

Coverage	Face Amount	Premiums (Policy Year 15)			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,250,000	20,312.50	10,393.91	5,258.91	1,767.19
LISR	3,750,000	24,642.39	12,609.52	6,379.92	2,143.89
Total Modal Premium		44,954.89	23,003.43	11,638.83	3,911.08
Total Modal Premium (Annualized)		44,954.89	46,006.86	46,555.32	46,932.96

Tabular Values

					Non-Guaranteed Values*						
Age End Year		Contract Prem for Gtd Values Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Contract Premium Beg Year	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year
14	57		509,683	5,000,000			257,903	518,165	572,614	3,177,386	5,000,000
15	58	44,955	537,921	5,000,000	44,955	8,482	288,584	571,747	622,234	3,127,766	5,000,000
16	59	44,955	564,536	5,000,000	44,955	9,424	321,605	628,155	671,056	3,078,944	5,000,000
17	60	44,955	589,108	5,000,000	44,955	11,595	356,956	687,331	721,498	3,028,502	5,000,000
18	61	44,955	610,887	5,000,000	44,955	13,842	394,739	749,302	773,365	2,976,635	5,000,000
19	62	44,955	628,792	5,000,000	44,955	16,293	434,940	813,915	826,522	2,923,478	5,000,000
20	63	44,955	641,616	5,000,000	44,955	18,973	477,598	881,086	880,879	2,869,121	5,000,000
21	64	44,955	648,410	5,000,000	44,955	21,966	521,959	949,984	936,774	2,813,226	5,000,000
22	65	44,955	648,536	5,000,000	44,955	24,310	568,093	1,020,706	992,877	2,757,123	5,000,000
23	66	44,955	641,221	5,000,000	44,955	26,724	615,959	1,093,209	1,049,240	2,700,760	5,000,000
24	67	44,955	625,954	5,000,000	44,955	29,116	665,596	1,167,621	1,105,903	2,644,097	5,000,000
25	68	44,955	602,197	5,000,000	44,955	31,439	717,037	1,244,075	1,162,863	2,587,137	5,000,000
26	69	44,955	568,633	5,000,000	44,955	33,641	770,293	1,322,543	1,219,762	2,530,238	5,000,000
27	70	44,955	577,855	2,877,848	44,955	35,920	825,387	1,403,162	1,276,739	2,473,261	5,000,000
28	71	44,955	603,557	2,110,620	44,955	38,134	882,134	1,485,609	1,333,177	2,416,823	5,000,000
29	72	44,955	629,384	2,037,856	44,955	40,550	940,392	1,569,692	1,389,121	2,360,879	5,000,000
30	73	44,955	654,986	1,958,115	44,955	43,036	999,743	1,654,643	1,443,711	2,306,289	5,000,000
31	74	44,955	680,401	1,890,617	44,955	46,064	1,059,940	1,740,253	1,497,782	2,252,218	5,000,000
32	75	44,955	705,702	1,832,409	44,955	48,848	1,120,826	1,826,439	1,550,954	2,199,046	5,000,000
33	76	44,955	730,854	1,779,185	44,955	51,473	1,182,169	1,912,931	1,602,808	2,147,192	5,000,000
34	77	44,955	755,844	1,731,297	44,955	54,089	1,243,660	1,999,410	1,653,150	2,096,850	5,000,000
35	78	44,955	780,545	1,685,549	44,955	56,600	1,304,898	2,085,348	1,701,232	2,048,768	5,000,000
36	79	44,955	804,747	1,642,117	44,955	59,375	1,365,292	2,169,942	1,746,752	2,003,248	5,000,000
37	80	44,955	828,287	1,601,699	44,955	62,353	1,424,115	2,252,302	1,789,265	1,960,735	5,000,000
38	81	44,955	851,126	1,566,198	44,955	65,475	1,480,723	2,331,748	1,828,655	1,921,345	5,000,000

As of March 19, 2021, these values assume Total Guaranteed Paid-Up Additions of \$572,613.85 (Guaranteed Cash Value of Paid-Up Additions of \$249,420.50).

*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2021 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: [REDACTED] Male, 43, Ultra Preferred Non-Tobacco)
Presented by: Kenneth Knox
Prepared on: March 19, 2021

Policy [REDACTED]
Version: MMD Web(MA)

Tabular Values

Age End Year	Year	Contract Prem for Gtd Values Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*						
					Contract Premium Beg Year	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year
39	82	44,955	873,115	1,533,644	44,955	68,380	1,534,283	2,407,295	1,863,829	1,886,171	5,000,000
40	83	44,955	894,391	1,506,276	44,955	71,442	1,584,206	2,478,493	1,894,916	1,855,084	5,000,000
41	84	44,955	914,968	1,482,208	44,955	74,030	1,629,576	2,544,439	1,920,819	1,829,181	5,000,000
42	85	44,955	934,794	1,460,359	44,955	76,270	1,669,079	2,603,767	1,940,224	1,809,776	5,000,000
43	86	44,955	953,721	1,440,256	44,955	78,219	1,701,021	2,654,634	1,951,514	1,798,486	5,000,000
44	87	44,955	971,622	1,422,044	44,955	79,938	1,723,444	2,694,957	1,952,961	1,797,039	5,000,000
45	88	44,955	988,411	1,405,800	44,955	81,342	1,734,043	2,722,343	1,942,504	1,807,496	5,000,000
46	89	44,955	1,004,075	1,391,505	44,955	82,283	1,730,243	2,734,205	1,917,632	1,832,368	5,000,000
47	90	44,955	1,018,601	1,379,033	44,955	82,713	1,709,158	2,727,645	1,875,357	1,874,643	5,000,000
48	91	44,955	1,032,014	1,368,183	44,955	82,682	1,667,350	2,699,250	1,812,161	1,937,839	5,000,000
49	92	44,955	1,044,827	1,359,554	44,955	82,170	1,602,169	2,646,882	1,725,346	2,024,654	5,000,000
50	93	44,955	1,057,141	1,351,814	44,955	80,791	1,508,694	2,565,719	1,609,087	2,140,913	5,000,000
51	94	44,955	1,069,029	1,344,762	44,955	79,151	1,380,141	2,449,053	1,456,448	2,293,552	5,000,000
52	95	44,955	1,080,617	1,338,310	44,955	77,130	1,207,033	2,287,533	1,258,201	2,491,799	5,000,000
53	96	44,955	1,092,056	1,332,395	44,955	74,094	976,815	2,068,752	1,001,413	2,748,587	5,000,000
54	97	44,955	1,104,256	1,327,644	44,955	69,795	675,758	1,779,895	672,888	3,077,112	5,000,000
55	98	44,955	1,117,932	1,323,152	44,955	62,877	282,238	1,400,051	249,289	3,500,711	5,000,000
56	99	44,955	1,134,295	1,318,902	44,955	53,974	47,775	1,181,950	0	2,130,893	3,380,893
57	100	44,955	1,155,583	1,314,877	44,955	47,775	45,400	1,200,863	0	463,187	1,713,187
58	101	0	1,160,084	1,250,000	0	45,400	83,226	1,243,188	49,115	0	1,299,115
59	102	0	1,164,496	1,250,000	0	37,649	122,106	1,286,481	89,686	0	1,339,686
60	103	0	1,168,809	1,250,000	0	38,563	162,000	1,330,688	131,086	0	1,381,086
61	104	0	1,173,047	1,250,000	0	39,441	202,894	1,375,819	173,271	0	1,423,271
62	105	0	1,177,173	1,250,000	0	40,308	244,771	1,421,821	216,227	0	1,466,227
63	106	0	1,181,198	1,250,000	0	41,162	287,648	1,468,723	259,941	0	1,509,941
64	107	0	1,185,124	1,250,000	0	42,039	331,475	1,516,475	304,433	0	1,554,433
65	108	0	1,188,937	1,250,000	0	42,872	376,254	1,565,066	349,657	0	1,599,657
66	109	0	1,192,649	1,250,000	0	43,711	422,022	1,614,547	395,617	0	1,645,617
67	110	0	1,196,237	1,250,000	0	44,596	468,861	1,664,974	442,363	0	1,692,363
68	111	0	1,199,725	1,250,000	0	45,567	516,795	1,716,395	489,983	0	1,739,983

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Presented by: Kenneth Knox

Prepared on: March 19, 2021

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Tabular Values

Age End Year	Year	Contract Prem for Gtd Values Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*						
					Contract Premium Beg Year	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year
69	112	0	1,203,088	1,250,000	0	46,569	565,987	1,768,950	538,508	0	1,788,508
70	113	0	1,206,351	1,250,000	0	47,742	616,544	1,822,769	588,116	0	1,838,116
71	114	0	1,209,489	1,250,000	0	49,025	668,518	1,877,881	638,921	0	1,888,921
72	115	0	1,212,526	1,250,000	0	50,368	721,872	1,934,272	690,981	0	1,940,981
73	116	0	1,215,439	1,250,000	0	51,678	776,572	1,991,885	744,262	0	1,994,262
74	117	0	1,218,252	1,250,000	0	52,963	832,512	2,050,637	798,737	0	2,048,737
75	118	0	1,220,952	1,250,000	0	54,146	889,604	2,110,429	854,300	0	2,104,300
76	119	0	1,223,540	1,250,000	0	55,246	947,720	2,171,133	910,866	0	2,160,866
77	120	0	1,225,928	1,250,000	0	56,230	1,006,777	2,232,577	968,318	0	2,218,318
78	121	0	1,250,130	1,250,000	0	57,201	1,056,792	2,306,792	1,026,649	0	2,276,649

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