

# A Supplemental Illustration Summary

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

**Prepared for:**

Don Johnson

**Presented by:**

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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

Initial Dividend Option: LISR/Flex

Loan Interest Rate: 5.33% Adjustable

Initial Death Benefit: \$3,000,000.00

Total Initial Premium<sup>2</sup>: \$110,000.00

<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	110,000	110,000	81,247	81,247	3,000,000
2	40	110,000	220,000	170,599	89,352	3,000,000
3	41	30,000	250,000	200,474	29,874	3,000,000
4	42	24,691	274,691	231,147	30,673	3,000,000
5	43	24,691	299,381	263,339	32,192	3,000,000
6	44	24,691	324,072	297,106	33,767	3,000,000
7	45	24,691	348,762	332,860	35,754	3,000,000
8	46	24,691	373,453	370,863	38,003	3,000,000
9	47	24,691	398,143	411,075	40,211	3,000,000
10	48	24,691	422,834	453,730	42,655	3,000,000
11	49	24,691	447,525	499,554	45,824	3,000,000
12	50	24,691	472,215	548,752	49,198	3,000,000
13	51	24,691	496,906	601,357	52,605	3,000,000
14	52	24,691	521,596	657,594	56,237	3,000,000
15	53	24,691	546,287	717,737	60,143	3,000,000
16	54	24,691	570,977	782,230	64,493	3,000,000
17	55	24,691	595,668	849,998	67,768	3,000,000
18	56	24,691	620,359	921,221	71,224	3,000,000
19	57	23,660	644,019	994,931	73,710	3,015,283
20	58	23,660	667,679	1,071,952	77,020	3,086,994
21	59	23,660	691,339	1,152,219	80,268	3,159,766
22	60	23,660	714,999	1,237,080	84,860	3,236,697
23	61	23,660	738,659	1,326,835	89,756	3,317,248
24	62	23,660	762,319	1,421,724	94,889	3,401,852
25	63	23,660	785,979	1,521,837	100,113	3,490,649

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	23,660	809,639	1,627,285	105,448	3,583,565
27	65	0	809,639	1,707,382	80,097	3,290,261
28	66	0	809,639	1,791,370	83,988	3,359,533
29	67	0	809,639	1,879,310	87,940	3,431,339
30	68	0	809,639	1,971,494	92,184	3,505,813
31	69	0	809,639	2,068,130	96,635	3,583,038
32	70	0	809,639	2,169,221	101,092	3,662,864
33	71	0	809,639	2,274,981	105,760	3,745,626
34	72	0	809,639	2,385,510	110,529	3,831,590
35	73	0	809,639	2,500,755	115,246	3,920,847
36	74	0	809,639	2,620,752	119,997	4,013,588
37	75	0	809,639	2,745,646	124,894	4,110,003
38	76	0	809,639	2,875,456	129,809	4,210,038
39	77	0	809,639	3,010,439	134,983	4,313,753
40	78	0	809,639	3,150,557	140,118	4,420,904
41	79	0	809,639	3,295,681	145,124	4,531,017
42	80	0	809,639	3,446,138	150,457	4,644,578
43	81	0	809,639	3,601,945	155,807	4,761,643
44	82	0	809,639	3,762,938	160,994	4,882,304
45	83	0	809,639	3,929,226	166,288	5,006,532
46	84	0	809,639	4,100,746	171,520	5,135,305
47	85	0	809,639	4,277,104	176,357	5,268,602
48	86	0	809,639	4,457,889	180,786	5,406,517
49	87	0	809,639	4,642,507	184,617	5,549,123
50	88	0	809,639	4,830,454	187,947	5,696,357
51	89	0	809,639	5,019,383	188,929	5,846,212
52	90	0	809,639	5,210,149	190,767	5,999,780
53	91	0	809,639	5,402,500	192,350	6,156,624
54	92	0	809,639	5,596,694	194,194	6,316,240
55	93	0	809,639	5,793,791	197,098	6,478,142

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	809,639	5,995,383	201,592	6,641,906
57	95	0	809,639	6,204,764	209,381	6,807,052
58	96	0	809,639	6,427,072	222,308	6,972,534
59	97	0	809,639	6,666,153	239,081	7,138,279
60	98	0	809,639	6,930,731	264,578	7,302,425
61	99	0	809,639	7,235,873	305,141	7,461,586
62	100	0	809,639	7,609,522	373,650	7,609,522
63	101	0	809,639	8,054,647	445,124	8,054,647
64	102	0	809,639	8,526,567	471,921	8,526,567
65	103	0	809,639	9,026,898	500,330	9,026,898
66	104	0	809,639	9,557,348	530,450	9,557,348
67	105	0	809,639	10,119,732	562,383	10,119,732
68	106	0	809,639	10,715,970	596,239	10,715,970
69	107	0	809,639	11,348,103	632,132	11,348,103
70	108	0	809,639	12,018,290	670,187	12,018,290
71	109	0	809,639	12,728,822	710,532	12,728,822
72	110	0	809,639	13,482,128	753,306	13,482,128
73	111	0	809,639	14,280,783	798,655	14,280,783
74	112	0	809,639	15,127,517	846,734	15,127,517
75	113	0	809,639	16,025,225	897,708	16,025,225
76	114	0	809,639	16,976,974	951,750	16,976,974
77	115	0	809,639	17,986,019	1,009,045	17,986,019
78	116	0	809,639	19,055,809	1,069,789	19,055,809
79	117	0	809,639	20,189,999	1,134,191	20,189,999
80	118	0	809,639	21,392,468	1,202,469	21,392,468
81	119	0	809,639	22,667,326	1,274,858	22,667,326
82	120	0	809,639	24,018,930	1,351,604	24,018,930
83	121	0	809,639	25,451,900	1,432,971	25,451,900

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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Learn more at [www.massmutual.com](http://www.massmutual.com)

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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:**

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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	\$23,660.00
LISR Premium First Year	\$86,340.00
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	\$110,000.00

### Initial Coverage Information

Base Policy Face Amount	\$1,500,000.00
LISR Target Face Amount (TFA)	\$1,500,000.00
Total Initial Death Benefit	\$3,000,000.00

**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.

**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, 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.

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

Presented by: Tyler Wille

Prepared on: January 27, 2026

MEC Limit: \$110,256.15

Version: MMD Web2026-01-01(FL)

## Narrative Summary

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 19 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.

**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.**

## Narrative Summary

This illustration assumes that the dividend option is LISR/Flex for all years shown. Under this option, 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.

**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.

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.

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

Presented by: Tyler Wille

Prepared on: January 27, 2026

MEC Limit: \$110,256.15

Version: MMD Web2026-01-01(FL)

## Narrative Summary

### Interest Adjusted Cost (IAC) Comparison Index

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$6.12	\$3.90
Life Insurance Net Payment Cost Index	\$12.95	\$10.97

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 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.

**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.

## Narrative Summary

**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 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 made under the LISR. 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.

**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 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 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. 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.

## Narrative Summary

**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	\$110,000.00	1	\$110,000.00	\$0.00	-
Semi-Annual	\$56,287.01	2	\$112,574.02	\$2,574.02	9.6%
Quarterly	\$28,479.01	4	\$113,916.04	\$3,916.04	9.5%
Monthly	\$9,570.00	12	\$114,840.00	\$4,840.00	9.5%

**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.

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

Presented by: Tyler Wille

Prepared on: January 27, 2026

MEC Limit: \$110,256.15

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	24,691	224,652	3,000,000	24,691	243,608	3,000,000	24,691	263,339	3,000,000	24,691	453,730	3,000,000	
Year 10	24,691	338,110	3,000,000	24,691	393,729	3,000,000	23,660	821,922	3,000,000	23,660	1,071,952	3,086,994	
Year 20	23,660	608,317	3,000,000	23,660	1,568,952	3,000,000	23,660	871,046	3,000,000	23,660	2,386,628	4,229,309	
Age 70	23,660	871,046	3,000,000										

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: \$110,256.15

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Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,500,000	23,660.00	12,106.83	6,125.58	2,058.42
LISR (Year 1)	1,500,000	86,340.00	44,180.18	22,353.43	7,511.58
Total Initial Modal Premium		110,000.00	56,287.01	28,479.01	9,570.00
Total Initial Modal Premium (Annualized)		110,000.00	112,574.02	113,916.04	114,840.00

## Tabular Values

Year	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
1	39	110,000	79,483	3,000,000	110,000	0	81,247	81,247	335,484	1,164,516	3,000,000
2	40	110,000	159,731	3,000,000	110,000	1,765	170,599	170,599	668,529	831,471	3,000,000
3	41	30,000	181,217	3,000,000	30,000	7,258	189,014	200,474	719,030	780,970	3,000,000
4	42	24,691	202,666	3,000,000	24,691	7,883	203,652	231,147	751,359	748,641	3,000,000
5	43	24,691	224,652	3,000,000	24,691	8,539	219,359	263,339	785,170	714,830	3,000,000
6	44	24,691	246,037	3,000,000	24,691	9,200	236,071	297,106	820,214	679,786	3,000,000
7	45	24,691	268,003	3,000,000	24,691	9,758	254,200	332,860	856,022	643,978	3,000,000
8	46	24,691	290,691	3,000,000	24,691	10,704	273,948	370,863	893,932	606,068	3,000,000
9	47	24,691	314,007	3,000,000	24,691	11,776	295,305	411,075	934,199	565,801	3,000,000
10	48	24,691	338,110	3,000,000	24,691	12,803	318,400	453,730	976,575	523,425	3,000,000
11	49	24,691	362,908	3,000,000	24,691	13,845	344,004	499,554	1,021,150	478,850	3,000,000
12	50	24,691	388,478	3,000,000	24,691	15,561	372,247	548,752	1,069,941	430,059	3,000,000
13	51	24,691	414,718	3,000,000	24,691	17,272	403,207	601,357	1,122,442	377,558	3,000,000
14	52	24,691	441,508	3,000,000	24,691	19,074	437,139	657,594	1,178,707	321,293	3,000,000
15	53	24,691	468,763	3,000,000	24,691	21,043	474,317	717,737	1,239,039	260,961	3,000,000
16	54	24,691	496,433	3,000,000	24,691	23,183	515,170	782,230	1,303,722	196,278	3,000,000
17	55	24,691	524,451	3,000,000	24,691	25,622	558,653	849,998	1,373,367	126,633	3,000,000
18	56	24,691	552,773	3,000,000	24,691	26,858	604,946	921,221	1,444,628	55,372	3,000,000
19	57	23,660	580,431	3,000,000	23,660	28,208	653,111	994,931	1,515,283	0	3,015,283
20	58	23,660	608,317	3,000,000	23,660	29,512	703,957	1,071,952	1,586,994	0	3,086,994
21	59	23,660	634,888	3,000,000	23,660	30,865	758,919	1,152,219	1,659,766	0	3,159,766
22	60	23,660	661,419	3,000,000	23,660	33,618	817,980	1,237,080	1,736,697	0	3,236,697
23	61	23,660	687,723	3,000,000	23,660	36,258	881,470	1,326,835	1,817,248	0	3,317,248
24	62	23,660	713,524	3,000,000	23,660	39,212	949,659	1,421,724	1,901,852	0	3,401,852
25	63	23,660	738,523	3,000,000	23,660	42,361	1,022,697	1,521,837	1,990,649	0	3,490,649
26	64	23,660	762,507	3,000,000	23,660	45,607	1,100,710	1,627,285	2,083,565	0	3,583,565
27	65	23,660	785,201	3,000,000	23,660	48,927	1,184,051	1,738,391	2,180,488	0	3,680,488
28	66	23,660	806,408	3,000,000	23,660	52,553	1,272,996	1,855,431	2,281,761	0	3,781,761
29	67	23,660	825,904	3,000,000	23,660	56,315	1,367,749	1,978,639	2,387,374	0	3,887,374
30	68	23,660	843,442	3,000,000	23,660	60,208	1,468,588	2,108,293	2,497,305	0	3,997,305

\*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:** \$110,256.15  
**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	23,660	858,657	3,000,000	23,660	64,228	1,575,357	2,244,252	2,611,519	0	4,111,519
32	70	23,660	871,046	3,000,000	23,660	67,988	1,688,198	2,386,628	2,729,309	0	4,229,309
33	71	23,660	879,821	3,000,000	23,660	71,847	1,807,444	2,535,649	2,850,626	0	4,350,626
34	72	23,660	883,997	3,000,000	23,660	76,059	1,933,296	2,691,411	2,975,853	0	4,475,853
35	73	23,660	882,298	3,000,000	23,660	80,559	2,065,921	2,853,961	3,105,247	0	4,605,247
36	74	23,660	873,241	3,000,000	23,660	85,363	2,205,478	3,023,323	3,239,085	0	4,739,085
37	75	23,660	855,187	3,000,000	23,660	90,452	2,352,186	3,199,656	3,377,610	0	4,877,610
38	76	23,660	876,885	1,712,230	23,660	95,808	2,506,168	3,383,053	3,521,026	0	5,021,026
39	77	23,660	906,105	1,500,000	23,660	101,308	2,667,653	3,573,758	3,669,353	0	5,169,353
40	78	23,660	935,160	1,500,000	23,660	106,922	2,836,686	3,771,846	3,822,565	0	5,322,565
41	79	23,660	964,065	1,500,000	23,660	112,535	3,013,254	3,977,319	3,980,476	0	5,480,476
42	80	23,660	992,790	1,500,000	23,660	118,016	3,197,571	4,190,361	4,142,728	0	5,642,728
43	81	23,660	1,021,245	1,500,000	23,660	123,791	3,389,749	4,410,994	4,309,569	0	5,809,569
44	82	23,660	1,049,310	1,500,000	23,660	129,776	3,589,675	4,638,985	4,481,128	0	5,981,128
45	83	23,660	1,077,015	1,500,000	23,660	135,935	3,797,531	4,874,546	4,657,499	0	6,157,499
46	84	23,660	1,103,985	1,500,000	23,660	142,232	4,013,530	5,117,515	4,838,728	0	6,338,728
47	85	23,660	1,130,070	1,500,000	23,660	149,612	4,237,243	5,367,313	5,026,085	0	6,526,085
48	86	23,660	1,155,090	1,500,000	23,660	157,017	4,468,196	5,623,286	5,219,501	0	6,719,501
49	87	23,660	1,178,850	1,500,000	23,660	164,509	4,705,649	5,884,499	5,419,017	0	6,919,017
50	88	23,660	1,201,200	1,500,000	23,660	171,991	4,948,802	6,150,002	5,624,595	0	7,124,595
51	89	23,660	1,221,990	1,500,000	23,660	179,201	5,195,486	6,417,476	5,835,920	0	7,335,920
52	90	23,660	1,241,280	1,500,000	23,660	184,941	5,445,600	6,686,880	6,051,325	0	7,551,325
53	91	23,660	1,259,220	1,500,000	23,660	190,690	5,698,608	6,957,828	6,270,915	0	7,770,915
54	92	23,660	1,276,065	1,500,000	23,660	195,817	5,954,550	7,230,615	6,494,066	0	7,994,066
55	93	23,660	1,292,355	1,500,000	23,660	200,288	6,214,367	7,506,722	6,720,104	0	8,220,104
56	94	23,660	1,308,660	1,500,000	23,660	204,174	6,479,920	7,788,580	6,948,395	0	8,448,395
57	95	23,660	1,326,090	1,500,000	23,660	207,882	6,754,997	8,081,087	7,178,694	0	8,678,694
58	96	23,660	1,346,220	1,500,000	23,660	211,473	7,045,619	8,391,839	7,410,695	0	8,910,695
59	97	23,660	1,369,980	1,500,000	23,660	214,663	7,356,718	8,726,698	7,643,576	0	9,143,576
60	98	23,660	1,399,950	1,500,000	23,660	218,688	7,698,509	9,098,459	7,877,753	0	9,377,753
61	99	23,660	1,440,540	1,500,000	23,660	221,734	8,088,396	9,528,936	8,111,378	0	9,611,378
62	100	23,660	1,500,000	1,500,000	23,660	222,387	8,558,919	10,058,919	8,340,702	0	9,840,702
63	101	0	1,500,000	1,500,000	0	218,217	9,157,388	10,657,388	8,558,919	0	10,058,919
64	102	0	1,500,000	1,500,000	0	598,469	9,791,885	11,291,885	9,157,388	0	10,657,388
65	103	0	1,500,000	1,500,000	0	634,497	10,464,579	11,964,579	9,791,885	0	11,291,885

**\*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:** \$110,256.15

**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	1,500,000	1,500,000	0	672,693	11,177,768	12,677,768	10,464,579	0	11,964,579
67	105	0	1,500,000	1,500,000	0	713,190	11,933,892	13,433,892	11,177,768	0	12,677,768
68	106	0	1,500,000	1,500,000	0	756,124	12,735,534	14,235,534	11,933,892	0	13,433,892
69	107	0	1,500,000	1,500,000	0	801,642	13,585,435	15,085,435	12,735,534	0	14,235,534
70	108	0	1,500,000	1,500,000	0	849,901	14,486,501	15,986,501	13,585,435	0	15,085,435
71	109	0	1,500,000	1,500,000	0	901,065	15,441,810	16,941,810	14,486,501	0	15,986,501
72	110	0	1,500,000	1,500,000	0	955,309	16,454,629	17,954,629	15,441,810	0	16,941,810
73	111	0	1,500,000	1,500,000	0	1,012,819	17,528,420	19,028,420	16,454,629	0	17,954,629
74	112	0	1,500,000	1,500,000	0	1,073,791	18,666,852	20,166,852	17,528,420	0	19,028,420
75	113	0	1,500,000	1,500,000	0	1,138,433	19,873,819	21,373,819	18,666,852	0	20,166,852
76	114	0	1,500,000	1,500,000	0	1,206,967	21,153,445	22,653,445	19,873,819	0	21,373,819
77	115	0	1,500,000	1,500,000	0	1,279,626	22,510,104	24,010,104	21,153,445	0	22,653,445
78	116	0	1,500,000	1,500,000	0	1,356,659	23,948,434	25,448,434	22,510,104	0	24,010,104
79	117	0	1,500,000	1,500,000	0	1,438,330	25,473,352	26,973,352	23,948,434	0	25,448,434
80	118	0	1,500,000	1,500,000	0	1,524,918	27,090,070	28,590,070	25,473,352	0	26,973,352
81	119	0	1,500,000	1,500,000	0	1,616,718	28,804,114	30,304,114	27,090,070	0	28,590,070
82	120	0	1,500,000	1,500,000	0	1,714,044	30,621,344	32,121,344	28,804,114	0	30,304,114
83	121	0	1,500,000	1,500,000	0	1,817,230	32,547,971	34,047,971	30,621,344	0	32,121,344

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Total Initial Modal Premium		110,000.00	56,287.01	28,479.01	9,570.00
Total Initial Modal Premium (Annualized)		110,000.00	112,574.02	113,916.04	114,840.00

## Supplemental Values

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	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	110,000	110,000	0	0	81,247	81,247	335,484	1,164,516	3,000,000
2	40	110,000	110,000	1,765	0	170,599	170,599	668,529	831,471	3,000,000
3	41	30,000	30,000	7,258	11,460	189,014	200,474	719,030	780,970	3,000,000
4	42	24,691	24,691	7,883	27,495	203,652	231,147	751,359	748,641	3,000,000
5	43	24,691	24,691	8,539	43,980	219,359	263,339	785,170	714,830	3,000,000
6	44	24,691	24,691	9,200	61,035	236,071	297,106	820,214	679,786	3,000,000
7	45	24,691	24,691	9,758	78,660	254,200	332,860	856,022	643,978	3,000,000
8	46	24,691	24,691	10,704	96,915	273,948	370,863	893,932	606,068	3,000,000
9	47	24,691	24,691	11,776	115,770	295,305	411,075	934,199	565,801	3,000,000
10	48	24,691	24,691	12,803	135,330	318,400	453,730	976,575	523,425	3,000,000
11	49	24,691	24,691	13,845	155,550	344,004	499,554	1,021,150	478,850	3,000,000
12	50	24,691	24,691	15,561	176,505	372,247	548,752	1,069,941	430,059	3,000,000
13	51	24,691	24,691	17,272	198,150	403,207	601,357	1,122,442	377,558	3,000,000
14	52	24,691	24,691	19,074	220,455	437,139	657,594	1,178,707	321,293	3,000,000
15	53	24,691	24,691	21,043	243,420	474,317	717,737	1,239,039	260,961	3,000,000
16	54	24,691	24,691	23,183	267,060	515,170	782,230	1,303,722	196,278	3,000,000
17	55	24,691	24,691	25,622	291,345	558,653	849,998	1,373,367	126,633	3,000,000
18	56	24,691	24,691	26,858	316,275	604,946	921,221	1,444,628	55,372	3,000,000
19	57	23,660	23,660	28,208	341,820	653,111	994,931	1,515,283	0	3,015,283
20	58	23,660	23,660	29,512	367,995	703,957	1,071,952	1,586,994	0	3,086,994
21	59	23,660	23,660	30,865	393,300	758,919	1,152,219	1,659,766	0	3,159,766
22	60	23,660	23,660	33,618	419,100	817,980	1,237,080	1,736,697	0	3,236,697
23	61	23,660	23,660	36,258	445,365	881,470	1,326,835	1,817,248	0	3,317,248
24	62	23,660	23,660	39,212	472,065	949,659	1,421,724	1,901,852	0	3,401,852
25	63	23,660	23,660	42,361	499,140	1,022,697	1,521,837	1,990,649	0	3,490,649
26	64	23,660	23,660	45,607	526,575	1,100,710	1,627,285	2,083,565	0	3,583,565

\*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:** \$110,256.15  
**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	34,579	1,672,803	34,579	66,637	1,707,382	3,290,261
28	66	36,937	1,718,901	72,469	135,909	1,791,370	3,359,533
29	67	39,327	1,765,547	113,763	207,715	1,879,310	3,431,339
30	68	41,881	1,812,805	158,689	282,189	1,971,494	3,505,813
31	69	44,574	1,860,676	207,454	359,414	2,068,130	3,583,038
32	70	47,275	1,909,095	260,127	439,240	2,169,221	3,662,864
33	71	50,267	1,957,933	317,048	522,002	2,274,981	3,745,626
34	72	53,520	2,006,996	378,514	607,966	2,385,510	3,831,590
35	73	56,929	2,056,060	444,696	697,223	2,500,755	3,920,847
36	74	60,557	2,104,930	515,823	789,964	2,620,752	4,013,588
37	75	64,409	2,153,510	592,136	886,379	2,745,646	4,110,003
38	76	68,324	2,201,735	673,720	986,414	2,875,456	4,210,038
39	77	72,380	2,249,671	760,769	1,090,129	3,010,439	4,313,753
40	78	76,361	2,297,316	853,241	1,197,280	3,150,557	4,420,904
41	79	80,092	2,344,735	950,945	1,307,393	3,295,681	4,531,017
42	80	84,259	2,391,832	1,054,305	1,420,954	3,446,138	4,644,578
43	81	88,553	2,438,510	1,163,434	1,538,019	3,601,945	4,761,643
44	82	92,997	2,484,544	1,278,394	1,658,680	3,762,938	4,882,304
45	83	97,496	2,529,965	1,399,262	1,782,908	3,929,226	5,006,532
46	84	102,830	2,574,193	1,526,554	1,911,681	4,100,746	5,135,305
47	85	108,212	2,616,970	1,660,133	2,044,978	4,277,104	5,268,602
48	86	113,716	2,658,007	1,799,883	2,182,893	4,457,889	5,406,517
49	87	119,307	2,696,948	1,945,559	2,325,499	4,642,507	5,549,123
50	88	124,853	2,733,601	2,096,853	2,472,733	4,830,454	5,696,357
51	89	128,661	2,767,707	2,251,676	2,622,588	5,019,383	5,846,212
52	90	133,357	2,799,363	2,410,786	2,776,156	5,210,149	5,999,780
53	91	137,632	2,828,762	2,573,737	2,933,000	5,402,500	6,156,624
54	92	141,432	2,856,389	2,740,305	3,092,616	5,596,694	6,316,240
55	93	144,799	2,883,080	2,910,711	3,254,518	5,793,791	6,478,142
56	94	147,823	2,909,837	3,085,546	3,418,282	5,995,383	6,641,906

**\*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:** \$110,256.15  
**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
57	95	150,534	2,938,398	3,266,366	3,583,428	6,204,764	6,807,052
58	96	152,536	2,971,440	3,455,632	3,748,910	6,427,072	6,972,534
59	97	154,783	3,010,414	3,655,739	3,914,655	6,666,153	7,138,279
60	98	155,791	3,059,542	3,871,190	4,078,801	6,930,731	7,302,425
61	99	154,346	3,126,109	4,109,763	4,237,961	7,235,873	7,461,586
62	100	147,937	3,223,624	4,385,898	4,385,898	7,609,522	7,609,522
63	101	445,124	3,223,624	4,831,023	4,831,023	8,054,647	8,054,647
64	102	471,921	3,223,624	5,302,943	5,302,943	8,526,567	8,526,567
65	103	500,330	3,223,624	5,803,274	5,803,274	9,026,898	9,026,898
66	104	530,450	3,223,624	6,333,724	6,333,724	9,557,348	9,557,348
67	105	562,383	3,223,624	6,896,107	6,896,107	10,119,732	10,119,732
68	106	596,239	3,223,624	7,492,346	7,492,346	10,715,970	10,715,970
69	107	632,132	3,223,624	8,124,479	8,124,479	11,348,103	11,348,103
70	108	670,187	3,223,624	8,794,666	8,794,666	12,018,290	12,018,290
71	109	710,532	3,223,624	9,505,198	9,505,198	12,728,822	12,728,822
72	110	753,306	3,223,624	10,258,504	10,258,504	13,482,128	13,482,128
73	111	798,655	3,223,624	11,057,159	11,057,159	14,280,783	14,280,783
74	112	846,734	3,223,624	11,903,893	11,903,893	15,127,517	15,127,517
75	113	897,708	3,223,624	12,801,601	12,801,601	16,025,225	16,025,225
76	114	951,750	3,223,624	13,753,350	13,753,350	16,976,974	16,976,974
77	115	1,009,045	3,223,624	14,762,395	14,762,395	17,986,019	17,986,019
78	116	1,069,789	3,223,624	15,832,184	15,832,184	19,055,809	19,055,809
79	117	1,134,191	3,223,624	16,966,375	16,966,375	20,189,999	20,189,999
80	118	1,202,469	3,223,624	18,168,844	18,168,844	21,392,468	21,392,468
81	119	1,274,858	3,223,624	19,443,702	19,443,702	22,667,326	22,667,326
82	120	1,351,604	3,223,624	20,795,306	20,795,306	24,018,930	24,018,930
83	121	1,432,971	3,223,624	22,228,276	22,228,276	25,451,900	25,451,900

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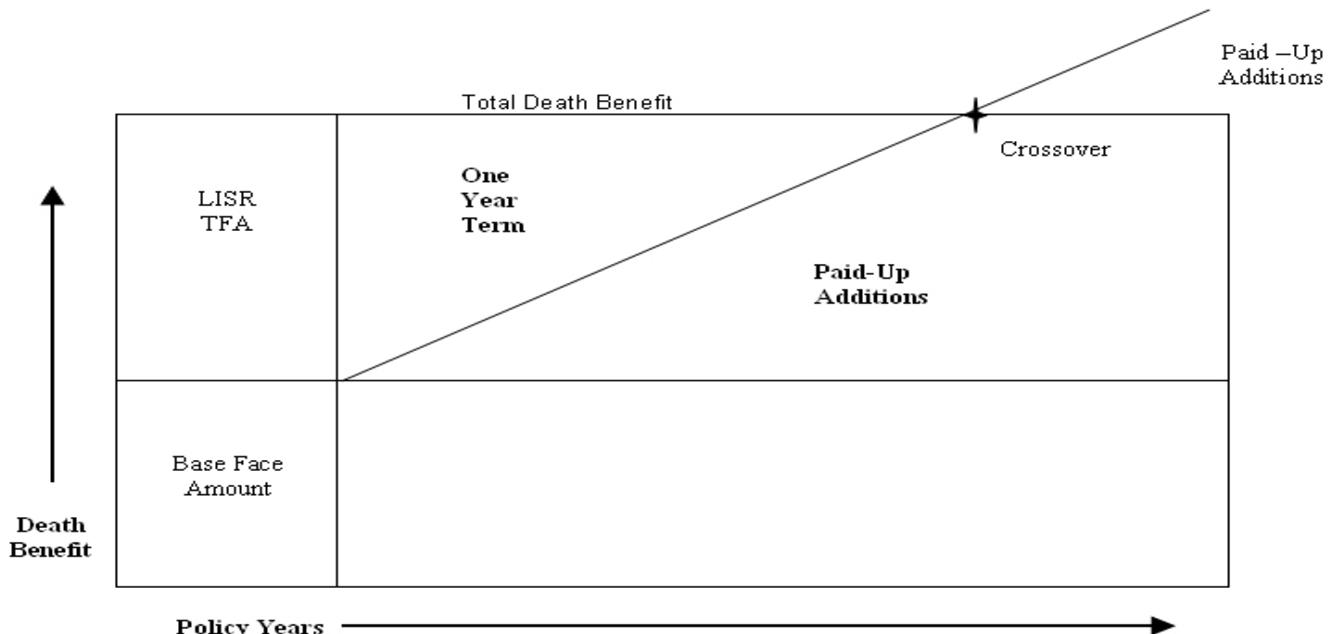
**Version:** MMD Web2026-01-01(FL)

## 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
Date of Birth	07/17/1988
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 - 1,500,000
Premium Mode	Annual
LISR Payment Age/Yr	Age
Age	100
LISR Lump Sum	0
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 Flexible Outlay	Y
Flexible Outlay	1 to 2 - 110,000 3 to 3 - 30,000 4 to 62 - Pay Premium in Full Ignore Excess
If More than Premium	Surrenders - Switch to Loans
If Less than Premium	
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	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N
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
Bank Sale	N

## **Client Input Summary**

Company: MMD

January 27, 2026

Product: WL 100

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### **Concept**

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Concept

<None>