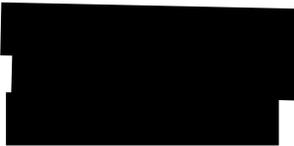


WITHDRAW 4,147.17 ANNUALLY FROM INDEXED
 PAY TAXES - 1,147.17 ANNUITY



PAY PREMIUMS
 WITH NET 3,000⁰⁰



Indexed Universal Life

John J. Sample, Male, 48, Preferred, Non-Tobacco

Your supplemental illustration

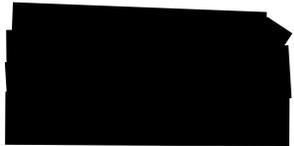
For guaranteed values, please see the Basic Illustration.

NON-GUARANTEED VALUES												
							3.75% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Accumulation value	Surrender value	Death benefit	Accumulation value	Surrender value	Death benefit
1	48	\$3,000	\$0	\$0	\$0	\$3,000	\$1,960	\$0	\$145,349	\$2,038	\$0	\$145,349
2	49	\$3,000	\$0	\$0	\$0	\$3,000	\$3,968	\$0	\$145,349	\$4,208	\$0	\$145,349
3	50	\$3,000	\$0	\$0	\$0	\$3,000	\$6,024	\$893	\$145,349	\$6,520	\$1,389	\$145,349
4	51	\$3,000	\$0	\$0	\$0	\$3,000	\$8,129	\$3,118	\$145,349	\$8,984	\$3,973	\$145,349
5	52	\$3,000	\$0	\$0	\$0	\$3,000	\$10,281	\$5,392	\$145,349	\$11,608	\$6,718	\$145,349
\$15,000												
6	53	\$3,000	\$0	\$0	\$0	\$3,000	\$12,480	\$8,164	\$145,349	\$14,402	\$10,086	\$145,349
7	54	\$3,000	\$0	\$0	\$0	\$3,000	\$14,724	\$11,488	\$145,349	\$17,377	\$14,140	\$145,349
8	55	\$3,000	\$0	\$0	\$0	\$3,000	\$17,013	\$14,856	\$145,349	\$20,544	\$18,386	\$145,349
9	56	\$3,000	\$0	\$0	\$0	\$3,000	\$19,350	\$18,271	\$145,349	\$23,920	\$22,841	\$145,349
10	57	\$3,000	\$0	\$0	\$0	\$3,000	\$21,733	\$21,733	\$145,349	\$27,520	\$27,520	\$145,349
\$30,000												
11	58	\$3,000	\$0	\$0	\$0	\$3,000	\$24,884	\$24,884	\$145,349	\$32,188	\$32,188	\$145,349
12	59	\$3,000	\$0	\$0	\$0	\$3,000	\$28,111	\$28,111	\$145,349	\$37,199	\$37,199	\$145,349
13	60	\$3,000	\$0	\$0	\$0	\$3,000	\$31,412	\$31,412	\$145,349	\$42,581	\$42,581	\$145,349
14	61	\$3,000	\$0	\$0	\$0	\$3,000	\$34,788	\$34,788	\$145,349	\$48,363	\$48,363	\$145,349
15	62	\$3,000	\$0	\$0	\$0	\$3,000	\$38,235	\$38,235	\$145,349	\$54,579	\$54,579	\$145,349
\$45,000												
16	63	\$3,000	\$0	\$0	\$0	\$3,000	\$41,754	\$41,754	\$145,349	\$61,268	\$61,268	\$145,349
17	64	\$3,000	\$0	\$0	\$0	\$3,000	\$45,343	\$45,343	\$145,349	\$68,471	\$68,471	\$145,349
18	65	\$3,000	\$0	\$0	\$0	\$3,000	\$48,999	\$48,999	\$145,349	\$76,236	\$76,236	\$145,349
19	66	\$3,000	\$0	\$0	\$0	\$3,000	\$52,743	\$52,743	\$145,349	\$84,633	\$84,633	\$145,349
20	67	\$3,000	\$0	\$0	\$0	\$3,000	\$56,575	\$56,575	\$145,349	\$93,727	\$93,727	\$145,349
\$60,000												

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

NO MORE PREMIUMS AFTER
AGE 67. USE

\$4,147.17 WITHDRAWAL
AS INCOME.



Indexed Universal Life

John J. Sample, Male, 48, Preferred, Non-Tobacco

Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

							NON-GUARANTEED VALUES					
							3.75% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Accumulation value	Surrender value	Death benefit	Accumulation value	Surrender value	Death benefit
21	68	\$0	\$0	\$0	\$0	\$0	\$57,536	\$57,536	\$145,349	\$100,513	\$100,513	\$145,349
22	69	\$0	\$0	\$0	\$0	\$0	\$58,449	\$58,449	\$145,349	\$107,878	\$107,878	\$145,349
23	70	\$0	\$0	\$0	\$0	\$0	\$59,304	\$59,304	\$145,349	\$115,885	\$115,885	\$145,349
24	71	\$0	\$0	\$0	\$0	\$0	\$60,086	\$60,086	\$145,349	\$124,604	\$124,604	\$145,349
25	72	\$0	\$0	\$0	\$0	\$0	\$60,783	\$60,783	\$145,349	\$134,117	\$134,117	\$148,870
		\$60,000										
26	73	\$0	\$0	\$0	\$0	\$0	\$61,378	\$61,378	\$145,349	\$144,518	\$144,518	\$157,525
27	74	\$0	\$0	\$0	\$0	\$0	\$61,851	\$61,851	\$145,349	\$155,768	\$155,768	\$166,671
28	75	\$0	\$0	\$0	\$0	\$0	\$62,184	\$62,184	\$145,349	\$167,944	\$167,944	\$176,342
29	76	\$0	\$0	\$0	\$0	\$0	\$62,355	\$62,355	\$145,349	\$181,063	\$181,063	\$190,117
30	77	\$0	\$0	\$0	\$0	\$0	\$62,337	\$62,337	\$145,349	\$195,193	\$195,193	\$204,953
		\$60,000										
31	78	\$0	\$0	\$0	\$0	\$0	\$62,102	\$62,102	\$145,349	\$210,406	\$210,406	\$220,926
32	79	\$0	\$0	\$0	\$0	\$0	\$61,615	\$61,615	\$145,349	\$226,782	\$226,782	\$238,121
33	80	\$0	\$0	\$0	\$0	\$0	\$60,835	\$60,835	\$145,349	\$244,406	\$244,406	\$256,626
34	81	\$0	\$0	\$0	\$0	\$0	\$59,667	\$59,667	\$145,349	\$263,362	\$263,362	\$276,530
35	82	\$0	\$0	\$0	\$0	\$0	\$58,038	\$58,038	\$145,349	\$283,743	\$283,743	\$297,930
		\$60,000										
36	83	\$0	\$0	\$0	\$0	\$0	\$55,859	\$55,859	\$145,349	\$305,648	\$305,648	\$320,931
37	84	\$0	\$0	\$0	\$0	\$0	\$53,019	\$53,019	\$145,349	\$329,180	\$329,180	\$345,639
38	85	\$0	\$0	\$0	\$0	\$0	\$49,315	\$49,315	\$145,349	\$354,439	\$354,439	\$372,161
39	86	\$0	\$0	\$0	\$0	\$0	\$44,529	\$44,529	\$145,349	\$381,531	\$381,531	\$400,608
40	87	\$0	\$0	\$0	\$0	\$0	\$38,368	\$38,368	\$145,349	\$410,567	\$410,567	\$431,096
		\$60,000										

Indexed Universal Life

John J. Sample, Male, 48, Preferred, Non-Tobacco



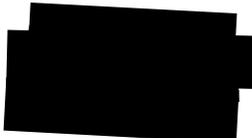
Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

							NON-GUARANTEED VALUES					
							3.75% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]		
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Accumulation value	Surrender value	Death benefit	Accumulation value	Surrender value	Death benefit
41	88	\$0	\$0	\$0	\$0	\$0	\$30,412	\$30,412	\$145,349	\$441,654	\$441,654	\$463,737
42	89	\$0	\$0	\$0	\$0	\$0	\$20,087	\$20,087	\$145,349	\$474,900	\$474,900	\$498,645
43	90	\$0	\$0	\$0	\$0	\$0	\$6,652	\$6,652	\$145,349	\$510,422	\$510,422	\$535,943
44	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$548,867	\$548,867	\$570,821
45	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$590,611	\$590,611	\$608,330
\$60,000												
46	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$636,104	\$636,104	\$648,826
47	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$685,887	\$685,887	\$692,746
48	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$740,408	\$740,408	\$740,408
49	96	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$799,259	\$799,259	\$799,259
50	97	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$862,784	\$862,784	\$862,784
\$60,000												
51	98	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$931,354	\$931,354	\$931,354
52	99	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,005,373	\$1,005,373	\$1,005,373
53	100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,085,273	\$1,085,273	\$1,085,273
54	101	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,171,525	\$1,171,525	\$1,171,525
55	102	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,264,634	\$1,264,634	\$1,264,634
\$60,000												
56	103	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,365,148	\$1,365,148	\$1,365,148
57	104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,473,655	\$1,473,655	\$1,473,655
58	105	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,590,793	\$1,590,793	\$1,590,793
59	106	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,717,246	\$1,717,246	\$1,717,246
60	107	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,853,757	\$1,853,757	\$1,853,757
\$60,000												

Indexed Universal Life

John J. Sample, Male, 48, Preferred, Non-Tobacco



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

							NON-GUARANTEED VALUES						
							3.75% alternative crediting rate and current charges			Using illustrated crediting rates and current charges [†]			
Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Accumulation value	Surrender value	Death benefit	Accumulation value	Surrender value	Death benefit	
61	108	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,001,126	\$2,001,126	\$2,001,126	
62	109	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,160,215	\$2,160,215	\$2,160,215	
63	110	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,331,957	\$2,331,957	\$2,331,957	
64	111	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,517,358	\$2,517,358	\$2,517,358	
65	112	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,717,505	\$2,717,505	\$2,717,505	
		\$60,000											
66	113	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,933,571	\$2,933,571	\$2,933,571	
67	114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,166,821	\$3,166,821	\$3,166,821	
68	115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,418,622	\$3,418,622	\$3,418,622	
69	116	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,690,451	\$3,690,451	\$3,690,451	
70	117	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,983,899	\$3,983,899	\$3,983,899	
		\$60,000											
71	118	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,300,687	\$4,300,687	\$4,300,687	
72	119	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,642,670	\$4,642,670	\$4,642,670	
73	120	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,011,853	\$5,011,853	\$5,011,853	
Total		\$60,000	\$0	\$0	\$0	\$60,000							

Surrender value, accumulation value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.