$50,000 BURIAL INSURANCE POLICY ILLUSTRATION

A Level Benefit Whole Life Insurance Proposal

Insured: Sample Person
Age: 50 / Female / Standard Non-Tobacco
Death Benefit: $50,000
Contract Premium: $108.71
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	1,304.52	1,304.52	0	50,000
2	52	1,304.52	2,609.04	0	50,000
3	53	1,304.52	3,913.56	564	50,000
4	54	1,304.52	5,218.08	1,217	50,000
5	55	1,304.52	6,522.60	1,889	50,000
6	56	1,304.52	7,827.12	2,583	50,000
7	57	1,304.52	9,131.64	3,298	50,000
8	58	1,304.52	10,436.16	4,037	50,000
9	59	1,304.52	11,740.68	4,801	50,000
10	60	1,304.52	13,045.20	5,591	50,000
11	61	1,304.52	14,349.72	6,406	50,000
12	62	1,304.52	15,654.24	7,247	50,000
13	63	1,304.52	16,958.76	8,112	50,000
14	64	1,304.52	18,263.28	9,002	50,000
15	65	1,304.52	19,567.80	9,917	50,000
16	66	1,304.52	20,872.32	10,857	50,000
17	67	1,304.52	22,176.84	11,824	50,000
18	68	1,304.52	23,481.36	12,818	50,000
19	69	1,304.52	24,785.88	13,839	50,000
20	70	1,304.52	26,090.40	14,887	50,000
21	71	1,304.52	27,394.92	15,960	50,000
22	72	1,304.52	28,699.44	17,055	50,000
23	73	1,304.52	30,003.96	18,171	50,000
24	74	1,304.52	31,308.48	19,305	50,000
25	75	1,304.52	32,613.00	20,454	50,000

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Contract Premium: $108.71 — **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**
26	76	1,304.52	33,917.52	21,616	50,000
27	77	1,304.52	35,222.04	22,787	50,000
28	78	1,304.52	36,526.56	23,966	50,000
29	79	1,304.52	37,831.08	25,145	50,000
30	80	1,304.52	39,135.60	26,318	50,000
31	81	1,304.52	40,440.12	27,477	50,000
32	82	1,304.52	41,744.64	28,624	50,000
33	83	1,304.52	43,049.16	29,768	50,000
34	84	1,304.52	44,353.68	30,903	50,000
35	85	1,304.52	45,658.20	32,003	50,000
36	86	1,304.52	46,962.72	33,061	50,000
37	87	1,304.52	48,267.24	34,093	50,000
38	88	1,304.52	49,571.76	35,093	50,000
39	89	1,304.52	50,876.28	36,058	50,000
40	90	1,304.52	52,180.80	36,988	50,000
41	91	1,304.52	53,485.32	37,892	50,000
42	92	1,304.52	54,789.84	38,778	50,000
43	93	1,304.52	56,094.36	39,658	50,000
44	94	1,304.52	57,398.88	40,556	50,000
45	95	1,304.52	58,703.40	41,510	50,000
46	96	1,304.52	60,007.92	42,553	50,000
47	97	1,304.52	61,312.44	43,744	50,000
48	98	1,304.52	62,616.96	45,205	50,000
49	99	1,304.52	63,921.48	47,153	50,000
50	100	1,304.52	65,226.00	50,000	50,000

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Contract Premium: $108.71 — **Premium Mode:** Monthly BSP

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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Contract Premium: $108.71 | **Premium Mode:** Monthly BSP

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