

NON-GUARANTEED POLICY VALUES (MOST RECENT PERIOD: 12/31/2010 – 12/31/2020)											ANNUAL EFFECTIVE RATE: 7.92%	
END OF YEAR	OWNER AGE	PREMIUM	ANNUAL WITHDRAWAL	INTEREST CREDIT RATE	INTEREST CREDIT AMOUNT	ACCOUNT VALUE	MINIMUM GUARANTEED VALUE	CASH VALUE**	LIFETIME WITHDRAWAL	WELLNESS WITHDRAWAL	TOTAL WITHDRAWALS	TOTAL BENEFIT*
Issue	67	500,000	0	0.00%	0	500,000	437,500	453,500	N/A	N/A	0	500,000
1	68	0	0	9.58%	47,890	547,890	441,875	453,500	N/A	N/A	0	547,890
2	69	0	0	7.54%	41,316	589,206	446,294	466,921	31,817	N/A	0	589,206
3	70	0	0	12.94%	76,232	665,438	450,757	495,588	36,599	73,198	0	665,438
4	71	0	0	8.74%	58,153	723,591	455,264	534,077	40,521	81,042	0	723,591
5	72	0	0	0.37%	2,677	726,268	459,817	562,007	41,397	82,795	0	726,268
6	73	0	0	3.96%	28,789	755,057	464,415	603,779	43,793	87,587	0	755,057
7	74	0	0	14.67%	110,790	865,847	469,059	700,508	51,085	102,170	0	865,847
8	75	0	0	0.29%	2,528	868,375	473,750	743,612	52,102	104,205	0	868,375
9	76	0	0	13.20%	114,582	982,957	478,487	876,866	59,960	119,921	0	982,957
10	77	0	0	9.03%	88,741	1,071,698	483,272	1,010,028	66,445	132,891	0	1,071,698
11	78	0	0	9.58%	102,647	1,174,346	488,105	1,174,346	73,984	147,968	0	1,174,346
12	79	0	0	7.54%	88,557	1,262,903	492,986	1,262,903	80,826	161,652	0	1,262,903
13	80	0	0	12.94%	163,394	1,426,297	497,916	1,426,297	92,709	185,419	0	1,426,297
14	81	0	0	8.74%	124,644	1,550,941	502,895	1,550,941	102,362	204,724	0	1,550,941
15	82	0	0	0.37%	5,738	1,556,680	507,924	1,556,680	104,298	208,595	0	1,556,680
16	83	0	0	3.96%	61,707	1,618,387	513,003	1,618,387	110,050	220,101	0	1,618,387
17	84	0	0	14.67%	237,466	1,855,853	518,133	1,855,853	128,054	256,108	0	1,855,853
18	85	0	0	0.29%	5,419	1,861,272	523,315	1,861,272	130,289	260,578	0	1,861,272
19	86	0	0	13.20%	245,595	2,106,866	528,548	2,106,866	149,588	299,175	0	2,106,866
20	87	0	0	9.03%	190,208	2,297,074	533,833	2,297,074	165,389	330,779	0	2,297,074
30	97	0	0	9.03%	407,691	4,923,541	589,684	4,923,541	369,266	738,531	0	4,923,541
43	110	0	0	12.94%	1,608,958	14,044,868	671,115	14,044,868	N/A	N/A	0	14,044,868
Totals		500,000	0			13,544,868						

* Total Benefit is the Death Benefit plus total withdrawals received.

** Cash Value assumes MVA Percentage of 100%. See Possible Implications of MVA on page 19.