$15,000 BURIAL INSURANCE POLICY ILLUSTRATION

A Level Benefit Whole Life Insurance Proposal

Insured: Sample Person
Age: 50 / Female / Standard Non-Tobacco
Death Benefit: $15,000
Contract Premium: $34.86
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	418.32	418.32	0	15,000
2	52	418.32	836.64	0	15,000
3	53	418.32	1,254.96	169	15,000
4	54	418.32	1,673.28	365	15,000
5	55	418.32	2,091.60	567	15,000
6	56	418.32	2,509.92	775	15,000
7	57	418.32	2,928.24	989	15,000
8	58	418.32	3,346.56	1,211	15,000
9	59	418.32	3,764.88	1,440	15,000
10	60	418.32	4,183.20	1,677	15,000
11	61	418.32	4,601.52	1,922	15,000
12	62	418.32	5,019.84	2,174	15,000
13	63	418.32	5,438.16	2,434	15,000
14	64	418.32	5,856.48	2,700	15,000
15	65	418.32	6,274.80	2,975	15,000
16	66	418.32	6,693.12	3,257	15,000
17	67	418.32	7,111.44	3,547	15,000
18	68	418.32	7,529.76	3,845	15,000
19	69	418.32	7,948.08	4,152	15,000
20	70	418.32	8,366.40	4,466	15,000
21	71	418.32	8,784.72	4,788	15,000
22	72	418.32	9,203.04	5,117	15,000
23	73	418.32	9,621.36	5,451	15,000
24	74	418.32	10,039.68	5,791	15,000
25	75	418.32	10,458.00	6,136	15,000

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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	418.32	10,876.32	6,485	15,000
27	77	418.32	11,294.64	6,836	15,000
28	78	418.32	11,712.96	7,190	15,000
29	79	418.32	12,131.28	7,544	15,000
30	80	418.32	12,549.60	7,895	15,000
31	81	418.32	12,967.92	8,243	15,000
32	82	418.32	13,386.24	8,587	15,000
33	83	418.32	13,804.56	8,930	15,000
34	84	418.32	14,222.88	9,271	15,000
35	85	418.32	14,641.20	9,601	15,000
36	86	418.32	15,059.52	9,918	15,000
37	87	418.32	15,477.84	10,228	15,000
38	88	418.32	15,896.16	10,528	15,000
39	89	418.32	16,314.48	10,817	15,000
40	90	418.32	16,732.80	11,096	15,000
41	91	418.32	17,151.12	11,367	15,000
42	92	418.32	17,569.44	11,633	15,000
43	93	418.32	17,987.76	11,897	15,000
44	94	418.32	18,406.08	12,167	15,000
45	95	418.32	18,824.40	12,453	15,000
46	96	418.32	19,242.72	12,766	15,000
47	97	418.32	19,661.04	13,123	15,000
48	98	418.32	20,079.36	13,561	15,000
49	99	418.32	20,497.68	14,146	15,000
50	100	418.32	20,916.00	15,000	15,000

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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