

## Universal Life ILIPP (Wash Loan) - Male 45 Standard

### Accumulation Phase:

Age	Year	Premium	Guaranteed Values		Projected Values 8.75%	
			Cash Value	Death Benefit	Cash Value	Death Benefit
46	1	\$24,000	\$10,044	\$475,203	\$11,256	\$476,415
50	5	\$24,000	\$94,394	\$559,553	\$122,244	\$587,403
55	10	\$24,000	\$210,939	\$671,442	\$332,829	\$793,332
60	15	\$24,000	\$336,898	\$792,642	\$659,872	\$1,115,616
65	20	\$24,000	\$460,239	\$915,052	\$1,166,199	\$1,621,012

### Distribution Phase:

Age	Year	Premium	Tax Free Distribution at Retirement	Projected Values 8.75%	
				Cash Value	Net Death Benefit
66	21	\$0	\$103,611	\$1,161,990	\$1,382,768
70	25	\$0	\$103,611	\$1,141,832	\$1,318,929
75	30	\$0	\$103,611	\$1,098,546	\$1,183,115
80	35	\$0	\$103,611	\$1,024,257	\$1,135,695
85	40	\$0	\$103,611	\$887,136	\$1,025,486
90	45	\$0	\$103,611	\$638,433	\$801,630
95	50	\$0	\$103,611	\$234,992	\$308,667
100	55	\$0	\$0	\$282,563	\$364,368

\*\* Projected values based on a major US stock index.

An indexed life policy credits additional bonus interest when a specified stock index increases within a specified performance range. Factors other than interest rates can significantly affect policy performance. This policy uses a wash loan feature - policy loan values are charged an interest rate that is very close to the credited rate. This prevents the compounding loan balance from endangering the policy cash growth and prematurely lapsing the policy.

The values shown are based on a 8.75% assumption, actual results are expected to vary.