



CALCULATED ANNUAL WITHDRAWAL USING 72(T) SOFTWARE

Prepared For:
Type of Funds:

John J. Sample
Qualified

Gender, Age:
Initial Premium:

Male, 48
\$95,953.00

PAYS

LIFE INSURANCE PREMIUM

Contract Values Projected on a Non-Guaranteed Basis

\$100,000
- 4,147

95,953

End of Year	Age	Premium	Contract Value Withdrawal	Interest Earned	Contract Value	Cash * Surrender Value	Death Benefit
1	48-49	95,953	0	1,355	97,308	88,550	97,308
2	49-50	0	4,147	0	93,161	85,376	93,161
3	50-51	0	4,147	8,351	97,365	90,259	97,365
4	51-52	0	4,147	4,766	97,984	91,856	97,984
5	52-53	0	4,147	0	93,837	88,938	93,837
6	53-54	0	4,147	4,809	94,499	90,554	94,499
7	54-55	0	4,147	10,698	101,051	101,051	101,051
8	55-56	0	4,147	4,415	101,319	101,319	101,319
9	56-57	0	4,147	0	97,172	97,172	97,172
10	57-58	0	4,147	3,548	96,573	96,573	96,573
11	58-59	0	4,147	1,305	93,731	93,731	93,731
12	59-60	0	4,147	0	89,584	89,584	89,584
13	60-61	0	4,147	8,015	93,452	93,452	93,452
14	61-62	0	4,147	4,566	93,871	93,871	93,871
15	62-63	0	4,147	0	89,724	89,724	89,724
16	63-64	0	4,147	4,589	90,166	90,166	90,166
17	64-65	0	4,147	10,185	96,204	96,204	96,204
18	65-66	0	4,147	4,194	96,252	96,252	96,252
19	66-67	0	4,147	0	92,105	92,105	92,105
20	67-68	0	4,147	3,355	91,312	91,312	91,312
21	68-69	0	4,147	1,231	88,396	88,396	88,396
22	69-70	0	4,147	0	84,249	84,249	84,249
23	70-71	0	4,147	7,515	87,617	87,617	87,617
24	71-72	0	4,147	4,268	87,738	87,738	87,738
25	72-73	0	4,147	0	83,591	83,591	83,591

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

* This value does not reflect the effect of any potential Market Value Adjustment (MVA). If an MVA is applicable see the page within this illustration describing the impact of any MVA calculation on the Cash Surrender Value.



End of Year	Age	Premium	Contract Value Withdrawal	Interest Earned	Contract Value	Cash * Surrender Value	Death Benefit
26	73-74	0	4,147	4,260	83,704	83,704	83,704
27	74-75	0	4,147	9,420	88,977	88,977	88,977
28	75-76	0	4,147	3,865	88,695	88,695	88,695
29	76-77	0	4,147	0	84,548	84,548	84,548
30	77-78	0	4,147	3,066	83,467	83,467	83,467
31	78-79	0	4,147	1,120	80,440	80,440	80,440
32	79-80	0	4,147	0	76,293	76,293	76,293
33	80-81	0	4,147	6,769	78,914	78,914	78,914
34	81-82	0	4,147	3,823	78,590	78,590	78,590
35	82-83	0	4,147	0	74,443	74,443	74,443
36	83-84	0	4,147	3,769	74,066	74,066	74,066
37	84-85	0	4,147	8,279	78,198	78,198	78,198
38	85-86	0	4,147	3,374	77,424	77,424	77,424
39	86-87	0	4,147	0	73,277	73,277	73,277
40	87-88	0	4,147	2,637	71,767	71,767	71,767
41	88-89	0	4,147	955	68,575	68,575	68,575
42	89-90	0	4,147	0	64,428	64,428	64,428
43	90-91	0	4,147	5,655	65,936	65,936	65,936
44	91-92	0	4,147	3,159	64,948	64,948	64,948
45	92-93	0	4,147	0	60,801	60,801	60,801
46	93-94	0	4,147	3,038	59,692	59,692	59,692
47	94-95	0	4,147	6,577	62,122	62,122	62,122
48	95-96	0	4,147	2,641	60,617	60,617	60,617
49	96-97	0	4,147	0	56,470	56,470	56,470
50	97-98	0	4,147	1,996	54,318	54,318	54,318

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