



03/15/2023  
*Summary of  
Benefits*

# CASH VALUE LIFE INSURANCE



This is a supplemental illustration that must be accompanied by the full product illustration. Refer to the illustration ledger of guaranteed values within the full product illustration for the policy's guaranteed elements and important information.

This presentation is hypothetical and is not intended to predict future performance. It must be accompanied by the insurers' complete compliance illustration designed to this presentation.

This document does not serve as legal or tax advice. Consult your personal financial advisor for guidance.

1<sup>st</sup> Annual Payment: \$200,000  
2<sup>nd</sup> Annual Payment: \$200,000  
3<sup>rd</sup> Annual Payment: \$200,000

## *Sample Female Age 32* *\$3,520,000*

Infinite banking is a concept involves using a specially designed permanent life insurance policy as a financial tool to build wealth and create a source of tax-free income. The idea is to leverage the cash value of the policy to invest in other assets, while still maintaining access to the cash value for emergencies or other needs.

### ATTACHMENTS

**POLICY RATE: 5.97%**

#### #1

TOTAL PREMIUMS PAID: \$600,000

NUMBER OF ANNUAL LOANS TAKEN: 00

TOTAL LOANS ILLUSTRATED: \$0.00

CASH VALUE AGE 55: \$2,234,645

CASH VALUE AGE 65: \$4,504,424

CASH VALUE AGE 75: \$9,079,764

CASH VALUE AGE 85: \$18,260,343

DEATH BENEFIT: \$3,520,000

DEATH BENEFIT: \$5,405,309

DEATH BENEFIT: \$9,533,752

DEATH BENEFIT: \$19,173,360

DB IRR: 7.99%

DB IRR: 6.88%

DB IRR: 6.64%

DB IRR: 6.75%

#### #2

TOTAL PREMIUMS PAID: \$600,000

ANNUAL LOANS TAKEN: Years 1-3

TOTAL LOANS AVAILABLE: \$511,669 (85.28%)

CASH VALUE AGE 55: \$1,448,979

CASH VALUE AGE 65: \$3,293,246

CASH VALUE AGE 75: \$7,242,213

CASH VALUE AGE 85: \$15,536,465

DEATH BENEFIT: \$2,635,103

DEATH BENEFIT: \$4,252,676

DEATH BENEFIT: \$7,726,809

DEATH BENEFIT: \$16,512,802

DB IRR: 9.81%

DB IRR: 8.32%

DB IRR: 7.82%

DB IRR: 7.83%

Note: THE #2 PRESENTATION DOES NOT CONTEMPLATE LOAN REPAYMENT AND IS USED FOR LIQUIDITY STRESS TESTING. LOAN REPAYMENTS ARE EXPECTED, BUT NOT REQUIRED.

# INFINITE BANKING LIQUIDITY ANALYSIS (years 1-3)

Policy Death Benefit	Annual Premium	Number of Payments	Total Premiums
\$ 1,756,000	\$ 100,000	3	\$ 300,000
\$ 2,634,000	\$ 150,000	3	\$ 450,000
<b>\$ 3,520,000</b>	<b>\$ 200,000</b>	<b>3</b>	<b>\$ 600,000</b>
\$ 4,389,000	\$ 250,000	3	\$ 750,000
\$ 5,267,000	\$ 300,000	3	\$ 900,000
\$ 6,144,000	\$ 350,000	3	\$ 1,050,000
<b>\$ 3,520,000</b>	<b>\$ 200,000</b>	<b>3</b>	<b>\$ 600,000</b>

	Illustrated Loans	Ratio to Total Premiums Paid	Cash Value	Additional Loan Available	Available Liquidity
Year1 Short-term liquidity	\$ 102,372	17.06%	\$ 14,310	\$ 12,879	\$ 115,251
Year2 Short-term liquidity	\$ 102,372	17.06%	\$ 116,476	\$ 104,828	\$ 207,200
Year3 Short-term liquidity	\$ 102,372	17.06%	\$ 227,281	\$ 204,553	\$ 306,925
	<b>\$ 307,116</b>	<b>51.19%</b>			

	Aggregated Premiums	Illustrated Loans	Loan Ratio	Total Loan Available	Available Loan Ratio
Year 1:	\$ 200,000	\$ 102,372	51.19%	\$ 116,682	58.34%
Year 2:	\$ 400,000	\$ 204,744	51.19%	\$ 309,572	77.39%
Year 3:	\$ 600,000	\$ 307,116	51.19%	\$ 511,669	85.28%

# ATTACHMENT #1

## Internal Rate of Return

The Internal Rate of Return (IRR) is based on Non-Guaranteed Assumed Values. The Surrender Value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the Surrender Value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the Death Benefit shown at the end of the applicable year. For details of these terms see the Key Terms and Definitions section later in the illustration.

End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
1	32/33	200,000.00	118,866	(40.57)%	3,714,546	1,757.27 %
2	33/34	200,000.00	329,607	(12.23)%	3,921,503	295.62 %
3	34/35	200,000.00	553,129	(4.01)%	4,141,241	134.35 %
4	35/36	0.00	592,626	(0.41)%	3,520,000	74.41 %
5	36/37	0.00	633,831	1.38 %	3,520,000	53.32 %
6	37/38	0.00	676,863	2.44 %	3,520,000	41.34 %
7	38/39	0.00	721,848	3.12 %	3,520,000	33.67 %
8	39/40	0.00	769,251	3.61 %	3,520,000	28.38 %
9	40/41	0.00	819,554	3.97 %	3,520,000	24.50 %
10	41/42	0.00	872,292	4.24 %	3,520,000	21.55 %
11	42/43	0.00	944,707	4.64 %	3,520,000	19.23 %
12	43/44	0.00	1,006,254	4.81 %	3,520,000	17.36 %
13	44/45	0.00	1,072,386	4.95 %	3,520,000	15.82 %
14	45/46	0.00	1,143,152	5.08 %	3,520,000	14.53 %
15	46/47	0.00	1,219,483	5.19 %	3,520,000	13.43 %
16	47/48	0.00	1,300,950	5.29 %	3,520,000	12.49 %
17	48/49	0.00	1,388,505	5.38 %	3,520,000	11.67 %
18	49/50	0.00	1,482,349	5.46 %	3,520,000	10.95 %
19	50/51	0.00	1,582,973	5.53 %	3,520,000	10.31 %
20	51/52	0.00	1,690,908	5.60 %	3,520,000	9.74 %
21	52/53	0.00	1,812,709	5.68 %	3,520,000	9.24 %
22	53/54	0.00	1,943,480	5.75 %	3,520,000	8.78 %
23	54/55	0.00	2,083,928	5.82 %	3,520,000	8.36 %
24	55/56	0.00	2,234,645	5.88 %	3,520,000	7.99 %

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End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
25	56/57	0.00	2,396,631	5.94 %	3,520,000	7.64 %
26	57/58	0.00	2,570,510	5.99 %	3,650,124	7.48 %
27	58/59	0.00	2,757,281	6.04 %	3,805,048	7.36 %
28	59/60	0.00	2,957,735	6.08 %	3,963,364	7.24 %
29	60/61	0.00	3,172,608	6.12 %	4,124,391	7.12 %
30	61/62	0.00	3,402,913	6.16 %	4,355,729	7.07 %
31	62/63	0.00	3,649,912	6.20 %	4,598,889	7.02 %
32	63/64	0.00	3,914,969	6.23 %	4,854,562	6.97 %
33	64/65	0.00	4,199,349	6.27 %	5,123,206	6.93 %
34	65/66	0.00	4,504,424	6.30 %	5,405,309	6.88 %
35	66/67	0.00	4,831,313	6.32 %	5,749,262	6.87 %
36	67/68	0.00	5,181,824	6.35 %	6,114,553	6.85 %
37	68/69	0.00	5,557,393	6.38 %	6,502,150	6.84 %
38	69/70	0.00	5,959,876	6.40 %	6,913,456	6.83 %
39	70/71	0.00	6,391,593	6.42 %	7,350,332	6.81 %
40	71/72	0.00	6,854,940	6.44 %	7,746,082	6.78 %
41	72/73	0.00	7,352,429	6.46 %	8,161,196	6.74 %
42	73/74	0.00	7,887,008	6.48 %	8,596,838	6.71 %
43	74/75	0.00	8,461,613	6.50 %	9,053,926	6.67 %
44	75/76	0.00	9,079,764	6.52 %	9,533,752	6.64 %
45	76/77	0.00	9,742,383	6.54 %	10,229,502	6.66 %
46	77/78	0.00	10,452,558	6.55 %	10,975,186	6.67 %
47	78/79	0.00	11,213,519	6.57 %	11,774,195	6.68 %
48	79/80	0.00	12,028,758	6.58 %	12,630,196	6.70 %
49	80/81	0.00	12,901,779	6.60 %	13,546,868	6.71 %
50	81/82	0.00	13,835,724	6.61 %	14,527,510	6.72 %
51	82/83	0.00	14,834,580	6.62 %	15,576,309	6.73 %
52	83/84	0.00	15,902,218	6.64 %	16,697,328	6.74 %
53	84/85	0.00	17,042,558	6.65 %	17,894,686	6.75 %
54	85/86	0.00	18,260,343	6.65 %	19,173,360	6.75 %
55	86/87	0.00	19,559,426	6.66 %	20,537,397	6.76 %

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End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
56	87/88	0.00	20,943,069	6.67 %	21,990,222	6.77 %
57	88/89	0.00	22,415,434	6.68 %	23,536,206	6.77 %
58	89/90	0.00	23,981,382	6.68 %	25,180,451	6.77 %
59	90/91	0.00	25,644,125	6.69 %	26,926,332	6.78 %
60	91/92	0.00	27,431,374	6.69 %	28,528,629	6.76 %
61	92/93	0.00	29,356,812	6.70 %	30,237,516	6.75 %
62	93/94	0.00	31,440,046	6.70 %	32,068,847	6.74 %
63	94/95	0.00	33,706,480	6.71 %	34,043,545	6.73 %
64	95/96	0.00	36,193,600	6.72 %	36,193,600	6.72 %
65	96/97	0.00	38,864,248	6.73 %	38,864,248	6.73 %
66	97/98	0.00	41,731,965	6.74 %	41,731,965	6.74 %
67	98/99	0.00	44,811,295	6.75 %	44,811,295	6.75 %
68	99/100	0.00	48,117,852	6.76 %	48,117,852	6.76 %
69	100/101	0.00	51,668,404	6.77 %	51,668,404	6.77 %
70	101/102	0.00	55,480,955	6.78 %	55,480,955	6.78 %
71	102/103	0.00	59,574,839	6.79 %	59,574,839	6.79 %
72	103/104	0.00	63,970,815	6.80 %	63,970,815	6.80 %
73	104/105	0.00	68,691,174	6.80 %	68,691,174	6.80 %
74	105/106	0.00	73,759,855	6.81 %	73,759,855	6.81 %
75	106/107	0.00	79,202,559	6.82 %	79,202,559	6.82 %
76	107/108	0.00	85,046,887	6.83 %	85,046,887	6.83 %
77	108/109	0.00	91,322,474	6.83 %	91,322,474	6.83 %
78	109/110	0.00	98,061,144	6.84 %	98,061,144	6.84 %
79	110/111	0.00	105,297,068	6.85 %	105,297,068	6.85 %
80	111/112	0.00	113,066,940	6.86 %	113,066,940	6.86 %
81	112/113	0.00	121,410,158	6.86 %	121,410,158	6.86 %
82	113/114	0.00	130,369,033	6.87 %	130,369,033	6.87 %
83	114/115	0.00	139,988,993	6.87 %	139,988,993	6.87 %
84	115/116	0.00	150,318,821	6.88 %	150,318,821	6.88 %
85	116/117	0.00	161,410,898	6.89 %	161,410,898	6.89 %
86	117/118	0.00	173,321,473	6.89 %	173,321,473	6.89 %

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# ATTACHMENT #2



# Projected Policy Values

Non-guaranteed benefits and values are not guaranteed and are subject to change and may be more or less favorable than shown. This illustration assumes premiums are paid on the Annual due date. Values and benefits are as of the end of the policy year and will vary depending upon the amount and timing of the premium payments. The assumed payments on which the illustrated benefits and values are based shall be identified as Premium Outlay.

This illustration is based on the following **Initial Premium Allocations**: Fidelity Multifactor Yield Index<sup>SM</sup> 5% ER Annual Pt-to-Pt 100%;

					INTEREST AND COST SCENARIOS								
					Guaranteed Maximum Charges			Non-Guaranteed Alternate Current Charges			Non-Guaranteed Assumed Current Charges		
					Minimum Account Value: 2.0%			Index Credits: 3.00%**			Index Credits: 5.97%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount	Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
1	32/33	200,000.00	102,372	PFL	178,505	0	3,591,749	189,988	9,184	3,604,864	195,114	14,310	3,609,990
2	33/34	200,000.00	102,372	PFL	359,708	65,759	3,657,655	388,174	100,774	3,692,670	403,876	116,476	3,708,372
3	34/35	200,000.00	102,372	PFL	543,315	128,630	3,716,742	594,504	194,989	3,783,101	626,796	227,281	3,815,393
4	## 35/36	0.00	0		543,212	108,370	3,145,702	612,500	203,983	3,172,027	662,866	254,349	3,172,027
5	36/37	0.00	0		543,109	85,891	3,115,758	631,043	212,695	3,154,628	701,100	282,753	3,154,628
6	37/38	0.00	0		543,036	61,047	3,083,419	650,169	221,121	3,136,360	741,658	312,610	3,136,360
7	38/39	0.00	0		543,023	33,676	3,048,493	669,918	229,256	3,117,178	784,708	344,046	3,117,178
8	39/40	0.00	0		543,465	3,965	3,010,772	690,670	237,435	3,097,037	830,760	377,525	3,097,037
9	40/41	0.00	0		0	0	0	712,815	246,000	3,075,889	880,340	413,525	3,075,889
10	41/42	0.00	0		0	0	0	735,742	254,289	3,053,684	933,044	451,592	3,053,684
		<b>600,000.00</b>	<b>307,116</b>										
11	42/43	0.00	0		0	0	0	762,568	272,936	3,030,368	994,099	504,467	3,030,368
12	43/44	0.00	0		0	0	0	790,734	276,620	3,005,886	1,059,723	545,610	3,005,886
13	44/45	0.00	0		0	0	0	820,305	280,486	2,980,181	1,130,259	590,440	2,980,181
14	45/46	0.00	0		0	0	0	851,027	284,217	2,953,190	1,205,787	638,977	2,953,190
15	46/47	0.00	0		0	0	0	883,608	288,458	2,924,850	1,287,253	692,103	2,924,850
16	47/48	0.00	0		0	0	0	917,182	292,274	2,895,093	1,374,279	749,371	2,895,093
17	48/49	0.00	0		0	0	0	952,443	296,290	2,863,847	1,467,835	811,683	2,863,847
18	49/50	0.00	0		0	0	0	989,168	300,208	2,831,040	1,568,166	879,206	2,831,040
19	50/51	0.00	0		0	0	0	1,027,439	304,031	2,796,592	1,675,803	952,395	2,796,592
20	51/52	0.00	0		0	0	0	1,067,346	307,768	2,760,422	1,791,320	1,031,742	2,760,422
		<b>600,000.00</b>	<b>307,116</b>										

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				INTEREST AND COST SCENARIOS								
Initial Death Benefit: \$3,520,000 Death Benefit Option: 2-Increasing Initial Annual Premium: \$200,000.00				Guaranteed Maximum Charges  Minimum Account Value: 2.0%			Non-Guaranteed Alternate Current Charges  Index Credits: 3.00%**			Non-Guaranteed Assumed Current Charges  Index Credits: 5.97%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
21	52/53	0.00	0	0	0	0	1,114,918	317,361	2,722,443	1,921,359	1,123,802	2,722,443
22	53/54	0.00	0	0	0	0	1,164,595	327,161	2,682,566	2,061,035	1,223,601	2,682,566
23	54/55	0.00	0	0	0	0	1,216,498	337,192	2,640,694	2,211,112	1,331,806	2,640,694
24	55/56	0.00	0	0	0	0	1,270,474	347,203	2,596,729	2,372,250	1,448,979	2,635,103
25	56/57	0.00	0	0	0	0	1,326,928	357,494	2,550,566	2,545,508	1,576,074	2,747,008
26	57/58	0.00	0	0	0	0	1,385,473	367,567	2,502,094	2,731,408	1,713,502	2,860,693
27	58/59	0.00	0	0	0	0	1,446,261	377,460	2,451,199	2,930,772	1,861,971	2,975,664
28	59/60	0.00	0	0	0	0	1,509,704	387,463	2,397,760	3,144,775	2,022,535	3,091,758
29	60/61	0.00	0	0	0	0	1,575,246	396,894	2,341,648	3,374,215	2,195,863	3,208,128
30	61/62	0.00	0	0	0	0	1,643,313	406,044	2,282,731	3,620,181	2,382,911	3,396,562
		<b>600,000.00</b>	<b>307,116</b>									
31	62/63	0.00	0	0	0	0	1,714,335	415,203	2,220,868	3,884,023	2,584,891	3,594,738
32	63/64	0.00	0	0	0	0	1,788,742	424,654	2,155,912	4,167,211	2,803,122	3,803,254
33	64/65	0.00	0	0	0	0	1,866,543	434,250	2,087,708	4,471,096	3,038,804	4,022,446
34	65/66	0.00	0	0	0	0	1,947,777	443,870	2,016,093	4,797,152	3,293,246	4,252,676
35	66/67	0.00	0	0	0	0	2,032,333	453,232	1,940,898	5,146,581	3,567,480	4,545,330
36	67/68	0.00	0	0	0	0	2,120,880	462,824	1,861,944	5,521,327	3,863,270	4,857,109
37	68/69	0.00	0	0	0	0	2,213,218	472,259	1,779,041	5,922,924	4,181,966	5,188,862
38	69/70	0.00	0	0	0	0	2,309,718	481,712	1,691,994	6,353,373	4,525,367	5,541,907
39	70/71	0.00	0	0	0	0	2,411,224	491,818	1,600,594	6,815,154	4,895,748	5,918,021
40	71/72	0.00	0	0	0	0	2,517,582	502,206	1,504,625	7,310,851	5,295,475	6,245,887
		<b>600,000.00</b>	<b>307,116</b>									
41	72/73	0.00	0	0	0	0	2,629,162	513,018	1,403,856	7,843,150	5,727,007	6,589,753
42	73/74	0.00	0	0	0	0	2,746,624	524,674	1,298,050	8,415,216	6,193,266	6,950,636
43	74/75	0.00	0	0	0	0	2,870,268	537,221	1,186,953	9,030,210	6,697,163	7,329,278
44	75/76	0.00	0	0	0	0	3,000,802	551,104	1,070,301	9,691,912	7,242,213	7,726,809
45	76/77	0.00	0	0	0	0	3,138,875	566,692	947,817	10,401,314	7,829,131	8,349,196
46	77/78	0.00	0	0	0	0	3,285,351	584,560	819,209	11,161,727	8,460,936	9,019,023
47	78/79	0.00	0	0	0	0	3,441,219	605,389	777,450	11,976,621	9,140,791	9,739,622
48	79/80	0.00	0	0	0	0	3,605,750	628,129	808,417	12,849,749	9,872,128	10,514,615
49	80/81	0.00	0	0	0	0	3,777,739	651,238	840,125	13,784,884	10,658,383	11,347,627

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				INTEREST AND COST SCENARIOS								
Initial Death Benefit: \$3,520,000 Death Benefit Option: 2-Increasing Initial Annual Premium: \$200,000.00				Guaranteed Maximum Charges  Minimum Account Value: 2.0%			Non-Guaranteed Alternate Current Charges  Index Credits: 3.00%**			Non-Guaranteed Assumed Current Charges  Index Credits: 5.97%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
50	81/82	0.00	0	0	0	0	3,957,254	674,429	872,292	14,785,391	11,502,566	12,241,836
		<b>600,000.00</b>	<b>307,116</b>									
51	82/83	0.00	0	0	0	0	4,144,567	697,602	904,831	15,855,564	12,408,599	13,201,377
52	83/84	0.00	0	0	0	0	4,339,864	720,551	937,545	16,999,557	13,380,244	14,230,223
53	84/85	0.00	0	0	0	0	4,543,286	743,009	970,173	18,221,599	14,421,322	15,332,402
54	85/86	0.00	0	0	0	0	4,755,148	764,859	1,002,616	19,526,755	15,536,465	16,512,802
55	86/87	0.00	0	0	0	0	4,975,463	785,660	1,034,433	20,919,191	16,729,388	17,775,347
56	87/88	0.00	0	0	0	0	5,204,051	804,759	1,064,961	22,402,430	18,003,138	19,123,260
57	88/89	0.00	0	0	0	0	5,440,949	821,694	1,093,741	23,980,924	19,361,669	20,560,715
58	89/90	0.00	0	0	0	0	5,686,314	836,098	1,120,413	25,659,898	20,809,681	22,092,675
59	90/91	0.00	0	0	0	0	5,939,862	847,136	1,144,129	27,442,798	22,350,072	23,722,212
60	91/92	0.00	0	0	0	0	6,207,029	859,668	1,107,949	29,359,411	24,012,050	25,186,426
		<b>600,000.00</b>	<b>307,116</b>									
61	92/93	0.00	0	0	0	0	6,489,484	874,757	1,069,442	31,424,433	25,809,706	26,752,439
62	93/94	0.00	0	0	0	0	6,790,003	894,541	1,030,341	33,658,945	27,763,483	28,436,662
63	94/95	0.00	0	0	0	0	7,112,287	922,054	993,177	36,090,228	29,899,994	30,260,897
64	95/96	0.00	0	0	0	0	7,462,187	962,443	962,444	38,758,548	32,258,805	32,258,805
65	96/97	0.00	0	0	0	0	7,829,331	1,004,603	1,004,603	41,624,017	34,799,289	34,799,289
66	97/98	0.00	0	0	0	0	8,214,579	1,048,616	1,048,616	44,701,253	37,535,290	37,535,290
67	98/99	0.00	0	0	0	0	8,618,817	1,094,558	1,094,558	48,005,836	40,481,577	40,481,577
68	99/100	0.00	0	0	0	0	9,042,992	1,142,523	1,142,523	51,554,578	43,654,108	43,654,109
69	100/101	0.00	0	0	0	0	9,488,087	1,192,597	1,192,596	55,365,472	47,069,981	47,069,981
70	101/102	0.00	0	0	0	0	9,955,126	1,244,864	1,244,863	59,457,949	50,747,686	50,747,686
		<b>600,000.00</b>	<b>307,116</b>									
71	102/103	0.00	0	0	0	0	10,445,202	1,299,428	1,299,429	63,852,749	54,706,975	54,706,976
72	103/104	0.00	0	0	0	0	10,959,454	1,356,395	1,356,395	68,572,179	58,969,120	58,969,120
73	104/105	0.00	0	0	0	0	11,499,061	1,415,852	1,415,852	73,640,253	63,557,044	63,557,044
74	105/106	0.00	0	0	0	0	12,065,294	1,477,927	1,477,927	79,082,745	68,495,379	68,495,378
75	106/107	0.00	0	0	0	0	12,659,459	1,542,728	1,542,727	84,927,250	73,810,519	73,810,518
76	107/108	0.00	0	0	0	0	13,282,930	1,610,365	1,610,365	91,203,542	79,530,977	79,530,977
77	108/109	0.00	0	0	0	0	13,937,166	1,680,976	1,680,976	97,943,413	85,687,223	85,687,223

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## Internal Rate of Return

The Internal Rate of Return (IRR) is based on Non-Guaranteed Assumed Values. The Surrender Value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the Surrender Value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the Death Benefit shown at the end of the applicable year. For details of these terms see the Key Terms and Definitions section later in the illustration.

End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
1	32/33	97,628.00	14,310	(60.95)%	3,609,990	2,099.37 %
2	33/34	97,628.00	116,476	(22.48)%	3,708,372	359.78 %
3	34/35	97,628.00	227,281	(9.74)%	3,815,393	167.17 %
4	35/36	0.00	254,349	(3.97)%	3,172,027	95.14 %
5	36/37	0.00	282,753	(0.78)%	3,154,628	68.77 %
6	37/38	0.00	312,610	1.20 %	3,136,360	53.56 %
7	38/39	0.00	344,046	2.52 %	3,117,178	43.73 %
8	39/40	0.00	377,525	3.45 %	3,097,037	36.88 %
9	40/41	0.00	413,525	4.15 %	3,075,889	31.84 %
10	41/42	0.00	451,592	4.67 %	3,053,684	27.98 %
11	42/43	0.00	504,467	5.32 %	3,030,368	24.92 %
12	43/44	0.00	545,610	5.57 %	3,005,886	22.45 %
13	44/45	0.00	590,440	5.78 %	2,980,181	20.40 %
14	45/46	0.00	638,977	5.96 %	2,953,190	18.68 %
15	46/47	0.00	692,103	6.12 %	2,924,850	17.21 %
16	47/48	0.00	749,371	6.26 %	2,895,093	15.94 %
17	48/49	0.00	811,683	6.38 %	2,863,847	14.83 %
18	49/50	0.00	879,206	6.49 %	2,831,040	13.85 %
19	50/51	0.00	952,395	6.59 %	2,796,592	12.98 %
20	51/52	0.00	1,031,742	6.68 %	2,760,422	12.20 %
21	52/53	0.00	1,123,802	6.79 %	2,722,443	11.50 %
22	53/54	0.00	1,223,601	6.88 %	2,682,566	10.86 %
23	54/55	0.00	1,331,806	6.97 %	2,640,694	10.27 %
24	55/56	0.00	1,448,979	7.05 %	2,635,103	9.81 %

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End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
25	56/57	0.00	1,576,074	7.12 %	2,747,008	9.57 %
26	57/58	0.00	1,713,502	7.18 %	2,860,693	9.35 %
27	58/59	0.00	1,861,971	7.23 %	2,975,664	9.15 %
28	59/60	0.00	2,022,535	7.28 %	3,091,758	8.95 %
29	60/61	0.00	2,195,863	7.33 %	3,208,128	8.77 %
30	61/62	0.00	2,382,911	7.37 %	3,396,562	8.67 %
31	62/63	0.00	2,584,891	7.41 %	3,594,738	8.57 %
32	63/64	0.00	2,803,122	7.44 %	3,803,254	8.48 %
33	64/65	0.00	3,038,804	7.47 %	4,022,446	8.40 %
34	65/66	0.00	3,293,246	7.49 %	4,252,676	8.32 %
35	66/67	0.00	3,567,480	7.52 %	4,545,330	8.28 %
36	67/68	0.00	3,863,270	7.54 %	4,857,109	8.24 %
37	68/69	0.00	4,181,966	7.56 %	5,188,862	8.20 %
38	69/70	0.00	4,525,367	7.58 %	5,541,907	8.16 %
39	70/71	0.00	4,895,748	7.59 %	5,918,021	8.12 %
40	71/72	0.00	5,295,475	7.61 %	6,245,887	8.06 %
41	72/73	0.00	5,727,007	7.62 %	6,589,753	7.99 %
42	73/74	0.00	6,193,266	7.63 %	6,950,636	7.93 %
43	74/75	0.00	6,697,163	7.65 %	7,329,278	7.87 %
44	75/76	0.00	7,242,213	7.66 %	7,726,809	7.82 %
45	76/77	0.00	7,829,131	7.67 %	8,349,196	7.82 %
46	77/78	0.00	8,460,936	7.68 %	9,019,023	7.83 %
47	78/79	0.00	9,140,791	7.68 %	9,739,622	7.83 %
48	79/80	0.00	9,872,128	7.69 %	10,514,615	7.83 %
49	80/81	0.00	10,658,383	7.70 %	11,347,627	7.84 %
50	81/82	0.00	11,502,566	7.70 %	12,241,836	7.84 %
51	82/83	0.00	12,408,599	7.70 %	13,201,377	7.84 %
52	83/84	0.00	13,380,244	7.71 %	14,230,223	7.84 %
53	84/85	0.00	14,421,322	7.71 %	15,332,402	7.83 %
54	85/86	0.00	15,536,465	7.71 %	16,512,802	7.83 %
55	86/87	0.00	16,729,388	7.71 %	17,775,347	7.83 %

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End of Year	Beg/End of Yr Age	Annualized Premium Outlay	Net Cash Surrender	Surrender Value IRR	Death Benefit	Death Benefit IRR
56	87/88	0.00	18,003,138	7.71 %	19,123,260	7.82 %
57	88/89	0.00	19,361,669	7.70 %	20,560,715	7.82 %
58	89/90	0.00	20,809,681	7.70 %	22,092,675	7.81 %
59	90/91	0.00	22,350,072	7.69 %	23,722,212	7.80 %
60	91/92	0.00	24,012,050	7.69 %	25,186,426	7.78 %
61	92/93	0.00	25,809,706	7.69 %	26,752,439	7.75 %
62	93/94	0.00	27,763,483	7.68 %	28,436,662	7.73 %
63	94/95	0.00	29,899,994	7.68 %	30,260,897	7.71 %
64	95/96	0.00	32,258,805	7.69 %	32,258,805	7.69 %
65	96/97	0.00	34,799,289	7.69 %	34,799,289	7.69 %
66	97/98	0.00	37,535,290	7.69 %	37,535,290	7.69 %
67	98/99	0.00	40,481,577	7.70 %	40,481,577	7.70 %
68	99/100	0.00	43,654,108	7.70 %	43,654,109	7.70 %
69	100/101	0.00	47,069,981	7.70 %	47,069,981	7.70 %
70	101/102	0.00	50,747,686	7.70 %	50,747,686	7.70 %
71	102/103	0.00	54,706,975	7.70 %	54,706,976	7.70 %
72	103/104	0.00	58,969,120	7.70 %	58,969,120	7.70 %
73	104/105	0.00	63,557,044	7.71 %	63,557,044	7.71 %
74	105/106	0.00	68,495,379	7.71 %	68,495,378	7.71 %
75	106/107	0.00	73,810,519	7.71 %	73,810,518	7.71 %
76	107/108	0.00	79,530,977	7.71 %	79,530,977	7.71 %
77	108/109	0.00	85,687,223	7.71 %	85,687,223	7.71 %
78	109/110	0.00	92,312,059	7.71 %	92,312,059	7.71 %
79	110/111	0.00	99,440,855	7.71 %	99,440,854	7.71 %
80	111/112	0.00	107,111,605	7.71 %	107,111,604	7.71 %
81	112/113	0.00	115,364,979	7.71 %	115,364,979	7.71 %
82	113/114	0.00	124,244,893	7.71 %	124,244,893	7.71 %
83	114/115	0.00	133,798,260	7.71 %	133,798,259	7.71 %
84	115/116	0.00	144,076,084	7.71 %	144,076,084	7.71 %
85	116/117	0.00	155,132,450	7.71 %	155,132,450	7.71 %
86	117/118	0.00	167,026,036	7.71 %	167,026,037	7.71 %

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