$25,000 BURIAL INSURANCE POLICY ILLUSTRATION

A Level Benefit Whole Life Insurance Proposal

Insured: Sample Person
Age: 50 / Female / Standard Non-Tobacco — **Death Benefit:** $25,000
Contract Premium: $55.96 — **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	671.52	671.52	0	25,000
2	52	671.52	1,343.04	0	25,000
3	53	671.52	2,014.56	282	25,000
4	54	671.52	2,686.08	609	25,000
5	55	671.52	3,357.60	945	25,000
6	56	671.52	4,029.12	1,291	25,000
7	57	671.52	4,700.64	1,649	25,000
8	58	671.52	5,372.16	2,019	25,000
9	59	671.52	6,043.68	2,401	25,000
10	60	671.52	6,715.20	2,796	25,000
11	61	671.52	7,386.72	3,203	25,000
12	62	671.52	8,058.24	3,623	25,000
13	63	671.52	8,729.76	4,056	25,000
14	64	671.52	9,401.28	4,501	25,000
15	65	671.52	10,072.80	4,958	25,000
16	66	671.52	10,744.32	5,429	25,000
17	67	671.52	11,415.84	5,912	25,000
18	68	671.52	12,087.36	6,409	25,000
19	69	671.52	12,758.88	6,920	25,000
20	70	671.52	13,430.40	7,444	25,000
21	71	671.52	14,101.92	7,980	25,000
22	72	671.52	14,773.44	8,528	25,000
23	73	671.52	15,444.96	9,086	25,000
24	74	671.52	16,116.48	9,652	25,000
25	75	671.52	16,788.00	10,227	25,000

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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	671.52	17,459.52	10,808	25,000
27	77	671.52	18,131.04	11,394	25,000
28	78	671.52	18,802.56	11,983	25,000
29	79	671.52	19,474.08	12,573	25,000
30	80	671.52	20,145.60	13,159	25,000
31	81	671.52	20,817.12	13,738	25,000
32	82	671.52	21,488.64	14,312	25,000
33	83	671.52	22,160.16	14,884	25,000
34	84	671.52	22,831.68	15,452	25,000
35	85	671.52	23,503.20	16,002	25,000
36	86	671.52	24,174.72	16,531	25,000
37	87	671.52	24,846.24	17,046	25,000
38	88	671.52	25,517.76	17,546	25,000
39	89	671.52	26,189.28	18,029	25,000
40	90	671.52	26,860.80	18,494	25,000
41	91	671.52	27,532.32	18,946	25,000
42	92	671.52	28,203.84	19,389	25,000
43	93	671.52	28,875.36	19,829	25,000
44	94	671.52	29,546.88	20,278	25,000
45	95	671.52	30,218.40	20,755	25,000
46	96	671.52	30,889.92	21,276	25,000
47	97	671.52	31,561.44	21,872	25,000
48	98	671.52	32,232.96	22,602	25,000
49	99	671.52	32,904.48	23,577	25,000
50	100	671.52	33,576.00	25,000	25,000

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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