

Your illustration for

Eclipse Accumulator Indexed Universal Life

Prepared for: Valued Client

Presented in: CA

Prepared by: Steven Johnson

3676 Harwich Drive
Carlsbad, CA 92010

Date: steve@iulcalculatorpro.com
11-29-2024



Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	45	\$10,000	\$0	\$0	\$0	\$10,000	\$8,746	\$4,109	\$160,264	\$8,762	\$4,109	\$160,264
2	46	\$10,000	\$0	\$0	\$0	\$10,000	\$17,807	\$13,193	\$169,255	\$18,059	\$13,445	\$169,507
3	47	\$10,000	\$0	\$0	\$0	\$10,000	\$27,203	\$22,683	\$178,651	\$27,938	\$23,418	\$179,386
4	48	\$10,000	\$0	\$0	\$0	\$10,000	\$36,955	\$32,531	\$188,403	\$38,444	\$34,020	\$189,892
5	49	\$10,000	\$0	\$0	\$0	\$10,000	\$47,077	\$42,750	\$198,525	\$49,620	\$45,293	\$201,068
		\$50,000	\$0	\$0	\$0	\$50,000						
6	50	\$10,000	\$0	\$0	\$0	\$10,000	\$57,584	\$53,355	\$209,032	\$61,507	\$57,279	\$212,955
7	51	\$10,000	\$0	\$0	\$0	\$10,000	\$68,484	\$64,355	\$219,932	\$74,148	\$70,019	\$225,596
8	52	\$10,000	\$0	\$0	\$0	\$10,000	\$79,793	\$76,665	\$231,241	\$87,590	\$84,463	\$239,038
9	53	\$10,000	\$0	\$0	\$0	\$10,000	\$91,521	\$89,958	\$242,969	\$101,880	\$100,317	\$253,328
10	54	\$10,000	\$0	\$0	\$0	\$10,000	\$103,679	\$103,679	\$255,127	\$117,068	\$117,068	\$268,516
		\$100,000	\$0	\$0	\$0	\$100,000						
11	55	\$10,000	\$0	\$0	\$0	\$10,000	\$117,586	\$117,586	\$269,034	\$134,619	\$134,619	\$286,067
12	56	\$10,000	\$0	\$0	\$0	\$10,000	\$132,085	\$132,085	\$283,533	\$153,381	\$153,381	\$304,829
13	57	\$10,000	\$0	\$0	\$0	\$10,000	\$147,199	\$147,199	\$298,647	\$173,435	\$173,435	\$324,883
14	58	\$10,000	\$0	\$0	\$0	\$10,000	\$162,954	\$162,954	\$314,402	\$194,874	\$194,874	\$346,322
15	59	\$10,000	\$0	\$0	\$0	\$10,000	\$179,377	\$179,377	\$330,825	\$217,793	\$217,793	\$369,241
		\$149,999	\$0	\$0	\$0	\$149,999						
16	60	\$10,000	\$0	\$0	\$0	\$10,000	\$196,498	\$196,498	\$347,946	\$242,297	\$242,297	\$393,745
17	61	\$10,000	\$0	\$0	\$0	\$10,000	\$214,345	\$214,345	\$365,793	\$268,497	\$268,497	\$419,945
18	62	\$10,000	\$0	\$0	\$0	\$10,000	\$232,948	\$232,948	\$384,396	\$296,510	\$296,510	\$447,958
19	63	\$10,000	\$0	\$0	\$0	\$10,000	\$252,343	\$252,343	\$403,791	\$326,467	\$326,467	\$477,915
20	64	\$10,000	\$0	\$0	\$0	\$10,000	\$272,558	\$272,558	\$424,006	\$358,500	\$358,500	\$509,948
		\$199,999	\$0	\$0	\$0	\$199,999						

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	65	\$10,000	\$0	\$0	\$0	\$10,000	\$293,620	\$293,620	\$445,068 #	\$392,747	\$392,747	\$544,195 #
22	66	\$0	\$0	(\$32,292)	(\$661)	(\$32,292)	\$306,592	\$273,518	\$331,771	\$419,956	\$386,882	\$466,674
23	67	\$0	\$0	(\$32,292)	(\$2,144)	(\$32,292)	\$320,175	\$252,539	\$310,170	\$448,584	\$380,948	\$461,693
24	68	\$0	\$0	(\$32,292)	(\$3,693)	(\$32,292)	\$334,324	\$230,571	\$287,406	\$478,627	\$374,873	\$456,240
25	69	\$0	\$0	(\$32,292)	(\$5,313)	(\$32,292)	\$349,057	\$207,561	\$263,410	\$510,145	\$368,649	\$450,272
		\$209,999	\$0	(\$129,168)	(\$11,810)	\$80,831						
26	70	\$0	\$0	(\$32,292)	(\$7,005)	(\$32,292)	\$364,398	\$183,460	\$238,120	\$543,212	\$362,275	\$443,756
27	71	\$0	\$0	(\$32,292)	(\$8,773)	(\$32,292)	\$380,445	\$158,291	\$207,749	\$578,015	\$355,862	\$431,004
28	72	\$0	\$0	(\$32,292)	(\$10,621)	(\$32,292)	\$397,246	\$132,022	\$175,719	\$614,675	\$349,451	\$417,065
29	73	\$0	\$0	(\$32,292)	(\$12,552)	(\$32,292)	\$414,856	\$104,623	\$141,960	\$653,327	\$343,094	\$401,893
30	74	\$0	\$0	(\$32,292)	(\$14,570)	(\$32,292)	\$433,336	\$76,069	\$106,402	\$694,127	\$336,860	\$385,449
		\$209,999	\$0	(\$290,628)	(\$65,331)	(\$80,629)						
31	75	\$0	\$0	(\$32,292)	(\$16,679)	(\$32,292)	\$452,760	\$46,342	\$68,980	\$737,254	\$330,836	\$367,698
32	76	\$0	\$0	(\$32,292)	(\$18,883)	(\$32,292)	\$473,013	\$15,232	\$38,883	\$782,583	\$324,803	\$363,932
33	77	\$0	\$0	(\$32,292)	(\$21,185)	(\$32,292)	\$0	\$0	\$0	\$830,220	\$318,766	\$360,277
34	78	\$0	\$0	(\$32,292)	(\$23,592)	(\$32,292)	\$0	\$0	\$0	\$880,273	\$312,729	\$356,743
35	79	\$0	\$0	(\$32,292)	(\$26,107)	(\$32,292)	\$0	\$0	\$0	\$932,853	\$306,696	\$353,338
		\$209,999	\$0	(\$452,088)	(\$171,777)	(\$242,089)						
36	80	\$0	\$0	(\$32,292)	(\$28,735)	(\$32,292)	\$0	\$0	\$0	\$988,075	\$300,667	\$350,070
37	81	\$0	\$0	(\$32,292)	(\$31,481)	(\$32,292)	\$0	\$0	\$0	\$1,046,030	\$294,615	\$346,917
38	82	\$0	\$0	(\$32,292)	(\$34,351)	(\$32,292)	\$0	\$0	\$0	\$1,106,830	\$288,528	\$343,869
39	83	\$0	\$0	(\$32,292)	(\$37,350)	(\$32,292)	\$0	\$0	\$0	\$1,170,585	\$282,385	\$340,914
40	84	\$0	\$0	(\$32,292)	(\$40,483)	(\$32,292)	\$0	\$0	\$0	\$1,237,403	\$276,160	\$338,030
		\$209,999	\$0	(\$613,548)	(\$344,176)	(\$403,549)						

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	85	\$0	\$0	(\$32,292)	(\$43,758)	(\$32,292)	\$0	\$0	\$0	\$1,307,355	\$269,782	\$335,150
42	86	\$0	\$0	(\$32,292)	(\$47,181)	(\$32,292)	\$0	\$0	\$0	\$1,380,522	\$263,185	\$332,211
43	87	\$0	\$0	(\$32,292)	(\$50,757)	(\$32,292)	\$0	\$0	\$0	\$1,456,973	\$256,282	\$329,131
44	88	\$0	\$0	(\$32,292)	(\$54,494)	(\$32,292)	\$0	\$0	\$0	\$1,536,747	\$248,950	\$325,788
45	89	\$0	\$0	(\$32,292)	(\$58,399)	(\$32,292)	\$0	\$0	\$0	\$1,619,864	\$241,043	\$322,036
		\$209,999	\$0	(\$775,008)	(\$598,765)	(\$565,009)						
46	90	\$0	\$0	(\$32,292)	(\$62,481)	(\$32,292)	\$0	\$0	\$0	\$1,706,357	\$232,415	\$317,733
47	91	\$0	\$0	(\$32,292)	(\$66,745)	(\$32,292)	\$0	\$0	\$0	\$1,797,000	\$223,657	\$295,537
48	92	\$0	\$0	(\$32,292)	(\$71,202)	(\$32,292)	\$0	\$0	\$0	\$1,892,377	\$215,160	\$271,931
49	93	\$0	\$0	(\$32,292)	(\$75,859)	(\$32,292)	\$0	\$0	\$0	\$1,993,213	\$207,447	\$247,311
50	94	\$0	\$0	(\$32,292)	(\$80,726)	(\$32,292)	\$0	\$0	\$0	\$2,100,405	\$201,206	\$222,210
		\$209,999	\$0	(\$936,468)	(\$955,778)	(\$726,469)						
51	95	\$0	\$0	(\$32,292)	(\$85,812)	(\$32,292)	\$0	\$0	\$0	\$2,214,430	\$196,693	\$196,693
52	96	\$0	\$0	(\$32,292)	(\$91,126)	(\$32,292)	\$0	\$0	\$0	\$2,333,092	\$191,483	\$191,483
53	97	\$0	\$0	(\$32,292)	(\$96,680)	(\$32,292)	\$0	\$0	\$0	\$2,456,485	\$185,429	\$185,429
54	98	\$0	\$0	(\$32,292)	(\$102,484)	(\$32,292)	\$0	\$0	\$0	\$2,584,695	\$178,369	\$178,369
55	99	\$0	\$0	(\$32,292)	(\$108,549)	(\$32,292)	\$0	\$0	\$0	\$2,717,804	\$170,119	\$170,119
		\$209,999	\$0	(\$1,097,928)	(\$1,440,429)	(\$887,929)						
56	100	\$0	\$0	(\$32,292)	(\$114,887)	(\$32,292)	\$0	\$0	\$0	\$2,855,885	\$160,480	\$160,480
57	101	\$0	\$0	(\$32,292)	(\$121,510)	(\$32,292)	\$0	\$0	\$0	\$3,000,713	\$150,941	\$150,941
58	102	\$0	\$0	(\$32,292)	(\$128,431)	(\$32,292)	\$0	\$0	\$0	\$3,152,626	\$141,540	\$141,540
59	103	\$0	\$0	(\$32,292)	(\$135,663)	(\$32,292)	\$0	\$0	\$0	\$3,311,981	\$132,323	\$132,323
60	104	\$0	\$0	(\$32,292)	(\$143,221)	(\$32,292)	\$0	\$0	\$0	\$3,479,153	\$123,336	\$123,336
		\$209,999	\$0	(\$1,259,388)	(\$2,084,142)	(\$1,049,389)						

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your supplemental illustration

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Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	105	\$0	\$0	(\$32,292)	(\$151,120)	(\$32,292)	\$0	\$0	\$0	\$3,654,535	\$114,633	\$114,633
62	106	\$0	\$0	(\$32,292)	(\$159,373)	(\$32,292)	\$0	\$0	\$0	\$3,838,542	\$106,271	\$106,271
63	107	\$0	\$0	(\$32,292)	(\$167,998)	(\$32,292)	\$0	\$0	\$0	\$4,031,611	\$98,313	\$98,313
64	108	\$0	\$0	(\$32,292)	(\$177,011)	(\$32,292)	\$0	\$0	\$0	\$4,234,201	\$90,831	\$90,831
65	109	\$0	\$0	(\$32,292)	(\$186,430)	(\$32,292)	\$0	\$0	\$0	\$4,446,794	\$83,899	\$83,899
		\$209,999	\$0	(\$1,420,848)	(\$2,926,073)	(\$1,210,849)						
66	110	\$0	\$0	(\$32,292)	(\$196,272)	(\$32,292)	\$0	\$0	\$0	\$4,669,900	\$77,600	\$77,600
67	111	\$0	\$0	(\$32,292)	(\$206,558)	(\$32,292)	\$0	\$0	\$0	\$4,904,052	\$72,026	\$72,026
68	112	\$0	\$0	(\$32,292)	(\$217,306)	(\$32,292)	\$0	\$0	\$0	\$5,149,816	\$67,274	\$67,274
69	113	\$0	\$0	(\$32,292)	(\$228,538)	(\$32,292)	\$0	\$0	\$0	\$5,407,783	\$63,454	\$63,454
70	114	\$0	\$0	(\$32,292)	(\$240,275)	(\$32,292)	\$0	\$0	\$0	\$5,678,579	\$60,680	\$60,680
		\$209,999	\$0	(\$1,582,308)	(\$4,015,021)	(\$1,372,309)						
71	115	\$0	\$0	(\$32,292)	(\$252,541)	(\$32,292)	\$0	\$0	\$0	\$5,962,860	\$59,082	\$59,082
72	116	\$0	\$0	(\$32,292)	(\$265,358)	(\$32,292)	\$0	\$0	\$0	\$6,261,319	\$58,797	\$58,797
73	117	\$0	\$0	(\$32,292)	(\$278,752)	(\$32,292)	\$0	\$0	\$0	\$6,574,684	\$59,975	\$59,975
74	118	\$0	\$0	(\$32,292)	(\$292,749)	(\$32,292)	\$0	\$0	\$0	\$6,903,724	\$62,779	\$62,779
75	119	\$0	\$0	(\$32,292)	(\$307,376)	(\$32,292)	\$0	\$0	\$0	\$7,249,247	\$67,386	\$67,386
		\$209,999	\$0	(\$1,743,768)	(\$5,411,798)	(\$1,533,769)						
76	120	\$0	\$0	(\$32,292)	(\$322,661)	(\$32,292)	\$0	\$0	\$0	\$7,612,106	\$73,987	\$73,987
Total		\$209,999	\$0	(\$1,776,060)	(\$5,734,459)	(\$1,566,061)						

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

Denotes a change to the Death Benefit Option.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

		Years and illustrated rates ‡
Illustrated account	Allocation	1-76
Indexed Account A: S&P 500® 1-year with 100% Participation	100%	6.56%

‡ Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

Important information about your life insurance illustration

For the purpose of this illustration, only the account options and optional agreements selected are shown.

Proposed insured	Valued Client , Male, Issue age 45, Preferred, Non-Tobacco	
Initial base death benefit¹	\$151,448	
Initial death benefit option	Increasing	
Initial annual premium outlay	\$9,999.96	
Annual planned premium amount	\$9,999.96	
Illustrated premium frequency	Monthly (\$833.33)	
Minimum initial premium	\$64.24	
Death benefit qualification test	GPT	
Modified endowment contract (MEC) status	This contract is not a MEC at issue.	
Illustrated account allocations	100%	Indexed Account A: S&P 500® 1-year with 100% Participation
Optional agreements	Accelerated Death Benefit for Terminal Illness Agreement	Overloan Protection Agreement

¹ A Minimum Face solve was used to determine this value.

IMPORTANT: This is a life insurance illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

The non-guaranteed values in this illustration assume that all premium outlays, net of premium charges, are allocated 0% into the Fixed Account and 100% into the Indexed Accounts. This illustration is intended to demonstrate the impact of premium payments and policy charges on the cash value under a set of assumptions; it reflects certain assumptions about the amount and timing of your premium payments.

Please review your policy for a complete description of all policy features and benefits.

Prepared by: Steven Johnson

Prepared on: 11-29-2024

Presented in: CA

Optional agreements

The following optional agreements were selected for this illustration. Additional agreements may be available. Additional monthly charges may apply when these agreements are exercised or added. For detailed information and limitations, please ask your agent or refer to your contract.

Accelerated Death Benefit for Terminal Illness Agreement	Provides for an accelerated payment of a portion of the death benefit if the insured is certified as having a terminal condition. The death benefit and surrender value will be reduced upon payment of the accelerated death benefit for terminal illness.
Overloan Protection Agreement¹	Prevents an outstanding policy loan from terminating the policy, even if the cash value is insufficient to cover policy charges. There is no charge for this agreement until exercised.

Please review your policy for a complete description of all features and benefits.

For important disclosures, please refer to the Additional Information section at the end of this illustration.

¹ The tax treatment of the Overloan Protection Agreement is uncertain and it is not clear whether the Overloan Protection Agreement will be effective to prevent taxation of any outstanding loan balance as a distribution in those situations where Overloan Protection takes effect. Anyone contemplating exercise of the Policy's Overloan Protection Agreement should consult a tax advisor.

Eclipse Accumulator Indexed Universal Life (Eclipse Accumulator) offers lifetime death benefit protection and tax-advantaged cash value growth you can access throughout your life.¹



Potential lifetime protection

As long as you pay enough premium to keep the policy in force, your family or business will be financially protected when you die.¹



Choice and flexibility

You can pay more or less in premiums, or change your death benefit depending on your circumstances.



Cash value growth potential

A portion of your premium goes into your policy's cash value where it grows tax-advantaged.²



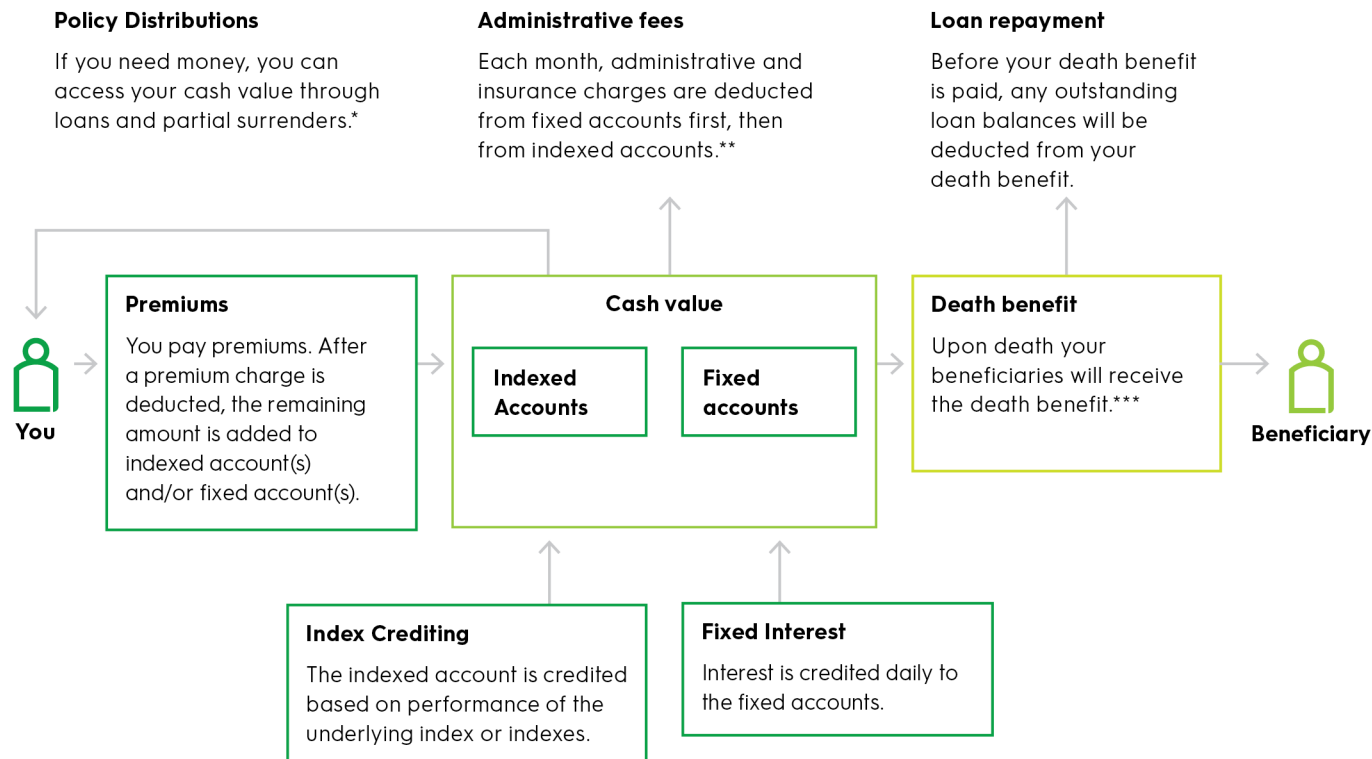
Customization

Add optional agreements to strengthen your coverage and design life insurance protection that's right for you.

¹ If owner/insured are different, the death benefit will be paid upon death of the insured.

² The value in your contract is there to support your death benefit. If you access this cash value it may affect how long your contract is in force.

How Eclipse Accumulator works for your benefit



In addition, transaction charges may apply if you request changes to your policy. Your policy will remain active as long as the cash value less any policy loans and accrued interest remains greater than zero.

* Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits. Additionally, if a policy loan with a fixed policy loan interest rate is taken, a lockout period of 12 months will apply, during which no transfers are allowed from the fixed account to any indexed account.

** Depending upon actual policy experience, you may need to increase premium payments to keep the policy from lapsing. All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges include, but are not limited to interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.

*** If owner/insured are different, the death benefit will be paid upon death of the insured.

For details regarding how charges affect this illustration, please request the Charges Report from your financial professional.

Interest and index crediting

Indexed Universal Life policies offer a different crediting method than other fixed insurance products.

You may allocate your policy's cash value to a Fixed Account and/or indexed account(s) for crediting purposes. Your cash value will increase when interest and index credits are applied to the policy.

How index crediting works

1. Premium dollars first go into an interim account, where it earns fixed interest daily. The interim account crediting rate is the policy's guaranteed minimum crediting rate of 2.00%.
2. On the third Friday of each month, the dollars in the interim account are transferred to your chosen indexed account(s).
3. Any earned index credits are now tied to the movement of that index.

Example

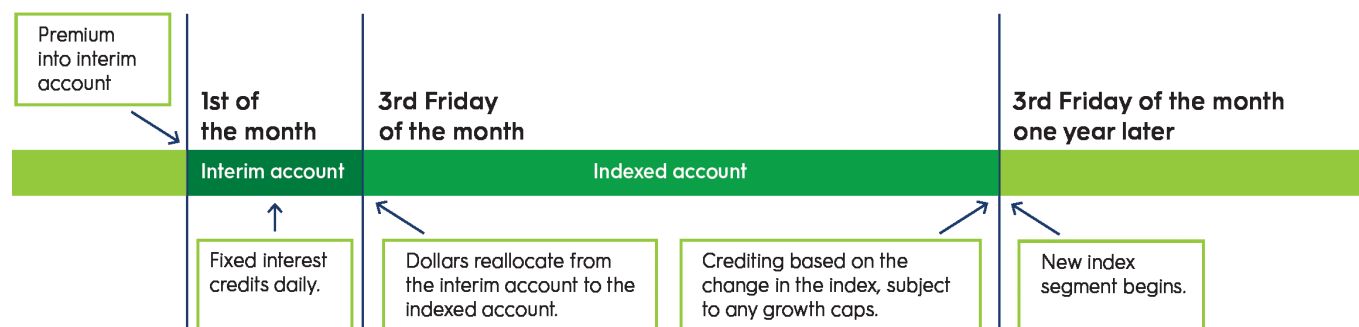
Premium paid date: A premium is paid on November 1, 2023.

Interim account: Premium dollars, minus the premium charge, earn fixed interest in the interim account.

Segment start date: On the third Friday of November 2023, the money in the interim account is transferred to the indexed account(s), creating a new index segment.

Segment end date: On the third Friday of November 2024, index credits are calculated and applied to your cash value. The amount credited is a result of the change in the index from the segment's start date to its end date (one year, for example). If the money remains in the indexed account and is not moved on the segment end date, a new segment begins.

One-Year Index Segment



The performance of the underlying index may exceed the offered fixed indexed growth caps. Interest crediting within these accounts will vary based on the movement of the investments within the underlying index. Should the index have 0% growth or decline, policy owners bear the risk that no Index credit will be given to the account.

Eclipse Accumulator Indexed Universal Life

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Our bonus interest credit may enhance your policy's crediting potential

Eclipse Accumulator policies may receive a bonus interest credit, which can help increase your accumulation value through a non-guaranteed reimbursement of expenses.

- The bonus is calculated as a percentage of your policy's accumulation value.
- The initial bonus is credited on the 11th policy year anniversary and may continue to be paid every year thereafter.

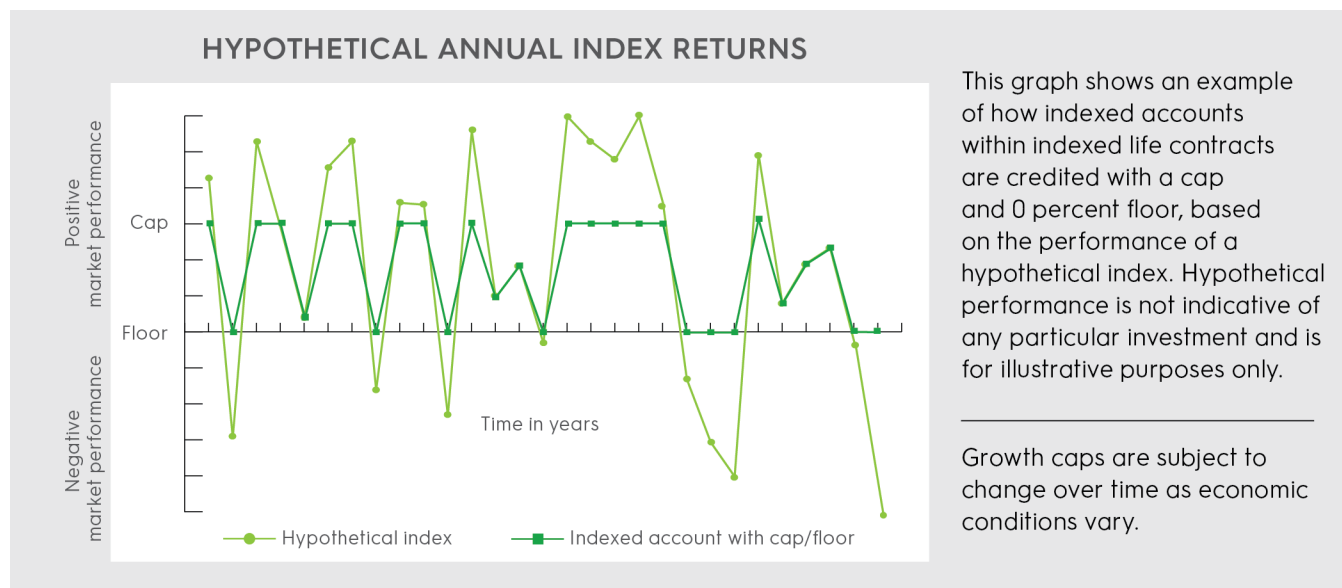
Please keep in mind that the guaranteed rate and the guaranteed maximum charges rate do not reflect the incorporation of the bonus interest credit.

Upside potential with downside protection

Indexed Universal Life policies, like Eclipse Accumulator, use index crediting to credit your policy based on the changes in the underlying index or indices of your chosen indexed accounts.

The crediting potential has a growth cap and floor, or a maximum and minimum. This means index crediting to your policy could potentially be higher than traditional fixed-interest policies, and you are also protected from negative earnings.

Cash value in these accounts may receive index credits based on movement of an underlying index, but do not invest in the market.



Eclipse Accumulator also offers a Fixed Account, which currently credits 4.00% and provides a guaranteed minimum interest credit of 2.00%. Plus with a lifetime interest crediting guaranteed, in the event of death, policy termination or surrender, the policy's cash value will be credited with an annual interest rate of at least 2.00%.¹

¹ Guarantees are based on the issuing company's financial strength and claims-paying ability.

Indexed account options

	Indexed Account A	Indexed Account F	Indexed Account G	Indexed Account O	Rainbow Indexed Account 1
Segment term	1 year	1 year	1 year	1 year	1 year
Underlying index	S&P 500® ⁱ	EURO STOXX 50® ⁱⁱ	S&P 500® Low Volatility	S&P PRISM SM	Blended**
Current growth cap	10.50%*	14.00%*	Uncapped*	Uncapped*	10.50%*
Participation rate	100%	100%	65%*	215%*	100%
Segment floor	0%	0%	0%	0%	0%
Maximum illustrated rate	6.56%	6.56%	6.28%	6.56%	6.56%

Actuarial Guideline 49 provides guidance for life insurance carriers in determining the maximum crediting rate for life insurance illustrations. The maximum illustrated rate is calculated using market standard benchmark of the S&P 500® excluding dividends, and does not reflect past performance or indicate future performance.

* Subject to change. Minnesota Life can change these rates for any reason, including changes in market conditions and the impact it may have on our profit margins, according to the terms of your policy. However, once established at the beginning of a segment term, these rates cannot be changed for that segment.

** Rainbow Indexed Account 1 is made up of the following indexes: S&P 500®, Euro Stoxx 50®, and S&P 500® Low Volatility. The segment growth rate is equal to the weighted average of the index growth rates for each reference index. On the index credit date, the index growth rate for each reference index is ranked from highest to lowest and the applicable rank weight applied, using 50% of the highest performing account, 30% from the second highest, and 20% from the third.

The following table shows our current maximum illustrated rate along with the lowest and highest cumulative 25-year crediting rate since 1949 for the S&P 500® Index 1-year with 100% participation, 10.50% growth cap and 0% floor.

Current maximum illustrated rate	Minimum average crediting rate (lowest)	Maximum average crediting rate (highest)
6.56%	3.92%	8.21%

For important disclosures, please refer to the Additional Information section at the end of this illustration.

Historical data

The 30-year historical index performance table shows past index performance along with a hypothetical crediting rate using our current growth cap, floor and participation rate. We also provide the historical compound average returns over designated periods for your illustrated indexed account options. Please keep in mind that historical performance does not represent future performance for these indexed accounts.

Indexed Account A: S&P 500® Index 1-year with 100% participation, 10.50% growth cap and 0% floor

30-year historical index performance

Date	S&P 500 Index growth	Hypothetical interest credited	Date	S&P 500 Index growth	Hypothetical interest credited
12/15/94	-1.73%	0.00%	12/16/10	13.39%	10.50%
12/14/95	35.49%	10.50%	12/15/11	-2.18%	0.00%
12/19/96	20.88%	10.50%	12/20/12	18.75%	10.50%
12/18/97	28.10%	10.50%	12/19/13	25.35%	10.50%
12/17/98	23.52%	10.50%	12/18/14	13.91%	10.50%
12/16/99	20.24%	10.50%	12/17/15	-0.94%	0.00%
12/14/00	-5.49%	0.00%	12/15/16	10.78%	10.50%
12/20/01	-14.99%	0.00%	12/14/17	17.24%	10.50%
12/19/02	-22.43%	0.00%	12/20/18	-6.96%	0.00%
12/18/03	23.18%	10.50%	12/19/19	29.91%	10.50%
12/16/04	10.47%	10.47%	12/17/20	16.13%	10.50%
12/15/05	5.63%	5.63%	12/16/21	25.42%	10.50%
12/14/06	12.16%	10.50%	12/15/22	-16.56%	0.00%
12/20/07	2.43%	2.43%	12/14/23	21.15%	10.50%
12/18/08	-39.37%	0.00%	COMPOUND AVERAGE	8.04%	6.81%
12/17/09	23.81%	10.50%			

Historical compound average return

	From	To	Hypothetical average return
10 Year	December 2014	December 2023	7.24%
15 Year	December 2009	December 2023	7.60%
20 Year	December 2004	December 2023	7.12%
25 Year	December 1999	December 2023	6.51%
30 Year	December 1994	December 2023	6.81%

Historical information is based on previous actual experience of the given indexes. The historical performance of a market index or indexed account should not be considered a representation of past or future performance for the policy's available indexed accounts. Actual index crediting may be less than or greater than the non-guaranteed assumed index crediting rates used in this illustration. Changes in the growth cap would affect the average return calculation shown above. See the multiple illustrative values in this illustration to better understand how different index crediting rates affect policy cash values. Consult with your financial professional about which hypothetical index crediting rate would be appropriate for your situation.

The underlying indexes only recognize changes in stock prices and do not include dividend returns. The policy and indexed accounts do not actually participate in the stock market. You may not invest directly in an index.

Accessing your cash value

Life insurance is meant to provide a tax-advantaged death benefit upon your death.¹ Permanent policies can also grow cash value that you can access for emergencies, supplemental retirement income or other life opportunities. **You can access money in two ways: loans and partial surrenders.**

Your illustration distribution summary

Distribution type	Loan interest rate	Loan interest crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	4.50%	5.00%	66	120	Monthly

See the Distribution Report for detailed annual distribution amounts.

*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable interest rate loans is capped at 0.5% above the selected variable interest rate loan charged.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

Loans

Loans allow you to borrow money against your policy's cash value to create a tax-advantaged distribution at any time - even before age 59½.²

Eclipse Accumulator offers fixed interest rate, indexed and variable interest rate loan options. The differences between these loans are summarized in the table below.

	Fixed interest rate loan ³	Indexed loan	Variable interest rate loan
What happens to your loan amount	Transferred from your current fixed or indexed accounts into the Fixed Loan Account	Transferred from your current fixed or indexed accounts into the Indexed Loan Account	Remains in your current fixed or indexed accounts
Loan interest rate	4%; loan rate charged remains constant	5%; loan rate charged remains constant	Varies based on Moody's Corporate Bond Yield Average, up to a maximum of 1% above the current fixed account crediting rate
Loan interest crediting rate	Loan credited at one of two rates based on how long the policy has been in force Years 1-10: 3.00% Years 11+: 4.00%	Directly tied to the performance of the indexed loan account	Directly tied to the performance of your chosen accounts

You have the option to switch between loan types once per year.

While policy loans are an attractive feature, it is important to remember that the growth in your policy's cash value partially maintains your death benefit. Taking loans could negatively impact your policy:

- Withdrawing too much or taking too large of a loan from your life insurance policy could result in a policy overloan.
- A policy overloan will result in policy termination, which could cause significant income tax consequences. You should consult your tax professional regarding your personal circumstances.

How index crediting rates impact variable interest rate loans

Under certain circumstances, variable interest rate policy loans can generate additional growth to the policy's cash value. However, in some instances, they can be more costly than a fixed interest rate loan.

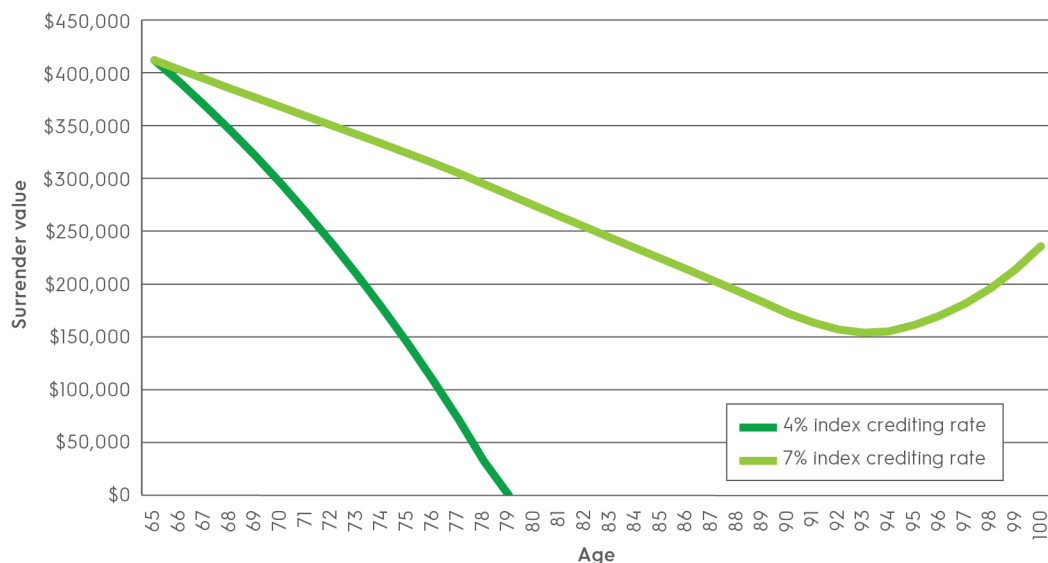
You may choose a variable interest rate loan because you anticipate crediting to be higher than the loan interest rate. However, you must also accept the risk that this may not always occur, and the loan interest crediting rate may actually be lower than the current loan interest rate. The interest rate environment will have a significant effect on the movement of the loan interest crediting rate and variable interest rate loan interest rate.

In this hypothetical example, the graph illustrates how the index crediting rate affects variable interest rate loans.

Age	45
Gender	Male
Underwriting class	Preferred
Initial face amount	\$214,456
Death benefit option	Increasing to age 66; change to level

Annual premium	\$10,000
Premium payments end at	Age 65
Distributions begin at	Age 66
Annual distributions	\$37,174
Variable interest rate loan rate charged	6%

- With a **7% index crediting rate**, the contract may **not** lapse under this scenario.
- With a **4% index crediting rate**, the loan balance would exceed the cash value, which may cause the policy to **lapse**.



Partial surrenders

You can also withdraw money from your policy's cash value by requesting a partial surrender, which reduces your policy's surrender value and death benefit. The minimum partial surrender amount is \$500.00. Partial surrenders are taken on a tax-advantaged basis as long as:⁴

1. The amount of the partial surrender is less than or equal to the amount you've paid, minus any previous partial surrenders.
2. Your policy remains active.
3. Your policy is not a modified endowment contract.

A surrender charge is applied in the event of a full policy surrender during the first 10 policy years and for 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year. Surrender charges do not apply when a partial surrender is made; however, partial surrenders incur a transaction charge that is deducted from your cash value.

¹ If owner/insured are different, the death benefit will be paid upon death of the insured.

² As long as your policy is not a modified endowment contract.

³ When you take a fixed interest rate loan a 12 month lockout period begins, during which no transfers are allowed from Fixed Account A to the indexed accounts. Changes from a fixed interest rate loan to an indexed loan, or to a variable interest rate loan will not be allowed while the policy is in a lockout period.

⁴ Certain partial surrenders occurring during the first 15 policy years could be taxable, especially if you make large premium payments into your policy. Please consult your tax professional.

Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits.

Taxation of life insurance contracts

This information is a general discussion of the relevant federal tax laws provided to promote ideas that may benefit a taxpayer. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. **Taxpayers should seek the advice of their own advisors regarding any tax and legal issues specific to their situation.**

A policy will qualify as life insurance under Internal Revenue Code Section 7702 if it meets one of two alternative tests:

- **The Guideline Premium Test**, which is commonly used for accumulation-focused policies, or
- **The Cash Value Accumulation Test**, which is commonly used for protection-focused policies.

Failure to qualify as life insurance will have adverse tax consequences.

Guideline Premium Test

This illustration uses the Guideline Premium Test, which requires that the sum of premiums, less any non-taxable partial surrenders, does not exceed the Guideline Premium Limit. The Guideline Premium Limit is the maximum premium that can be paid into the policy, based on current tax law, if level premiums are paid each year. This Guideline Premium Limit will change if coverage increases, decreases or changes are made to the policy.

Guideline premiums are calculated at policy issue but must be recalculated upon certain changes in the terms or benefits of the policy. This test also requires that the death benefit payable under the policy at any time is at least equal to an applicable percentage of the cash value. The Guideline Premium Limit is the greater of the Guideline Single Premium or the sum of the Guideline Level Premiums at such time.

The policy's cash value may grow to the point where we will increase the death benefit in order to ensure that the policy will continue to satisfy Section 7702 of the Internal Revenue Code. When this happens, we reserve the right to limit premium payments.

Guideline single premium	\$48,848.13
Guideline level premium	\$9,999.96

Modified Endowment Contracts

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from Modified Endowment Contracts, excluding death benefit payments, are taxed differently and may be subject to a 10% IRS penalty tax. The annual premium to avoid Modified Endowment Contract status in the first seven years for the policy as shown in this illustration is \$11,461.03. Based upon the assumptions used in this illustration, the policy would not be considered a Modified Endowment Contract (MEC) based upon our interpretation of the Internal Revenue Code.

Maximum non-MEC annual premium	\$11,461.03
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Key terms and definitions

Age	The insured's age on the birthday nearest the beginning of the policy year.
Cash value	When premiums are paid, the balance, after premium charges are deducted, goes into the policy's cash value. The cash value grows as interest is credited to the policy. Once each month, administrative and insurance charges are deducted from the cash value. Partial surrenders also reduce the cash value. It is illustrated as of the end of the policy year. Referred to as accumulation value in the policy.
Charges	<p>Current charges are the amounts that we currently charge. We can change the current charges at any time but will not charge more than the guaranteed maximum charges.</p> <p>Mid-point charges represent the average of the current and guaranteed maximum charges.</p> <p>Guaranteed maximum charges are the maximum amount we can charge.</p> <p>All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges are interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.</p>
Death benefit	The amount payable upon the death of the insured. This amount is illustrated as an end of year value and is net of any policy loans, accrued loan interest or partial surrenders taken from the cash value.
Death benefit options	<p>Level death benefit is equal to the face amount.</p> <p>Increasing death benefit is equal to the face amount plus the cash value.</p>
Fixed account interest rate	The Fixed Account is the portion of the cash value that earns interest at a fixed rate. The fixed rate will never be less than the guaranteed interest rate shown on the policy data pages.
Growth cap	The maximum growth rate for any indexed account segment in any index credit term. A separate growth cap will apply to each segment year and for each indexed account. We reserve the right to change the growth cap that is applicable to each of the available indexed accounts and each subsequent index credit terms. And when we do, the new growth cap will apply at the beginning of the index credit term for the applicable indexed account.
Growth floor (rate floor)	The minimum interest rate for any indexed account segment for all index credit terms that is used in the calculation of the interest credit.
Guaranteed values	The values shown as "guaranteed" in this illustration are calculated using the guaranteed minimum interest rate and guaranteed maximum administrative and insurance charges. These values are also based upon the premiums, partial surrenders and loans displayed in this illustration. A different schedule of premiums, partial surrenders and/or loans will cause the guaranteed values to change.
Indexed account	An indexed account is the portion of the cash value that earns interest based on a change in the indexed account's underlying index.
Maximum illustrated rate	The highest rate that can be used to illustrate an indexed crediting rate. The maximum illustrated rate is calculated using the S&P 500® market standard benchmark, as defined by Actuarial Guideline 49, and does not reflect past performance or historical experience.
Net outlay	The amount of premium you intend to pay, plus any loan repayments, less partial surrenders or policy loans.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Non-guaranteed values	<p>The "non-guaranteed" values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed administrative and insurance charges. These non-guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy's guarantees.</p> <p>This illustration assumes that the non-guaranteed elements will continue unchanged for all years shown; however, non-guaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.</p> <p>This illustration shows two types of non-guaranteed values:</p> <ul style="list-style-type: none">• Alternative crediting rate and charges: Values calculated using the current fixed interest crediting rate and our current administrative and insurance charges.• Illustrated crediting rate and current charges: Values calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.
Participation rate	A percentage of the index growth used in calculating the index credit for each segment.
Premium outlay	The amount of premium that you intend to pay. This illustration assumes that the premium is paid at the beginning of each modal period.
Surrender value	The amount payable in the event of full policy surrender. It is equal to the cash value less any surrender charges and any policy loans and accrued interest. Surrender charges are applied in the event of full policy surrender during the first 10 policy years and for 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year.

Narrative summary

The life insurance policy being illustrated is an indexed universal life insurance policy. The planned annual premium outlay is chosen by you and is shown on page 1 of the illustration; depending upon actual policy experience, you may need to increase premium payments to keep the policy from lapsing. You may choose to add optional agreements; any optional agreements you have elected are shown on page 1 of the illustration. Key terms and definitions are shown above. This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all of the years shown. This is not likely to occur and actual results may be more or less favorable than those shown.



Your policy's illustrated values

Pull the illustrated Rate from here and load into Pro
And this is where Cash Value, Surrender and Death benefit come from

Premium Outlay is the annual contribution amount.

				Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
Year	Age	Premium outlay	Net outlay	Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	45	\$10,000	\$10,000	\$3,444	\$159,599	\$8,746	\$4,109	\$160,264	\$8,762	\$4,109	\$160,264
2	46	\$10,000	\$10,000	\$11,733	\$167,795	\$17,807	\$13,193	\$169,255	\$18,059	\$13,445	\$169,507
3	47	\$10,000	\$10,000	\$20,066	\$176,034	\$27,203	\$22,683	\$178,651	\$27,938	\$23,418	\$179,386
4	48	\$10,000	\$10,000	\$28,461	\$184,333	\$36,955	\$32,531	\$188,403	\$38,444	\$34,020	\$189,892
5	49	\$10,000	\$10,000	\$36,913	\$192,688	\$47,077	\$42,750	\$198,525	\$49,620	\$45,293	\$201,068
		\$50,000	\$50,000								
6	50	\$10,000	\$10,000	\$45,415	\$201,092	\$57,584	\$53,355	\$209,032	\$61,507	\$57,279	\$212,955
7	51	\$10,000	\$10,000	\$53,959	\$209,536	\$68,484	\$64,355	\$219,932	\$74,148	\$70,019	\$225,596
8	52	\$10,000	\$10,000	\$63,430	\$218,005	\$79,793	\$76,665	\$231,241	\$87,590	\$84,463	\$239,038
9	53	\$10,000	\$10,000	\$73,478	\$226,490	\$91,521	\$89,958	\$242,969	\$101,880	\$100,317	\$253,328
10	54	\$10,000	\$10,000	\$83,527	\$234,975	\$103,679	\$103,679	\$255,127	\$117,068	\$117,068	\$268,516
		\$100,000	\$100,000								
11	55	\$10,000	\$10,000	\$92,626	\$244,074	\$117,586	\$117,586	\$269,034	\$134,619	\$134,619	\$286,067
12	56	\$10,000	\$10,000	\$101,710	\$253,158	\$132,085	\$132,085	\$283,533	\$153,381	\$153,381	\$304,829
13	57	\$10,000	\$10,000	\$110,770	\$262,218	\$147,199	\$147,199	\$298,647	\$173,435	\$173,435	\$324,883
14	58	\$10,000	\$10,000	\$119,827	\$271,275	\$162,954	\$162,954	\$314,402	\$194,874	\$194,874	\$346,322
15	59	\$10,000	\$10,000	\$128,866	\$280,314	\$179,377	\$179,377	\$330,825	\$217,793	\$217,793	\$369,241
		\$149,999	\$149,999								
16	60	\$10,000	\$10,000	\$137,865	\$289,313	\$196,498	\$196,498	\$347,946	\$242,297	\$242,297	\$393,745
17	61	\$10,000	\$10,000	\$146,790	\$298,238	\$214,345	\$214,345	\$365,793	\$268,497	\$268,497	\$419,945
18	62	\$10,000	\$10,000	\$155,605	\$307,053	\$232,948	\$232,948	\$384,396	\$296,510	\$296,510	\$447,958
19	63	\$10,000	\$10,000	\$164,286	\$315,734	\$252,343	\$252,343	\$403,791	\$326,467	\$326,467	\$477,915
20	64	\$10,000	\$10,000	\$172,820	\$324,268	\$272,558	\$272,558	\$424,006	\$358,500	\$358,500	\$509,948
		\$199,999	\$199,999								

Your policy's illustrated values

In this example after age 65 the
Net Outlay (Income) comes from this
column

				Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
Year	Age	Premium outlay	Net outlay	Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	65	\$10,000	\$10,000	\$181,193	\$332,641 #	\$293,620	\$293,620	\$445,068 #	\$392,747	\$392,747	\$544,195 #
22	66	\$0	(\$32,292)	\$149,089	\$183,700	\$306,592	\$273,518	\$331,771	\$419,956	\$386,882	\$466,674
23	67	\$0	(\$32,292)	\$115,583	\$148,563	\$320,175	\$252,539	\$310,170	\$448,584	\$380,948	\$461,693
24	68	\$0	(\$32,292)	\$80,511	\$111,836	\$334,324	\$230,571	\$287,406	\$478,627	\$374,873	\$456,240
25	69	\$0	(\$32,292)	\$43,808	\$73,456	\$349,057	\$207,561	\$263,410	\$510,145	\$368,649	\$450,272
		\$209,999	\$80,831								
26	70	\$0	(\$32,292)	\$5,396	\$33,346	\$364,398	\$183,460	\$238,120	\$543,212	\$362,275	\$443,756
27	71	\$0	(\$32,292)	\$0	\$0	\$380,445	\$158,291	\$207,749	\$578,015	\$355,862	\$431,004
28	72	\$0	(\$32,292)	\$0	\$0	\$397,246	\$132,022	\$175,719	\$614,675	\$349,451	\$417,065
29	73	\$0	(\$32,292)	\$0	\$0	\$414,856	\$104,623	\$141,960	\$653,327	\$343,094	\$401,893
30	74	\$0	(\$32,292)	\$0	\$0	\$433,336	\$76,069	\$106,402	\$694,127	\$336,860	\$385,449
		\$209,999	(\$80,629)								
31	75	\$0	(\$32,292)	\$0	\$0	\$452,760	\$46,342	\$68,980	\$737,254	\$330,836	\$367,698
32	76	\$0	(\$32,292)	\$0	\$0	\$473,013	\$15,232	\$38,883	\$782,583	\$324,803	\$363,932
33	77	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$830,220	\$318,766	\$360,277
34	78	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$880,273	\$312,729	\$356,743
35	79	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$932,853	\$306,696	\$353,338
		\$209,999	(\$242,089)								
36	80	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$988,075	\$300,667	\$350,070
37	81	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,046,030	\$294,615	\$346,917
38	82	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,106,830	\$288,528	\$343,869
39	83	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,170,585	\$282,385	\$340,914
40	84	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,237,403	\$276,160	\$338,030
		\$209,999	(\$403,549)								

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
41	85	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,307,355	\$269,782	\$335,150
42	86	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,380,522	\$263,185	\$332,211
43	87	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,456,973	\$256,282	\$329,131
44	88	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,536,747	\$248,950	\$325,788
45	89	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,619,864	\$241,043	\$322,036
		\$209,999	(\$565,009)								
46	90	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,706,357	\$232,415	\$317,733
47	91	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,797,000	\$223,657	\$295,537
48	92	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,892,377	\$215,160	\$271,931
49	93	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$1,993,213	\$207,447	\$247,311
50	94	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,100,405	\$201,206	\$222,210
		\$209,999	(\$726,469)								
51	95	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,214,430	\$196,693	\$196,693
52	96	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,333,092	\$191,483	\$191,483
53	97	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,456,485	\$185,429	\$185,429
54	98	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,584,695	\$178,369	\$178,369
55	99	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,717,804	\$170,119	\$170,119
		\$209,999	(\$887,929)								
56	100	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$2,855,885	\$160,480	\$160,480
57	101	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,000,713	\$150,941	\$150,941
58	102	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,152,626	\$141,540	\$141,540
59	103	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,311,981	\$132,323	\$132,323
60	104	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,479,153	\$123,336	\$123,336
		\$209,999	(\$1,049,389)								

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		4.00% alternative crediting rate and current charges			Using 6.56% illustrated crediting rate and current charges [†]		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	105	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,654,535	\$114,633	\$114,633
62	106	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$3,838,542	\$106,271	\$106,271
63	107	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$4,031,611	\$98,313	\$98,313
64	108	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$4,234,201	\$90,831	\$90,831
65	109	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$4,446,794	\$83,899	\$83,899
		\$209,999	(\$1,210,849)								
66	110	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$4,669,900	\$77,600	\$77,600
67	111	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$4,904,052	\$72,026	\$72,026
68	112	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$5,149,816	\$67,274	\$67,274
69	113	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$5,407,783	\$63,454	\$63,454
70	114	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$5,678,579	\$60,680	\$60,680
		\$209,999	(\$1,372,309)								
71	115	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$5,962,860	\$59,082	\$59,082
72	116	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$6,261,319	\$58,797	\$58,797
73	117	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$6,574,684	\$59,975	\$59,975
74	118	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$6,903,724	\$62,779	\$62,779
75	119	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$7,249,247	\$67,386	\$67,386
		\$209,999	(\$1,533,769)								
76	120	\$0	(\$32,292)	\$0	\$0	\$0	\$0	\$0	\$7,612,106	\$73,987	\$73,987
Total		\$209,999	(\$1,566,061)								

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

Denotes a change to the Death Benefit Option.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's illustrated values

Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

		Years and illustrated rates ‡
Illustrated account	Allocation	1-76
Indexed Account A: S&P 500® 1-year with 100% Participation	100%	6.56%

‡ Variable interest rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated nonguaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

Numeric summary of illustrated values

Year	Age	Premium outlay	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Minimum crediting rate and maximum charges		Mid-point crediting rate and mid-point charges		Illustrated crediting rate and current charges [†]	
			Surrender value	Death benefit	Surrender value	Death benefit	Surrender value	Death benefit
1	45	\$10,000	\$3,444	\$159,599	\$3,776	\$159,931	\$4,109	\$160,264
5	49	\$10,000	\$36,913	\$192,688	\$40,693	\$196,468	\$45,293	\$201,068
10	54	\$10,000	\$83,527	\$234,975	\$98,279	\$249,727	\$117,068	\$268,516
20	64	\$10,000	\$172,820	\$324,268	\$246,155	\$397,603	\$358,500	\$509,948
26	70	\$0	\$5,396	\$33,346	\$136,249	\$183,827	\$362,275	\$443,756
Lapse year			27 (age 71)		31 (age 75)		77 (age 121)	

I have received a copy of this illustration and understand that any non-guaranteed elements, including the interest credit assumptions illustrated, are subject to change and could be higher or lower. The representative has told me they are not guaranteed.

I understand that any policy changes, policy loans and partial surrenders, or the failure to remit premiums as illustrated, will affect policy values and may require additional premiums to avoid policy termination.

I understand that the indexed accounts do not actually participate in the stock market or the indexes and that past performance should not be considered representative of future results. I also understand that Eclipse Accumulator Indexed Universal Life is primarily designed to provide life insurance protection and, accordingly, the fundamental objective of this product is to provide the peace of mind that the life insurance protection provides to families and businesses.

I understand the representative signing below is an appointed agent for and represents Minnesota Life and will provide service with regard to any Minnesota Life product I purchase. I understand Minnesota Life pays cash compensation and may pay non-cash compensation to its representatives, and the amount of the compensation will vary depending on the product purchased, as well as such factors as the product design, benefits, and features that are purchased and incorporated into my insurance program. I also understand that other factors, including the volume of business sold, may impact the amount of cash or non-cash compensation that is paid.

Signature of Policyowner

Date

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 the illustration. I have received and reviewed the current product training materials provided by Minnesota Life and have not made any statements that are inconsistent with these materials.

I also certify that I presented and explained to the Applicant that the Eclipse Accumulator Indexed Universal Life policy does not represent an investment in the stock market and does not participate in any stock or equity investments.

I have not made any promises about the expected future indexed account values within the policy. I believe the information provided is complete and accurate to the best of my knowledge and that the Eclipse Accumulator Indexed Universal Life policy is not unsuitable for the Applicant.

Signature of Representative

Date

Steven Johnson
3676 Harwich Drive
Carlsbad, CA 92010

Additional information

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Index returns do not reflect payment of any sales charges or fees associated with any products that a policy holder would purchase that tracks the performance of the index. If the fees and expenses associated with such products were included, the results would be lower than that which is shown.

See <https://us.spindices.com/indices/strategy/sp-prism-index>, for more details about the PRISM Index, including the methodology used to calculate the index and the manner and timing for rebalancing and the criteria for additions and deletions to the index.

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Policy Form Numbers: ICC19-20204, 19-20204~, ICC16-20057, 16-20057~, 21-20211.04, ICC16-20058, 16-20058~, ICC16-20083, 16-20083~, ICC19-20206, 19-20206~, 16-20082~, ICC09-915, 09-915~, 16-20077~, ICC11-916, 11-916~, ICC16-20081, 16-20081~, 12-301~, 14-20005.37, ICC13- 937, 13-937~, ICC18-20141, 18-20141~, ICC15-20040, 15-20040~, 06-944R~, ICC24-20306, 24-20306~

~ State variations apply.

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Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Using your policy's cash value

Your life insurance policy provides death benefit protection and also offers you the potential to build cash value. As your cash value grows, you can use it on a tax-advantaged basis whenever and however you wish -- for unexpected expenses, a down payment on a house, travel opportunities, supplemental retirement income, college funding and other financial needs.

Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								4.00% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
1	45	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$4,109	\$160,264	\$4,109	\$160,264
2	46	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$13,193	\$169,255	\$13,445	\$169,507
3	47	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$22,683	\$178,651	\$23,418	\$179,386
4	48	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$32,531	\$188,403	\$34,020	\$189,892
5	49	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$42,750	\$198,525	\$45,293	\$201,068
		\$50,000	\$50,000	\$0	\$0	\$0					
6	50	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$53,355	\$209,032	\$57,279	\$212,955
7	51	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$64,355	\$219,932	\$70,019	\$225,596
8	52	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$76,665	\$231,241	\$84,463	\$239,038
9	53	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$89,958	\$242,969	\$100,317	\$253,328
10	54	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$103,679	\$255,127	\$117,068	\$268,516
		\$100,000	\$100,000	\$0	\$0	\$0					
11	55	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$117,586	\$269,034	\$134,619	\$286,067
12	56	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$132,085	\$283,533	\$153,381	\$304,829
13	57	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$147,199	\$298,647	\$173,435	\$324,883
14	58	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$162,954	\$314,402	\$194,874	\$346,322
15	59	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$179,377	\$330,825	\$217,793	\$369,241
		\$149,999	\$149,999	\$0	\$0	\$0					

This Distribution Report is not valid without a complete basic illustration of policy values which includes values based on guaranteed mortality and expense assumptions as well as 0% rate of return. Please refer to the basic illustration for guaranteed elements.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								4.00% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
16	60	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$196,498	\$347,946	\$242,297	\$393,745
17	61	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$214,345	\$365,793	\$268,497	\$419,945
18	62	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$232,948	\$384,396	\$296,510	\$447,958
19	63	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$252,343	\$403,791	\$326,467	\$477,915
20	64	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$272,558	\$424,006	\$358,500	\$509,948
		\$199,999	\$199,999	\$0	\$0	\$0					
21	65	\$10,000	\$10,000	\$0	\$0	\$0	\$0	\$293,620	\$445,068 #	\$392,747	\$544,195 #
22	66	\$0	(\$32,292)	\$0	(\$32,292)	(\$661)	(\$32,953)	\$273,518	\$331,771	\$386,882	\$466,674
23	67	\$0	(\$32,292)	\$0	(\$32,292)	(\$2,144)	(\$67,388)	\$252,539	\$310,170	\$380,948	\$461,693
24	68	\$0	(\$32,292)	\$0	(\$32,292)	(\$3,693)	(\$103,374)	\$230,571	\$287,406	\$374,873	\$456,240
25	69	\$0	(\$32,292)	\$0	(\$32,292)	(\$5,313)	(\$140,978)	\$207,561	\$263,410	\$368,649	\$450,272
		\$209,999	\$80,831	\$0	(\$129,168)	(\$11,810)					
26	70	\$0	(\$32,292)	\$0	(\$32,292)	(\$7,005)	(\$180,275)	\$183,460	\$238,120	\$362,275	\$443,756
27	71	\$0	(\$32,292)	\$0	(\$32,292)	(\$8,773)	(\$221,340)	\$158,291	\$207,749	\$355,862	\$431,004
28	72	\$0	(\$32,292)	\$0	(\$32,292)	(\$10,621)	(\$264,253)	\$132,022	\$175,719	\$349,451	\$417,065
29	73	\$0	(\$32,292)	\$0	(\$32,292)	(\$12,552)	(\$309,097)	\$104,623	\$141,960	\$343,094	\$401,893
30	74	\$0	(\$32,292)	\$0	(\$32,292)	(\$14,570)	(\$355,959)	\$76,069	\$106,402	\$336,860	\$385,449
		\$209,999	(\$80,629)	\$0	(\$290,628)	(\$65,331)					
31	75	\$0	(\$32,292)	\$0	(\$32,292)	(\$16,679)	(\$404,930)	\$46,342	\$68,980	\$330,836	\$367,698
32	76	\$0	(\$32,292)	\$0	(\$32,292)	(\$18,883)	(\$456,105)	\$15,232	\$38,883	\$324,803	\$363,932
33	77	\$0	(\$32,292)	\$0	(\$32,292)	(\$21,185)	(\$509,582)	\$0	\$0	\$318,766	\$360,277
34	78	\$0	(\$32,292)	\$0	(\$32,292)	(\$23,592)	(\$565,466)	\$0	\$0	\$312,729	\$356,743
35	79	\$0	(\$32,292)	\$0	(\$32,292)	(\$26,107)	(\$623,865)	\$0	\$0	\$306,696	\$353,338
		\$209,999	(\$242,089)	\$0	(\$452,088)	(\$171,777)					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								4.00% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
36	80	\$0	(\$32,292)	\$0	(\$32,292)	(\$28,735)	(\$684,891)	\$0	\$0	\$300,667	\$350,070
37	81	\$0	(\$32,292)	\$0	(\$32,292)	(\$31,481)	(\$748,664)	\$0	\$0	\$294,615	\$346,917
38	82	\$0	(\$32,292)	\$0	(\$32,292)	(\$34,351)	(\$815,307)	\$0	\$0	\$288,528	\$343,869
39	83	\$0	(\$32,292)	\$0	(\$32,292)	(\$37,350)	(\$884,948)	\$0	\$0	\$282,385	\$340,914
40	84	\$0	(\$32,292)	\$0	(\$32,292)	(\$40,483)	(\$957,724)	\$0	\$0	\$276,160	\$338,030
		\$209,999	(\$403,549)	\$0	(\$613,548)	(\$344,176)					
41	85	\$0	(\$32,292)	\$0	(\$32,292)	(\$43,758)	(\$1,033,774)	\$0	\$0	\$269,782	\$335,150
42	86	\$0	(\$32,292)	\$0	(\$32,292)	(\$47,181)	(\$1,113,247)	\$0	\$0	\$263,185	\$332,211
43	87	\$0	(\$32,292)	\$0	(\$32,292)	(\$50,757)	(\$1,196,295)	\$0	\$0	\$256,282	\$329,131
44	88	\$0	(\$32,292)	\$0	(\$32,292)	(\$54,494)	(\$1,283,081)	\$0	\$0	\$248,950	\$325,788
45	89	\$0	(\$32,292)	\$0	(\$32,292)	(\$58,399)	(\$1,373,773)	\$0	\$0	\$241,043	\$322,036
		\$209,999	(\$565,009)	\$0	(\$775,008)	(\$598,765)					
46	90	\$0	(\$32,292)	\$0	(\$32,292)	(\$62,481)	(\$1,468,545)	\$0	\$0	\$232,415	\$317,733
47	91	\$0	(\$32,292)	\$0	(\$32,292)	(\$66,745)	(\$1,567,583)	\$0	\$0	\$223,657	\$295,537
48	92	\$0	(\$32,292)	\$0	(\$32,292)	(\$71,202)	(\$1,671,077)	\$0	\$0	\$215,160	\$271,931
49	93	\$0	(\$32,292)	\$0	(\$32,292)	(\$75,859)	(\$1,779,228)	\$0	\$0	\$207,447	\$247,311
50	94	\$0	(\$32,292)	\$0	(\$32,292)	(\$80,726)	(\$1,892,246)	\$0	\$0	\$201,206	\$222,210
		\$209,999	(\$726,469)	\$0	(\$936,468)	(\$955,778)					
51	95	\$0	(\$32,292)	\$0	(\$32,292)	(\$85,812)	(\$2,010,349)	\$0	\$0	\$196,693	\$196,693
52	96	\$0	(\$32,292)	\$0	(\$32,292)	(\$91,126)	(\$2,133,768)	\$0	\$0	\$191,483	\$191,483
53	97	\$0	(\$32,292)	\$0	(\$32,292)	(\$96,680)	(\$2,262,740)	\$0	\$0	\$185,429	\$185,429
54	98	\$0	(\$32,292)	\$0	(\$32,292)	(\$102,484)	(\$2,397,516)	\$0	\$0	\$178,369	\$178,369
55	99	\$0	(\$32,292)	\$0	(\$32,292)	(\$108,549)	(\$2,538,357)	\$0	\$0	\$170,119	\$170,119
		\$209,999	(\$887,929)	\$0	(\$1,097,928)	(\$1,440,429)					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								4.00% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
56	100	\$0	(\$32,292)	\$0	(\$32,292)	(\$114,887)	(\$2,685,536)	\$0	\$0	\$160,480	\$160,480
57	101	\$0	(\$32,292)	\$0	(\$32,292)	(\$121,510)	(\$2,839,338)	\$0	\$0	\$150,941	\$150,941
58	102	\$0	(\$32,292)	\$0	(\$32,292)	(\$128,431)	(\$3,000,061)	\$0	\$0	\$141,540	\$141,540
59	103	\$0	(\$32,292)	\$0	(\$32,292)	(\$135,663)	(\$3,168,016)	\$0	\$0	\$132,323	\$132,323
60	104	\$0	(\$32,292)	\$0	(\$32,292)	(\$143,221)	(\$3,343,530)	\$0	\$0	\$123,336	\$123,336
		\$209,999	(\$1,049,389)	\$0	(\$1,259,388)	(\$2,084,142)					
61	105	\$0	(\$32,292)	\$0	(\$32,292)	(\$151,120)	(\$3,526,941)	\$0	\$0	\$114,633	\$114,633
62	106	\$0	(\$32,292)	\$0	(\$32,292)	(\$159,373)	(\$3,718,606)	\$0	\$0	\$106,271	\$106,271
63	107	\$0	(\$32,292)	\$0	(\$32,292)	(\$167,998)	(\$3,918,896)	\$0	\$0	\$98,313	\$98,313
64	108	\$0	(\$32,292)	\$0	(\$32,292)	(\$177,011)	(\$4,128,199)	\$0	\$0	\$90,831	\$90,831
65	109	\$0	(\$32,292)	\$0	(\$32,292)	(\$186,430)	(\$4,346,921)	\$0	\$0	\$83,899	\$83,899
		\$209,999	(\$1,210,849)	\$0	(\$1,420,848)	(\$2,926,073)					
66	110	\$0	(\$32,292)	\$0	(\$32,292)	(\$196,272)	(\$4,575,485)	\$0	\$0	\$77,600	\$77,600
67	111	\$0	(\$32,292)	\$0	(\$32,292)	(\$206,558)	(\$4,814,335)	\$0	\$0	\$72,026	\$72,026
68	112	\$0	(\$32,292)	\$0	(\$32,292)	(\$217,306)	(\$5,063,933)	\$0	\$0	\$67,274	\$67,274
69	113	\$0	(\$32,292)	\$0	(\$32,292)	(\$228,538)	(\$5,324,762)	\$0	\$0	\$63,454	\$63,454
70	114	\$0	(\$32,292)	\$0	(\$32,292)	(\$240,275)	(\$5,597,329)	\$0	\$0	\$60,680	\$60,680
		\$209,999	(\$1,372,309)	\$0	(\$1,582,308)	(\$4,015,021)					
71	115	\$0	(\$32,292)	\$0	(\$32,292)	(\$252,541)	(\$5,882,162)	\$0	\$0	\$59,082	\$59,082
72	116	\$0	(\$32,292)	\$0	(\$32,292)	(\$265,358)	(\$6,179,812)	\$0	\$0	\$58,797	\$58,797
73	117	\$0	(\$32,292)	\$0	(\$32,292)	(\$278,752)	(\$6,490,856)	\$0	\$0	\$59,975	\$59,975
74	118	\$0	(\$32,292)	\$0	(\$32,292)	(\$292,749)	(\$6,815,898)	\$0	\$0	\$62,779	\$62,779
75	119	\$0	(\$32,292)	\$0	(\$32,292)	(\$307,376)	(\$7,155,566)	\$0	\$0	\$67,386	\$67,386
		\$209,999	(\$1,533,769)	\$0	(\$1,743,768)	(\$5,411,798)					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest ¹	Cumulative loan balance	Non-guaranteed values			
								4.00% alternative crediting rate and current charges		Using illustrated crediting rates and current charges [†]	
								Surrender value	Death benefit	Surrender value	Death benefit
76	120	\$0	(\$32,292)	\$0	(\$32,292)	(\$322,661)	(\$7,510,519)	\$0	\$0	\$73,987	\$73,987
Total		\$209,999	(\$1,566,061)	\$0	(\$1,776,060)	(\$5,734,459)					

¹ Variable Loan interest is charged at an initial illustrated annual rate of 4.50%. For additional loan interest rate information, refer to the Partial Surrenders and Policy Loans section of the Basic Illustration.

Denotes a change to the Death Benefit Option.

Your illustration distribution summary

Distribution type	Loan interest rate	Loan interest crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	4.50%	5.00%	66	120	Monthly

*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable interest rate loans is capped at 0.5% above the selected variable loan charged.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

Your non-guaranteed illustrated crediting rates per account are shown below.

[†] Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

		Years and illustrated rates [†]
Illustrated account	Allocation	1-76
Indexed Account A: S&P 500® 1-year with 100% Participation	100%	6.56%

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



‡Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 5.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated.

Please keep in mind that the primary reason to purchase a life insurance policy is the death benefit.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

Insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination. Policy loans and distributions may have tax consequences. Please consult your tax advisor.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Understanding your life insurance policy charges

To issue and maintain your life insurance policy, charges and expenses are withdrawn from your premium payments and cash value. We believe that the report below will help you better understand your policy's charges, expenses and credits.

Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Premium Charges, Cost of Ins, Policy Issue charges and additional charges are all FEES that get added together year by year, and placed in the FEE column.

											Non-guaranteed values		
											Using illustrated crediting rates and current charges		
Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Cash value	Surrender value	Death benefit
1	45	\$10,000	(\$550)	(\$43)	(\$625)	(\$60)	\$0	\$0	\$0	\$40	\$8,762	\$4,109	\$160,264
2	46	\$10,000	(\$550)	(\$72)	(\$625)	(\$60)	\$0	\$0	\$0	\$604	\$18,059	\$13,445	\$169,507
3	47	\$10,000	(\$550)	(\$97)	(\$625)	(\$60)	\$0	\$0	\$0	\$1,211	\$27,938	\$23,418	\$179,386
4	48	\$10,000	(\$550)	(\$116)	(\$625)	(\$60)	\$0	\$0	\$0	\$1,858	\$38,444	\$34,020	\$189,892
5	49	\$10,000	(\$550)	(\$135)	(\$625)	(\$60)	\$0	\$0	\$0	\$2,546	\$49,620	\$45,293	\$201,068
		\$50,000	(\$2,750)	(\$462)	(\$3,127)	(\$300)	\$0	\$0	\$0	\$6,260			
6	50	\$10,000	(\$550)	(\$156)	(\$625)	(\$60)	\$0	\$0	\$0	\$3,278	\$61,507	\$57,279	\$212,955
7	51	\$10,000	(\$550)	(\$181)	(\$625)	(\$60)	\$0	\$0	\$0	\$4,057	\$74,148	\$70,019	\$225,596
8	52	\$10,000	(\$550)	(\$208)	(\$625)	(\$60)	\$0	\$0	\$0	\$4,885	\$87,590	\$84,463	\$239,038
9	53	\$10,000	(\$550)	(\$240)	(\$625)	(\$60)	\$0	\$0	\$0	\$5,766	\$101,880	\$100,317	\$253,328
10	54	\$10,000	(\$550)	(\$279)	(\$625)	(\$60)	\$0	\$0	\$0	\$6,702	\$117,068	\$117,068	\$268,516
		\$100,000	(\$5,500)	(\$1,526)	(\$6,254)	(\$600)	\$0	\$0	\$0	\$30,948			
11	55	\$10,000	(\$550)	(\$320)	\$0	(\$60)	\$763	\$0	\$0	\$7,718	\$134,619	\$134,619	\$286,067
12	56	\$10,000	(\$550)	(\$365)	\$0	(\$60)	\$869	\$0	\$0	\$8,868	\$153,381	\$153,381	\$304,829
13	57	\$10,000	(\$550)	(\$415)	\$0	(\$60)	\$983	\$0	\$0	\$10,097	\$173,435	\$173,435	\$324,883
14	58	\$10,000	(\$550)	(\$466)	\$0	(\$60)	\$1,104	\$0	\$0	\$11,411	\$194,874	\$194,874	\$346,322
15	59	\$10,000	(\$550)	(\$520)	\$0	(\$60)	\$1,234	\$0	\$0	\$12,815	\$217,793	\$217,793	\$369,241
		\$149,999	(\$8,249)	(\$3,613)	(\$6,254)	(\$900)	\$4,954	\$0	\$0	\$81,856			

This Charges Report is valid only when accompanied by a complete Basic Illustration.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
16	60	\$10,000	(\$550)	(\$576)	\$0	(\$60)	\$1,373	\$0	\$0	\$14,316	\$242,297	\$242,297	\$393,745
17	61	\$10,000	(\$550)	(\$634)	\$0	(\$60)	\$1,522	\$0	\$0	\$15,922	\$268,497	\$268,497	\$419,945
18	62	\$10,000	(\$550)	(\$695)	\$0	(\$60)	\$1,681	\$0	\$0	\$17,638	\$296,510	\$296,510	\$447,958
19	63	\$10,000	(\$550)	(\$756)	\$0	(\$60)	\$1,850	\$0	\$0	\$19,473	\$326,467	\$326,467	\$477,915
20	64	\$10,000	(\$550)	(\$825)	\$0	(\$60)	\$2,032	\$0	\$0	\$21,436	\$358,500	\$358,500	\$509,948
		\$199,999	(\$10,999)	(\$7,099)	(\$6,254)	(\$1,200)	\$13,412	\$0	\$0	\$170,642			
21	65	\$10,000	(\$550)	(\$904)	\$0	(\$60)	\$2,226	\$0	\$0	\$23,534	\$392,747	\$392,747	\$544,195
22	66	\$0	\$0	(\$511)	\$0	(\$120)	\$2,380	\$0	(\$32,953)	\$25,460	\$419,956	\$386,882	\$466,674
23	67	\$0	\$0	(\$587)	\$0	(\$60)	\$2,542	\$0	(\$34,436)	\$26,732	\$448,584	\$380,948	\$461,693
24	68	\$0	\$0	(\$679)	\$0	(\$60)	\$2,713	\$0	(\$35,985)	\$28,070	\$478,627	\$374,873	\$456,240
25	69	\$0	\$0	(\$787)	\$0	(\$60)	\$2,891	\$0	(\$37,605)	\$29,474	\$510,145	\$368,649	\$450,272
		\$209,999	(\$11,549)	(\$10,567)	(\$6,254)	(\$1,560)	\$26,165	\$0	(\$140,978)	\$303,912			
26	70	\$0	\$0	(\$902)	\$0	(\$60)	\$3,079	\$0	(\$39,297)	\$30,950	\$543,212	\$362,275	\$443,756
27	71	\$0	\$0	(\$917)	\$0	(\$60)	\$3,276	\$0	(\$41,065)	\$32,504	\$578,015	\$355,862	\$431,004
28	72	\$0	\$0	(\$908)	\$0	(\$60)	\$3,484	\$0	(\$42,913)	\$34,144	\$614,675	\$349,451	\$417,065
29	73	\$0	\$0	(\$869)	\$0	(\$60)	\$3,703	\$0	(\$44,844)	\$35,878	\$653,327	\$343,094	\$401,893
30	74	\$0	\$0	(\$788)	\$0	(\$60)	\$3,934	\$0	(\$46,862)	\$37,714	\$694,127	\$336,860	\$385,449
		\$209,999	(\$11,549)	(\$14,951)	(\$6,254)	(\$1,860)	\$43,640	\$0	(\$355,959)	\$475,102			
31	75	\$0	\$0	(\$653)	\$0	(\$60)	\$4,179	\$0	(\$48,971)	\$39,661	\$737,254	\$330,836	\$367,698
32	76	\$0	\$0	(\$764)	\$0	(\$60)	\$4,435	\$0	(\$51,175)	\$41,718	\$782,583	\$324,803	\$363,932
33	77	\$0	\$0	(\$893)	\$0	(\$60)	\$4,705	\$0	(\$53,477)	\$43,884	\$830,220	\$318,766	\$360,277
34	78	\$0	\$0	(\$1,041)	\$0	(\$60)	\$4,989	\$0	(\$55,884)	\$46,164	\$880,273	\$312,729	\$356,743
35	79	\$0	\$0	(\$1,211)	\$0	(\$60)	\$5,287	\$0	(\$58,399)	\$48,564	\$932,853	\$306,696	\$353,338
		\$209,999	(\$11,549)	(\$19,512)	(\$6,254)	(\$2,160)	\$67,236	\$0	(\$623,865)	\$695,094			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
36	80	\$0	\$0	(\$1,407)	\$0	(\$60)	\$5,600	\$0	(\$61,027)	\$51,089	\$988,075	\$300,667	\$350,070
37	81	\$0	\$0	(\$1,656)	\$0	(\$60)	\$5,929	\$0	(\$63,773)	\$53,743	\$1,046,030	\$294,615	\$346,917
38	82	\$0	\$0	(\$1,945)	\$0	(\$60)	\$6,273	\$0	(\$66,643)	\$56,532	\$1,106,830	\$288,528	\$343,869
39	83	\$0	\$0	(\$2,280)	\$0	(\$60)	\$6,635	\$0	(\$69,642)	\$59,460	\$1,170,585	\$282,385	\$340,914
40	84	\$0	\$0	(\$2,668)	\$0	(\$60)	\$7,013	\$0	(\$72,775)	\$62,532	\$1,237,403	\$276,160	\$338,030
		\$209,999	(\$11,549)	(\$29,468)	(\$6,254)	(\$2,460)	\$98,685	\$0	(\$957,724)	\$978,450			
41	85	\$0	\$0	(\$3,150)	\$0	(\$60)	\$7,410	\$0	(\$76,050)	\$65,752	\$1,307,355	\$269,782	\$335,150
42	86	\$0	\$0	(\$3,720)	\$0	(\$60)	\$7,824	\$0	(\$79,473)	\$69,123	\$1,380,522	\$263,185	\$332,211
43	87	\$0	\$0	(\$4,392)	\$0	(\$60)	\$8,258	\$0	(\$83,049)	\$72,646	\$1,456,973	\$256,282	\$329,131
44	88	\$0	\$0	(\$5,199)	\$0	(\$60)	\$8,710	\$0	(\$86,786)	\$76,322	\$1,536,747	\$248,950	\$325,788
45	89	\$0	\$0	(\$6,155)	\$0	(\$60)	\$9,181	\$0	(\$90,691)	\$80,151	\$1,619,864	\$241,043	\$322,036
		\$209,999	(\$11,549)	(\$52,084)	(\$6,254)	(\$2,760)	\$140,068	\$0	(\$1,373,773)	\$1,342,444			
46	90	\$0	\$0	(\$7,250)	\$0	(\$60)	\$9,671	\$0	(\$94,773)	\$84,132	\$1,706,357	\$232,415	\$317,733
47	91	\$0	\$0	(\$6,801)	\$0	(\$60)	\$9,172	\$0	(\$99,037)	\$88,332	\$1,797,000	\$223,657	\$295,537
48	92	\$0	\$0	(\$5,908)	\$0	(\$60)	\$8,590	\$0	(\$103,494)	\$92,755	\$1,892,377	\$215,160	\$271,931
49	93	\$0	\$0	(\$4,468)	\$0	(\$60)	\$7,921	\$0	(\$108,151)	\$97,442	\$1,993,213	\$207,447	\$247,311
50	94	\$0	\$0	(\$2,348)	\$0	(\$60)	\$7,159	\$0	(\$113,018)	\$102,441	\$2,100,405	\$201,206	\$222,210
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$3,060)	\$182,581	\$0	(\$1,892,246)	\$1,807,547			
51	95	\$0	\$0	\$0	\$0	(\$60)	\$6,293	\$0	(\$118,104)	\$107,791	\$2,214,430	\$196,693	\$196,693
52	96	\$0	\$0	\$0	\$0	(\$60)	\$5,307	\$0	(\$123,418)	\$113,415	\$2,333,092	\$191,483	\$191,483
53	97	\$0	\$0	\$0	\$0	(\$60)	\$4,193	\$0	(\$128,972)	\$119,259	\$2,456,485	\$185,429	\$185,429
54	98	\$0	\$0	\$0	\$0	(\$60)	\$2,943	\$0	(\$134,776)	\$125,327	\$2,584,695	\$178,369	\$178,369
55	99	\$0	\$0	\$0	\$0	(\$60)	\$1,548	\$0	(\$140,841)	\$131,621	\$2,717,804	\$170,119	\$170,119
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$3,360)	\$202,866	\$0	(\$2,538,357)	\$2,404,961			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
56	100	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$147,179)	\$138,141	\$2,855,885	\$160,480	\$160,480
57	101	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$153,802)	\$144,888	\$3,000,713	\$150,941	\$150,941
58	102	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$160,723)	\$151,973	\$3,152,626	\$141,540	\$141,540
59	103	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$167,955)	\$159,415	\$3,311,981	\$132,323	\$132,323
60	104	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$175,513)	\$167,232	\$3,479,153	\$123,336	\$123,336
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$3,660)	\$202,866	\$0	(\$3,343,530)	\$3,166,609			
61	105	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$183,412)	\$175,442	\$3,654,535	\$114,633	\$114,633
62	106	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$191,665)	\$184,067	\$3,838,542	\$106,271	\$106,271
63	107	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$200,290)	\$193,129	\$4,031,611	\$98,313	\$98,313
64	108	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$209,303)	\$202,650	\$4,234,201	\$90,831	\$90,831
65	109	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$218,722)	\$212,653	\$4,446,794	\$83,899	\$83,899
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$3,960)	\$202,866	\$0	(\$4,346,921)	\$4,134,550			
66	110	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$228,564)	\$223,166	\$4,669,900	\$77,600	\$77,600
67	111	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$238,850)	\$234,213	\$4,904,052	\$72,026	\$72,026
68	112	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$249,598)	\$245,824	\$5,149,816	\$67,274	\$67,274
69	113	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$260,830)	\$258,027	\$5,407,783	\$63,454	\$63,454
70	114	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$272,567)	\$270,855	\$5,678,579	\$60,680	\$60,680
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$4,260)	\$202,866	\$0	(\$5,597,329)	\$5,366,635			
71	115	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$284,833)	\$284,341	\$5,962,860	\$59,082	\$59,082
72	116	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$297,650)	\$298,519	\$6,261,319	\$58,797	\$58,797
73	117	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$311,044)	\$313,425	\$6,574,684	\$59,975	\$59,975
74	118	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$325,041)	\$329,100	\$6,903,724	\$62,779	\$62,779
75	119	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$339,668)	\$345,583	\$7,249,247	\$67,386	\$67,386
		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$4,560)	\$202,866	\$0	(\$7,155,566)	\$6,937,604			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
76	120	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$354,953)	\$362,918	\$7,612,106	\$73,987	\$73,987
Total		\$209,999	(\$11,549)	(\$78,858)	(\$6,254)	(\$4,620)	\$202,866	\$0	(\$7,510,519)	\$7,300,522			

Glossary

Premium charge	A charge applied to all premium payments to reimburse Minnesota Life for state premium taxes and other administrative expenses. We assess a premium charge not to exceed the percent shown on the policy data pages. We assess this charge to compensate us for distribution and administrative expenses and certain premium taxes associated with the policy.
Cost of insurance charge	Covers the base cost of providing insurance under the policy, which is dependent on the insured's age, gender, health, underwriting class, policy experience and death benefit amount, and is applied throughout the life of the policy.
Policy issue charge	A fixed amount to help cover the cost of issuing, underwriting and distributing the policy. This charge only applies for the first 10 years of the policy or for 10 years after face amount increases.
Additional charges	Includes the monthly policy charge, transaction charges when a policy change occurs, cash extra charges for activities or health conditions that exceed our risk standard, and costs associated with selected agreements, if applicable.
Bonus interest credit	A bonus interest credit may be credited as a reimbursement of expenses on the 11th year anniversary and may continue to be paid every year thereafter. The reimbursement amount is calculated as a percentage of your policy's accumulation value.
Additional policy credits	Credits associated with selected agreements, if applicable.

If this illustration shows zero for Premium Outlay, it does not mean the policy is paid up. Charges for policy costs and expenses continue to be deducted from policy values. Depending upon actual results, the Owner may need to continue premium payments or may need to increase premium payments. Any policy loans and partial surrenders will affect performance and may require additional premiums to avoid policy lapse. **Current policy charges are generally less than the maximum charges allowed under the policy. The insurer has the right to increase policy charges up to the maximums stated in the policy form.**

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 45, Preferred, Non-Tobacco

Initial death benefit: \$151,448, Initial annual premium outlay: \$9,999.96



Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

Illustration Input Summary

Illustration case ID: 25668635

Run Date: 11-29-2024

Concept: Basic Ledger

Product: Eclipse Accumulator Indexed Universal Life

Issue State: CA

Financial Professional Name: Steven Johnson

Insured

Valued Client

Male, Age 45, Preferred, Non-Tobacco

Design

Design option: Max Distribution

Design option inputs: Basic

Total face amount

1(A45) - 21(A65)	Minimum Face	\$151,448
22(A66) - 76(A120)	Minimum Face	\$190,952

Death benefit option

1(A45) - 21(A65)	Increasing
22(A66) - 76(A120)	Level

Premium

1(A45) - 21(A65)	Specify Amount	\$10,000.00
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Premium frequency: Monthly

Additional first year premium: \$0.00

Distributions

Distribution/Loan Repayment:

22(A66) - 76(A120)	Loan	Solve max amt	\$32,292
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Target Cash Value \$0 at 76(A120)

Avoid DEFRA tax: Yes

Loan interest method: Borrow Interest

Loan Interest Rate Schedule	Loan Interest	Loan Interest
Type	Rate	Crediting rate
1(A45) - 76(A120) Variable	4.50%	5.00%

Reduce face upon partial surrender: Yes

Distribution frequency: Monthly

Agreements

Selected agreements

Accelerated Death Benefit for Terminal Illness Agreement

Overloan Protection Agreement

Assumptions

Definition of life insurance: GPT

MEC testing: Avoid MEC

See basic illustration for account rates and allocations.

Reports

Selected reports:

This Illustration Input Summary is valid only when accompanied by a complete Basic Illustration.

Illustration Input Summary

Charges
Supplemental

This Illustration Input Summary is valid only when accompanied by a complete Basic Illustration.