

BrightFuture

Children's Whole Life Insurance

<u>Plan Details</u>			
Proposed Life Insured	Valued Client	Issue Age	9
Sex	Male	Insurance Class	Juvenile

<u>Benefits</u>	Monthly Premium	Face Amount	Premium Duration
BrightFuture Pay to 100 Children's Whole Life Insurance	\$12.00	\$25,000	91 Years
BrightFuture 10 Pay Children's Whole Life Insurance	\$27.82 ^β	\$25,000	10 Years

Premium Options	Certificate Fee	Pay to 100	10 Pay
Annual	\$12.00	\$144.00	\$334.00
Semi-Annual	\$6.00	\$72.00	\$167.00
Quarterly	\$3.00	\$36.00	\$83.50
Monthly	\$1.00	\$12.00	\$27.82

10 Pay 7-Pay Premium \$218.99 Annually

Pay to 100 7-Pay Premium \$218.99 Annually

^β Based on our current interpretation of TAMRA, the illustrated insurance contract will become a Modified Endowment Contract (MEC) in year 1, because the premium limit of IRC Section 7702 will be exceeded.

This document is not an offer or contract, and has no legal effect. The benefit(s) shown in this document are subject to the terms and conditions of the applicable Foresters life insurance product.

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Owner:	Prepared on:	May 13, 2024 at 2:53 PM
Agent:	Field Certificate #:	ICC20-WL-JV-US01
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End of Year	BrightFuture Pay to 100		BrightFuture 10 Pay	
	Guaranteed Cash Value	Reduced Paid-Up Amount	Guaranteed Cash Value	Reduced Paid-Up Amount
5	\$96	\$970	\$1,044	\$10,533
10	\$594	\$5,074	\$2,927	\$25,000
15	\$1,168	\$8,474	\$3,446	\$25,000
20	\$1,849	\$11,380	\$4,062	\$25,000
Age 65	\$11,236	\$22,381	\$12,551	\$25,000
Age 100	\$22,767	\$25,000	\$22,767	\$25,000
Age 121	\$25,000	\$25,000	\$25,000	\$25,000

Values are shown as of the end of the applicable certificate year and assume that total premiums are paid as due and no changes are made to the certificate.

Reduced Paid-Up Amount is calculated using the certificate's cash surrender value to purchase reduced paid-up life insurance. While no further premium will be required for this reduced paid-up life insurance it will result in a reduced benefit amount and no rider will be in effect.

The values and amounts shown are rounded to the nearest dollar, for display purposes only, therefore the actual amounts could be up to fifty cents higher or lower.

	BrightFuture Pay to 100		BrightFuture 10 Pay	
	10 Year	20 Year	10 Year	20 Year
Net Payment Cost Index	\$5.76	\$5.76	\$13.36	\$8.28
Surrender Cost Index	\$3.96	\$3.63	\$4.49	\$3.60
Equivalent Level Annual Dividend	\$0.00	\$0.00	\$0.00	\$0.00

Indices assume the time value of money to be 5.0%. The Net Payment Cost Index and Surrender Cost Index are measures of the relative cost of similar plans of insurance. A lower index number represents a lower cost than a higher index number. An explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide.

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