$10,000 BURIAL INSURANCE POLICY ILLUSTRATION

A Level Benefit Whole Life Insurance Proposal

Insured: Sample Person
Age: 50 / Female / Standard Non-Tobacco
Death Benefit: $10,000
Contract Premium: $24.31
Premium Mode: Monthly BSP

		=== Contract Premiums ===			
End of Policy Year	At Age	Annualized	Accumulated Annualized	End of Year Cash Value	End of Year Death Benefit
1	51	291.72	291.72	0	10,000
2	52	291.72	583.44	0	10,000
3	53	291.72	875.16	113	10,000
4	54	291.72	1,166.88	243	10,000
5	55	291.72	1,458.60	378	10,000
6	56	291.72	1,750.32	517	10,000
7	57	291.72	2,042.04	660	10,000
8	58	291.72	2,333.76	807	10,000
9	59	291.72	2,625.48	960	10,000
10	60	291.72	2,917.20	1,118	10,000
11	61	291.72	3,208.92	1,281	10,000
12	62	291.72	3,500.64	1,449	10,000
13	63	291.72	3,792.36	1,622	10,000
14	64	291.72	4,084.08	1,800	10,000
15	65	291.72	4,375.80	1,983	10,000
16	66	291.72	4,667.52	2,171	10,000
17	67	291.72	4,959.24	2,365	10,000
18	68	291.72	5,250.96	2,564	10,000
19	69	291.72	5,542.68	2,768	10,000
20	70	291.72	5,834.40	2,977	10,000
21	71	291.72	6,126.12	3,192	10,000
22	72	291.72	6,417.84	3,411	10,000
23	73	291.72	6,709.56	3,634	10,000
24	74	291.72	7,001.28	3,861	10,000
25	75	291.72	7,293.00	4,091	10,000

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		=== Contract Premiums ===			
End of Policy Year	**At Age**	**Annualized**	**Accumulated Annualized**	**End of Year Cash Value**	**End of Year Death Benefit**
26	76	291.72	7,584.72	4,323	10,000
27	77	291.72	7,876.44	4,557	10,000
28	78	291.72	8,168.16	4,793	10,000
29	79	291.72	8,459.88	5,029	10,000
30	80	291.72	8,751.60	5,264	10,000
31	81	291.72	9,043.32	5,495	10,000
32	82	291.72	9,335.04	5,725	10,000
33	83	291.72	9,626.76	5,954	10,000
34	84	291.72	9,918.48	6,181	10,000
35	85	291.72	10,210.20	6,401	10,000
36	86	291.72	10,501.92	6,612	10,000
37	87	291.72	10,793.64	6,819	10,000
38	88	291.72	11,085.36	7,019	10,000
39	89	291.72	11,377.08	7,212	10,000
40	90	291.72	11,668.80	7,398	10,000
41	91	291.72	11,960.52	7,578	10,000
42	92	291.72	12,252.24	7,756	10,000
43	93	291.72	12,543.96	7,932	10,000
44	94	291.72	12,835.68	8,111	10,000
45	95	291.72	13,127.40	8,302	10,000
46	96	291.72	13,419.12	8,511	10,000
47	97	291.72	13,710.84	8,749	10,000
48	98	291.72	14,002.56	9,041	10,000
49	99	291.72	14,294.28	9,431	10,000
50	100	291.72	14,586.00	10,000	10,000

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POLICY DESCRIPTION

Living Promise Level Death Benefit	Living Promise – Level Death Benefit is an individual whole life insurance policy with a level death benefit. Premiums for this policy are payable until the policy maturity date (the policy anniversary date following the insured's 100th birthday). On the policy maturity date, we will pay the full face amount minus any loan not repaid if the insured is still living and the policy is in force. All references to a "loan not repaid" includes any loan interest due.
Surrender Value	While the insured is alive, the policy can be surrendered for its cash value minus any loan not repaid. We will calculate the cash value and terminate the policy as of the effective date of surrender.
Reduced Paid Up Insurance	If premium payments are stopped and the policy is not surrendered for its cash value, the policy will continue as paid up life insurance for a reduced face amount. Rider benefits are not included unless provided for in the rider. We will use the cash value minus any loan not repaid as a single premium to determine the amount of the reduced paid up insurance. You may surrender the reduced paid up insurance for cash.
Contract Premium	The Contract Premium is the amount of premium assumed to be paid out of pocket for the mode selected. The Contract Premium payments shown in this proposal are calculated on an annualized basis and assume that payment is made when due at the beginning of each modal period.
Policy Loan	Part of the policy's cash value may be borrowed as a policy loan. The maximum loan available will equal the cash value, minus loan interest payable to the end of the policy year, minus any prior loan not repaid, minus any premium due. The interest charged on a loan is 7.4% payable in advance (8% effective annual interest rate).

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POLICY DESCRIPTION - continued

Accelerated Death Benefit Rider	This Rider allows the owner a one-time election to receive the Accelerated Benefit if the Insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the Insured’s death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) has been confined to a nursing home for 90 consecutive days or more; and is expected to remain confined to a nursing home for the duration of the insured's life.

THIS PRODUCT IS NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENT AGENCY, IS NOT A DEPOSIT OR OTHER OBLIGATION OF ANY BANK, AND IS NOT GUARANTEED BY ANY BANK