

# A Supplemental Illustration Summary

## MassMutual Whole Life 100 with Life Insurance Supplement Rider (LISR)

**Prepared for:**

Don Johnson

**Presented by:**

Tyler Wille  
1000 Corporate Drive  
Suite 700  
Fort Lauderdale, FL 33334  
Agent License Number: W302049  
Agent Telephone Number: (561) 376-6480

January 27, 2026

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

This supplemental life insurance illustration summary is not valid unless accompanied by or preceded by a MassMutual Whole Life 100 with Life Insurance Supplement Rider (LISR) Basic Illustration dated January 27, 2026. Refer to the Basic Illustration for guaranteed elements and other important information.

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# Whole Life Insurance Summary

Whole life insurance is a tax-efficient asset that provides: Permanent lifetime coverage with guaranteed level premiums, cash value accumulation and the ability to leave a financial legacy.

## Key features and benefits include:

- Guaranteed level premiums.
- Guaranteed, tax-deferred increases in cash value, regardless of market fluctuations or conditions.
- Guaranteed death benefit protection.
- Tax-advantaged access to cash values through partial surrenders or loans for any reason, such as to supplement retirement income.<sup>1</sup>
- A death benefit that is generally received income tax-free.
- Potential to receive dividends. While dividends are not guaranteed, MassMutual has paid them to eligible participating policyowners every year since 1869
- Additional optional benefits and flexibility

## The information in this report is based on the following Policy assumptions:

Policy Name: Whole Life 100

Riders Included:<sup>2</sup>

Gender/Issue Age: Male, Age 38

- Life Insurance Supplement Rider (LISR)

Underwriting Class: Non-Tobacco

- Additional Life Insurance Rider (ALIR)

Initial Dividend Option: LISR/Flex

Loan Interest Rate: 5.33% Adjustable

Initial Death Benefit: \$3,403,268.03

Total Initial Premium<sup>2</sup>: \$125,000.37

<sup>1</sup> Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59 1/2.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

<sup>2</sup> The initial annualized premium may include the cost of riders chosen. Refer to the Basic Illustration for specific charges. Riders are available at an additional cost, or there is a charge when the rider is exercised. Availability of some riders may be limited based on issue age or state of issue.

## Illustration Summary

The following information is a general summary of the values of the whole life policy being illustrated and reflect non-guaranteed values. You should review the policy's Basic Illustration for greater detail about the product's guarantees, features, and values.

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit Beg Year
1	39	125,000	125,000	105,843	105,843	3,403,268
2	40	22,086	147,087	121,273	15,431	3,412,187
3	41	22,086	169,173	143,085	21,812	3,421,277
4	42	22,086	191,259	168,041	24,957	3,430,470
5	43	22,086	213,346	194,164	26,122	3,439,864
6	44	22,086	235,432	221,355	27,192	3,449,454
7	45	22,086	257,519	249,825	28,469	3,459,156
8	46	22,086	279,605	279,740	29,915	3,468,936
9	47	22,086	301,691	311,042	31,302	3,478,865
10	48	22,086	323,778	343,881	32,838	3,488,906
11	49	22,086	345,864	378,851	34,971	3,499,022
12	50	22,086	367,950	416,137	37,285	3,509,324
13	51	22,086	390,037	455,434	39,297	3,519,748
14	52	22,086	412,123	496,860	41,426	3,530,272
15	53	22,086	434,210	540,546	43,686	3,540,989
16	54	22,086	456,296	587,256	46,710	3,551,947
17	55	22,086	478,382	635,949	48,693	3,564,743
18	56	22,086	500,469	686,668	50,719	3,577,845
19	57	22,086	522,555	739,383	52,715	3,591,270
20	58	22,086	544,641	794,134	54,751	3,604,977
21	59	22,086	566,728	850,896	56,763	3,618,965
22	60	22,086	588,814	910,291	59,394	3,633,313
23	61	22,086	610,901	972,465	62,174	3,648,081
24	62	22,086	632,987	1,037,481	65,016	3,663,369
25	63	22,086	655,073	1,105,197	67,716	3,679,199

This illustration reflects the dividend option of LISR/Flex and Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life 100 Basic Life Insurance Illustration dated 01/27/2026. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

## Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit Beg Year
26	64	22,086	677,160	1,175,734	70,537	3,695,559
27	65	0	677,160	1,233,602	57,868	2,377,249
28	66	0	677,160	1,294,282	60,679	2,427,294
29	67	0	677,160	1,357,816	63,534	2,479,169
30	68	0	677,160	1,424,417	66,601	2,532,972
31	69	0	677,160	1,494,234	69,817	2,588,763
32	70	0	677,160	1,567,270	73,036	2,646,433
33	71	0	677,160	1,643,679	76,409	2,706,224
34	72	0	677,160	1,723,534	79,854	2,768,329
35	73	0	677,160	1,806,796	83,262	2,832,812
36	74	0	677,160	1,893,491	86,695	2,899,813
37	75	0	677,160	1,983,724	90,233	2,969,468
38	76	0	677,160	2,077,508	93,784	3,041,739
39	77	0	677,160	2,175,030	97,522	3,116,669
40	78	0	677,160	2,276,262	101,232	3,194,081
41	79	0	677,160	2,381,110	104,848	3,273,633
42	80	0	677,160	2,489,811	108,702	3,355,677
43	81	0	677,160	2,602,378	112,567	3,440,251
44	82	0	677,160	2,718,692	116,314	3,527,424
45	83	0	677,160	2,838,830	120,139	3,617,174
46	84	0	677,160	2,962,749	123,919	3,710,208
47	85	0	677,160	3,090,163	127,414	3,806,510
48	86	0	677,160	3,220,776	130,613	3,906,148
49	87	0	677,160	3,354,157	133,381	4,009,176
50	88	0	677,160	3,489,943	135,787	4,115,548
51	89	0	677,160	3,626,439	136,496	4,223,813
52	90	0	677,160	3,764,263	137,824	4,334,760
53	91	0	677,160	3,903,230	138,968	4,448,075
54	92	0	677,160	4,043,530	140,300	4,563,392
55	93	0	677,160	4,185,927	142,397	4,680,361

This illustration reflects the dividend option of LISR/Flex and Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life 100 Basic Life Insurance Illustration dated 01/27/2026. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

## Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit Beg Year
56	94	0	677,160	4,331,572	145,644	4,798,675
57	95	0	677,160	4,482,843	151,272	4,917,987
58	96	0	677,160	4,643,455	160,612	5,037,542
59	97	0	677,160	4,816,184	172,729	5,157,287
60	98	0	677,160	5,007,334	191,151	5,275,877
61	99	0	677,160	5,227,791	220,456	5,390,864
62	100	0	677,160	5,497,743	269,952	5,497,743
63	101	0	677,160	5,819,334	321,591	5,819,334
64	102	0	677,160	6,160,285	340,951	6,160,285
65	103	0	677,160	6,521,761	361,476	6,521,761
66	104	0	677,160	6,904,998	383,237	6,904,998
67	105	0	677,160	7,311,306	406,308	7,311,306
68	106	0	677,160	7,742,074	430,768	7,742,074
69	107	0	677,160	8,198,773	456,700	8,198,773
70	108	0	677,160	8,682,966	484,193	8,682,966
71	109	0	677,160	9,196,308	513,342	9,196,308
72	110	0	677,160	9,740,553	544,245	9,740,553
73	111	0	677,160	10,317,561	577,008	10,317,561
74	112	0	677,160	10,929,305	611,744	10,929,305
75	113	0	677,160	11,577,876	648,571	11,577,876
76	114	0	677,160	12,265,492	687,615	12,265,492
77	115	0	677,160	12,994,501	729,010	12,994,501
78	116	0	677,160	13,767,397	772,896	13,767,397
79	117	0	677,160	14,586,821	819,424	14,586,821
80	118	0	677,160	15,455,575	868,754	15,455,575
81	119	0	677,160	16,376,628	921,053	16,376,628
82	120	0	677,160	17,353,127	976,500	17,353,127
83	121	0	677,160	18,388,413	1,035,285	18,388,413

This illustration reflects the dividend option of LISR/Flex and Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life 100 Basic Life Insurance Illustration dated 01/27/2026. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

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The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy Series policies (Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina), are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

CRN283906

# Whole Life 100 with Life Insurance Supplement Rider (LISR)

## Basic Life Insurance Illustration

**Prepared for:**

Don Johnson  
Male, Age 38

**Presented by:**

Tyler Wille  
1000 Corporate Drive  
Suite 700  
Fort Lauderdale, FL 33334  
Agent License Number: W302049  
Agent Telephone Number: (561) 376-6480

January 27, 2026

**CRN: 284138**

## Narrative Summary

**Whole Life 100 with LISR** is a permanent life insurance policy providing a guaranteed face amount with a life insurance supplement rider. Premiums are payable to Age 100. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

### Client Information

Prepared for  
Underwriting Class

Don Johnson, Male, Age 38  
Non-Tobacco

**All coverages, premiums, riders and underwriting classes are subject to Home Office approval.**

**You may be required to provide medical information, and an exam may be necessary.**

### Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Whole Life 100 with Premiums Payable to Age 100
Generic Policy Name	Whole Life Policy
Policy Form Number	MMWL-FL-2018
MEC Status	No
Initial Base Dividend Option	LISR/Flex

### Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$12,080.00
LISR Premium First Year	\$10,006.37
Additional Life Insurance Rider (ALIR) Scheduled Purchase Payment	\$16,914.00
ALIR Unscheduled First Year Lump Sum	\$86,000.00
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	\$125,000.37

### Initial Coverage Information

Base Policy Face Amount	\$750,000.00
LISR Target Face Amount (TFA)	\$2,250,000.00
ALIR Scheduled Coverage Amount (At Issue)	\$66,277.43
ALIR Unscheduled Coverage Amount (Year 1)	\$336,990.60
Total Initial Death Benefit	\$3,403,268.03

**Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.**

**What is Whole Life 100:** Whole Life 100 is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable to Age 100. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the company.

## Narrative Summary

**What is LISR?** LISR is a rider that combines one-year term insurance and paid-up additional insurance that provides coverage in addition to the amount of the basic policy. The rider death benefit is level, referred to as the Target Face Amount (TFA), and is selected by the policyowner at the time of application. The TFA is term and paid-up additional insurance. Every year, rider premiums, less a premium expense charge and any applicable modal charges, and policy dividends, excluding ALIR dividends, are used to purchase one-year term insurance, paid-up insurance additions or a combination of both to equal the TFA. The mix of term insurance and paid-up additions in the TFA changes each year.

It is anticipated, but not guaranteed, that over time the amount of term insurance will decrease and the amount of paid-up additions will increase - until the crossover year. The crossover year is the point in time when the paid-up additional insurance death benefit is equal to the TFA and the purchase of one-year term is no longer necessary. Based on the illustrated dividend schedule, the crossover for this policy occurs in policy year 62 based on assumptions in the Tabular Values and does not occur based on assumptions in the Supplemental Values. In the event of a dividend decrease, the initial level of death benefit coverage may not be able to be maintained even if all illustrated cash premium payments are made. Future additional premium payments may be required in order to maintain the initial level death benefit.

The premium expense charge is guaranteed not to exceed 12% of any rider premium paid in future years, and is currently equal to 10% of any rider premium. The term charge rate schedule for the one-year term insurance coverage is not guaranteed.

If you were to change your dividend option from LISR/Flex, no additional premiums may be paid for this rider and the Target Face Amount of this rider will be reduced because no more one-year term can be purchased.

### **IMPORTANT INFORMATION REGARDING CONTRACT PREMIUM AND CONTRACT PREMIUM FOR GTD**

**VALUES:** In the Numeric Summary/Signature page and Tabular Values report which will follow this Narrative Summary, the Contract Premium column includes LISR premium payable during the LISR payment period. The Contract Prem for Gtd Values column includes this same LISR premium if the TFA remains in effect under guaranteed assumptions. Under these guaranteed assumptions, the illustrated LISR premium may purchase less death benefit each year than that shown based upon non-guaranteed values. LISR will terminate when the death benefit falls below the \$50,000 minimum.

**If LISR terminates, no further LISR premium payments may be made. Alternatively, in order to maintain the TFA under guaranteed assumptions, you would have to pay an increasing LISR premium each year until age 100, at which time LISR will terminate and no LISR death benefit will thereafter be payable.**

Important reminder - Once issued, if you want to change the LISR premium, this will not happen automatically. A Request for Amendment of Contract (form F5264) must be completed during the 90 day window beginning 60 days prior to the policy anniversary.

LISR premium payments can continue after crossover. They can be made until the anniversary nearest the insured's 90th birthday.

Please refer to the LISR Information page for additional details and limitations.

**What This Illustration Shows:** This illustration describes the important features of this MassMutual Whole Life 100 life insurance policy with LISR . The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, partial surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

## Narrative Summary

**IMPORTANT INFORMATION ABOUT DIVIDENDS** Whole Life 100 is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2026 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values. Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.**

*This illustration assumes that the dividend option is LISR/Flex for all years shown.* Under this option, dividends, excluding ALIR paid-up additions and dividends, if any, together with your LISR payments and the surrender, as necessary, of paid-up additions are used to pay for the LISR amount of one-year term insurance. If the dividends together with your LISR payments and the surrendered value of paid-up additions are insufficient to pay for the cost of the one-year term insurance, you will be billed for the difference. Failure to pay the difference will result in the TFA being reduced so that the LISR is reduced paid in full. When LISR becomes reduced paid in full no additional premiums may be paid for the rider. Prior to the crossover age any part of the dividend which is not used to purchase one-year term insurance under the LISR will be used to purchase paid-up additions.

### **Additional Coverage Provided by Rider(s)**

**Accelerated Death Benefit for Terminal Illness Rider (ABR):** The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

**Additional Life Insurance Rider (ALIR):** This rider provides for the purchase of additional participating paid-up life insurance coverage, based upon the amount of the rider payment made, net of the payment expense charge (equal to 10% of any rider payment) and any applicable modal charges.

The payments for this rider can be made by scheduled or unscheduled amounts. Payments can be made each year up to and including the insured's attained age 90. Scheduled payments are selected by the policyowner at time of application. The minimum initial scheduled and unscheduled payment amount must each be at least \$300 annually (\$153.51 semi-annually; \$77.67 quarterly; \$26.10 monthly).

Please refer to the ALIR Information page of this illustration for additional details and limitations.

**Transfer of Insured Rider (TIR):** The Transfer of Insured Rider provides the policyowner with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

### **IMPORTANT TAX INFORMATION**

Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:

- This policy is not a MEC, based on the Tabular Values
- This policy is not a MEC, based on the Supplemental Values

Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.

## Narrative Summary

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

**The information provided above is not written or intended as specific tax advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.**

### **IMPORTANT INFORMATION ABOUT POLICY LOANS**

This illustration, using a 5.33% policy loan interest rate, is for a policy issued in Florida on January 27, 2026. This rate may change on each policy anniversary date. This illustration assumes no policy loans.

<b><u>Interest Adjusted Cost (IAC) Comparison Index</u></b>	<b>Policy Year</b>	
	10	20
Life Insurance Surrender Cost Index	\$6.50	\$4.24
Life Insurance Net Payment Cost Index	\$13.33	\$11.30

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

### **Additional Information About This Illustration**

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

This illustration assumes an initial payment of \$16,914.00 annually for 1 year under the ALIR.

This illustration assumes an unscheduled purchase payment in year 1 of \$86,000.00 under the ALIR.

This illustration assumes a policy change to paid-up insurance is elected at year 27 and will result in a reduced death benefit. It is assumed that premium payments are stopped and the policyowner elects to have the net cash value used to buy paid-up insurance. At that time all riders will terminate with the exception of ABR and the dividend option used is Paid-Up Additions.

### **Key Terms Used in the Illustration**

**Attained Age:** Issue age plus policy duration years.

**Beg Year:** The first day of the policy year.

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**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08

**Version:** MMD Web2026-01-01(FL)

## Narrative Summary

**Completion Premium:** The Completion Premium is the smallest level LISR premium, at the frequency elected, that is needed every year, based upon the current dividend schedule and current one-year term charge rates for LISR, that would result in LISR becoming paid in full on the policy anniversary date nearest the insured's attained age 100.

**Death Benefit:** The amount payable upon death of the insured.

**End Year:** The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

**Midpoint Assumptions:** Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

### Column Heading Definitions

**Age End Year:** The age of the insured at the end of the policy year.

**Amount of One Year Term Beg Year:** The annual amount of term insurance purchased under the LISR.

**Annual Dividend Beg Year:** The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

**Annual Dividend End Year:** The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

**Annual Net Outlay:** This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

**Annual Outlay:** This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken and loan repayments for the policy year, with no adjustments for taxes due.

**Basic Policy Cash Value End Year:** The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from paid-up additions (PUAs) or any other policy riders.

**Cash Value of Additions End Year:** The total cash value as of the end of the policy year of the paid-up additions purchased by the LISR payments, and dividends earned on the LISR payments, and dividends earned on the ALIR, and the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

**Contract Premium:** The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

**Contract Prem for Gtd Values:** The premium that is required to be paid each policy year for the guaranteed values and benefits shown in this illustration assuming the guaranteed maximum rider premiums. It is assumed premiums are paid when due at the beginning of each modal period.

**Cumulative Net Outlay:** The total of Contract Premium adjusted for any dividends, paid-up additions surrendered, cash value released, loans taken or repaid or taxes due at the beginning of the year.

**Guaranteed Cash Value End Year:** The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year. This amount includes the base guaranteed cash value and any guaranteed cash value associated with payments under the ALIR and/or payments made under the LISR. Surrender of ALIR values (i.e. ALIR paid-up additions) to pay premiums or for any other reason will reduce the guaranteed cash value. Surrender of LISR values (i.e. LISR paid-up additions) to pay premiums or for any other reason other than to pay LISR term charges will reduce the guaranteed cash value.

## Narrative Summary

**Guaranteed Death Benefit Beg Year:** The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the beginning of the policy year. This amount includes the base guaranteed death benefit and any guaranteed cash values associated with payments under the ALIR. Surrender of ALIR values to pay premium or for any other reason will reduce the guaranteed death benefit. This amount includes any guaranteed values associated with payments made under the LISR. Surrender of LISR values to pay premiums or for any other reason other than to pay term charges will reduce the guaranteed death benefit.

**Net Annual Cash Value Increase:** The amount of increase in the Total Cash Value from the prior year.

**Paid-Up Additions Beg Year:** The additional paid-up insurance death benefit at the beginning of the year purchased by the LISR payments, and dividends earned on the LISR payments and the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

**Paid-Up Additions End Year:** The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the ALIR and the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Cash Value End Year:** The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Cash Value of Additions End Year:** The total cash value as of the end of the policy year of the paid-up additions purchased by dividends and paid-up additions purchased with the ALIR payments. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Death Benefit Beg Year:** This is the amount which would be payable if death occurred at the beginning of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Death Benefit End Year:** This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

**Total Paid-Up Additions Beg Year:** The death benefit at the beginning of the year of additional paid-up insurance purchased with dividends and payments into LISR and ALIR. These values are based on the illustrated dividend schedule and are not guaranteed.

**Year:** The number of years the policy is assumed to have been in force at the end of the policy year.

**Premium Payment Options:** Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$39,000.37	1	\$39,000.37	\$0.00	-
Semi-Annual	\$19,956.49	2	\$39,912.98	\$912.61	9.6%
Quarterly	\$10,097.20	4	\$40,388.80	\$1,388.43	9.5%
Monthly	\$3,393.04	12	\$40,716.48	\$1,716.11	9.5%

## Narrative Summary

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life 100 policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

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**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08  
**Version:** MMD Web2026-01-01(FL)

## Numeric Summary and Signature Page

**Dividends are not guaranteed** and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

	Contract Prem for Gtd Values	Guaranteed Values			Midpoint Assumptions			Non-Guaranteed Values			Current Assumptions		
		Total Cash Value	Death Benefit	Contract Premium	Total Cash Value	Death Benefit	Contract Premium	Total Cash Value	Death Benefit	Contract Premium	Total Cash Value	Death Benefit	
Year 5	22,086	169,342	3,403,268	22,086	181,502	3,421,247	22,086	194,164	3,439,864	22,086	343,881	3,488,906	
Year 10	22,086	256,371	3,403,268	22,086	298,404	3,444,127	22,086	794,134	3,604,977	22,086	1,610,813	3,805,522	
Year 20	22,086	444,414	3,403,268	22,086	604,796	3,493,913	22,080	947,569	3,569,535	22,080	1,610,813	3,805,522	
Age 70	12,080	588,038	1,153,268										

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

---

Applicant (At time of application)

Date

Owner (At time of delivery)

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

---

Agent

Date

Prepared for: Don Johnson (Male, 38, Non-Tobacco)

Presented by: Tyler Wille

Prepared on: January 27, 2026

MEC Limit: \$125,077.08

Version: MMD Web2026-01-01(FL)

Coverage	Face Amount	Current Premiums				
		Annually	Semi-Annually	Quarterly	Monthly	
Base Policy Insurance	750,000	12,080.00	6,181.34	3,127.52	1,050.96	
LISR (Year 1)	2,250,000	10,006.37	5,120.26	2,590.65	870.56	
Scheduled ALIR (Year 1)	N/A	16,914.00	8,654.89	4,379.03	1,471.52	
Total Initial Modal Premium		39,000.37	19,956.49	10,097.20	3,393.04	
Total Initial Modal Premium (Annualized)		39,000.37	39,912.98	40,388.80	40,716.48	
Unscheduled ALIR (Year 1)	N/A	86,000.00	86,000.00	86,000.00	86,000.00	

## Tabular Values

Age Year	Contract Prem for Gtd Values	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*						
				Contract Premium	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year
1 39	125,000	103,552	3,403,268	125,000	0	10,300	105,843	33,806	2,216,194	3,403,268
2 40	22,086	114,339	3,403,268	22,086	2,291	22,743	121,273	75,220	2,183,699	3,412,187
3 41	22,086	130,916	3,403,268	22,086	4,364	35,768	143,085	122,917	2,145,092	3,421,277
4 42	22,086	149,919	3,403,268	22,086	4,804	49,573	168,041	170,292	2,106,911	3,430,470
5 43	22,086	169,342	3,403,268	22,086	5,352	64,235	194,164	217,934	2,068,662	3,439,864
6 44	22,086	186,001	3,403,268	22,086	5,903	79,568	221,355	265,287	2,030,899	3,449,454
7 45	22,086	202,935	3,403,268	22,086	6,370	95,785	249,825	311,980	1,993,908	3,459,156
8 46	22,086	220,359	3,403,268	22,086	7,042	113,012	279,740	358,767	1,956,901	3,468,936
9 47	22,086	238,123	3,403,268	22,086	7,793	131,209	311,042	405,702	1,919,895	3,478,865
10 48	22,086	256,371	3,403,268	22,086	8,525	150,452	343,881	452,777	1,882,861	3,488,906
11 49	22,086	275,000	3,403,268	22,086	9,250	171,369	378,851	500,545	1,845,209	3,499,022
12 50	22,086	294,040	3,403,268	22,086	10,374	194,092	416,137	550,412	1,805,644	3,509,324
13 51	22,086	313,366	3,403,268	22,086	11,482	218,348	455,434	601,150	1,765,329	3,519,748
14 52	22,086	332,778	3,403,268	22,086	12,616	244,275	496,860	652,641	1,724,363	3,530,272
15 53	22,086	352,102	3,403,268	22,086	13,886	272,006	540,546	705,192	1,682,530	3,540,989
16 54	22,086	371,216	3,403,268	22,086	15,246	302,299	587,256	758,964	1,639,715	3,551,947
17 55	22,086	390,036	3,403,268	22,086	17,308	334,123	635,949	815,697	1,595,779	3,564,743
18 56	22,086	408,505	3,403,268	22,086	18,269	367,534	686,668	872,264	1,552,313	3,577,845
19 57	22,086	426,638	3,403,268	22,086	19,300	402,512	739,383	928,723	1,509,279	3,591,270
20 58	22,086	444,414	3,403,268	22,086	20,305	439,098	794,134	984,977	1,466,732	3,604,977
21 59	22,086	461,014	3,403,268	22,086	21,340	478,022	850,896	1,040,938	1,424,759	3,618,965
22 60	22,086	476,949	3,403,268	22,086	23,143	519,222	910,291	1,098,285	1,381,760	3,633,313
23 61	22,086	491,913	3,403,268	22,086	24,861	562,875	972,465	1,156,639	1,338,174	3,648,081
24 62	22,086	505,404	3,403,268	22,086	26,796	609,065	1,037,481	1,216,242	1,293,858	3,663,369
25 63	22,086	516,929	3,403,268	22,086	28,845	657,687	1,105,197	1,276,863	1,249,068	3,679,199
26 64	22,086	526,120	3,403,268	22,086	30,951	708,877	1,175,734	1,338,776	1,203,515	3,695,559
27 65	22,086	532,501	3,403,268	22,086	33,063	762,796	1,249,230	1,401,776	1,157,381	3,712,425
28 66	12,080	526,444	3,403,268	12,080	35,386	809,943	1,316,191	1,448,600	1,128,020	3,729,888
29 67	12,080	526,311	2,680,964	12,080	37,520	859,439	1,385,750	1,496,728	1,097,933	3,747,928
30 68	12,080	546,630	1,153,268	12,080	39,697	911,444	1,458,075	1,546,218	1,067,053	3,766,539

\*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information.

**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08  
**Version:** MMD Web2026-01-01(FL)

## Tabular Values

Age End Year	Contract Prem for Gtd Values	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*							
				Contract Premium	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year	
31	69	12,080	567,214	1,153,268	12,080	41,929	965,875	1,533,089	1,597,101	1,035,361	3,785,730
32	70	12,080	588,038	1,153,268	12,080	44,029	1,022,774	1,610,813	1,649,101	1,003,152	3,805,522
33	71	12,080	609,035	1,153,268	12,080	46,143	1,082,150	1,691,185	1,701,923	970,699	3,825,889
34	72	12,080	630,128	1,153,268	12,080	48,453	1,143,998	1,774,126	1,755,755	937,896	3,846,919
35	73	12,080	651,228	1,153,268	12,080	50,882	1,208,015	1,859,244	1,810,192	905,179	3,868,639
36	74	12,080	672,244	1,153,268	12,080	53,457	1,274,257	1,946,501	1,865,488	872,352	3,891,108
37	75	12,080	693,134	1,153,268	12,080	56,149	1,342,812	2,035,946	1,921,866	839,222	3,914,356
38	76	12,080	713,875	1,153,268	12,080	58,928	1,413,678	2,127,552	1,979,405	805,742	3,938,415
39	77	12,080	734,481	1,153,268	12,080	61,744	1,486,902	2,221,383	2,038,128	771,902	3,963,298
40	78	12,080	754,969	1,153,268	12,080	64,554	1,562,290	2,317,259	2,097,797	737,919	3,988,984
41	79	12,080	775,354	1,153,268	12,080	67,295	1,639,631	2,414,984	2,158,050	704,120	4,015,438
42	80	12,080	795,608	1,153,268	12,080	69,952	1,718,758	2,514,365	2,218,567	670,819	4,042,654
43	81	12,080	815,675	1,153,268	12,080	72,647	1,799,645	2,615,320	2,279,413	637,935	4,070,616
44	82	12,080	835,466	1,153,268	12,080	75,383	1,882,035	2,717,501	2,340,504	605,577	4,099,350
45	83	12,080	855,000	1,153,268	12,080	78,138	1,966,134	2,821,135	2,402,123	573,479	4,128,869
46	84	12,080	874,018	1,153,268	12,080	80,900	2,052,123	2,926,141	2,464,406	541,510	4,159,184
47	85	12,080	892,412	1,153,268	12,080	84,197	2,139,786	3,032,198	2,528,136	509,106	4,190,509
48	86	12,080	910,056	1,153,268	12,080	87,420	2,228,596	3,138,652	2,592,953	476,591	4,222,812
49	87	12,080	926,807	1,153,268	12,080	90,603	2,317,269	3,244,076	2,657,850	444,969	4,256,087
50	88	12,080	942,567	1,153,268	12,080	93,659	2,405,221	3,347,788	2,722,627	414,416	4,290,311
51	89	12,080	957,229	1,153,268	12,080	96,461	2,491,327	3,448,556	2,787,037	385,104	4,325,409
52	90	12,080	970,834	1,153,268	12,080	98,461	2,575,569	3,546,403	2,850,420	357,542	4,361,230
53	91	12,080	983,482	1,153,268	12,080	100,293	2,657,910	3,641,391	2,913,007	331,339	4,397,613
54	92	12,080	995,360	1,153,268	12,080	101,717	2,738,845	3,734,206	2,975,001	306,175	4,434,444
55	93	12,080	1,006,844	1,153,268	12,080	102,756	2,819,506	3,826,351	3,036,827	281,516	4,471,612
56	94	12,080	1,018,344	1,153,268	12,080	103,489	2,901,641	3,919,985	3,099,163	256,590	4,509,022
57	95	12,080	1,030,632	1,153,268	12,080	104,151	2,988,283	4,018,914	3,163,404	230,001	4,546,673
58	96	12,080	1,044,830	1,153,268	12,080	104,777	3,083,547	4,128,378	3,231,020	200,283	4,584,571
59	97	12,080	1,061,586	1,153,268	12,080	105,290	3,190,774	4,252,360	3,302,943	166,440	4,622,651
60	98	12,080	1,082,717	1,153,268	12,080	106,287	3,317,439	4,400,156	3,382,647	125,149	4,661,063
61	99	12,080	1,111,339	1,153,268	12,080	106,969	3,476,060	4,587,399	3,474,379	71,938	4,699,584
62	100	12,080	1,153,268	1,153,268	12,080	106,781	3,689,158	4,842,426	3,584,490	0	4,737,758
63	101	0	1,153,268	1,153,268	0	104,668	3,976,439	5,129,707	3,689,158	0	4,842,426
64	102	0	1,153,268	1,153,268	0	287,280	4,281,013	5,434,281	3,976,439	0	5,129,707
65	103	0	1,153,268	1,153,268	0	304,574	4,603,923	5,757,191	4,281,013	0	5,434,281

**\*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information.

**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08

**Version:** MMD Web2026-01-01(FL)

## Tabular Values

Age End Year	Contract Prem for Gtd Values	Guaranteed Cash Value End Year	Guaranteed Death Benefit Beg Year	Non-Guaranteed Values*							
				Contract Premium	Annual Dividend Beg Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year	
66	104	0	1,153,268	1,153,268	0	322,910	4,946,272	6,099,540	4,603,923	0	5,757,191
67	105	0	1,153,268	1,153,268	0	342,349	5,309,230	6,462,498	4,946,272	0	6,099,540
68	106	0	1,153,268	1,153,268	0	362,958	5,694,039	6,847,307	5,309,230	0	6,462,498
69	107	0	1,153,268	1,153,268	0	384,809	6,102,013	7,255,281	5,694,039	0	6,847,307
70	108	0	1,153,268	1,153,268	0	407,974	6,534,547	7,687,815	6,102,013	0	7,255,281
71	109	0	1,153,268	1,153,268	0	432,534	6,993,119	8,146,387	6,534,547	0	7,687,815
72	110	0	1,153,268	1,153,268	0	458,573	7,479,298	8,632,566	6,993,119	0	8,146,387
73	111	0	1,153,268	1,153,268	0	486,179	7,994,744	9,148,012	7,479,298	0	8,632,566
74	112	0	1,153,268	1,153,268	0	515,447	8,541,221	9,694,489	7,994,744	0	9,148,012
75	113	0	1,153,268	1,153,268	0	546,476	9,120,595	10,273,863	8,541,221	0	9,694,489
76	114	0	1,153,268	1,153,268	0	579,374	9,734,848	10,888,116	9,120,595	0	10,273,863
77	115	0	1,153,268	1,153,268	0	614,253	10,386,079	11,539,347	9,734,848	0	10,888,116
78	116	0	1,153,268	1,153,268	0	651,231	11,076,513	12,229,781	10,386,079	0	11,539,347
79	117	0	1,153,268	1,153,268	0	690,435	11,808,512	12,961,780	11,076,513	0	12,229,781
80	118	0	1,153,268	1,153,268	0	731,999	12,584,578	13,737,846	11,808,512	0	12,961,780
81	119	0	1,153,268	1,153,268	0	776,065	13,407,362	14,560,630	12,584,578	0	13,737,846
82	120	0	1,153,268	1,153,268	0	822,784	14,279,678	15,432,946	13,407,362	0	14,560,630
83	121	0	1,153,268	1,153,268	0	872,316	15,204,508	16,357,776	14,279,678	0	15,432,946

\*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information.

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**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

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Coverage	Face Amount	Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	750,000	12,080.00	6,181.34	3,127.52	1,050.96
LISR (Year 1)	2,250,000	10,006.37	5,120.26	2,590.65	870.56
Scheduled ALIR (Year 1)	N/A	16,914.00	8,654.89	4,379.03	1,471.52
Total Initial Modal Premium		39,000.37	19,956.49	10,097.20	3,393.04
Total Initial Modal Premium (Annualized)		39,000.37	39,912.98	40,388.80	40,716.48
Unscheduled ALIR (Year 1)	N/A	86,000.00	86,000.00	86,000.00	86,000.00

## Supplemental Values

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Annual Dividend Beg Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Cash Value End Year	Total Paid-Up Additions Beg Year	Amount of One Year Term Beg Year	Total Death Benefit Beg Year	
1	39	125,000	125,000	0	0	105,843	105,843	437,074	2,216,194	3,403,268
2	40	22,086	22,086	2,291	0	121,273	121,273	478,488	2,183,699	3,412,187
3	41	22,086	22,086	4,364	5,730	137,355	143,085	526,185	2,145,092	3,421,277
4	42	22,086	22,086	4,804	13,748	154,294	168,041	573,560	2,106,911	3,430,470
5	43	22,086	22,086	5,352	21,990	172,174	194,164	621,202	2,068,662	3,439,864
6	44	22,086	22,086	5,903	30,518	190,838	221,355	668,555	2,030,899	3,449,454
7	45	22,086	22,086	6,370	39,330	210,495	249,825	715,248	1,993,908	3,459,156
8	46	22,086	22,086	7,042	48,458	231,283	279,740	762,035	1,956,901	3,468,936
9	47	22,086	22,086	7,793	57,885	253,157	311,042	808,970	1,919,895	3,478,865
10	48	22,086	22,086	8,525	67,665	276,216	343,881	856,045	1,882,861	3,488,906
11	49	22,086	22,086	9,250	77,775	301,076	378,851	903,813	1,845,209	3,499,022
12	50	22,086	22,086	10,374	88,253	327,884	416,137	953,680	1,805,644	3,509,324
13	51	22,086	22,086	11,482	99,075	356,359	455,434	1,004,418	1,765,329	3,519,748
14	52	22,086	22,086	12,616	110,228	386,633	496,860	1,055,909	1,724,363	3,530,272
15	53	22,086	22,086	13,886	121,710	418,836	540,546	1,108,460	1,682,530	3,540,989
16	54	22,086	22,086	15,246	133,530	453,726	587,256	1,162,232	1,639,715	3,551,947
17	55	22,086	22,086	17,308	145,673	490,277	635,949	1,218,965	1,595,779	3,564,743
18	56	22,086	22,086	18,269	158,138	528,530	686,668	1,275,532	1,552,313	3,577,845
19	57	22,086	22,086	19,300	170,910	568,473	739,383	1,331,991	1,509,279	3,591,270
20	58	22,086	22,086	20,305	183,998	610,136	794,134	1,388,245	1,466,732	3,604,977
21	59	22,086	22,086	21,340	196,650	654,246	850,896	1,444,206	1,424,759	3,618,965
22	60	22,086	22,086	23,143	209,550	700,741	910,291	1,501,553	1,381,760	3,633,313
23	61	22,086	22,086	24,861	222,683	749,782	972,465	1,559,907	1,338,174	3,648,081
24	62	22,086	22,086	26,796	236,033	801,448	1,037,481	1,619,510	1,293,858	3,663,369
25	63	22,086	22,086	28,845	249,570	855,627	1,105,197	1,680,131	1,249,068	3,679,199
26	64	22,086	22,086	30,951	263,288	912,446	1,175,734	1,742,044	1,203,515	3,695,559

\*This illustration reflects the dividend option of LISR/Flex. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

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**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08  
**Version:** MMD Web2026-01-01(FL)

## Reduced Paid-Up

Year	Age End Year	Annual Dividend End Year	Non-Guaranteed Values*				
			Basic Policy Cash Value End Year	Cash Value of Additions End Year	Paid-Up Additions End Year	Total Cash Value End Year	Total Death Benefit End Year
27	65	24,981	1,208,621	24,981	48,141	1,233,602	2,377,249
28	66	26,685	1,241,927	52,354	98,185	1,294,282	2,427,294
29	67	28,411	1,275,629	82,187	150,060	1,357,816	2,479,169
30	68	30,256	1,309,774	114,643	203,864	1,424,417	2,532,972
31	69	32,202	1,344,361	149,873	259,654	1,494,234	2,588,763
32	70	34,153	1,379,345	187,926	317,324	1,567,270	2,646,433
33	71	36,315	1,414,631	229,049	377,115	1,643,679	2,706,224
34	72	38,666	1,450,080	273,454	439,220	1,723,534	2,768,329
35	73	41,128	1,485,529	321,267	503,704	1,806,796	2,832,812
36	74	43,750	1,520,838	372,653	570,705	1,893,491	2,899,813
37	75	46,533	1,555,938	427,786	640,360	1,983,724	2,969,468
38	76	49,361	1,590,781	486,727	712,631	2,077,508	3,041,739
39	77	52,292	1,625,415	549,615	787,561	2,175,030	3,116,669
40	78	55,167	1,659,839	616,423	864,972	2,276,262	3,194,081
41	79	57,863	1,694,100	687,010	944,525	2,381,110	3,273,633
42	80	60,874	1,728,129	761,683	1,026,568	2,489,811	3,355,677
43	81	63,976	1,761,854	840,524	1,111,143	2,602,378	3,440,251
44	82	67,187	1,795,114	923,578	1,198,316	2,718,692	3,527,424
45	83	70,437	1,827,931	1,010,900	1,288,066	2,838,830	3,617,174
46	84	74,291	1,859,886	1,102,863	1,381,099	2,962,749	3,710,208
47	85	78,179	1,890,793	1,199,369	1,477,401	3,090,163	3,806,510
48	86	82,156	1,920,443	1,300,333	1,577,040	3,220,776	3,906,148
49	87	86,195	1,948,579	1,405,578	1,680,068	3,354,157	4,009,176
50	88	90,202	1,975,061	1,514,883	1,786,439	3,489,943	4,115,548
51	89	92,953	1,999,703	1,626,736	1,894,705	3,626,439	4,223,813
52	90	96,346	2,022,574	1,741,688	2,005,652	3,764,263	4,334,760
53	91	99,435	2,043,816	1,859,414	2,118,967	3,903,230	4,448,075
54	92	102,180	2,063,776	1,979,754	2,234,283	4,043,530	4,563,392
55	93	104,612	2,083,061	2,102,866	2,351,252	4,185,927	4,680,361
56	94	106,797	2,102,393	2,229,179	2,469,566	4,331,572	4,798,675

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

**Presented by:** Tyler Wille

**Prepared on:** January 27, 2026

**MEC Limit:** \$125,077.08  
**Version:** MMD Web2026-01-01(FL)

## Reduced Paid-Up

Non-Guaranteed Values\*

<u>Year</u>	<u>Age End Year</u>	<u>Annual Dividend End Year</u>	<u>Basic Policy Cash Value End Year</u>	<u>Cash Value of Additions End Year</u>	<u>Paid-Up Additions End Year</u>	<u>Total Cash Value End Year</u>	<u>Total Death Benefit End Year</u>
57	95	108,755	2,123,029	2,359,814	2,588,878	4,482,843	4,917,987
58	96	110,202	2,146,902	2,496,553	2,708,433	4,643,455	5,037,542
59	97	111,825	2,175,061	2,641,123	2,828,178	4,816,184	5,157,287
60	98	112,554	2,210,557	2,796,778	2,946,768	5,007,334	5,275,877
61	99	111,509	2,258,653	2,969,138	3,061,756	5,227,791	5,390,864
62	100	106,879	2,329,108	3,168,635	3,168,635	5,497,743	5,497,743
63	101	321,591	2,329,108	3,490,226	3,490,226	5,819,334	5,819,334
64	102	340,951	2,329,108	3,831,177	3,831,177	6,160,285	6,160,285
65	103	361,476	2,329,108	4,192,653	4,192,653	6,521,761	6,521,761
66	104	383,237	2,329,108	4,575,890	4,575,890	6,904,998	6,904,998
67	105	406,308	2,329,108	4,982,198	4,982,198	7,311,306	7,311,306
68	106	430,768	2,329,108	5,412,965	5,412,965	7,742,074	7,742,074
69	107	456,700	2,329,108	5,869,665	5,869,665	8,198,773	8,198,773
70	108	484,193	2,329,108	6,353,858	6,353,858	8,682,966	8,682,966
71	109	513,342	2,329,108	6,867,200	6,867,200	9,196,308	9,196,308
72	110	544,245	2,329,108	7,411,444	7,411,444	9,740,553	9,740,553
73	111	577,008	2,329,108	7,988,453	7,988,453	10,317,561	10,317,561
74	112	611,744	2,329,108	8,600,197	8,600,197	10,929,305	10,929,305
75	113	648,571	2,329,108	9,248,768	9,248,768	11,577,876	11,577,876
76	114	687,615	2,329,108	9,936,383	9,936,383	12,265,492	12,265,492
77	115	729,010	2,329,108	10,665,393	10,665,393	12,994,501	12,994,501
78	116	772,896	2,329,108	11,438,289	11,438,289	13,767,397	13,767,397
79	117	819,424	2,329,108	12,257,713	12,257,713	14,586,821	14,586,821
80	118	868,754	2,329,108	13,126,467	13,126,467	15,455,575	15,455,575
81	119	921,053	2,329,108	14,047,519	14,047,519	16,376,628	16,376,628
82	120	976,500	2,329,108	15,024,019	15,024,019	17,353,127	17,353,127
83	121	1,035,285	2,329,108	16,059,304	16,059,304	18,388,413	18,388,413

\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2026 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

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**Prepared for:** Don Johnson (Male, 38, Non-Tobacco)

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## **Additional Life Insurance Rider (ALIR) Information**

### **Enhances Cash Value and Death Benefit:**

The Additional Life Insurance Rider (ALIR) allows the policyowner to purchase additional participating paid-up life insurance. ALIR is used to increase the policy's death benefit and accelerate cash value growth. The payments for this rider can be scheduled or unscheduled. Scheduled payments are selected by the policyowner at the time of application. Scheduled payments can be made each year up to and including the insured's attained age 90.

### **Rider's Features**

#### **The Purchase Payment:**

##### **Scheduled**

- The frequency of scheduled payments must be the same mode as the base policy.
- The scheduled payment amount can be increased or decreased after issue. Increases to the scheduled payment are subject to satisfactory evidence of insurability, except as described below in the "Rider Payment Flexibility" section. If the scheduled payment is reduced, all future scheduled payments will be reduced to the new lower amount.
- Scheduled payments are not waived under any Waiver of Premium Rider, nor can they be paid by the Automatic Premium Loan provision.

##### **Unscheduled**

- An unscheduled payment is a rider payment that is not anticipated to be a regular event and is subject to satisfactory evidence of insurability. The unscheduled payment will be effective on the later of the date the payment is received or the underwriting approval date. Such payments are applied as single annual premiums.

#### **Rider Payment Flexibility:**

- The scheduled payment can be increased by up to 10% per year without evidence of insurability and subject to certain conditions. In particular: (1) the insured must be less than attained age 65; (2) the increase must be after the completion of three policy years; and (3) total increases obtained without evidence of insurability cannot exceed 100% of the scheduled payment in effect at time of issue.
- The policyowner can pay less than the billed scheduled payment and then make "catch-up" unscheduled payments at a later date. This feature is subject to certain conditions, summarized as follows: (1) the insured must be less than attained age 65 at the time of the "catch-up"; (2) the "catch-up" payment must be made after the completion of three policy years; and (3) the unscheduled payment must be made on a policy anniversary date within two years following the reduced rider payment.
- Actual terms and conditions set forth are provided in the contract.

#### **Rider Mechanics and Surrenders:**

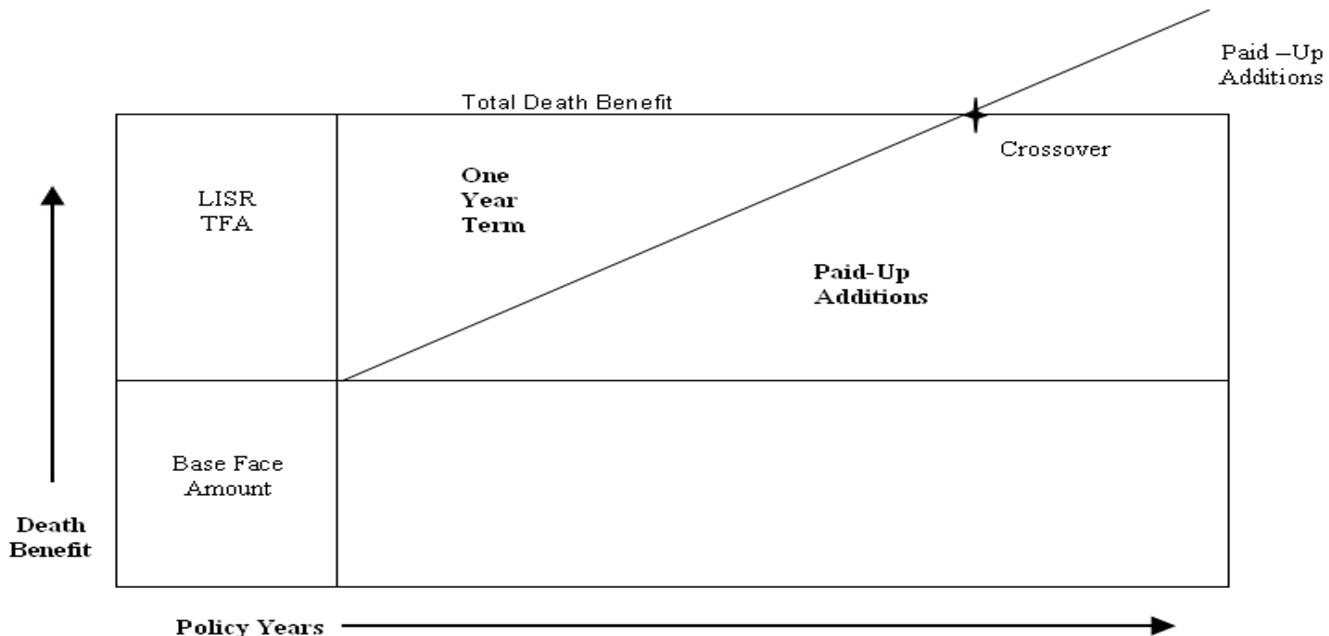
- The rider payment made, less a payment expense charge (equal to 10% of any rider payment) and any applicable modal charges, is applied to purchase participating paid-up life insurance coverage.
- Paid-up life insurance coverage may be surrendered for its cash value at any time.

## LISR Information

The Life Insurance Supplement Rider (LISR), used in combination with MassMutual's Whole Life 100 policy, provides additional insurance coverage and flexibility and requires the LISR/Flex dividend option.

**Protection and Flexibility:** By attaching LISR to MassMutual's Whole Life 100 policy, the premium can be adjusted by varying the mix of Whole Life 100 coverage and LISR coverage (Target Face Amount). The Target Face Amount (TFA) provides a level death benefit comprised of one-year term insurance and paid-up additional life insurance (paid-up additions).

See the chart below for the graphic illustration of Whole Life 100 with LISR.



**LISR Mechanics:** LISR rider premiums, less a premium expense charge (guaranteed to not exceed 12% of any rider premium paid in future years and currently equal to 10% of any rider premium) and any applicable modal charges, and policy dividends are used to purchase one-year term life insurance coverage, paid-up insurance additions or a combination of both to equal the TFA. The amount of term insurance provided by LISR is determined annually, and the cost of term coverage is paid at the beginning of each policy year through the LISR rider premiums, policy dividends and, if necessary, the surrender of paid-up additions. As the amount of paid-up additions increases (as dividends are credited and LISR rider premiums are made), the term portion of the TFA decreases. At some point, the term insurance portion of the TFA may be replaced completely by paid-up additions. This is called the crossover point. The target date for the crossover is normally age 100. When crossover is achieved, the rider will automatically become paid-up.

LISR premiums are calculated using the current dividend schedule and current term charges, neither of which is guaranteed. Since a significant portion of the policy's paid-up additions is dependent on the level of non-guaranteed dividends credited to the policy, the paid-up additions available in the contract may not always be sufficient to pay the annual term cost. If paid-up additions are insufficient to cover the term charges, increases in the LISR premium payment may be necessary to avoid a decrease in coverage. Failure to make sufficient premium payments will cause a permanent reduction in the Target Face Amount. **We strongly recommend that you look at an illustration showing a lower dividend schedule to see the impact that this would have on LISR premiums and other policy values.**

## LISR Information

**Current Charge Rate:** The current charge rate schedule for the one-year term insurance coverage is not guaranteed. Further details of this rider are provided in the contract. Your MassMutual financial professional is able to show you the impact of various assumptions on the performance of Whole Life 100 with LISR.

**Monitoring System:** In order to help policyowners monitor their Whole Life 100 policies, MassMutual has developed a monitoring system. Prior to each policy anniversary, this system will check to see if the current LISR premium, together with dividends and paid-up additions (as illustrated under the then current dividend schedule and current charge rate), will support LISR to the earlier of the crossover target date or the insured's age 100. If LISR will not be supported under these assumptions, a notice will be generated advising the policyowner of the action necessary to support LISR. The policyowner is not required to take the recommended action, but failure to do so may cause future deficiencies in the funding of the rider and an ultimate reduction in the Target Face Amount.

**Term Conversion Feature:** For some policyowners, the need for term coverage may be temporary. In order to allow a transition to all permanent coverage, the term portion of LISR is convertible without evidence of insurability to any MassMutual permanent life insurance policy offered for sale at the time of the conversion, for ten years from issue, or to insured's age 65, whichever is earlier. LISR cannot be converted in the first policy year. The TFA will be reduced by the amount of one-year term converted.

**Rider Premium Continuation:** After this rider has achieved crossover and is paid in full, you may elect to continue to pay rider premiums (subject to limits described in the contract) to purchase additional paid-up additions without evidence of insurability. These premiums will be set at the same payment frequency as elected for this policy and may be paid-up to and including the insured's attained age 90.

## Client Input Summary

Company: MMD  
Product: WL 100

January 27, 2026

### **Insured**

First Name	Don
Last Name	Johnson
Sex	Male
Issue Age	38
Class	Non-Tobacco
Table Rating	None
Tax Bracket Percent	1 to 83 - 28
Contract State	Florida

### **Design**

Design	Base+LISR
Total Face Amount	1 to 83 - 3,000,000
Base Face Amount	1 to 83 - 750,000
Loan Interest Option	1 to 83 - Borrow from Policy
Premium	Solve
Premium Mode	Annual
Gtd. Death Benefit LISR Solve	N
LISR Payment Age/Yr	Age
Age	65
LISR Lump Sum	0
LISR Crossover Target	Age
Age	100
Term Reduction	N
Continue LISR Payment After Crossover	N
Dividend Option	1 to 83 - LISR\Flex
Dividend Rate	1 to 83 - Current
Loan Rate	Adjustable
Loan Interest Option	Borrow from Policy
1st Rate Increase	0.50
2nd Rate Increase	1.00
Outlay Type	Level
Illustrate APO	N
Illustrate Flexible Outlay	N
1035 Exchange	N

### **Options**

Product Type	Non-Qualified
Policy Owner	Insured
Optimize Face Amount to Best Band	N
Reduced Paid Up	Y
RPU Carryover Loans	N
RPU at	Age
RPU Age/Year	65
Dividend Option After RPU	Paid-Up Additions

# Client Input Summary

Company: MMD

January 27, 2026

Product: WL 100

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## Options

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Print to Age/Year/Max	Max
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## Riders

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Waiver of Premium [WP]	N
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N
Additional Life Ins. Rider [ALIR] - Scheduled	Y
ALIR Amount	1 to 1 - 16,914 2 to 53 - 0
Additional Life Ins. Rider [ALIR] - Unscheduled	Y
ALIR Lump Sum	1 to 121 - 86,000
Additional Life Ins. Rider [ALIR] - Planned	N

## Disbursements

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Disbursements	N
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## Reports

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New Business Report	N
Short Form	N
Outlay	N
Cash Value Increase	N
Cash Value Increase (with one year ROR)	N
Monthly Life Income Option/Paid-Up Insurance	N
Monthly Life Income Option/Paid-Up Insurance (with one year ROR)	N
Internal Rate of Return on Cash Value	N
Internal Rate of Return on Death Benefit	N
MassMutual Dividends	N
Revised Illustration	N
Convert Basic Illustration	N
'Wealth In Motion®'	N
Supplemental Illustration Summary	Y

## Agent Info

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Agent First Name	Tyler
Agent Last Name	Wille
Agent Address1	1000 Corporate Drive
Agent Address2	Suite 700
Agent City	Fort Lauderdale
Agent State	Florida
Agent Zip Code	33334
Agent Phone Number	(561) 376-6480
Agent Email	Tyler@life180.com
Agent License Number	W302049

## **Client Input Summary**

Company: MMD

January 27, 2026

Product: WL 100

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### **Agent Info**

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Bank Sale

N

### **Concept**

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Concept

<None>