used	S&P 500#	S&P 500# Nasdaq-100 ## DJIA ###	S&P 500#	S&P 500#	S&P 500#

Glossary of Terms

(1) Guaranteed while the policy remains in force

Terms used in calculating Index Earnings on an Indexed Strategy:

Index Used - the relevant Index(es) used for determining the Index Earnings are identified with each strategy in the chart displayed above.

Index Number - the published value of the Index, which is generally the number as of the close of business the day prior to the date the number is used.

Index Growth- the percentage increase in the Index Number from one Interest Crediting Date to the next Interest Crediting Date. The starting Index Number is reset each time the growth is measured.

Participation Rate - the percentage of the Index Growth you are eligible to earn. The Participation Rate is guaranteed to be no less than 100% for the life of the contract.

Indianapolis Life Insurance Company

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Issue State: ID

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Issue Age: 40

Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$7,190.00

Initial Death Benefit Option: Increasing

Cap or Indexed Segment Value Growth Limit - a limit on the Index Growth that can be credited to a segment. This cap may be reset for each segment on the schedule displayed on the chart above, subject to certain minimums.

Index Earnings - earnings credited to the segment based on Index Growth. Index Earnings are credited to each segment on an Interest Crediting Date.

1 Year Point to Point & 2 Year Point to Point - Index Earnings are calculated by multiplying the Participation Rate by the percentage increase in the Index, if any, from one Interest Crediting Date to the next Interest Crediting Date. The resulting Index Earnings rate is subject to a Cap, which can change on every Interest Crediting Date, within specified limits.

1 Year Monthly Average Multiple Index - On each monthiversary, we capture the index values for each index (S&P 500, NASDAQ, DJIA). On the anniversary of the segment creation date, we separately take the average of those values and divide them by the initial Index Numbers, respectively.

We then multiply each of these values by one of the following percentages. The best performing index receives a weight of 50%, the second best performing index receives a weight of 30%, and the third best performing index receives a weight of 20%. These values are then added together and the sum can never be less than zero and can never be more than the Cap. The Cap can change on every Interest Crediting Date, within specified limits. The resulting value is then multiplied by the Participation Rate to determine the interest crediting rate.

1 Year Monthly Average - On each monthiversary, we capture the S&P 500 index values. On the anniversary of the segment creation date, we take the average of those values and divide that number by the initial S&P index. That number can never be less than zero and can never be more than the Cap. The Cap can change on every Interest Crediting Date, within specified limits. The resulting value is then multiplied by the Participation Rate to determine the interest crediting rate.

1 Year Monthly Cap - On each monthiversary, we capture the S&P 500 index values. The current month's value is then divided by the previous month's value to arrive at a monthly percentage change in the index, which can be positive or negative. That index growth rate is then subject to a Cap, which may change within specified limits. The Cap can change on every Interest Crediting Date, within specified limits. At the end of the segment year, those values are added together. The resulting interest crediting rate can never be less than zero.

Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

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\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

**Indexed Strategy
Operation**

Each time a portion of your Account Value is directed to an Indexed Strategy, a new segment is created. Each segment has its own Participation Rate and Cap. The values and earnings for each segment are calculated independently of other segments. For each segment created, no Index Earnings are credited between Interest Crediting Dates. Index Earnings will not be credited should the policy cease prior to the Interest Crediting Date. Likewise, if amounts are withdrawn from a segment between Interest Crediting Dates, no Index Earnings are credited on the withdrawn funds.

At the end of the term of each segment, the values in that segment will automatically be directed into the Basic Interest Strategy. At that point, part of the values will be directed into the strategies you have elected.

Standard & Poor's (S&P) 500 Composite Stock Price Index (excluding dividends)

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NASDAQ-100 Index, excluding dividend income

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The Dow Jones Industrial Average, excluding dividend income

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

DESCRIPTION OF ADDITIONAL BENEFITS

Riders provide additional benefits that are not available through the base plan. Note that riders that have a monthly charge will reduce the surrender value otherwise available to the contract owner without the rider. In the event of a requested term conversion, electing riders may require additional underwriting. Full underwriting will be required in the event that the No Lapse Guarantee Rider is applied for.

X - indicates the rider is included in this illustration.

No Cost Benefits

() **Caring for Today Benefit (Form TABR-93)**

Terminal Illness Accelerated Benefit Rider is available at no additional charge. There may be a fee charged for exercising this benefit. This benefit allows insureds that are diagnosed with a terminal illness to receive up to one half of their policy face amount (up to \$250,000).

() **Life Protector Paid Up Rider (Form 3PUEAD04)**

This rider prevents a contract from lapsing due to loan indebtedness when certain conditions are met by automatically converting it to a paid up status. Conditions include a minimum attained age, minimum percent of indebtedness, and minimum number of years the contract must be in force. There is a fee for exercising the rider benefit.

Base Insured Benefits

() **Waiver of Monthly Deductions (Form 31042F02)**

Waiver of monthly deductions in the event of and during total disability occurring after the anniversary nearest the base insured's 5th birthday, but before the anniversary nearest base insured's 65th birthday. While monthly deductions are being waived, the policy will stay in force as long as the Net Cash Value remains positive. However, the guarantees provided by the basic 5 year no lapse death benefit guarantee, any 15 year death benefit guarantee, or the No Lapse Guarantee Rider, if selected, will not be maintained during disability unless sufficient premium is paid.

() **Waiver of Specified Premium (Form 31043F02)**

Provides an amount to be credited to the account value each month when the base insured becomes totally disabled. Disability must occur after age five and before age 65. While the specified premium is being waived, the policy will stay in force as long as the Net Cash Value remains positive. However, the guarantees provided by the basic 5 year no lapse death benefit guarantee, any 15 year death benefit guarantee, or the No Lapse Guarantee Rider, if selected, will not be maintained during disability unless sufficient premium is paid.

() **Accidental Death Benefit (Form 31024F02)**

Provides for an additional death benefit to be paid if the base insured's death is caused by accidental means. Coverage is to the anniversary nearest insured's 70th birthday, or expiry of the base contract, if sooner.

() **Insured Term Life Insurance Rider (Form 31053F02)**

This rider provides level term insurance coverage on the base insured to age 100. It is convertible without evidence of insurability. Coverage may be continued beyond age 100 through the provisions of the Death Benefit Maturity Extension Rider or the No Lapse Guarantee Rider, if either is selected.

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Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

() **Death Benefit
Maturity
Extension (Form
3MEEAK03)**

This rider allows you to continue coverage of the death benefit, including any Insured Term Life Insurance Rider, less any outstanding loans, plus loan interest, beyond attained age 100. The contract must be in force at attained age 100. Monthly charges will begin at age 91 and will continue through age 99. Monthly charges will be based on the total death benefit including any Insured Term Life Insurance Rider. No further premiums will be required after age 100.

() **No Lapse
Guarantee Rider
(Form
3NLEAD04)**

This rider, available only at policy issue, guarantees that the policy will not lapse as long as the provisions described in the No Lapse Guarantee Rider continue to be met. The death benefit displayed in the Guaranteed Net Death Benefit column on the Numeric Summary page and on the Ledger page indicate the length of time the policy is protected from lapse based on the illustrated pattern of premiums, face amount, death benefit option and cash flows. Deviations from the amount or timing of premiums or transactions from those illustrated will affect the lapse protection period. Cash taken may adversely impact the No Lapse Guarantee Rider period as illustrated. Coverage may be continued beyond age 100 through this rider's maturity extension provisions. This rider will terminate on the earliest of:

- A termination as provided in the Restoration Period provision of this Rider.
- The monthly due date following written request to terminate this Rider.
- Exercise of the Life Protector Paid Up Rider, if any.
- Policy termination.

See rider contract for more details.

Other Insured's Benefits

() **Children's
Insurance Rider
(Form 31032F02)**

Level term insurance for each child. All children of the base insured are covered, if the child listed on the application is at least 15 days old and not yet 18. Coverage of the child(ren) expires on each child's 25th birthday or the rider expiry date, if sooner. This rider provides a conversion privilege of up to five times the rider face amount at each child's age 25, without evidence of insurability.

() **Term Life
Insurance Rider
(Form 31052F02)**

Level term benefit payable upon death of each covered insured while the rider contract is in force. This rider terminates at the earlier of each covered insured's age 95 or the base insured's age 100. A conversion privilege is available to the earlier of each covered insured's age 95 or within 60 days of the death of the base insured. See Coverage Summary for detail on each covered insured.

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Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

POLICY YEAR shows the age of the policy in years.

ATT (ATTAINED) AGE shows the insured's age at the end of the policy year.

GUARANTEED is the guaranteed amount available to the contract owner upon surrender/death. 2% interest rate for the Basic Interest and each Fixed Term Strategy, 2% minimum interest rate for each Indexed Strategy guaranteed on earlier of policy termination or end of Indexed Term. Beginning in the 10th year, an additional 0.50% of the average monthly account value for the year, excluding any fixed interest outstanding loans, is included in the guaranteed values.

NON-GUARANTEED MIDPOINT shows hypothetical value/death benefit based on non-guaranteed elements approximately midway between the guaranteed values and the current values.

NON-GUARANTEED ASSUMED shows the value/death benefit is **not** guaranteed and is subject to change. See Initial Premium Direction paragraph on page 2 and Non-Guaranteed Assumed Weighted Average Interest Rate paragraph on page 4.

This illustration assumes the non-guaranteed elements will continue as assumed for all years shown. This is not likely to occur, and actual results may be more or less favorable.

NUMERIC SUMMARY

Policy Year	Att Age	Net Outlay	Guaranteed		Non-Guaranteed Midpoint		Non-Guaranteed Assumed	
			Net Cash Value	Net Death Benefit	Net Cash Value	Net Death Benefit	Net Cash Value	Net Death Benefit
5	45	7,190	0	1,009,221	0	1,017,632	8,974	1,027,094
10	50	7,190	0	0	24,961	1,034,927	52,715	1,062,681
20	60	12,000	0	0	79,699	1,016,519	202,484	1,044,273
30	70	0	0	0	0	0	321,522	397,279

The coverage under each of the scenarios illustrated above will terminate at:

Guaranteed: Age 45. Midpoint: Age 68. Assumed: Life of Insured.

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. The agent has told me they are not guaranteed. I have received a copy of the Indexed Strategies Disclosure (which is part of this illustration) for the policy applied for. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

Signature of Applicant (Policyowner)

Date

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 certify that the Indexed Strategies Disclosure (which is part of this illustration) has been presented to the Applicant. A copy was provided to the Applicant. I have not made statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

Signature of Agent

Agent Code

Date

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Initial Annual Premium: \$7,190.00

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Initial Death Benefit Option: Increasing

LEDGER

Initial Premium Direction	Basic Interest Strategy:	\$2,288.78 Annually	Non-Guar. Assumed
	Indexed Strategies:		<u>40+</u>
	1 Yr Point to Point (1 Yr PtP): 100% remaining premium		4.75%

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
1	41	A	7,190	0	7,190	2,147	0	1,002,147	6.61	0	1,004,913
2	42	A	7,190	0	7,190	4,154	0	1,004,154	6.98	0	1,010,090
3	43	A	7,190	0	7,190	6,019	0	1,006,019	7.13	0	1,015,469
4	44	A	7,190	0	7,190	7,709	0	1,007,709	7.21	3,007	1,021,127
5	45	A	7,190	0	7,190	9,221	0	1,009,221	7.27	8,974	1,027,094
6	46	A	7,190	0	7,190	0	0	0	7.31	16,919	1,033,408
7	47	A	7,190	0	7,190	LAPSE			7.34	25,218	1,040,076
8	48	A	7,190	0	7,190	0	0	0	7.36	33,894	1,047,122
9	49	A	7,190	0	7,190	0	0	0	7.38	42,954	1,054,551
10	50	A	7,190	0	7,190	0	0	0	7.39	52,715	1,062,681
			71,900	0	71,900						
11	51	AL	0	9,400	-9,400	0	0	0	7.55	45,788	1,052,628
12	52	A	12,000	0	12,000	0	0	0	7.40	60,148	1,051,929
13	53	A	12,000	0	12,000	0	0	0	7.41	75,281	1,051,181
14	54	A	12,000	0	12,000	0	0	0	7.42	91,250	1,050,382
15	55	A	12,000	0	12,000	0	0	0	7.43	108,148	1,049,527
16	56	A	12,000	0	12,000	0	0	0	7.44	126,012	1,048,612
17	57	A	12,000	0	12,000	0	0	0	7.45	143,329	1,047,634
18	58	A	12,000	0	12,000	0	0	0	7.45	161,789	1,046,588
19	59	A	12,000	0	12,000	0	0	0	7.46	181,486	1,045,469
20	60	A	12,000	0	12,000	0	0	0	7.46	202,484	1,044,273
			179,900	9,400	170,500						

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
21	61	A	12,000	0	12,000	0	0	0	7.46	224,870	1,042,993
22	62	A	12,000	0	12,000	0	0	0	7.46	248,739	1,041,624
23	63	A	12,000	0	12,000	0	0	0	7.47	274,235	1,040,161
24	64	A	12,000	0	12,000	0	0	0	7.47	301,475	1,038,595
25	65	A	12,000	0	12,000	0	0	0	7.47	330,606	1,036,921
26	66	AL	0	24,000	-24,000	0	0	0	7.55	328,217	509,461
27	67	AL	0	24,000	-24,000	0	0	0	7.55	326,017	480,093
28	68	AL	0	24,000	-24,000	0	0	0	7.55	324,095	448,683
29	69	AL	0	24,000	-24,000	0	0	0	7.55	322,567	415,090
30	70	AL	0	24,000	-24,000	0	0	0	7.55	321,522	397,279
			239,900	129,400	110,500						
31	71	AL	0	24,000	-24,000	0	0	0	7.55	320,754	391,306
32	72	AL	0	24,000	-24,000	0	0	0	7.55	320,331	384,503
33	73	AL	0	24,000	-24,000	0	0	0	7.55	320,339	376,800
34	74	AL	0	24,000	-24,000	0	0	0	7.55	320,882	368,124
35	75	AL	0	24,000	-24,000	0	0	0	7.55	322,085	358,403
36	76	AL	0	24,000	-24,000	0	0	0	7.55	324,101	363,209
37	77	AL	0	24,000	-24,000	0	0	0	7.55	326,741	368,856
38	78	AL	0	24,000	-24,000	0	0	0	7.55	330,069	375,427
39	79	AL	0	24,000	-24,000	0	0	0	7.55	334,156	383,007
40	80	AL	0	24,000	-24,000	0	0	0	7.55	339,076	391,692
			239,900	369,400	-129,500						
41	81	AL	0	24,000	-24,000	0	0	0	7.55	344,908	401,578
42	82	AL	0	24,000	-24,000	0	0	0	7.55	351,736	412,771
43	83	AL	0	24,000	-24,000	0	0	0	7.55	359,648	425,383
44	84	AL	0	24,000	-24,000	0	0	0	7.55	368,738	439,530
45	85	AL	0	24,000	-24,000	0	0	0	7.55	379,093	455,326

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
46	86	AL	0	24,000	-24,000	0	0	0	7.55	390,798	472,882
47	87	AL	0	24,000	-24,000	0	0	0	7.55	403,942	492,314
48	88	AL	0	24,000	-24,000	0	0	0	7.55	418,608	513,737
49	89	AL	0	24,000	-24,000	0	0	0	7.55	434,880	537,264
50	90	AL	0	24,000	-24,000	0	0	0	7.55	452,844	563,016
			239,900	609,400	-369,500						
51	91	AL	0	24,000	-24,000	0	0	0	7.55	472,594	567,416
52	92	AL	0	24,000	-24,000	0	0	0	7.55	496,289	572,844
53	93	AL	0	24,000	-24,000	0	0	0	7.55	524,816	579,795
54	94	AL	0	24,000	-24,000	0	0	0	7.55	559,251	618,524
55	95	AL	0	24,000	-24,000	0	0	0	7.55	597,717	661,616
56	96	A	0	0	0	0	0	0	7.55	666,250	735,131
57	97	A	0	0	0	0	0	0	7.55	741,362	815,607
58	98	A	0	0	0	0	0	0	7.55	823,600	903,621
59	99	A	0	0	0	0	0	0	7.55	913,553	999,791
60	100	A	0	0	0	0	0	0	7.55	1,011,853	1,104,781
			239,900	729,400	-489,500						
61	101	A	0	0	0	0	0	0	7.55	1,134,158	1,234,586
62	102	A	0	0	0	0	0	0	7.55	1,269,160	1,377,693
63	103	A	0	0	0	0	0	0	7.55	1,418,079	1,535,370
64	104	A	0	0	0	0	0	0	7.55	1,582,248	1,709,005
65	105	A	0	0	0	0	0	0	7.55	1,763,123	1,900,109
66	106	A	0	0	0	0	0	0	7.55	1,962,292	2,110,334
67	107	A	0	0	0	0	0	0	7.55	2,181,489	2,341,478
68	108	A	0	0	0	0	0	0	7.55	2,422,604	2,595,505
69	109	A	0	0	0	0	0	0	7.55	2,687,702	2,874,556
70	110	A	0	0	0	0	0	0	7.55	2,979,031	3,180,964
			239,900	729,400	-489,500						

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
71	111	A	0	0	0	0	0	0	7.55	3,299,045	3,517,275
72	112	A	0	0	0	0	0	0	7.55	3,650,418	3,886,260
73	113	A	0	0	0	0	0	0	7.55	4,036,066	4,290,941
74	114	A	0	0	0	0	0	0	7.55	4,459,167	4,734,611
75	115	A	0	0	0	0	0	0	7.55	4,923,183	5,220,856
			239,900	729,400	-489,500						

Key: A = Annual Prems S = Semi-Annual Prems Q = Quarterly Prems M = Monthly/PAC Prems
 L = Loan^ R = Loan Repayment W = Withdrawal I = Interest Paid Out of Pocket
 F = Force Out

^ Loan interest is reflected as a reduction to the Net Cash Value and Net Death Benefit.

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Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

POLICY OUTLAY

Policy Outlay					Guideline Premiums			7-Pay Premiums	
Policy Year	Att Age	Premium Outlay	Gross Withdrawal	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
1	41	7,190	0	0	199,433	55,667	199,433	44,589	44,589
2	42	7,190	0	0	0	55,667	199,433	44,589	89,178
3	43	7,190	0	0	0	55,667	199,433	44,589	133,766
4	44	7,190	0	0	0	55,667	222,666	44,589	178,355
5	45	7,190	0	0	0	55,667	278,333	44,589	222,944
6	46	7,190	0	0	0	55,667	334,000	44,589	267,533
7	47	7,190	0	0	0	55,667	389,666	44,589	312,121
8	48	7,190	0	0	0	55,667	445,333	0	312,121
9	49	7,190	0	0	0	55,667	501,000	0	312,121
10	50	7,190	0	0	0	55,667	556,666	0	312,121
		71,900	0		199,433	556,666			
11	51	0	0	10,053	18,839	194	556,861	0	312,121
12	52	12,000	0	10,752	0	194	557,055	0	312,121
13	53	12,000	0	11,500	0	194	557,249	0	312,121
14	54	12,000	0	12,299	0	194	557,444	0	312,121
15	55	12,000	0	13,154	0	194	557,638	0	312,121
16	56	12,000	0	14,069	0	194	557,832	0	312,121
17	57	12,000	0	15,047	0	194	558,027	0	312,121
18	58	12,000	0	16,093	0	194	558,221	0	312,121
19	59	12,000	0	17,212	0	194	558,415	0	312,121
20	60	12,000	0	18,408	0	194	558,610	0	312,121
		179,900	0		218,272	558,610			
21	61	12,000	0	19,688	0	194	558,804	0	312,121
22	62	12,000	0	21,057	0	194	558,998	0	312,121
23	63	12,000	0	22,520	0	194	559,193	0	312,121
24	64	12,000	0	24,086	0	194	559,387	0	312,121
25	65	12,000	0	25,760	0	194	559,581	0	312,121
26	66	0	0	53,220	-271,868	-30,538	529,044	0	312,121
27	67	0	0	82,588	0	-30,538	498,506	0	312,121
28	68	0	0	113,998	0	-30,538	467,968	0	312,121
29	69	0	0	147,591	0	-30,538	437,431	0	312,121
30	70	0	0	183,520	0	-30,538	406,893	0	312,121
		239,900	0		-53,596	406,893			

Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

\$1,000,000 Selected Face Amount

Issue Age: 40

Initial Annual Premium: \$7,190.00

Male, Standard Non-Tobacco

Initial Death Benefit Option: Increasing

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

Policy Outlay					Guideline Premiums			7-Pay Premiums	
Policy Year	Att Age	Premium Outlay	Gross Withdrawal	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
31	71	0	0	221,947	0	-30,538	376,355	0	312,121
32	72	0	0	263,044	0	-30,538	345,817	0	312,121
33	73	0	0	306,999	0	-30,538	315,280	0	312,121
34	74	0	0	354,010	0	-30,538	284,742	0	312,121
35	75	0	0	404,289	0	-30,538	254,204	0	312,121
36	76	0	0	458,063	0	-30,538	223,667	0	312,121
37	77	0	0	515,575	0	-30,538	193,129	0	312,121
38	78	0	0	577,086	0	-30,538	162,591	0	312,121
39	79	0	0	642,873	0	-30,538	132,053	0	312,121
40	80	0	0	713,233	0	-30,538	101,516	0	312,121
		239,900	0		-53,596	101,516			
41	81	0	0	788,484	0	-30,538	70,978	0	312,121
42	82	0	0	868,967	0	-30,538	40,440	0	312,121
43	83	0	0	955,045	0	-30,538	9,902	0	312,121
44	84	0	0	1,047,107	0	-30,538	-20,635	0	312,121
45	85	0	0	1,145,569	0	-30,538	-51,173	0	312,121
46	86	0	0	1,250,876	0	-30,538	-53,596	0	312,121
47	87	0	0	1,363,504	0	-30,538	-53,596	0	312,121
48	88	0	0	1,483,961	0	-30,538	-53,596	0	312,121
49	89	0	0	1,612,793	0	-30,538	-53,596	0	312,121
50	90	0	0	1,750,580	0	-30,538	-53,596	0	312,121
		239,900	0		-53,596	-203,862			
51	91	0	0	1,897,947	0	-30,538	-53,596	0	312,121
52	92	0	0	2,055,558	0	-30,538	-53,596	0	312,121
53	93	0	0	2,224,127	0	-30,538	-53,596	0	312,121
54	94	0	0	2,404,413	0	-30,538	-53,596	0	312,121
55	95	0	0	2,597,234	0	-30,538	-53,596	0	312,121
56	96	0	0	2,777,790	0	-30,538	-53,596	0	312,121
57	97	0	0	2,970,898	0	-30,538	-53,596	0	312,121
58	98	0	0	3,177,431	0	-30,538	-53,596	0	312,121
59	99	0	0	3,398,322	0	-30,538	-53,596	0	312,121
60	100	0	0	3,634,569	0	-30,538	-53,596	0	312,121
		239,900	0		-53,596	-509,239			
61	101	0	0	3,887,240	0	-30,538	-53,596	0	312,121
62	102	0	0	4,157,476	0	-30,538	-53,596	0	312,121
63	103	0	0	4,446,498	0	-30,538	-53,596	0	312,121
64	104	0	0	4,755,613	0	-30,538	-53,596	0	312,121
65	105	0	0	5,086,217	0	-30,538	-53,596	0	312,121

Indianapolis Life Insurance Company

Life Insurance Illustration

Vista Advantage

Issue State: ID

Designed for: Split Dollar Age 40 Male

Issue Age: 40

Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$7,190.00

Initial Death Benefit Option: Increasing

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

Policy Outlay					Guideline Premiums			7-Pay Premiums	
Policy Year	Att Age	Premium Outlay	Gross Withdrawal	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
66	106	0	0	5,439,804	0	-30,538	-53,596	0	312,121
67	107	0	0	5,817,973	0	-30,538	-53,596	0	312,121
68	108	0	0	6,222,431	0	-30,538	-53,596	0	312,121
69	109	0	0	6,655,006	0	-30,538	-53,596	0	312,121
70	110	0	0	7,117,654	0	-30,538	-53,596	0	312,121
		239,900	0		-53,596	-814,616			
71	111	0	0	7,612,464	0	-30,538	-53,596	0	312,121
72	112	0	0	8,141,672	0	-30,538	-53,596	0	312,121
73	113	0	0	8,707,671	0	-30,538	-53,596	0	312,121
74	114	0	0	9,313,017	0	-30,538	-53,596	0	312,121
75	115	0	0	9,960,446	0	-30,538	-53,596	0	312,121
		239,900	0		-53,596	-967,305			

Indianapolis Life Insurance Company

Vista Advantage - Issue State: ID

Designed for: Split Dollar Age 40 Male
 Issue Age: 40
 Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount
 Initial Annual Premium: \$7,190.00
 Initial Death Benefit Option: Increasing

Coverage Summary	Description	Initial	From Age
		Amount	To Age
	Initial Base Plan	\$1,000,000	40 - Life of Insured
			Non-Guar. Assumed
			40+
Initial Premium Direction	Basic Interest Strategy:	\$2,288.78 Annually	4.75%
	1 Yr Fixed Term Strategy:	0% remaining premium	4.75%
	5 Yr Fixed Term Strategy:	0% remaining premium	4.00%
	Indexed Strategies:		
	1 Yr Point to Point (1 Yr PtP):	100% remaining premium	7.55%
	1 Yr Monthly Avg Multiple Index (MIS):	0% remaining premium	7.65%
	1 Yr Monthly Average (MAS):	0% remaining premium	8.75%
	1 Yr Monthly Cap (MCS):	0% remaining premium	6.95%
	2 Yr Point to Point (2 Yr PtP):	0% remaining premium	8.30%
	See the Non-Guaranteed Assumed Weighted Average Interest Rate section regarding calculation of interest rates.		

Contract Premiums	Target Premium	\$7,190.00	Guideline Single	\$199,432.66
	Minimum	\$6,286.00	Guideline Level	\$55,666.62
	7 Pay/MEC	\$44,588.76		

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
1	41	A	7,190	0	7,190	2,147	0	1,002,147	6.61	0	1,004,913
2	42	A	7,190	0	7,190	4,154	0	1,004,154	6.98	0	1,010,090
3	43	A	7,190	0	7,190	6,019	0	1,006,019	7.13	0	1,015,469
4	44	A	7,190	0	7,190	7,709	0	1,007,709	7.21	3,007	1,021,127
5	45	A	7,190	0	7,190	9,221	0	1,009,221	7.27	8,974	1,027,094

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This product quote is for agent use only and must not be presented to a prospective client unless accompanied with a complete illustration.

Indianapolis Life Insurance Company

Vista Advantage - Issue State: ID

Designed for: Split Dollar Age 40 Male
 Issue Age: 40
 Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount
 Initial Annual Premium: \$7,190.00
 Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
6	46	A	7,190	0	7,190	0	0	0	7.31	16,919	1,033,408
7	47	A	7,190	0	7,190	0	0	0	7.34	25,218	1,040,076
8	48	A	7,190	0	7,190	0	0	0	7.36	33,894	1,047,122
9	49	A	7,190	0	7,190	0	0	0	7.38	42,954	1,054,551
10	50	A	7,190	0	7,190	0	0	0	7.39	52,715	1,062,681
			<u>71,900</u>	<u>0</u>	<u>71,900</u>						
11	51	AL	0	9,400	-9,400	0	0	0	7.55	45,788	1,052,628
12	52	A	12,000	0	12,000	0	0	0	7.40	60,148	1,051,929
13	53	A	12,000	0	12,000	0	0	0	7.41	75,281	1,051,181
14	54	A	12,000	0	12,000	0	0	0	7.42	91,250	1,050,382
15	55	A	12,000	0	12,000	0	0	0	7.43	108,148	1,049,527
16	56	A	12,000	0	12,000	0	0	0	7.44	126,012	1,048,612
17	57	A	12,000	0	12,000	0	0	0	7.45	143,329	1,047,634
18	58	A	12,000	0	12,000	0	0	0	7.45	161,789	1,046,588
19	59	A	12,000	0	12,000	0	0	0	7.46	181,486	1,045,469
20	60	A	12,000	0	12,000	0	0	0	7.46	202,484	1,044,273
			<u>179,900</u>	<u>9,400</u>	<u>170,500</u>						
21	61	A	12,000	0	12,000	0	0	0	7.46	224,870	1,042,993
22	62	A	12,000	0	12,000	0	0	0	7.46	248,739	1,041,624
23	63	A	12,000	0	12,000	0	0	0	7.47	274,235	1,040,161
24	64	A	12,000	0	12,000	0	0	0	7.47	301,475	1,038,595
25	65	A	12,000	0	12,000	0	0	0	7.47	330,606	1,036,921
26	66	AL	0	24,000	-24,000	0	0	0	7.55	328,217	509,461
27	67	AL	0	24,000	-24,000	0	0	0	7.55	326,017	480,093
28	68	AL	0	24,000	-24,000	0	0	0	7.55	324,095	448,683
29	69	AL	0	24,000	-24,000	0	0	0	7.55	322,567	415,090
30	70	AL	0	24,000	-24,000	0	0	0	7.55	321,522	397,279
			<u>239,900</u>	<u>129,400</u>	<u>110,500</u>						

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Indianapolis Life Insurance Company

Vista Advantage - Issue State: ID

Designed for: Split Dollar Age 40 Male
 Issue Age: 40
 Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount
 Initial Annual Premium: \$7,190.00
 Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
31	71	AL	0	24,000	-24,000	0	0	0	7.55	320,754	391,306
32	72	AL	0	24,000	-24,000	0	0	0	7.55	320,331	384,503
33	73	AL	0	24,000	-24,000	0	0	0	7.55	320,339	376,800
34	74	AL	0	24,000	-24,000	0	0	0	7.55	320,882	368,124
35	75	AL	0	24,000	-24,000	0	0	0	7.55	322,085	358,403
36	76	AL	0	24,000	-24,000	0	0	0	7.55	324,101	363,209
37	77	AL	0	24,000	-24,000	0	0	0	7.55	326,741	368,856
38	78	AL	0	24,000	-24,000	0	0	0	7.55	330,069	375,427
39	79	AL	0	24,000	-24,000	0	0	0	7.55	334,156	383,007
40	80	AL	0	24,000	-24,000	0	0	0	7.55	339,076	391,692
			239,900	369,400	-129,500						
41	81	AL	0	24,000	-24,000	0	0	0	7.55	344,908	401,578
42	82	AL	0	24,000	-24,000	0	0	0	7.55	351,736	412,771
43	83	AL	0	24,000	-24,000	0	0	0	7.55	359,648	425,383
44	84	AL	0	24,000	-24,000	0	0	0	7.55	368,738	439,530
45	85	AL	0	24,000	-24,000	0	0	0	7.55	379,093	455,326
46	86	AL	0	24,000	-24,000	0	0	0	7.55	390,798	472,882
47	87	AL	0	24,000	-24,000	0	0	0	7.55	403,942	492,314
48	88	AL	0	24,000	-24,000	0	0	0	7.55	418,608	513,737
49	89	AL	0	24,000	-24,000	0	0	0	7.55	434,880	537,264
50	90	AL	0	24,000	-24,000	0	0	0	7.55	452,844	563,016
			239,900	609,400	-369,500						
51	91	AL	0	24,000	-24,000	0	0	0	7.55	472,594	567,416
52	92	AL	0	24,000	-24,000	0	0	0	7.55	496,289	572,844
53	93	AL	0	24,000	-24,000	0	0	0	7.55	524,816	579,795
54	94	AL	0	24,000	-24,000	0	0	0	7.55	559,251	618,524
55	95	AL	0	24,000	-24,000	0	0	0	7.55	597,717	661,616

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Indianapolis Life Insurance Company

Vista Advantage - Issue State: ID

Designed for: Split Dollar Age 40 Male
 Issue Age: 40
 Male, Standard Non-Tobacco

\$1,000,000 Selected Face Amount
 Initial Annual Premium: \$7,190.00
 Initial Death Benefit Option: Increasing

Policy Year	Att Age	Key	Gross Premium Outlay	Cash from Policy* (BOY)	Net Outlay	Guaranteed at 2%			Non-Guaranteed Assumed		
						Account Value	Net Cash Value	Net Death Benefit	Weighted Average Interest Rate	Net Cash Value	Net Death Benefit
56	96	A	0	0	0	0	0	0	7.55	666,250	735,131
57	97	A	0	0	0	0	0	0	7.55	741,362	815,607
58	98	A	0	0	0	0	0	0	7.55	823,600	903,621
59	99	A	0	0	0	0	0	0	7.55	913,553	999,791
60	100	A	0	0	0	0	0	0	7.55	1,011,853	1,104,781
			239,900	729,400	-489,500						
61	101	A	0	0	0	0	0	0	7.55	1,134,158	1,234,586
62	102	A	0	0	0	0	0	0	7.55	1,269,160	1,377,693
63	103	A	0	0	0	0	0	0	7.55	1,418,079	1,535,370
64	104	A	0	0	0	0	0	0	7.55	1,582,248	1,709,005
65	105	A	0	0	0	0	0	0	7.55	1,763,123	1,900,109
66	106	A	0	0	0	0	0	0	7.55	1,962,292	2,110,334
67	107	A	0	0	0	0	0	0	7.55	2,181,489	2,341,478
68	108	A	0	0	0	0	0	0	7.55	2,422,604	2,595,505
69	109	A	0	0	0	0	0	0	7.55	2,687,702	2,874,556
70	110	A	0	0	0	0	0	0	7.55	2,979,031	3,180,964
			239,900	729,400	-489,500						
71	111	A	0	0	0	0	0	0	7.55	3,299,045	3,517,275
72	112	A	0	0	0	0	0	0	7.55	3,650,418	3,886,260
73	113	A	0	0	0	0	0	0	7.55	4,036,066	4,290,941
74	114	A	0	0	0	0	0	0	7.55	4,459,167	4,734,611
75	115	A	0	0	0	0	0	0	7.55	4,923,183	5,220,856
			239,900	729,400	-489,500						

Key: A = Annual Prens S = Semi-Annual Prens Q = Quarterly Prens M = Monthly/PAC Prens
 L = Loan^ R = Loan Repayment W = Withdrawal I = Interest Paid Out of Pocket
 F = Force Out

^ Loan interest is reflected as a reduction to the Net Cash Value and Net Death Benefit.

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