



ILLUSTORIG 02

# Illustration Input Summary

## INSURED AND POLICYOWNER INFORMATION

**Insured:** Valued Client

**Issue Age:** 31

**Date of Birth:** 01/22/1991

**Sex:** Male

**Underwriting Risk Classification:** Preferred Non-Tobacco

**State Issued In:** Washington

**Owner:** Insured

**Owner Tax Rate:** 28.00%

## PREMIUM AND OTHER INFORMATION

**Face Amount:** \$72,000

**Section 7702 Testing Method:** Cash Value Accumulation Test

**Solve Assumption:** Guaranteed

**Couples Discount:** No

**Premium Mode:** Annual

**15-Pay Annual Planned Premium Amount:** \$1,217.54

**Total Planned Premium:** \$18,263.10

## POLICY COMPONENTS

	Coverage
Asset Flex (ICC20-AF-MP)	
Initial Face Amount:	\$72,000
Total Long-Term Care (LTC) Benefit Amount:	\$73,080
Total LTC Benefit Duration:	2 years
Monthly Benefit for LTC:	\$3,000
LTC Acceleration Benefit:	\$73,080
LTC Acceleration Benefit Duration:	2 years
Extension of Benefits (EOB) for Long-Term Care Rider (ICC20-AF-MEOB):	Not Selected
EOB Benefit:	N/A
EOB Benefit Duration:	N/A
Return of Premium Rider (ICC20-AF-ROP):	80%
Automatic Compounding Inflation Option:	3%

See the "Riders and Benefits" section on the "Narrative Summary" page for further information.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



# Illustration Input Summary (cont.)

## INTEREST CREDITING RATES

**Guaranteed (Minimum) Interest Crediting Rate: 2.00%**

Please refer to the description of "Interest Crediting Rates and Policy Charges" on the Narrative Summary page for more information.

## PREMIUM SUMMARY

	Annual	Semi-Annual	Quarterly
Scheduled Premium:	\$1,217.54	\$633.12	\$322.65

**Not Valid Unless All Pages Are Included**

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.  
Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120  
Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)

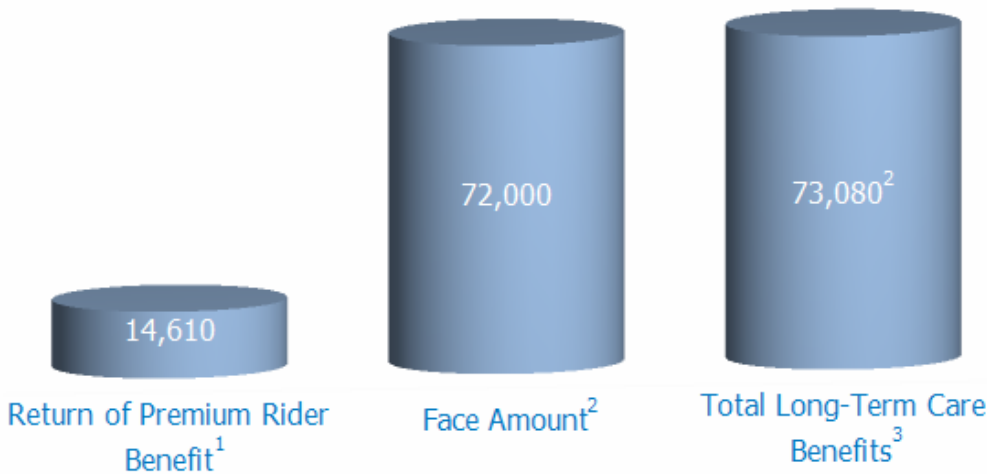


ILLUSTORIG 04

## Asset Flex: Fully Guaranteed Benefits

<b>Cumulative Premium*:</b>	<b>\$18,263.10</b>	<b>Initial Face Amount:</b>	<b>\$72,000</b>
<b>Total LTC Benefit Amount:</b>	<b>\$73,080</b>	<b>Extension of Benefits for LTC Rider:</b>	<b>No</b>
<b>Total LTC Benefit Duration:</b>	<b>2 Years</b>	<b>Return of Premium Rider Benefit*:</b>	<b>\$14,610</b>
<b>Monthly Benefit for LTC:</b>	<b>\$3,000</b>		

\*Premium values shown as of the end of policy year fifteen after all premiums have been paid.



1. Not available until all planned premiums have been paid. The Return of Premium benefit will be reduced on a dollar for dollar basis to offset any partial surrenders or loans that are taken or any benefits that are accelerated for LTC. The Return of Premium benefit will be restored on a dollar for dollar basis for any loan amount that is repaid.
2. Accelerated LTC benefit payments will reduce the Total LTC Benefit Amount and the Face Amount on a dollar for dollar basis.
3. The Total LTC Benefit Amount includes the LTC Acceleration Benefit (equal to the initial Face Amount when ACIO is not selected) and EOB Benefit, if applicable.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



ILLUSTORIG 05

# Narrative Summary

## About Your Illustration

Asset Flex is a Fixed Premium Universal Life insurance policy that provides reimbursement of expenses associated with Qualified Long-Term Care (LTC) Services, and is issued by New York Life Insurance and Annuity Corporation (NYLIAC), a wholly owned subsidiary of New York Life Insurance Company. This illustration reflects the information shown in the Illustration Input Summary and can help you understand how this product works and how the benefits it provides can help you plan for the future.

This illustration may summarize some of the terms and conditions in your policy, but it is not part of your contract. The terms and conditions are as stated in your policy.

### Understanding Your Illustration

The following illustration provides a summary and year-by-year values for the LTC Benefits, Death Benefit, and Cash Surrender Values based on your anticipated Premium Outlay. Your illustration consists of a basic illustration, and may contain one or more supplemental illustrations as well.

### Basic Illustration

The basic illustration consists of this Narrative Summary, an Illustration Summary page, and a Yearly Detail page.

The Narrative Summary contains definitions of key terms as well as an explanation of your policy's features and benefits.

The Illustration Summary page that follows provides an overview of the policy's Premium Outlay, Cash Surrender Value, Death Benefit and LTC Benefits. Your policy is illustrated under the following scenario: guaranteed interest crediting rates and guaranteed policy charges.

The Yearly Detail page shows the guaranteed interest crediting rates and guaranteed policy charges for all policy years.

### Supplemental Illustrations

Your illustration also includes one or more supplemental illustrations which will show your policy's values using only the Company's guaranteed interest crediting rates and charges, unless otherwise stated. These supplemental pages are intended to illustrate your policy's performance if you elect to use its optional features, such as accessing the long-term care benefits available with your policy.

## How This Policy Works

Asset Flex is a Fixed Premium Universal Life Insurance policy that also provides Long-Term Care (LTC) Benefits. The 15-Pay Annual Planned Premium Amount shown on the Illustration Input Summary page provides a "paid up" Life Insurance policy at the end of the 15 year premium paying period, that cannot lapse unless there is an outstanding loan(s) and the cash surrender value is zero.

During the insured's lifetime, the Total LTC Benefit Amount of \$73,080 can be accelerated on a monthly basis to help pay for expenses associated with Qualified LTC Services. LTC benefits are payable to the policy owner, and will reduce the Face Amount and Remaining LTC Benefits on a dollar-for-dollar basis and the Cash Value, as well as Guaranteed Cash Value, will be reduced in direct proportion to the Remaining LTC Benefits. This policy may not cover all the expenses associated with your

long-term care needs. Please see the Benefits for Long-Term Care section below and refer to the Outline of Coverage for specific details regarding Qualified LTC Services, expenses, benefits, limitations and exclusions.

Upon the death of the insured, the greatest of items 1), 2) and 3) will be paid, generally income tax free, to the beneficiary as described below:

- 1) the Face Amount less any outstanding loans and accrued loan interest, less any partial surrenders and any amount paid to the owner for Qualified LTC Services;
- 2) the amount necessary to qualify as life insurance under IRC Section 7702; and
- 3) the Residual Death Benefit.

The Residual Death Benefit is 10% of the initial Face Amount. This amount will be adjusted in the event of a partial surrender, for a reduced paid-up policy and for any outstanding loan plus accrued interest.

This illustration assumes all premiums are paid on time.

## Long-Term Care Benefits

LTC Benefits received under this policy are intended to be treated, for federal income tax purposes, as accelerated death benefits on the life of a Chronically Ill insured receiving Qualified LTC Services within the meaning of IRC Section 7702B. The Owner of this contract may be eligible to receive LTC Benefits income tax-free.

When a person or entity that is not the insured owns the policy, additional tax considerations may arise in connection with receiving LTC Benefits. Please consult with your personal tax advisor for advice on your particular circumstance.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Narrative Summary (cont.)

When the insured is Chronically Ill as certified by a licensed health care practitioner, receiving Qualified LTC Services in accordance with a plan of care, and has satisfied the one-time Waiting Period (90-days for all forms of care; and 0-days for home health care if care plan benefit is utilized), the insured is eligible to receive LTC Benefits to help pay for Qualified LTC Services.

Chronically Ill is defined as needing substantial assistance with at least two of six activities of daily living for a period of at least 90 days or requiring substantial supervision due to severe cognitive impairment. Activities of daily living include: bathing, eating, dressing, toileting, transferring, and continence.

Qualified LTC Services include but are not limited to: nursing home care, home health care, caregiver training, assisted living care, care provided through a hospice and adult day care.

Asset Flex also includes an Informal Care Benefit which provides an indemnity style benefit payment if services prescribed in a plan of care can be provided by a family member (excluding, for example, a spouse) or friend. The Informal Care Benefit can provide a daily benefit equal to 1/60<sup>th</sup> of the Monthly Benefit for LTC subject to a maximum amount of \$200 per day for a maximum of 365 days during the life of the policy.

Please refer to the Outline of Coverage for specific details regarding Qualified LTC Services, expenses, benefits, limitations and exclusions.

### LTC Acceleration Benefit Duration

The LTC Acceleration Benefit Duration represents the period of time that the LTC Acceleration Benefit will be available assuming the maximum benefit is paid each month during a Period of Care.

### Total LTC Benefit Duration

The Total LTC Benefit Duration you have selected is 2 years and represents the period of time that the Total LTC Benefit Amount will be available assuming the maximum benefit is paid each month during a Period of Care. The duration will be the LTC Acceleration Benefit Duration selected by you at time of application, and is used to calculate the Monthly Benefit for LTC.

### Monthly Benefit for LTC

The Monthly Benefit for LTC is the maximum amount available for reimbursement of Qualified LTC Services per month. The sum of all benefits payable for Qualified LTC Services in a month cannot exceed the Monthly Benefit for LTC.

This amount is calculated by dividing the Total LTC Benefit Amount by the number of months in the Total LTC Benefit Duration. On the date of issue the Total LTC Benefit Amount of \$73,080 would provide an initial Monthly Benefit for LTC of \$3,000 subject to the policy's one-time waiting period and all other conditions and terms of the policy.

The Monthly Benefit for LTC will be adjusted for any loans, partial surrender or additional premiums paid, and will be re-calculated on the first Benefit Commencement Date. An increase in the Total LTC Benefit Amount will result in a proportional increase in the Monthly Benefit for LTC.

### Interest Crediting Rates and Policy Charges

#### Interest Crediting Rates

Interest is credited to the policy's cash value based on our current rates, which are not guaranteed, but will not be lower than 2.00% annually. The interest credited will

be based on a rate that we declare at least annually. The interest crediting rate used to calculate the values in this illustration is the guaranteed interest crediting rate of 2.00%.

#### Charges

We deduct certain fees and charges from your policy. We also deduct the cost of any riders.

The LTC Acceleration Charge is deducted from each premium, and any additional premiums paid under the Automatic Compounding Inflation Option and/or Underwritten Increase.

In addition, we deduct certain fees and charges from your policy's Cash Value on a monthly basis including the following charges:

- Monthly Cost of Insurance
- Monthly Per \$1,000 Charge
- Monthly Administration Fee

A Surrender Charge applies during the first 7 policy years. A new Surrender Charge period will apply to any increases in coverage resulting from additional premiums paid under the Underwritten Increase.

#### Guaranteed Elements of the Policy

Certain Asset Flex policy values are guaranteed. The columns within this illustration reflecting guaranteed elements provide summaries of your policy's values when they are calculated using the:

- Premiums
- Minimum Guaranteed Interest crediting Rate,
- Maximum Monthly Cost of Insurance,
- Maximum Monthly Per \$1,000 Charge; and
- Maximum Monthly Administration Fee

#### Changes to Rates and Charges

The accompanying illustration shows the continuation of both the guaranteed illustrated interest crediting rates and the guaranteed illustrated fees and charges. The

#### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Narrative Summary (cont.)

interest rates credited and the charges deducted in future years will likely vary from those shown in the illustration.

Our interest crediting rate has fluctuated over the years, and future fluctuations are likely. These fluctuations occur mainly because of changes in interest rates for the investments we purchase to back our policies. These changes can affect our investments in the same way your own income might be affected by increases or reductions in the interest rates on your savings. Similarly, our current fees and charges are influenced mainly by our expenses including the taxes we pay and our mortality experience (the death benefits we pay and how soon those deaths occur after policies are issued).

### Limitations and Exclusions

#### Preexisting Conditions

The policy does not exclude coverage for any pre-existing conditions.

#### Non-Eligible Facilities and Providers

The policy will not pay for eligible charges that are provided by facilities or providers that do not meet the requirements of a facility or provider as described in the policy and/or the state in which services are received.

#### Non-Eligible Levels of Care

The policy does not pay benefits for unlicensed providers, care or treatment provided by family members or partners except as specifically provided for in the home health care, homemaker services and informal care provisions of the policy.

#### General Exclusions and Limitations

No Long-Term Care benefits will be paid and the Waiting Period will not be satisfied for any confinement, care, treatment or service(s) included in this Policy for the following charges the insured incurs:

- For care received outside of the United States, except as explicitly provided under the International Coverage Benefit;

- For care not prescribed in the insured's plan of care;
- Due to conditions resulting from illness or injury received while participating in a felony, riot or insurrection or involvement in an illegal occupation;
- Due to war, whether declared or undeclared;
- For care or treatment received due to an attempted suicide (while sane or insane) or any intentionally self-inflicted injury;
- For services or supplies that are covered by Medicare or other governmental programs (except Medicaid);
- For treatment provided in a government facility unless We are required by law to cover the charges;
- For treatment of an injury or sickness which would entitle the insured to benefits under any state or federal worker's compensation, employer's liability or occupational disease law or any motor vehicle no-fault laws;
- Which would not be made in the absence of insurance;
- For care provided by a family member or partner, except as explicitly provided under the Informal Care Benefit;
- For treatment of alcoholism and drug addiction unless the drug addiction was a result of the administration of drugs as part of treatment by a physician;
- For any medications or supplements; or
- For items of comfort such as toiletries, television rental, laundry charges, beauty and hair charges, or other ancillary charges billed by a nursing facility or assisted living facility that are in excess of the daily charges for room and board.

**THE POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.**

### Riders and Benefits

Riders and benefits can enhance your policy. However, they may be subject to jurisdictional availability.

These benefits are automatically included in your policy.

#### Accelerated Death Benefit for Terminal Illness

If the insured has a life expectancy of 12 months or less, you can elect to receive a lump sum payment of 100% of the Death Benefit, less the interest factor adjustment, any outstanding loan balance, accrued loan interest, administrative fee and any LTC benefits paid.

Once benefits for Terminal Illness are paid the policy will terminate.

Receipt of the accelerated death benefit for Terminal Illness is generally tax free but may affect your eligibility for public assistance or other benefits under Federal or State law. You should consult with your personal tax advisor, legal counsel, or social services agency for advice in these matters.

#### Return of Premium Rider (ROP)

If at any time you wish to fully surrender the policy and all premiums have been paid, NYLIAC will return to you an amount based on the ROP option selected:

80% ROP: an amount equal to 80% of the total premiums paid.

However, please note that the ROP Benefit will be reduced on a dollar for dollar basis for any outstanding policy loan and accrued loan interest or partial surrender taken, or any LTC benefit payment received. The ROP Benefit will also be restored on a dollar for dollar basis as any outstanding loan is repaid.

#### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)





## Narrative Summary (cont.)

### **Underwritten Increase (UI)**

The UI gives you the right to increase the Face Amount, the Monthly Benefit for LTC, and the LTC Acceleration Benefit.

The UI is subject to medical underwriting and the insured must provide satisfactory evidence of insurability in order to make payments under this provision. Refer to the Relationship of Cost of Care and Benefits section of the Outline of Coverage accompanying this illustration for more details.

### **Spouse's Paid-Up Insurance Purchase Option Rider**

This rider allows a spouse who is named as a policy's beneficiary to purchase a new paid-up Whole Life insurance policy on his or her own life without evidence of insurability after the insured has died. This rider is automatically added at time of issue and is subject to state availability. The new paid-up policy will be issued without evidence of insurability. Depending on the insured's health, premiums may be lower for a fully underwritten policy. The new paid-up Whole Life insurance policy would not include any Long-Term Care benefits.

**These are the optional riders you selected to include in your policy.**

### **Automatic Compounding Inflation Option (ACIO)**

If elected, the optional ACIO will automatically increase the LTC benefits, but will not increase the Face Amount. ACIO increases the Monthly Benefit for LTC and the LTC

Acceleration Benefit on each policy anniversary without medical underwriting. The amount of the automatic increase on each policy anniversary without medical underwriting. The amount of the automatic increase is 3% per year. There is a charge made against each premium for this rider. Given the same premium, electing this rider will result in a lower face amount and lower initial LTC benefits when compared to an Asset Flex policy without the ACIO rider.

### **Policy Renewability and Termination**

#### **Renewability**

This policy is noncancellable. So long as the Cash Surrender Value is more than zero when there is an outstanding loan balance and all planned premiums are paid on time, this policy and any riders will not end until you fully surrender it or until all benefits are paid in accordance with its terms.

#### **Waiver of Premium**

This policy does not contain a waiver of premium provision; however, while receiving LTC benefits under the policy, the LTC Acceleration Charge will be waived; however, planned premiums under the policy will still be due.

### **Key Terms and Column Heading Definitions**

#### **Age**

The insured's age at the end of the policy year.

#### **Cash Surrender Value**

This is the amount which we will pay if you surrender your policy during the insured's lifetime. The Cash Surrender Value on any date equals the greatest of items a), b), and c) below, minus any outstanding loan(s) and accrued loan interest (please see the Cash Surrender Value Supplemental Illustration for additional information regarding these

values and refer to your policy for full details):

- a) the Guaranteed Cash Value
- b) the Cash Value, Less Surrender Charge
- c) the Return of Premium Rider Benefit (if applicable)

#### **a) Guaranteed Cash Value**

The Guaranteed Cash Value is determined by the insured's attained age and the premium paying period, and may be used to determine the Cash Surrender Value. This value will be reduced proportionately by any partial surrender, up to the amount of the partial surrender.

#### **b) Cash Value, Less Surrender Charge**

The policy Cash Value is equal to the cumulative premium (including any premiums paid under UI) less the LTC Acceleration Charge, plus interest credited, less policy charges, and any outstanding loans (and loan interest) and partial surrenders including any applicable surrender charge fee.

This value will be reduced proportionately by any partial surrender, up to the amount of the partial surrender.

#### **c) Return of Premium Rider (ROP) Benefit**

The ROP Benefit (as described in the Riders and Benefits section) minus the EOB Nonforfeiture charge (if applicable).

#### **Death Benefit**

The life insurance benefit payable upon the death of the insured assuming no loans or partial surrenders have been taken, and benefits have not been paid for LTC or Terminal Illness.

#### **Not Valid Unless All Pages Are Included**

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Narrative Summary (cont.)

### Face Amount

The illustrated Face Amount is the dollar amount of life insurance under the base policy and is equal to the LTC Acceleration Benefit. It represents the minimum amount payable at the death of the insured under the base policy assuming there have been no partial surrenders or policy loans, and LTC Benefit payments have not been accelerated.

### Informal Care Benefit

The Informal Care Benefit available with this policy is 1/60th of the Monthly Benefit for LTC subject to maximum payment of \$200 per day. This benefit is payable for a lifetime maximum of 365 days.

### LTC Acceleration Benefit

Without the ACIO, it equals the initial Face Amount at issue. The LTC Acceleration Benefit is the amount available for reimbursement of expenses associated with Qualified LTC Services under the base policy when the owner is eligible to receive LTC Benefits.

This amount will increase when payments are made in conjunction with UI.

### Monthly Benefit for LTC

This is the maximum dollar amount available for reimbursement of Qualified LTC Services per month. It is the LTC Acceleration Benefit divided by the number of months designated in the LTC Acceleration Benefit Duration.

### Net Annual Outlay

This is the anticipated net out-of-pocket cost. It reflects the out-of-pocket cash payment of premiums and the repayment of any loan in cash (including loan interest) less any cash received from policy loans and/or partial surrenders.

### Premium Outlay

The total premium assumed to be paid in a given policy year.

### Residual Death Benefit

The Residual Death Benefit is 10% of the initial Face Amount. This amount will be adjusted in the event of a partial surrender, for a reduced paid-up policy and for any outstanding loan plus accrued interest.

### Total LTC Benefit Amount

This is the total pool of money available for reimbursement of expenses associated with Qualified LTC Services. It is equal to the LTC Acceleration Benefit.

### Total LTC Benefit Duration

This represents the period of time that LTC Benefits will remain available based on the maximum Monthly Benefit for LTC. It is equal to the benefit duration provided under the LTC Acceleration Benefit Duration elected at issue.

### Year

This refers to the policy year.

## Access to Policy Values

### Loans and Loan Interest

You may access the policy's Cash Value by requesting a loan prior to the acceleration of any LTC benefits. Loans are not permitted once the owner has started receiving LTC benefit payments.

The Loan Value on any given date is equal to the greater of a) the Guaranteed Cash Value or b) the Cash Value, minus three Monthly Deduction Charges and any Outstanding Loan Balance and accrued loan interest. Refer to the Cash Surrender Value Supplemental Illustration for more information regarding items a) and b).

An outstanding loan will reduce your policy values and may cause your policy to lapse. Before taking a loan, you should understand we will charge you interest on the loan at a rate that is higher than the interest we credit on the Cash Value we hold as collateral for the loan.

- The Return of Premium Rider Benefit will be reduced on a dollar for dollar basis for any loan taken and restored on a dollar for dollar basis as any loan is repaid.
- Outstanding policy loans will reduce the Cash Surrender Value, Death Benefit payable to your beneficiaries, and the Terminal Illness Benefit.
- If there is an outstanding policy loan during a Period of Care, a portion of the LTC Benefit payment will be applied towards repayment of the loan which will reduce the benefit payment received by the policy owner.

Due to the potentially severe impact resulting from taking a policy loan, you may consider requesting a partial surrender instead.

Surrendering your policy or allowing it to lapse at that time may result in taxable ordinary income being reported to the policyowner and the IRS. If you surrender a policy with large loans, there may not be sufficient Cash Surrender Value to cover the potential tax payable to the IRS.

### Partial Surrenders

You may access the policy's Cash Value by requesting a partial surrender prior to the acceleration of any LTC benefits. Partial surrenders are not permitted once the owner has started receiving LTC benefit payments.

The minimum partial surrender amount is \$500. A Partial Surrender may not be allowed if it would reduce the Face Amount to an amount less than \$10,000. The Cash Value will be reduced by the partial surrender amount and any surrender charge and service fees will apply.

- The Return of Premium Rider Benefit will be reduced on a dollar for dollar basis for any partial surrender taken.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)





## Narrative Summary (cont.)

- The Guaranteed Cash Value and LTC Acceleration Benefit will be reduced proportionately by any partial surrender, up to the amount of the partial surrender.
- The Face Amount, Death Benefit and Residual Death Benefit will be reduced in direct proportion to the reduction in the Cash Value.
- A \$25 service charge will be deducted from the Cash Value each time a partial surrender is made.

A surrender charge may be assessed if the partial surrender is made during the surrender charge period. Any gain in the Cash Value that is surrendered may be subject to taxation.

### Additional Information

#### Age 100 Anniversary

Beginning on the policy anniversary at which the insured is attained age 100, the Death Benefit payable will be equal to the Cash Surrender Value. In addition, the following will occur:

- Payments under the UI will no longer be permitted, and
- Monthly charges including the Cost of Insurance and the Monthly Per \$1,000 Charge will no longer be deducted from the Cash Value.
- The Monthly Administrative Fee will continue to be deducted from the Cash Value.
- Loan interest will continue to accrue at the effective annual rate but no new policy loans can be requested.
- The Cash Value will continue to accumulate at interest.
- Partial surrenders will continue to be allowed.

This Policy may not qualify as life insurance after the insured's attained age 100 under federal tax law and the Policy may be subject to adverse tax consequences. You should consult your tax advisor before choosing to continue the Policy after age 100.

#### Federal Tax Treatment After Age 100

The federal tax treatment of your policy after the insured's attained age 100 is uncertain and your policy may be subject to adverse tax consequences. Please consult your tax advisor before choosing to continue your policy after age 100.

#### Premium Necessary to Guarantee Coverage

The premiums paid for fifteen years to purchase the initial benefits under this policy will guarantee the initial face amount for the duration of the contract assuming no loans, partial surrenders, or acceleration of LTC benefits. There is no additional premium outlay required to guarantee coverage.

Policy loans, partial surrenders and acceleration of LTC benefits will reduce the coverage provided under this policy.

Please contact your insurance producer for more information.

#### Cash Value Accumulation Test

This illustration assumes that the Cash Value Accumulation Test (CVAT) is used to maintain the definition of life insurance under IRC Section 7702.

The CVAT requires a minimum death benefit based on corridor factors which are defined in IRC Section 7702, and may result in a minimum death benefit that is higher than the initial Face Amount.

#### Life Expectancy

For the purpose of this illustration, life expectancy is the average projected lifespan of a representative group of people of the same sex, issue age, and underwriting class.

#### Life Insurance Limit

The maximum amount of life insurance protection available is subject to Company limits.

#### Modified Endowment Contract (MEC)

Internal Revenue Code Section 7702A defines a class of life insurance policies referred to as "modified endowment contracts" (MECs). A life insurance policy becomes a MEC if, at any time during the first seven policy years, or within seven years of a material change, your cumulative premium payments exceed the cumulative annual "seven-pay premium", as determined under Code Section 7702A.

Generally, the annual seven-pay premium is the level annual premium such that, if paid each year of any given seven year period, will fully pay for all future life insurance and endowment benefits under a life insurance policy.

Policies that are not classified as MECs generally will be taxed as conventional life insurance policies. If a policy is classified as a MEC, the taxation of pre-death distributions (including loans) is somewhat different. Distributions from a MEC, including loans and partial surrenders, will be included as taxable income to the extent that there is gain in the contract. In addition a 10% tax penalty may be assessed on taxable distributions prior to age 59 1/2.

#### Underwriting Risk Classification

The contract premium for this coverage has been calculated assuming the underwriting risk class for this policy is Preferred Non-Tobacco. Policy issue is subject to underwriting.

The premium or Face Amount may change due to the underwriting classification and may vary from what is shown on this illustration depending on the outcome of the underwriting process. If so, you will receive a revised illustration with your insurance contract.

#### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Narrative Summary (cont.)

### Reduced Paid-Up Insurance (RPU)

If the policy enters the grace period\* due to nonpayment of the planned premium and lapses, the policy will continue as Reduced Paid-Up Insurance (RPU) as described in the Lapse and Reinstatement section of the policy, provided that any outstanding loan and accrued loan interest is first repaid. Continuing the policy as RPU may result in a reduction in the policy face amount. A reduction in the face amount will cause a proportionate reduction in the following values as of the effective date of that reduction: the monthly benefit for LTC; the LTC acceleration benefit; the EOB benefit; and the monthly Rider charges.

\*Grace period is 62 days.

**This illustration is not to be relied upon for tax advice. Please consult your tax and legal advisers if you have questions about taxes.** The tax status of the policy as it applies to the policyowner should be reviewed annually.

#### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.  
Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120  
Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



# Illustration Summary

**Initial Face Amount:** \$72,000

**LTC Acceleration Benefit:** \$73,080

**Premium Mode:** Annual

## Guaranteed

These values are based on the guaranteed charges and interest crediting rate and are guaranteed based on the Premium Outlay.

**Guaranteed Charges**  
**Guaranteed Interest Crediting Rate**  
**2.00%**

End of Year	Age	Premium Outlay	Total LTC Benefit Amount 1	Cash Surrender Value* 2	Death Benefit 3
5	35	1,218	82,252	3,015	72,000
10	40	1,218	95,353	8,749	72,000
20	50	0	128,146	18,989	72,000
40	70	0	231,446	38,422	72,000
54	84&	0	350,083	55,647	72,000
55	85	0	360,586	56,763	72,000
60	90	0	418,018	61,518	72,000
65	95	0	484,597	65,644	72,000

Coverage ceases in year:

91

This policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

\*We compare three values to determine the Cash Surrender Value, which is the value you will receive if you surrender your policy prior to the insured's death. The greater of these three values is the Cash Surrender Value. Please refer to your policy and the Narrative Summary page of this illustration for details on the values used to determine the Cash Surrender Value.

& Represents the insured's life expectancy added to the insured's age. See the Narrative Summary page for more information.

Please refer to the Narrative Summary for Column Heading Definitions.

I have received a copy of this illustration and understand that this illustration displays only guaranteed assumptions.

Applicant's Signature

Date

I have informed the applicant or policyowner that this illustration displays guaranteed assumptions only. I have made no statements that are inconsistent with the illustration.

Insurance Producer's Signature

Date

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



# Yearly Detail

Initial Face Amount: \$72,000

Premium Mode: Annual

LTC Acceleration Benefit: \$73,080

Guaranteed Charges  
Guaranteed Interest Crediting  
Rate 2.00%

End of Year	Age	Premium Outlay 1	Net Annual Outlay 2	Total LTC Benefit Amount 3	Cash Surrender Value* 4	Death Benefit 5
1	31	1,218	1,218	73,080	101	72,000
2	32	1,218	1,218	75,272	204	72,000
3	33	1,218	1,218	77,531	1,009	72,000
4	34	1,218	1,218	79,856	1,994	72,000
5	35	1,218	1,218	82,252	3,015	72,000
6	36	1,218	1,218	84,720	4,077	72,000
7	37	1,218	1,218	87,261	5,178	72,000
8	38	1,218	1,218	89,879	6,321	72,000
9	39	1,218	1,218	92,576	7,510	72,000
10	40	1,218	1,218	95,353	8,749	72,000
11	41	1,218	1,218	98,213	10,042	72,000
12	42	1,218	1,218	101,160	11,390	72,000
13	43	1,218	1,218	104,195	12,795	72,000
14	44	1,218	1,218	107,320	14,261	72,000
15	45	1,218	1,218	110,540	15,743	72,000
16	46	0	0	113,856	16,342	72,000
17	47	0	0	117,272	16,965	72,000
18	48	0	0	120,790	17,614	72,000
19	49	0	0	124,414	18,289	72,000
20	50	0	0	128,146	18,989	72,000
21	51	0	0	131,991	19,713	72,000
22	52	0	0	135,950	20,460	72,000
23	53	0	0	140,029	21,230	72,000
24	54	0	0	144,230	22,023	72,000
25	55	0	0	148,557	22,842	72,000
26	56	0	0	153,013	23,688	72,000
27	57	0	0	157,604	24,564	72,000
28	58	0	0	162,332	25,471	72,000
29	59	0	0	167,202	26,410	72,000
30	60	0	0	172,218	27,380	72,000

Please see the End Notes at the end of this ledger for important information.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Yearly Detail (cont.)

Guaranteed Charges  
Guaranteed Interest Crediting  
Rate 2.00%

End of Year	Age	Premium Outlay 1	Net Annual Outlay 2	Total LTC Benefit Amount 3	Cash Surrender Value* 4	Death Benefit 5
31	61	0	0	177,384	28,377	72,000
32	62	0	0	182,706	29,398	72,000
33	63	0	0	188,187	30,442	72,000
34	64	0	0	193,833	31,510	72,000
35	65	0	0	199,648	32,602	72,000
36	66	0	0	205,637	33,718	72,000
37	67	0	0	211,806	34,858	72,000
38	68	0	0	218,160	36,024	72,000
39	69	0	0	224,705	37,212	72,000
40	70	0	0	231,446	38,422	72,000
41	71	0	0	238,390	39,649	72,000
42	72	0	0	245,541	40,887	72,000
43	73	0	0	252,908	42,131	72,000
44	74	0	0	260,495	43,379	72,000
45	75	0	0	268,310	44,628	72,000
46	76	0	0	276,359	45,880	72,000
47	77	0	0	284,650	47,131	72,000
48	78	0	0	293,189	48,383	72,000
49	79	0	0	301,985	49,631	72,000
50	80	0	0	311,044	50,872	72,000
51	81	0	0	320,376	52,096	72,000
52	82	0	0	329,987	53,305	72,000
53	83	0	0	339,887	54,491	72,000
54	84	0	0	350,083	55,647	72,000
55	85	0	0	360,586	56,763	72,000
56	86	0	0	371,403	57,833	72,000
57	87	0	0	382,545	58,848	72,000
58	88	0	0	394,022	59,799	72,000
59	89	0	0	405,842	60,687	72,000
60	90	0	0	418,018	61,518	72,000
61	91	0	0	430,558	62,304	72,000

Please see the End Notes at the end of this ledger for important information.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)





## Yearly Detail (cont.)

Guaranteed Charges  
Guaranteed Interest Crediting  
Rate 2.00%

End of Year	Age	Premium Outlay 1	Net Annual Outlay 2	Total LTC Benefit Amount 3	Cash Surrender Value* 4	Death Benefit 5
62	92	0	0	443,475	63,068	72,000
63	93	0	0	456,779	63,840	72,000
64	94	0	0	470,483	64,672	72,000
65	95	0	0	484,597	65,644	72,000
66	96	0	0	499,135	66,815	72,000
67	97	0	0	514,109	68,329	72,000
68	98	0	0	529,532	70,438	72,370
69	99	0	0	545,418	72,000	73,307
70	100	0	0	561,781	73,258	73,258
71	101	0	0	578,634	74,541	74,541
72	102	0	0	595,993	75,850	75,850
73	103	0	0	613,873	77,185	77,185
74	104	0	0	632,289	78,547	78,547
75	105	0	0	651,258	79,936	79,936
76	106	0	0	670,796	81,353	81,353
77	107	0	0	690,920	82,798	82,798
78	108	0	0	711,647	84,272	84,272
79	109	0	0	732,997	85,775	85,775
80	110	0	0	754,986	87,309	87,309
81	111	0	0	777,636	88,873	88,873
82	112	0	0	800,965	90,469	90,469
83	113	0	0	824,994	92,096	92,096
84	114	0	0	849,744	93,756	93,756
85	115	0	0	875,236	95,449	95,449
86	116	0	0	901,493	97,176	97,176
87	117	0	0	928,538	98,938	98,938
88	118	0	0	956,394	100,735	100,735
89	119	0	0	985,086	102,567	102,567
90	120	0	0	1,014,639	104,437	104,437

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



## Yearly Detail (cont.)

### End Notes

This policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

\*We compare three values to determine the Cash Surrender Value, which is the value you will receive if you surrender your policy prior to the insured's death. The greater of these three values is the Cash Surrender Value. Please refer to your policy and the Narrative Summary page of this illustration for details on the values used to determine the Cash Surrender Value.

& Represents the insured's life expectancy added to the insured's age. See the Narrative Summary page for more information.

It is assumed that the first premium will be paid no later than when the policy is issued.

Please refer to the Narrative Summary for Column Heading Definitions.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



ILLUSTORIG 17

# Relationship of Benefits Summary Supplemental Illustration

This supplemental illustration provides a summary of your benefit values over time based on the guaranteed rates and assumes no LTC benefits have been paid.

Guaranteed Charges  
Guaranteed Interest Crediting Rate 2.00%

	Net Annual Outlay 1	Death Benefit 2	Residual Death Benefit 3	Monthly Informal Care Benefit* 4	Monthly Benefit for LTC 5	LTC Acceleration Benefit 6
Year 1	1,218	72,000	7,200	1,523	3,000	73,080
Age 65	0	72,000	7,200	4,159	8,196	199,648
Age 70	0	72,000	7,200	4,822	9,501	231,446
Age 75	0	72,000	7,200	5,590	11,014	268,310
Age 80	0	72,000	7,200	6,000	12,769	311,044
Age 85	0	72,000	7,200	6,000	14,802	360,586
Age 90	0	72,000	7,200	6,000	17,160	418,018
Age 95	0	72,000	7,200	6,000	19,893	484,597
Age 100	0	73,258	7,200	6,000	23,062	561,781

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration, which assumes no LTC benefits are paid, for guaranteed values and benefits and other important information.

This policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

\*This translates to a daily maximum benefit of \$51.

It is assumed that the first premium will be paid no later than when the policy is issued.

Please refer to the Narrative Summary for Column Heading Definitions.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



# Long-Term Care Benefit Payment Duration Summary Supplemental Illustration

Choosing the Long-Term Care Benefit Duration Option is an important decision because it will determine the amount of the Monthly Benefit for LTC payable to you. Based on your selected 15-Pay premium schedule, the chart below shows the differences in Total Long-Term Care Benefit Duration and Total Long-Term Care Benefit Amount at issue. In this illustration you chose not to include the Extension of Benefits (EOB) for Long-Term Care Rider.

Total Long-Term Care Benefit Duration***	LTC Benefit Duration Options					
	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years
LTC Acceleration Benefit Duration	2 Years	3 Years	2 Years	3 Years	2 Years	3 Years
EOB Benefit Duration**	N/A	N/A	2 Years	2 Years	4 Years	4 Years
<b>Total Long-Term Care Benefit Amount</b>	<b>\$73,080</b>	<b>\$76,680</b>	<b>\$105,499</b>	<b>\$95,333</b>	<b>\$143,589</b>	<b>\$122,270</b>
LTC Acceleration Benefit*	\$73,080	\$76,680	\$51,191	\$55,501	\$45,063	\$49,321
EOB Benefit*	N/A	N/A	\$54,308	\$39,831	\$98,526	\$72,948
Monthly Benefit for LTC*	\$3,000	\$2,067	\$2,101	\$1,496	\$1,850	\$1,330

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration, which assumes no LTC benefits are paid, for guaranteed values and benefits and other important information.

\*Provided no loans or partial surrenders have been made.

\*\*Payments under the Extension of Benefits (EOB) for Long-Term Care Rider begin after the LTC Acceleration Benefit has been completely exhausted.

\*\*\*Assumes the maximum Monthly Benefit for LTC will be paid each month until the LTC Acceleration Benefit and the EOB Benefit have been exhausted.

Note: Any unused portion of the Monthly Benefit for LTC will remain in the Total Benefits for LTC, thus extending the pay-out duration.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)

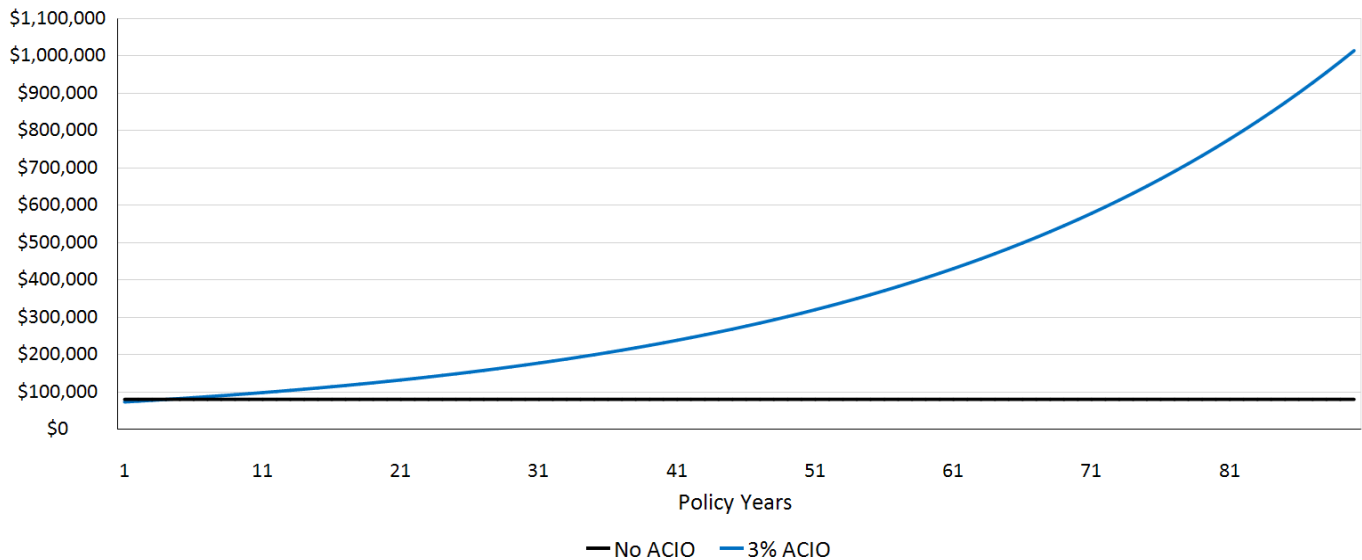


# Long-Term Care Automatic Compounding Inflation Option Break-Even Analysis Supplemental Illustration

If elected, the optional Automatic Compounding Inflation Option (ACIO) will automatically increase the LTC benefits, although the policy Face Amount will not increase. ACIO increases the Monthly Benefit for LTC, the LTC Acceleration Benefit on each policy anniversary without medical underwriting. The amount of the automatic increase is 3% per year.

Because of the built-in future benefit increases under the ACIO, the initial benefit level is lower than it would be without ACIO. The chart below reflects the ledger on the following page and shows how the Total LTC Benefit Amount of the policy under the ACIO compares each year with the Total LTC Benefit Amount that the same premium would purchase without ACIO, assuming the guaranteed interest crediting rates and assuming that no LTC benefit payments have been made.

Total LTC Benefit Amount with and without ACIO



The break-even year is the first year in which the Total LTC Benefit Amount under ACIO first exceeds the Total LTC Benefit Amount (without ACIO). This occurs in year 5.

**Not Valid Unless All Pages Are Included**

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)





ILLUSTORIG 20

## Long-Term Care Automatic Compounding Inflation Option Break-Even Analysis Supplemental Illustration (cont.)

If elected, the optional Automatic Compounding Inflation Option (ACIO) will automatically increase the LTC benefits, although the policy Face Amount will not increase. ACIO increases the Monthly Benefit for LTC, the LTC Acceleration Benefit on each policy anniversary without medical underwriting. The amount of the automatic increase is 3% per year.

Because of the built-in future benefit increases under the ACIO, the initial benefit level is lower than it would be without ACIO. The table below shows how the Total LTC Benefit Amount of the policy under the ACIO compares each year with the Total LTC Benefit Amount that the same premium would purchase without ACIO, assuming the guaranteed interest crediting rates and assuming that no LTC benefit payments have been made.

End of Year	Age	Premium Outlay 1	Guaranteed Charges Guaranteed Interest Crediting Rate 2.00%	
			Total LTC Benefit Amount No ACIO 2	Total LTC Benefit Amount 3% ACIO 3
1	31	1,218	80,000	73,080
2	32	1,218	80,000	75,272
3	33	1,218	80,000	77,531
4	34	1,218	80,000	79,856
5	35	1,218	80,000	82,252
6	36	1,218	80,000	84,720
7	37	1,218	80,000	87,261
8	38	1,218	80,000	89,879
9	39	1,218	80,000	92,576
10	40	1,218	80,000	95,353
11	41	1,218	80,000	98,213
12	42	1,218	80,000	101,160
13	43	1,218	80,000	104,195
14	44	1,218	80,000	107,320
15	45	1,218	80,000	110,540
16	46	0	80,000	113,856
17	47	0	80,000	117,272
18	48	0	80,000	120,790
19	49	0	80,000	124,414
20	50	0	80,000	128,146
21	51	0	80,000	131,991
22	52	0	80,000	135,950
23	53	0	80,000	140,029
24	54	0	80,000	144,230

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration, which assumes no LTC benefits are paid, for guaranteed values and benefits and other important information.

Please see the End Notes at the end of this ledger for important information.

### Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



ILLUSTORIG 21

# Long-Term Care Automatic Compounding Inflation Option Break-Even Analysis Supplemental Illustration (cont.)

Guaranteed Charges  
Guaranteed Interest Crediting Rate 2.00%

End of Year	Age	Premium Outlay 1	Total LTC Benefit Amount No ACIO 2	Total LTC Benefit Amount 3% ACIO 3
25	55	0	80,000	148,557
26	56	0	80,000	153,013
27	57	0	80,000	157,604
28	58	0	80,000	162,332
29	59	0	80,000	167,202
30	60	0	80,000	172,218
31	61	0	80,000	177,384
32	62	0	80,000	182,706
33	63	0	80,000	188,187
34	64	0	80,000	193,833
35	65	0	80,000	199,648
36	66	0	80,000	205,637
37	67	0	80,000	211,806
38	68	0	80,000	218,160
39	69	0	80,000	224,705
40	70	0	80,000	231,446
41	71	0	80,000	238,390
42	72	0	80,000	245,541
43	73	0	80,000	252,908
44	74	0	80,000	260,495
45	75	0	80,000	268,310
46	76	0	80,000	276,359
47	77	0	80,000	284,650
48	78	0	80,000	293,189
49	79	0	80,000	301,985
50	80	0	80,000	311,045
51	81	0	80,000	320,376
52	82	0	80,000	329,987
53	83	0	80,000	339,887
54	84	0	80,000	350,083
55	85	0	80,000	360,586
56	86	0	80,000	371,403
57	87	0	80,000	382,546

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration, which assumes no LTC benefits are paid, for guaranteed values and benefits and other important information.

Please see the End Notes at the end of this ledger for important information.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



ILLUSTORIG 22

# Long-Term Care Automatic Compounding Inflation Option Break-Even Analysis Supplemental Illustration (cont.)

Guaranteed Charges  
Guaranteed Interest Crediting Rate 2.00%

End of Year	Age	Premium Outlay 1	Total LTC Benefit Amount No ACIO 2	Total LTC Benefit Amount 3% ACIO 3
58	88	0	80,000	394,022
59	89	0	80,000	405,843
60	90	0	80,000	418,018
61	91	0	80,000	430,558
62	92	0	80,000	443,475
63	93	0	80,000	456,779
64	94	0	80,000	470,483
65	95	0	80,000	484,597
66	96	0	80,000	499,135
67	97	0	80,000	514,109
68	98	0	80,000	529,532
69	99	0	80,000	545,418
70	100	0	80,000	561,781
71	101	0	80,000	578,634
72	102	0	80,000	595,993
73	103	0	80,000	613,873
74	104	0	80,000	632,289
75	105	0	80,000	651,258
76	106	0	80,000	670,796
77	107	0	80,000	690,920
78	108	0	80,000	711,647
79	109	0	80,000	732,997
80	110	0	80,000	754,987
81	111	0	80,000	777,636
82	112	0	80,000	800,965
83	113	0	80,000	824,994
84	114	0	80,000	849,744
85	115	0	80,000	875,236
86	116	0	80,000	901,494
87	117	0	80,000	928,538
88	118	0	80,000	956,395
89	119	0	80,000	985,086
90	120	0	80,000	1,014,639

This is a supplemental illustration which is not valid without the attached basic illustration. Refer to the basic illustration, which assumes no LTC benefits are paid, for guaranteed values and benefits and other important information.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)



ILLUSTORIG 23

# Long-Term Care Automatic Compounding Inflation Option Break-Even Analysis Supplemental Illustration (cont.)

## End Notes

This policy has been checked for all years and is NOT a Modified Endowment Contract. Any future premium payments, Face Amount or rider changes could affect this.

& Represents the insured's life expectancy added to the insured's age. See the Narrative Summary page for more information.

It is assumed that the first premium will be paid no later than when the policy is issued.

Please refer to the Narrative Summary for Column Heading Definitions.

## Not Valid Unless All Pages Are Included

Refer to the "Narrative Summary" page for more information about the factors that may affect policy performance.

Prepared for Valued Client (Male, 31, Preferred Non-Tobacco), AD120

Prepared by YUHONG LI on 07/26/2021 (NYLIS v6.34.0.224) (ACF2: AGTJ0PC)