$20,000 BURIAL INSURANCE POLICY ILLUSTRATION

A Level Benefit Whole Life Insurance Proposal

Insured: Sample Person
Age: 50 / Female / Standard Non-Tobacco — **Death Benefit:** $20,000
Contract Premium: $45.41 — **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	544.92	544.92	0	20,000
2	52	544.92	1,089.84	0	20,000
3	53	544.92	1,634.76	226	20,000
4	54	544.92	2,179.68	487	20,000
5	55	544.92	2,724.60	756	20,000
6	56	544.92	3,269.52	1,033	20,000
7	57	544.92	3,814.44	1,319	20,000
8	58	544.92	4,359.36	1,615	20,000
9	59	544.92	4,904.28	1,920	20,000
10	60	544.92	5,449.20	2,236	20,000
11	61	544.92	5,994.12	2,562	20,000
12	62	544.92	6,539.04	2,899	20,000
13	63	544.92	7,083.96	3,245	20,000
14	64	544.92	7,628.88	3,601	20,000
15	65	544.92	8,173.80	3,967	20,000
16	66	544.92	8,718.72	4,343	20,000
17	67	544.92	9,263.64	4,730	20,000
18	68	544.92	9,808.56	5,127	20,000
19	69	544.92	10,353.48	5,536	20,000
20	70	544.92	10,898.40	5,955	20,000
21	71	544.92	11,443.32	6,384	20,000
22	72	544.92	11,988.24	6,822	20,000
23	73	544.92	12,533.16	7,268	20,000
24	74	544.92	13,078.08	7,722	20,000
25	75	544.92	13,623.00	8,181	20,000

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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	544.92	14,167.92	8,646	20,000
27	77	544.92	14,712.84	9,115	20,000
28	78	544.92	15,257.76	9,586	20,000
29	79	544.92	15,802.68	10,058	20,000
30	80	544.92	16,347.60	10,527	20,000
31	81	544.92	16,892.52	10,991	20,000
32	82	544.92	17,437.44	11,450	20,000
33	83	544.92	17,982.36	11,907	20,000
34	84	544.92	18,527.28	12,361	20,000
35	85	544.92	19,072.20	12,801	20,000
36	86	544.92	19,617.12	13,224	20,000
37	87	544.92	20,162.04	13,637	20,000
38	88	544.92	20,706.96	14,037	20,000
39	89	544.92	21,251.88	14,423	20,000
40	90	544.92	21,796.80	14,795	20,000
41	91	544.92	22,341.72	15,157	20,000
42	92	544.92	22,886.64	15,511	20,000
43	93	544.92	23,431.56	15,863	20,000
44	94	544.92	23,976.48	16,222	20,000
45	95	544.92	24,521.40	16,604	20,000
46	96	544.92	25,066.32	17,021	20,000
47	97	544.92	25,611.24	17,498	20,000
48	98	544.92	26,156.16	18,082	20,000
49	99	544.92	26,701.08	18,861	20,000
50	100	544.92	27,246.00	20,000	20,000

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A Level Benefit Whole Life Insurance Proposal

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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