

**Prepared for:
Valued Client**

**Prepared on:
03.21.2025**

**Agent information:
Steve Johnson
3676 Harwich Dr.
Carlsbad, California 92010
Phone Number: 760-259-9679**

YOUR ILLUSTRATION FOR:

**ALLIANZ LIFE ACCUMULATOR®
INDEXED UNIVERSAL LIFE INSURANCE POLICY**

KEEPING OUR PROMISES SINCE 1896.

Through bear markets and bull markets, through depressions and recessions, through wars and natural disasters, we've maintained the strength and stability to fulfill our promises to our customers like you.



Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297 P64339

This content does not apply in the state of New York.

M-8179 (R-7/2024)



Supplemental illustration: Policy snapshot

This is a supplemental illustration (that must be accompanied by the full product illustration) meant to summarize your assumptions, policy values, and indexed allocation choices. Refer to the illustration ledger of guaranteed values within the full product illustration for your policy’s guaranteed elements and other important information.

POLICY DESIGN ASSUMPTION



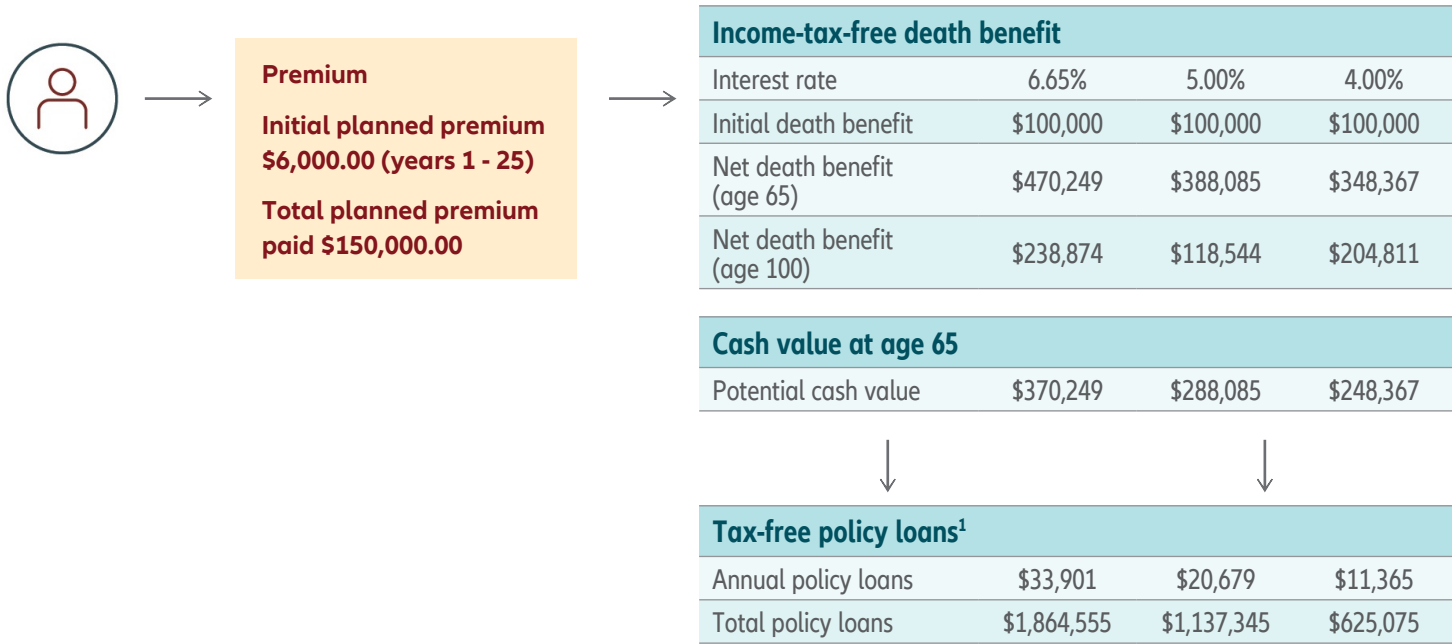
Insured: Valued Client
Male, 40, Preferred Nontobacco
Initial death benefit: \$100,000

LOAN SOLVE METHOD

Annual distributions, Years 26 - Maturity; 100% indexed loans. Please refer to the “Access to income-tax-free loans and withdrawals” page for additional information on fixed and indexed loans.

INTEREST RATE ASSUMPTIONS

For purposes of comparing, and illustrating how the product could react to varying interest rates, the chart below shows values calculated using the current illustrated rate, along with two additional rates. No current interest rate assumptions are guaranteed.



¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

The death benefit is generally paid to the beneficiary(ies) income-tax free.
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Supplemental illustration: Assumptions

Using the assumptions shown here and the premium and policy benefits specified in this policy illustration, this policy will mature at age 120.

FOR GUARANTEED VALUES, PLEASE SEE THE BASIC PRODUCT ILLUSTRATION.

Supplemental illustration assumptions		
	Interest Rate/Policy Charges	Policy Years
Indexed interest rates ¹	6.65% Non-guaranteed	1 to Maturity
Fixed interest rates	N/A	1 to Maturity
Policy charges	Current (non-guaranteed)	All policy years

¹ If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

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T: \$2,145.40

UA: \$100,000.00

V6.51.15.0 Illustration ID: A02877506



Supplemental illustration: Non-guaranteed scenario

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
41	1	\$6,000.00	\$0	\$1,386	\$4,999	\$1,120	\$104,999
42	2	\$6,000.00	\$0	\$1,157	\$10,628	\$6,834	\$110,628
43	3	\$6,000.00	\$0	\$1,157	\$16,690	\$12,982	\$116,690
44	4	\$6,000.00	\$0	\$1,157	\$23,219	\$19,596	\$123,219
45	5	\$6,000.00	\$0	\$1,157	\$30,248	\$26,711	\$130,248
		\$30,000.00	\$0				
46	6	\$6,000.00	\$0	\$1,157	\$37,819	\$34,368	\$137,819
47	7	\$6,000.00	\$0	\$1,157	\$45,970	\$42,605	\$145,970
48	8	\$6,000.00	\$0	\$1,157	\$54,749	\$51,945	\$154,749
49	9	\$6,000.00	\$0	\$1,157	\$64,202	\$61,959	\$164,202
50	10	\$6,000.00	\$0	\$1,159	\$74,379	\$72,697	\$174,379
		\$60,000.00	\$0				
51	11	\$6,000.00	\$0	\$1,164	\$85,333	\$84,212	\$185,333
52	12	\$6,000.00	\$0	\$1,171	\$97,122	\$96,562	\$197,122
53	13	\$6,000.00	\$0	\$1,180	\$109,807	\$109,807	\$209,807
54	14	\$6,000.00	\$0	\$1,193	\$123,455	\$123,455	\$223,455
55	15	\$6,000.00	\$0	\$1,208	\$138,135	\$138,135	\$238,135
		\$90,000.00	\$0				
56	16	\$6,000.00	\$0	\$662	\$154,511	\$154,511	\$254,511
57	17	\$6,000.00	\$0	\$685	\$172,123	\$172,123	\$272,123
58	18	\$6,000.00	\$0	\$709	\$191,062	\$191,062	\$291,062
59	19	\$6,000.00	\$0	\$733	\$211,433	\$211,433	\$311,433
60	20	\$6,000.00	\$0	\$758	\$233,343	\$233,343	\$333,343
		\$120,000.00	\$0				
61	21	\$6,000.00	\$0	\$786	\$256,908	\$256,908	\$356,908
62	22	\$6,000.00	\$0	\$819	\$282,249	\$282,249	\$382,249
63	23	\$6,000.00	\$0	\$862	\$309,493	\$309,493	\$409,493
64	24	\$6,000.00	\$0	\$913	\$338,779	\$338,779	\$438,779
65	25	\$6,000.00	\$0	\$975	\$370,249	\$370,249	\$470,249
		\$150,000.00	\$0				

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Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
66	26	\$0.00	\$33,901	\$579	\$397,691	\$362,095	\$441,633
67	27	\$0.00	\$33,901	\$642	\$426,746	\$353,774	\$434,856
68	28	\$0.00	\$33,901	\$710	\$457,513	\$345,296	\$427,648
69	29	\$0.00	\$33,901	\$784	\$490,093	\$336,669	\$419,985
70	30	\$0.00	\$33,901	\$859	\$524,600	\$327,910	\$411,846
		\$150,000.00	\$169,505				
71	31	\$0.00	\$33,901	\$938	\$561,155	\$319,034	\$403,208
72	32	\$0.00	\$33,901	\$951	\$599,958	\$310,134	\$388,129
73	33	\$0.00	\$33,901	\$942	\$641,176	\$301,265	\$371,794
74	34	\$0.00	\$33,901	\$904	\$684,996	\$292,494	\$354,143
75	35	\$0.00	\$33,901	\$830	\$731,625	\$283,902	\$335,116
		\$150,000.00	\$339,010				
76	36	\$0.00	\$33,901	\$707	\$781,300	\$275,595	\$314,660
77	37	\$0.00	\$33,901	\$812	\$833,983	\$267,396	\$309,095
78	38	\$0.00	\$33,901	\$934	\$889,852	\$259,339	\$303,832
79	39	\$0.00	\$33,901	\$1,080	\$949,090	\$251,457	\$298,911
80	40	\$0.00	\$33,901	\$1,249	\$1,011,896	\$243,784	\$294,379
		\$150,000.00	\$508,515				
81	41	\$0.00	\$33,901	\$1,472	\$1,078,445	\$236,331	\$290,253
82	42	\$0.00	\$33,901	\$1,793	\$1,148,879	\$229,064	\$286,508
83	43	\$0.00	\$33,901	\$2,181	\$1,223,385	\$221,983	\$283,153
84	44	\$0.00	\$33,901	\$2,656	\$1,302,137	\$215,069	\$280,175
85	45	\$0.00	\$33,901	\$3,251	\$1,385,286	\$208,269	\$277,533
		\$150,000.00	\$678,020				
86	46	\$0.00	\$33,901	\$3,992	\$1,472,968	\$201,503	\$275,152
87	47	\$0.00	\$33,901	\$4,849	\$1,565,355	\$194,721	\$272,989
88	48	\$0.00	\$33,901	\$5,901	\$1,662,549	\$187,788	\$270,915
89	49	\$0.00	\$33,901	\$7,240	\$1,764,561	\$180,465	\$268,693
90	50	\$0.00	\$33,901	\$8,870	\$1,871,395	\$172,499	\$266,068
		\$150,000.00	\$847,525				

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Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
91	51	\$0.00	\$33,901	\$10,864	\$1,982,976	\$163,539	\$262,687
92	52	\$0.00	\$33,901	\$10,656	\$2,101,892	\$155,887	\$239,963
93	53	\$0.00	\$33,901	\$9,756	\$2,229,357	\$150,456	\$217,337
94	54	\$0.00	\$33,901	\$7,873	\$2,366,975	\$148,533	\$195,872
95	55	\$0.00	\$33,901	\$4,720	\$2,516,768	\$151,808	\$176,976
		\$150,000.00	\$1,017,030				
96	56	\$0.00	\$33,901	\$90	\$2,681,137	\$162,333	\$162,333
97	57	\$0.00	\$33,901	\$90	\$2,856,269	\$175,929	\$175,929
98	58	\$0.00	\$33,901	\$90	\$3,042,910	\$192,956	\$192,956
99	59	\$0.00	\$33,901	\$90	\$3,241,846	\$213,799	\$213,799
100	60	\$0.00	\$33,901	\$90	\$3,453,921	\$238,874	\$238,874
		\$150,000.00	\$1,186,535				
101	61	\$0.00	\$33,901	\$90	\$3,680,035	\$268,641	\$268,641
102	62	\$0.00	\$33,901	\$90	\$3,921,156	\$303,596	\$303,596
103	63	\$0.00	\$33,901	\$90	\$4,178,318	\$344,284	\$344,284
104	64	\$0.00	\$33,901	\$90	\$4,452,629	\$391,297	\$391,297
105	65	\$0.00	\$33,901	\$90	\$4,745,277	\$445,283	\$445,283
		\$150,000.00	\$1,356,040				
106	66	\$0.00	\$33,901	\$90	\$5,057,534	\$506,944	\$506,944
107	67	\$0.00	\$33,901	\$90	\$5,390,762	\$577,046	\$577,046
108	68	\$0.00	\$33,901	\$90	\$5,746,422	\$656,424	\$656,424
109	69	\$0.00	\$33,901	\$90	\$6,126,079	\$745,985	\$745,985
110	70	\$0.00	\$33,901	\$90	\$6,531,410	\$846,716	\$846,716
		\$150,000.00	\$1,525,545				
111	71	\$0.00	\$33,901	\$90	\$6,964,214	\$959,688	\$959,688
112	72	\$0.00	\$33,901	\$90	\$7,426,417	\$1,086,069	\$1,086,069
113	73	\$0.00	\$33,901	\$90	\$7,920,086	\$1,227,125	\$1,227,125
114	74	\$0.00	\$33,901	\$90	\$8,447,437	\$1,384,232	\$1,384,232
115	75	\$0.00	\$33,901	\$90	\$9,010,845	\$1,558,883	\$1,558,883
		\$150,000.00	\$1,695,050				

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UA: \$100,000.00

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Supplemental illustration: Non-guaranteed scenario *continued*

					Non-guaranteed scenario (using the current illustrated rate)		
Age	End of Policy Year	Premium Outlay	Net Distributions	Total charges	Current Value	Cash Value	Death Benefit
116	76	\$0.00	\$33,901	\$90	\$9,612,857	\$1,752,701	\$1,752,701
117	77	\$0.00	\$33,901	\$90	\$10,256,206	\$1,967,447	\$1,967,447
118	78	\$0.00	\$33,901	\$90	\$10,943,822	\$2,205,029	\$2,205,029
119	79	\$0.00	\$33,901	\$90	\$11,678,848	\$2,467,519	\$2,467,519
120	80	\$0.00	\$33,901	\$90	\$12,464,657	\$2,757,165	\$2,757,165
		\$150,000.00	\$1,864,555				

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UA: \$100,000.00

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Supplemental illustration: Your illustrated allocation options

The table below includes your chosen allocation options	Initial allocation percent	Illustrated rate
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)	25%	6.65%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Classic)	25%	6.65%
Blended Futures Index Annual point-to-point with a Participation Rate (Classic)	25%	6.65%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)	25%	6.65%
The current illustrated rate assumption for years 1 through M is 6.65%		6.65%

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Allocation Option Summary

Your current rates are shown below. The below table shows hypothetical historical averages for each indexed allocation, assuming the product and indexed allocations existed over the respective time periods. Different time periods and different indexes will produce higher or lower averages, and actual credited rates will vary from year to year. Historical interest rates shown do not include the bonus or asset charges.

Select Indexed Allocations - 40% Multiplier Bonus with 1% Asset Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	175.00%	8.58%	9.31%	8.55%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	175.00%	8.34%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	110.00%	7.85%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	70.00%	9.80%	10.03%	8.74%	7.95%
Bonused Indexed Allocations - 15% Multiplier Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	180.00%	8.82%	9.57%	8.79%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	185.00%	8.80%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	115.00%	8.20%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	75.00%	10.48%	10.74%	9.35%	8.50%
Classic Indexed Allocations Indexed Allocations - 1.00% Guaranteed Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate	N/A	185.00%	9.06%	9.83%	9.03%	N/A
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	190.00%	9.04%	N/A	N/A	N/A
Blended Futures Index Annual point-to-point with a Participation Rate	N/A	115.00%	8.20%	N/A	N/A	N/A
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate	N/A	75.00%	10.48%	10.74%	9.35%	8.50%
Standard Indexed Allocations - No Bonus with No Additional Charge	Current cap	Current Participation Rate	10 year	15 year	20 year	25 year
S&P 500® Index annual point-to-point	12.25%	100.00%	8.16%	8.61%	7.97%	7.19%
S&P 500® Index monthly sum	3.80%	100.00%	8.92%	8.99%	7.99%	7.33%
S&P 500® Index trigger method	8.25%*	N/A	5.71%	5.99%	6.13%	5.54%
Fixed	Current fixed rate					
Fixed interest	5.40%					

Caps, Participation Rates, and Trigger Interest Rates are subject to change on any policy anniversary. Past performance is not a prediction of future results.

*Represents the Trigger Interest Rate.

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T: \$2,145.40

UA: \$100,000.00

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Allianz is a company you can trust for the long term

A life insurance product is only as strong as the company behind it. So it's important to know that Allianz Life Insurance Company of North America (Allianz) is a leading provider of life insurance and part of one of the world's largest financial services companies, Allianz SE.

We manage our business to control risk in real time, weather all market conditions, and deliver long-term results. Consistently high ratings from independent financial rating agencies confirm our strength and stability.

High Financial Ratings

Standard & Poor's	A.M. Best	Moody's
AA (Very strong)	A+ (Superior)	AA3

A.M. Best rating is the second-highest of 16 possible ratings and was confirmed March 2024; Moody's rating is the fourth-highest of 21 possible ratings and was confirmed September 2023; Standard & Poor's rating is the third-highest of 21 possible ratings and was confirmed March 2024.

These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives, strategies, and risk management programs. The ratings do not indicate approval by the analysts and are subject to change.

ALLIANZ LIFE ACCUMULATOR® OFFERS PROTECTION NOW AND FINANCIAL BENEFITS FOR THE LONG TERM

Allianz Life Accumulator® is designed with important features to help meet challenges in all stages of life:

- A death benefit that can help loved ones maintain their standard of living and is generally Income-tax free for your beneficiaries.
- Accumulation potential that's tax-deferred and protected from market volatility.
- Loans and withdrawals that allow you to access any available cash value in your policy for college funding, retirement, or other financial needs.¹
- Riders and benefits to help you customize your coverage for a variety of concerns.

¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

Guarantees are backed solely by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

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T: \$2,145.40

UA: \$100,000.00

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Basic illustration: Policy overview

ONLY INFORMATION SELECTED FOR THIS ILLUSTRATION IS SHOWN BELOW.

Proposed insured	Valued Client, Male, 40, Preferred Nontobacco	
Initial death benefit amount	\$100,000	
Initial death benefit option	B (Increasing)	
Initial base death benefit amount	\$100,000	
Initial term amount	\$0	
Initial premium	\$6,000.00	
Planned annual premium	\$6,000.00	
Minimum initial premium	\$1,823.50	
Death benefit qualification test	GPT	
Modified endowment contract (MEC) status	This policy is not a MEC.	
Illustrated allocation options	25% PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic) 25% Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Classic) 25% Blended Futures Index Annual point-to-point with a Participation Rate (Classic) 25% S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)	
Riders and benefits	Chronic Illness Accelerated Death Benefit Rider	Terminal Illness Accelerated Death Benefit Rider
	Loan Protection Rider	Waiver of New Charges Benefit

Premium payments are assumed to be received at the beginning of the term based on the frequency illustrated

Please refer to your life insurance policy for complete information.

The purchase of a life insurance policy is an important financial decision. This Illustration demonstrates both guaranteed and hypothetical policy costs and benefits. The hypothetical policy costs and benefits are based on assumptions that are subject to change as outlined in the terms and conditions of the policy. It is not intended to constitute fiduciary investment advice. You should have a full discussion with your financial professional before making any decision.

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7-Pay: \$6,994.95

T: \$2,145.40

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GLAP: \$6,188.56

UA: \$100,000.00

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GSP: \$32,588.01

V6.51.15.0 Illustration ID: A02877506



Additional riders and benefits

The following riders were selected for this illustration. Some benefits are automatically included, which are also listed below. Some riders may include charges when they are exercised or added. For additional information about the riders and benefits, talk with your financial professional.

Chronic Illness Accelerated Death Benefit Rider

Accelerates a portion of the death benefit if the insured becomes chronically ill or cognitively impaired (as defined in the rider). There is a charge associated with the rider, and exercising it will reduce your Specified Amount, Total Premium Paid, Minimum Monthly Premium, Current Value, Guaranteed Accumulation Value, policy loans, and full surrender charges. Accelerated amount may be taxable. There is a fee charged as a discount factor against every accelerated payment if the rider is exercised. The discount factor is based on the cash value of the policy and current discount factor interest rate at that time. The maximum discount factor is determined by the life expectancy of the insured and the discount factor at the time of acceleration.

Loan Protection Rider

Provides protection from lapse due to an outstanding policy loan if certain conditions apply. The rider may be exercised if you are between the ages of 75 and 120, and the policy must be in force for a minimum of 15 policy years. Once exercised, there is a one-time charge, which is a percentage of the accumulation value. Rider is automatically included with your policy unless you elect not to receive the rider.

Terminal Illness Accelerated Death Benefit Rider

If the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less, the policy's death benefit (up to \$1 million) is available while the insured is still alive, subject to specific conditions. There is a charge associated with the payment, and exercising this rider will reduce your Specified Amount, Total Premium Paid, Minimum Monthly Premium, Current Value, Guaranteed Accumulation Value, policy loans, and full surrender charges. Accelerated amount may be taxable. The rider payment is equal to the accelerated benefit amount discounted for one-half year's interest using the Fixed Charge Rate minus any automatic loan repayment.

Review your policy for additional rider and benefit information.

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Waiver of New Charges Benefit

Waives surrender charges, expense charges, and Enhanced Liquidity Rider charges for any coverage increases incurred in years 11+. Rider is automatically included with your policy.

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How Allianz Life Accumulator® works

Allianz Life Accumulator® is first and foremost a life insurance policy designed to provide a generally income-tax-free death benefit to your beneficiaries. But there are other benefits to your policy as well.

Premium payments:

You pay premium into the policy. Fees and charges are deducted, and the remaining payments have the opportunity to build accumulation value through the fixed allocation or indexed allocation options. Cost of insurance charges and expense charges are deducted from the accumulation value on a monthly basis.

Accumulation value:

Fixed allocation; earn a consistent, fixed interest rate.

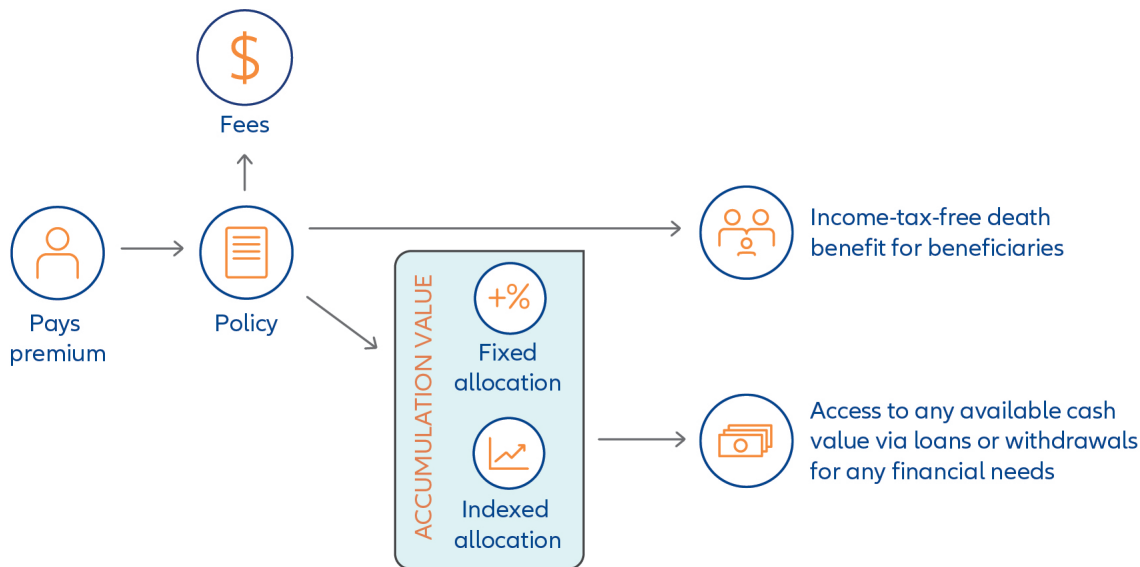
Indexed allocation; potential to earn interest that's based on the performance of one or more external market indexes.

Loans and Withdrawals:

You can access any available cash value through policy loans or withdrawal to use for supplemental college funding, retirement, or other financial needs.

Death benefit:

Upon your death, your beneficiaries will receive a death benefit that is generally income tax-free.



Interest rates and policy charges are only two of the many factors that can affect your policy's actual performance. The timing and amount of any premiums you pay, loans or surrenders you take, and policy benefit changes have a large effect on your policy values.

These illustration ledgers show both guaranteed and non-guaranteed values. Guaranteed values illustrate minimum interest rates and maximum policy charges in all policy years. Non-guaranteed values are based on factors that are subject to change. Your actual policy values will not match the non-guaranteed values in this illustration.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for detail.

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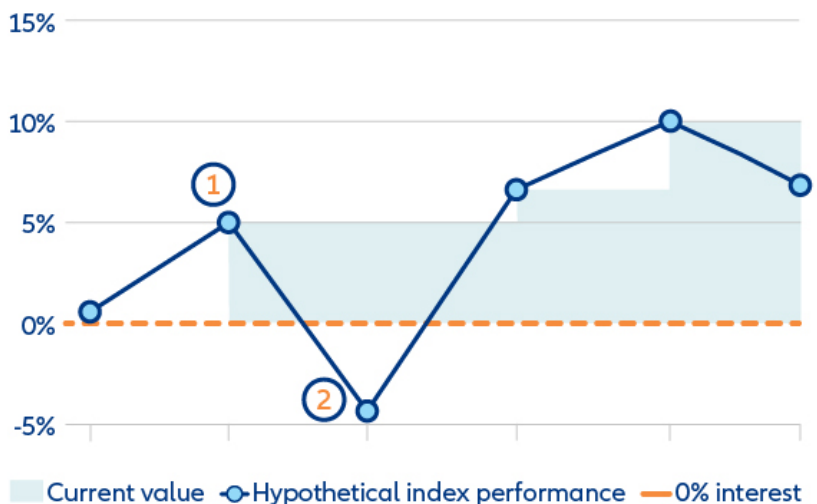
How your policy receives interest

You may allocate your policy's accumulation value to earn indexed interest and/or fixed interest. Your accumulation value increases when interest is credited to the policy.

Indexed interest

When you select one or more indexed allocations, the performance of the index(es) you selected is tracked and your policy is credited for any positive performance. It's important to note your policy does not directly invest or participate in any equity or investments – at no time is your money at risk in the market.

- 1 **If the index performance is positive**, we apply indexed interest to your policy's accumulation value, per any caps and Participation Rates.
 - 2 **If the index performance is negative**, your accumulation value will be unaffected. However, fees and charges will reduce the policy values.
- This hypothetical example is for illustrative purposes only.



Fixed interest

You can allocate your policy's accumulation value to a fixed allocation, which will earn a consistent, fixed interest rate. The interest rate will never be lower than 0.10% annually. The current rate is 5.40%.

POWER OF INTEREST CREDITS

The interest credit you receive can be an indicator of the value that is being passed on to you. Here's the average indexed and fixed interest credit for our Allianz life insurance policyholders.

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Once the insured reaches age 120, we allocate 100% of the current value (including any loan balance) to the fixed allocation.

¹ The average crediting history of Allianz IUL policies from 3/1/2006 through 12/31/2023. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, Participation Rates, and interest rates that have been applied to inforce policies. Not all products have been available during the entire duration of the example shown. This is only one aspect of a life insurance policy, which does not take into account policy fees and charges and does not describe any other feature. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.

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How your policy receives interest

	Indexed interest	Fixed interest
Average interest credited ¹	6.15%	3.73%

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Once the insured reaches age 120, we allocate 100% of the current value (including any loan balance) to the fixed allocation.

¹ The average crediting history of Allianz IUL policies from 3/1/2006 through 12/31/2023. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, Participation Rates, and interest rates that have been applied to inforce policies. Not all products have been available during the entire duration of the example shown. This is only one aspect of a life insurance policy, which does not take into account policy fees and charges and does not describe any other feature. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy.

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Capture potential interest with Index Lock

Using our **Index Lock** feature, you can lock in an index value you're satisfied with once during the current crediting period – as long as the index change is positive. This will be the value used in calculating the interest credit that's applied at the end of your crediting period – no matter what happens in the market after you've set the lock. The Index Lock occurs at the end of the business day, therefore the actual value received may be more or less than the value at the time of the request. It helps build your accumulation value by eliminating the possibility of receiving a zero interest credit.¹

And with our **Auto Lock** option, the policy can activate the Index Lock automatically if the index value reaches your set target – upper or lower targets - that you've pre-set.²

Index Lock and Auto Lock are only available with certain allocation options - on all indexed allocation options that use the annual point-to-point with a Participation Rate crediting method. See "Using Index Lock to Capture Potential Interest" (CSI-512) for full Index Lock details and rules.

¹ Exercising an Index Lock may result in a credit higher or lower than if the Index Lock had not been exercised. We will not provide advice or notify you regarding whether you should exercise an Index Lock or the optimal time for doing so.

² Setting targets authorizes Allianz to automatically activate an Index Lock once the target is reached based on the index interest rate percentage at the end of the business day. Targets need to be renewed after each crediting period unless auto renew is activated and must be greater than the current index return for the crediting period. This service may be discontinued at any time. Activating Index Lock manually will cancel any current targets you have set for the current crediting period.

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Indexed allocation bonus options

Bonuses may enhance your policy crediting potential. You have several options, offering varying combinations of bonus potential and charges that are available with allocation options that use the annual point-to-point with Participation Rate crediting method.

	Bonus rate	Annual asset charge	Bonus details
Select	40%	1%	Multiplies any annual indexed interest by 40%. For those who are willing to pay a charge in return for a higher bonus and greater indexed interest potential.
Bonused	15%	0%	Multiplies any annual indexed interest by 15%. For those looking for a moderate choice with bonus potential but no additional charges associated with the bonus.
Classic	1%	0%	Adds a consistent bonus rate to the policy's annual accumulation value. For clients that may want a conservative approach and a guaranteed credit. Includes an allocation restriction, meaning you may not be able to allocate 100% of your accumulation value, if the fixed account goes below 1%.

Select and Bonused indexed allocations are credited annually, and the Classic indexed allocations are credited monthly. The cap and/or Participation Rate will vary based on whether or not the selected indexed allocations offer a bonus.

In addition, we also offer Standard non-bonus indexed allocations, where you have the opportunity to select a crediting method.

Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and Participation Rates. Not all bonuses guarantee that a policy will be credited with an interest bonus every year as some are based on the growth of an index.

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Your allocation options selection(s).

You can allocate premium paid into your policy to one or more allocations that earn interest based on an external market index(es). We track the performance of the index – and when the index goes up, your accumulation value may earn indexed interest based on the crediting method. A combination of an indexed allocation and a crediting method is called an allocation option. This policy allows you to choose among multiple allocation options. It's important to note that with an external index, your policy does not directly participate in any equity or fixed income investments – you are not buying shares in an index.

The maximum illustrated rate for this illustration years 1-M is 6.65%

	Current cap	Current participation rate	Illustrated rate
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)	N/A	185.00%	6.65%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate	N/A	190.00%	6.65%
Blended Futures Index Annual point-to-point with a Participation Rate (Classic)	N/A	115.00%	6.65%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)	N/A	75.00%	6.65%

As required to show, the maximum illustrated rate for the allocation option is partially calculated using a benchmark index account with the annual point-to-point crediting method and the S&P 500® Index, in accordance with illustration regulations. To determine this limit, we calculate the average annualized rates for each 25-year period in the last 65 calendar years assuming the current annual cap for the benchmark index account was in effect every year.

Current maximum illustrated rate	7.34%
Minimum average crediting rate	4.93%
Maximum average crediting rate	9.03%

The maximum illustrated rate is also calculated using the historical performance of the allocation selected and the amount spent to support the allocation.

Caps, Participation Rates, and Trigger Interest Rates are subject to change on any policy anniversary.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

Allocation options picked above represent assume the continuous use and availability both initial and future allocations for the entire illustration period.

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Historical index performance

The tables below show hypothetical historical averages for each allocation option, assuming the product and allocation existed over the respective time periods shown, using current caps, Trigger Interest Rates, and Participation Rates, measured over the most recent calendar year periods. Different time periods and different indexes will produce higher or lower averages, and actual credited rates will vary from year to year. Past performance is not a prediction of future results.

PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)

25-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2000	N/A	0.00%
12/31/2001	N/A	0.00%
12/31/2002	N/A	0.00%
12/31/2003	N/A	0.00%
12/31/2004	N/A	0.00%
12/31/2005	-2.18%	0.00%
12/31/2006	5.17%	9.56%
12/31/2007	2.95%	5.45%
12/31/2008	5.86%	10.85%
12/31/2009	4.21%	7.79%
12/31/2010	11.32%	20.93%
12/31/2011	3.84%	7.11%
12/31/2012	6.81%	12.60%
12/31/2013	7.75%	14.34%
12/31/2014	1.53%	2.83%
12/31/2015	-2.33%	0.00%
12/31/2016	5.75%	10.64%
12/31/2017	14.46%	26.75%
12/31/2018	-2.10%	0.00%
12/31/2019	10.35%	19.15%
12/31/2020	4.07%	7.52%
12/31/2021	8.94%	16.53%
12/31/2022	-2.27%	0.00%
12/31/2023	2.79%	5.16%
12/31/2024	4.36%	8.06%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2015	12/31/2024	9.06%
15-year	01/01/2010	12/31/2024	9.83%
20-year	01/01/2005	12/31/2024	9.03%
25-year	N/A	N/A	N/A

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Classic)

25-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2000	N/A	0.00%
12/31/2001	N/A	0.00%
12/31/2002	N/A	0.00%
12/31/2003	N/A	0.00%
12/31/2004	N/A	0.00%
12/31/2005	N/A	0.00%
12/31/2006	N/A	0.00%
12/31/2007	N/A	0.00%
12/31/2008	N/A	0.00%
12/31/2009	N/A	0.00%
12/31/2010	N/A	0.00%
12/31/2011	N/A	0.00%
12/31/2012	3.97%	7.54%
12/31/2013	12.23%	23.24%
12/31/2014	4.11%	7.81%
12/31/2015	-2.73%	0.00%
12/31/2016	4.20%	7.98%
12/31/2017	11.38%	21.62%
12/31/2018	-1.59%	0.00%
12/31/2019	9.33%	17.72%
12/31/2020	4.75%	9.02%
12/31/2021	7.20%	13.68%
12/31/2022	-7.60%	0.00%
12/31/2023	6.85%	13.02%
12/31/2024	5.10%	9.69%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2015	12/31/2024	9.04%
15-year	N/A	N/A	N/A
20-year	N/A	N/A	N/A
25-year	N/A	N/A	N/A

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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Blended Futures Index Annual point-to-point with a Participation Rate (Classic)

25-year historical index performance			Historical compound average return		
Date	Actual historical performance	Hypothetical historical return	From	Through	Historical average return
12/31/2000	N/A	0.00%			
12/31/2001	N/A	0.00%			
12/31/2002	N/A	0.00%			
12/31/2003	N/A	0.00%			
12/31/2004	N/A	0.00%			
12/31/2005	N/A	0.00%			
12/31/2006	N/A	0.00%			
12/31/2007	N/A	0.00%			
12/31/2008	N/A	0.00%			
12/31/2009	N/A	0.00%			
12/31/2010	N/A	0.00%			
12/31/2011	3.58%	4.12%			
12/31/2012	11.17%	12.84%			
12/31/2013	17.80%	20.47%			
12/31/2014	6.75%	7.76%			
12/31/2015	-0.22%	0.00%			
12/31/2016	7.95%	9.14%			
12/31/2017	11.28%	12.97%			
12/31/2018	-6.56%	0.00%			
12/31/2019	15.16%	17.43%			
12/31/2020	14.47%	16.64%			
12/31/2021	11.17%	12.84%			
12/31/2022	-17.47%	0.00%			
12/31/2023	8.87%	10.20%			
12/31/2024	4.11%	4.72%			

10-year	01/01/2015	12/31/2024	8.20%
15-year	N/A	N/A	N/A
20-year	N/A	N/A	N/A
25-year	N/A	N/A	N/A

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)

25-year historical index performance			Historical compound average return			
Date	Actual historical performance	Hypothetical historical return		From	Through	Historical average return
12/31/2000	-15.09%	0.00%				
12/31/2001	-17.74%	0.00%				
12/31/2002	-23.70%	0.00%				
12/31/2003	27.05%	20.29%				
12/31/2004	9.19%	6.89%				
12/31/2005	1.37%	1.03%				
12/31/2006	10.11%	7.58%				
12/31/2007	-0.08%	0.00%				
12/31/2008	-39.29%	0.00%				
12/31/2009	25.52%	19.14%				
12/31/2010	14.67%	11.00%				
12/31/2011	1.73%	1.30%				
12/31/2012	15.43%	11.57%				
12/31/2013	31.50%	23.62%				
12/31/2014	13.19%	9.89%				
12/31/2015	0.86%	0.64%				
12/31/2016	11.47%	8.60%				
12/31/2017	19.88%	14.91%				
12/31/2018	-6.96%	0.00%				
12/31/2019	23.41%	17.56%				
12/31/2020	22.27%	16.71%				
12/31/2021	27.99%	20.99%				
12/31/2022	-19.73%	0.00%				
12/31/2023	19.76%	14.82%				
12/31/2024	17.55%	13.16%				
			10-year	01/01/2015	12/31/2024	10.48%
			15-year	01/01/2010	12/31/2024	10.74%
			20-year	01/01/2005	12/31/2024	9.35%
			25-year	01/01/2000	12/31/2024	8.50%

The historical interest rates shown do not include the bonus or the Asset Charge.

Allocation options picked above assume the continuous use and availability both initial and future allocations for the entire illustration period.

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Access to income-tax-free loans and withdrawals

With Allianz Life Accumulator®, you have the ability to access any cash value accumulation at any time, for any reason – whether it's to help with emergencies, retirement expenses, college funding, or even vacations or large purchases.

Allocation	Rate charged in advance (and guaranteed for the life of the policy)	Rate credited	
Indexed Loan	5.00% annual up front charged rate ¹	Indexed interest credited at the end of the policy year based on selected indexed allocation ⁴	¹ The indexed loan charged rate is called the Loan Index Charge.
Fixed Loan	Years 1 - 10: 2.91% annual up front charged rate ²	2% credited throughout the policy year	² The fixed loan charged rate in years 1 - 10 is called the Initial Loan Period Fixed Charge Rate within the policy.
	Years 11+: 1.96% annual up front charged rate ³	2% credited throughout the policy year	³ The fixed loan charged rate in years 11+ is called the Fixed Charge Rate within the policy. ⁴ The rate credited will also include any applicable interest bonus, but does not include any applicable asset charges.

Allianz Life Accumulator® offers competitive loan amounts and flexible options, allowing both indexed and fixed loans in the same year. You have the option to switch between loan types once per year on the anniversary for the life of the policy until the maximum coverage age. On the maximum coverage anniversary, all loans will be allocated to the fixed allocation.

Any loan amounts still have the ability to earn interest while outstanding. This interest that is credited annually to your policy can help offset the cost of the loan itself.

If you take a policy loan, surrender, or accelerated benefit from your policy, you will reduce the death benefit and available policy values, and you may cause the policy to lapse if you do not repay the loan interest each anniversary. Loans and surrenders are assumed to be taken at the beginning of the term based on frequency illustrated.

YOU CAN ALSO ACCESS ANY AVAILABLE CASH VALUE IN OTHER WAYS

Withdrawal: You may request a withdrawal (or partial surrender as it is called in your policy) from your policy. Withdrawals reduce your policy values – including the death benefit – and may be subject to a maximum charge of \$50. Withdrawals could also affect your policy protection period and/or minimum monthly premiums.

Full withdrawal: You may request a full withdrawal of your policy. If you do this during the policy's surrender period (12 years), the full surrender charge will apply.

CONSIDERATIONS: When accessing policy loans and withdrawals, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implications of taking policy loans and withdrawals and discuss them with your tax professional.

Loan interest is charged in advance and credited throughout the policy year, based on the allocation the loan is linked to.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59 ½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

This illustration is not an offer, contract, or promise of future policy performance. Actual policy values may be more or less favorable than the non-guaranteed values shown. Coverage is subject to the terms and conditions of the policy. The assumptions on which this illustration is based are subject to change on an annual basis.

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Taxation of life insurance

Everyone's tax situation is different; we suggest you work with a tax or legal advisor about your own tax situation. We do not give legal or tax advice, but for your convenience, we provide the following general information on federal taxes.

This policy is intended to comply with the definition of life insurance in Section 7702 of the Internal Revenue Code. When you buy your policy, you must specify whether you want the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) used to qualify your policy as life insurance.

- **The Guideline Premium Test (GPT)**, which is commonly used for Allianz Life Accumulator®; or
- **The Cash Value Accumulation Test (CVAT)**

THIS ILLUSTRATION SHOWS:

Guideline Premium Test

This test specifies the maximum amount of premium you can pay into your policy. The total premiums paid for the policy must not exceed the guideline single premium or the cumulative guideline level annual premiums, whichever is greater.

The guideline premiums for this policy are:

- *Guideline single premium \$32,588.01
- *Guideline level premium \$6,188.56

Avoiding Modified Endowment Contract (MEC) status

In order to receive favorable federal tax treatments on distributions (loans), the total premiums you pay into the policy must satisfy the 7-pay premium limitation. Otherwise, your policy could be considered a MEC. Making policy changes that are material changes or reductions in benefits may also result in your policy becoming a MEC.

If the payment of any premium will cause your policy to become a MEC, we will notify you. You will have the choice to continue with the premium payment and allow your policy to become a MEC or to withdraw or reduce the amount of your payment.

If you take a distribution from a MEC, we must first distribute any interest you have earned in your policy. Interest will be taxed as ordinary income. In addition, with certain exceptions, there will be an additional 10% federal tax assessed if a distribution is taken before the owner turns age 59 ½.

*Maximum non-MEC annual premium \$6,994.95

*I.R.C. §7702 (2020)

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Glossary of terms

Accumulation value

Accumulation value is equal to the greater of the current value or the guaranteed accumulation value.

Age

The insured's age on the birthday nearest the beginning of the policy year.

Cash value

Cash value is the amount you would get if you cancelled (cashed in) your policy. It's equal to your accumulation value minus the full surrender charge and any outstanding loan balance.

Current value

Current value reflects the money you put into the policy (less premium charges) plus Interest Bonus, if applicable, and any fixed and/or indexed interest earned, minus any money taken out (such as surrenders and policy charges). Interest earned and policy charges are based on current (non-guaranteed) rates that can change throughout the life of your policy.

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

Option A is equal to the specified amount of your policy less any outstanding loans.

Option B is equal to the specified amount of your policy plus the accumulation value less any outstanding loans.

Option C is equal to the specified amount of your policy plus the total premium you have paid into the policy less any outstanding loans.

Guaranteed accumulation value

Guaranteed accumulation value is similar to the current value, except it earns fixed interest only and incurs policy charges at guaranteed rates. The 0.10% minimum fixed interest rate and the maximum policy charges are applied in all policy years.

Loan credit

The amount of fixed and/or indexed interest credited to the portion of current value that is linked to a loan.

Midpoint

The interest rates used in the midpoint scenario is the average of the current interest rates and 0%, along with the average of current and guaranteed charges.

Net Distribution

Partial surrenders and loans less the policy loan repayments received.

Non-guaranteed values

The "non-guaranteed" values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed charges.

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.

This illustration shows two types of non-guaranteed values:

- **Alternative crediting rate and charges:** Alternate scenario values are calculated using the current fixed interest crediting rate and our current administrative and insurance charges.
- **Illustrated crediting rate and current charges:** Current scenario values are calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.

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Glossary of terms

Premium Outlay

The premium outlay includes the amount of premium paid into the contract for the time illustrated.

Total charges

The total charges shown in this illustration include monthly deductions and premium deductions.

Ultimate Amount

Ultimate Amount is the death benefit used to determine both internal and reinsurance capacity. Autobind limits, jumbo limits and underwriting requirements will reflect this amount.

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Basic Ledger, Guaranteed scenario

				Guaranteed Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Guaranteed Accumulation Value	Cash Value	Death Benefit
41	1	\$6,000.00	\$0	\$5	\$1,414	\$0	\$4,591	\$712	\$104,591
42	2	\$6,000.00	\$0	\$10	\$1,428	\$0	\$9,173	\$5,379	\$109,173
43	3	\$6,000.00	\$0	\$14	\$1,440	\$0	\$13,748	\$10,040	\$113,748
44	4	\$6,000.00	\$0	\$19	\$1,445	\$0	\$18,322	\$14,699	\$118,322
45	5	\$6,000.00	\$0	\$23	\$1,452	\$0	\$22,893	\$19,356	\$122,893
		\$30,000.00	\$0						
46	6	\$6,000.00	\$0	\$28	\$1,458	\$0	\$27,463	\$24,012	\$127,463
47	7	\$6,000.00	\$0	\$32	\$1,465	\$0	\$32,031	\$28,666	\$132,031
48	8	\$6,000.00	\$0	\$37	\$1,472	\$0	\$36,596	\$33,792	\$136,596
49	9	\$6,000.00	\$0	\$42	\$1,478	\$0	\$41,160	\$38,917	\$141,160
50	10	\$6,000.00	\$0	\$46	\$1,488	\$0	\$45,718	\$44,036	\$145,718
		\$60,000.00	\$0						
51	11	\$6,000.00	\$0	\$51	\$1,502	\$0	\$50,267	\$49,146	\$150,267
52	12	\$6,000.00	\$0	\$55	\$1,520	\$0	\$54,802	\$54,242	\$154,802
53	13	\$6,000.00	\$0	\$60	\$1,540	\$0	\$59,322	\$59,322	\$159,322
54	14	\$6,000.00	\$0	\$64	\$1,564	\$0	\$63,822	\$63,822	\$163,822
55	15	\$6,000.00	\$0	\$69	\$1,591	\$0	\$68,300	\$68,300	\$168,300
		\$90,000.00	\$0						
56	16	\$6,000.00	\$0	\$73	\$1,623	\$0	\$72,749	\$72,749	\$172,749
57	17	\$6,000.00	\$0	\$78	\$1,659	\$0	\$77,167	\$77,167	\$177,167
58	18	\$6,000.00	\$0	\$82	\$1,702	\$0	\$81,548	\$81,548	\$181,548
59	19	\$6,000.00	\$0	\$86	\$1,750	\$0	\$85,884	\$85,884	\$185,884
60	20	\$6,000.00	\$0	\$91	\$1,806	\$0	\$90,169	\$90,169	\$190,169
		\$120,000.00	\$0						
61	21	\$6,000.00	\$0	\$95	\$1,870	\$0	\$94,394	\$94,394	\$194,394
62	22	\$6,000.00	\$0	\$99	\$1,943	\$0	\$98,549	\$98,549	\$198,549
63	23	\$6,000.00	\$0	\$103	\$2,026	\$0	\$102,627	\$102,627	\$202,627
64	24	\$6,000.00	\$0	\$107	\$2,119	\$0	\$106,615	\$106,615	\$206,615
65	25	\$6,000.00	\$0	\$111	\$2,219	\$0	\$110,507	\$110,507	\$210,507
		\$150,000.00	\$0						
66	26	\$0.00	\$33,901	\$780	\$983	\$1,695	\$110,304	\$74,708	\$103,538
67	27	\$0.00	\$33,901	\$1,484	\$1,015	\$3,475	\$110,773	\$37,801	\$66,162
		\$150,000.00	\$67,802						

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Basic Ledger, Non-guaranteed scenario

				Alternate Scenario			Current Scenario		
Age	End of Policy Year	Premium Outlay	Net Distributions	Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
41	1	\$6,000.00	\$0	\$4,936	\$1,057	\$104,936	\$4,999	\$1,120	\$104,999
42	2	\$6,000.00	\$0	\$10,433	\$6,639	\$110,433	\$10,628	\$6,834	\$110,628
43	3	\$6,000.00	\$0	\$16,283	\$12,575	\$116,283	\$16,690	\$12,982	\$116,690
44	4	\$6,000.00	\$0	\$22,510	\$18,887	\$122,510	\$23,219	\$19,596	\$123,219
45	5	\$6,000.00	\$0	\$29,137	\$25,600	\$129,137	\$30,248	\$26,711	\$130,248
\$30,000.00									
46	6	\$6,000.00	\$0	\$36,190	\$32,739	\$136,190	\$37,819	\$34,368	\$137,819
47	7	\$6,000.00	\$0	\$43,696	\$40,331	\$143,696	\$45,970	\$42,605	\$145,970
48	8	\$6,000.00	\$0	\$51,686	\$48,882	\$151,686	\$54,749	\$51,945	\$154,749
49	9	\$6,000.00	\$0	\$60,188	\$57,945	\$160,188	\$64,202	\$61,959	\$164,202
50	10	\$6,000.00	\$0	\$69,236	\$67,554	\$169,236	\$74,379	\$72,697	\$174,379
\$60,000.00									
51	11	\$6,000.00	\$0	\$78,859	\$77,738	\$178,859	\$85,333	\$84,212	\$185,333
52	12	\$6,000.00	\$0	\$89,095	\$88,535	\$189,095	\$97,122	\$96,562	\$197,122
53	13	\$6,000.00	\$0	\$99,979	\$99,979	\$199,979	\$109,807	\$109,807	\$209,807
54	14	\$6,000.00	\$0	\$111,550	\$111,550	\$211,550	\$123,455	\$123,455	\$223,455
55	15	\$6,000.00	\$0	\$123,849	\$123,849	\$223,849	\$138,135	\$138,135	\$238,135
\$90,000.00									
56	16	\$6,000.00	\$0	\$137,503	\$137,503	\$237,503	\$154,511	\$154,511	\$254,511
57	17	\$6,000.00	\$0	\$152,011	\$152,011	\$252,011	\$172,123	\$172,123	\$272,123
58	18	\$6,000.00	\$0	\$167,428	\$167,428	\$267,428	\$191,062	\$191,062	\$291,062
59	19	\$6,000.00	\$0	\$183,811	\$183,811	\$283,811	\$211,433	\$211,433	\$311,433
60	20	\$6,000.00	\$0	\$201,222	\$201,222	\$301,222	\$233,343	\$233,343	\$333,343
\$120,000.00									
61	21	\$6,000.00	\$0	\$219,723	\$219,723	\$319,723	\$256,908	\$256,908	\$356,908
62	22	\$6,000.00	\$0	\$239,379	\$239,379	\$339,379	\$282,249	\$282,249	\$382,249
63	23	\$6,000.00	\$0	\$260,255	\$260,255	\$360,255	\$309,493	\$309,493	\$409,493
64	24	\$6,000.00	\$0	\$282,421	\$282,421	\$382,421	\$338,779	\$338,779	\$438,779
65	25	\$6,000.00	\$0	\$305,946	\$305,946	\$405,946	\$370,249	\$370,249	\$470,249
\$150,000.00									

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Basic Ledger, Non-guaranteed scenario *continued*

				Alternate Scenario			Current Scenario		
Age	End of Policy Year	Premium Outlay	Net Distributions	Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
66	26	\$0.00	\$33,901	\$324,251	\$288,655	\$353,506	\$397,691	\$362,095	\$441,633
67	27	\$0.00	\$33,901	\$342,789	\$269,817	\$334,947	\$426,746	\$353,774	\$434,856
68	28	\$0.00	\$33,901	\$361,527	\$249,310	\$314,385	\$457,513	\$345,296	\$427,648
69	29	\$0.00	\$33,901	\$380,428	\$227,005	\$291,678	\$490,093	\$336,669	\$419,985
70	30	\$0.00	\$33,901	\$399,456	\$202,765	\$266,678	\$524,600	\$327,910	\$411,846
		\$150,000.00	\$169,505						
71	31	\$0.00	\$33,901	\$418,567	\$176,445	\$239,230	\$561,155	\$319,034	\$403,208
72	32	\$0.00	\$33,901	\$437,765	\$147,941	\$204,851	\$599,958	\$310,134	\$388,129
73	33	\$0.00	\$33,901	\$457,016	\$117,106	\$167,378	\$641,176	\$301,265	\$371,794
74	34	\$0.00	\$33,901	\$476,286	\$83,784	\$126,650	\$684,996	\$292,494	\$354,143
75	35	\$0.00	\$33,901	\$495,538	\$47,814	\$82,502	\$731,625	\$283,902	\$335,116
		\$150,000.00	\$339,010						
76	36	\$0.00	\$33,901				\$781,300	\$275,595	\$314,660
77	37	\$0.00	\$33,901				\$833,983	\$267,396	\$309,095
78	38	\$0.00	\$33,901				\$889,852	\$259,339	\$303,832
79	39	\$0.00	\$33,901				\$949,090	\$251,457	\$298,911
80	40	\$0.00	\$33,901				\$1,011,896	\$243,784	\$294,379
		\$150,000.00	\$508,515						
81	41	\$0.00	\$33,901				\$1,078,445	\$236,331	\$290,253
82	42	\$0.00	\$33,901				\$1,148,879	\$229,064	\$286,508
83	43	\$0.00	\$33,901				\$1,223,385	\$221,983	\$283,153
84	44	\$0.00	\$33,901				\$1,302,137	\$215,069	\$280,175
85	45	\$0.00	\$33,901				\$1,385,286	\$208,269	\$277,533
		\$150,000.00	\$678,020						
86	46	\$0.00	\$33,901				\$1,472,968	\$201,503	\$275,152
87	47	\$0.00	\$33,901				\$1,565,355	\$194,721	\$272,989
88	48	\$0.00	\$33,901				\$1,662,549	\$187,788	\$270,915
89	49	\$0.00	\$33,901				\$1,764,561	\$180,465	\$268,693
90	50	\$0.00	\$33,901				\$1,871,395	\$172,499	\$266,068
		\$150,000.00	\$847,525						

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Basic Ledger, Non-guaranteed scenario *continued*

				Alternate Scenario			Current Scenario		
Age	End of Policy Year	Premium Outlay	Net Distributions	Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
91	51	\$0.00	\$33,901				\$1,982,976	\$163,539	\$262,687
92	52	\$0.00	\$33,901				\$2,101,892	\$155,887	\$239,963
93	53	\$0.00	\$33,901				\$2,229,357	\$150,456	\$217,337
94	54	\$0.00	\$33,901				\$2,366,975	\$148,533	\$195,872
95	55	\$0.00	\$33,901				\$2,516,768	\$151,808	\$176,976
		\$150,000.00	\$1,017,030						
96	56	\$0.00	\$33,901				\$2,681,137	\$162,333	\$162,333
97	57	\$0.00	\$33,901				\$2,856,269	\$175,929	\$175,929
98	58	\$0.00	\$33,901				\$3,042,910	\$192,956	\$192,956
99	59	\$0.00	\$33,901				\$3,241,846	\$213,799	\$213,799
100	60	\$0.00	\$33,901				\$3,453,921	\$238,874	\$238,874
		\$150,000.00	\$1,186,535						
101	61	\$0.00	\$33,901				\$3,680,035	\$268,641	\$268,641
102	62	\$0.00	\$33,901				\$3,921,156	\$303,596	\$303,596
103	63	\$0.00	\$33,901				\$4,178,318	\$344,284	\$344,284
104	64	\$0.00	\$33,901				\$4,452,629	\$391,297	\$391,297
105	65	\$0.00	\$33,901				\$4,745,277	\$445,283	\$445,283
		\$150,000.00	\$1,356,040						
106	66	\$0.00	\$33,901				\$5,057,534	\$506,944	\$506,944
107	67	\$0.00	\$33,901				\$5,390,762	\$577,046	\$577,046
108	68	\$0.00	\$33,901				\$5,746,422	\$656,424	\$656,424
109	69	\$0.00	\$33,901				\$6,126,079	\$745,985	\$745,985
110	70	\$0.00	\$33,901				\$6,531,410	\$846,716	\$846,716
		\$150,000.00	\$1,525,545						
111	71	\$0.00	\$33,901				\$6,964,214	\$959,688	\$959,688
112	72	\$0.00	\$33,901				\$7,426,417	\$1,086,069	\$1,086,069
113	73	\$0.00	\$33,901				\$7,920,086	\$1,227,125	\$1,227,125
114	74	\$0.00	\$33,901				\$8,447,437	\$1,384,232	\$1,384,232
115	75	\$0.00	\$33,901				\$9,010,845	\$1,558,883	\$1,558,883
		\$150,000.00	\$1,695,050						

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Basic Ledger, Non-guaranteed scenario *continued*

				Alternate Scenario			Current Scenario		
Age	End of Policy Year	Premium Outlay	Net Distributions	Current Value	Cash Value	Death Benefit	Current Value	Cash Value	Death Benefit
116	76	\$0.00	\$33,901				\$9,612,857	\$1,752,701	\$1,752,701
117	77	\$0.00	\$33,901				\$10,256,206	\$1,967,447	\$1,967,447
118	78	\$0.00	\$33,901				\$10,943,822	\$2,205,029	\$2,205,029
119	79	\$0.00	\$33,901				\$11,678,848	\$2,467,519	\$2,467,519
120	80	\$0.00	\$33,901				\$12,464,657	\$2,757,165	\$2,757,165
		\$150,000.00	\$1,864,555						

The benefits and values shown on this page are not guaranteed. For guaranteed values, please refer to the Basic ledger, Guaranteed scenario.

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Assumptions used in this illustration

Your Guaranteed scenario illustrated crediting rates are shown below:

Guaranteed scenario assumptions	
Interest rates	Policy years
0.10%	All policy years
Policy charges	Policy years
Maximum guaranteed	All policy years

Your Non-guaranteed scenario illustrated crediting rates are shown below:

Non-guaranteed scenario assumptions		
Alternate Scenario Indexed interest rate	Current Scenario Indexed interest rate ¹	Policy years
5.40%	6.65%	All policy years
Policy charges	Policy charges	Policy years
Current	Current	All policy years

¹ If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

Your Midpoint scenario illustrated crediting rates are shown below:

Midpoint scenario assumptions	
Indexed interest rates	Policy years
3.33% (non-guaranteed)	All policy years
Policy charges	Policy years
Average of current (non-guaranteed) and guaranteed	All policy years

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Policy Loan Ledger

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
41	1	\$0	\$0	\$0	\$0	\$0	\$0	\$1,120
42	2	\$0	\$0	\$0	\$0	\$0	\$0	\$6,834
43	3	\$0	\$0	\$0	\$0	\$0	\$0	\$12,982
44	4	\$0	\$0	\$0	\$0	\$0	\$0	\$19,596
45	5	\$0	\$0	\$0	\$0	\$0	\$0	\$26,711
		\$0	\$0	\$0	\$0	\$0		
46	6	\$0	\$0	\$0	\$0	\$0	\$0	\$34,368
47	7	\$0	\$0	\$0	\$0	\$0	\$0	\$42,605
48	8	\$0	\$0	\$0	\$0	\$0	\$0	\$51,945
49	9	\$0	\$0	\$0	\$0	\$0	\$0	\$61,959
50	10	\$0	\$0	\$0	\$0	\$0	\$0	\$72,697
		\$0	\$0	\$0	\$0	\$0		
51	11	\$0	\$0	\$0	\$0	\$0	\$0	\$84,212
52	12	\$0	\$0	\$0	\$0	\$0	\$0	\$96,562
53	13	\$0	\$0	\$0	\$0	\$0	\$0	\$109,807
54	14	\$0	\$0	\$0	\$0	\$0	\$0	\$123,455
55	15	\$0	\$0	\$0	\$0	\$0	\$0	\$138,135
		\$0	\$0	\$0	\$0	\$0		
56	16	\$0	\$0	\$0	\$0	\$0	\$0	\$154,511
57	17	\$0	\$0	\$0	\$0	\$0	\$0	\$172,123
58	18	\$0	\$0	\$0	\$0	\$0	\$0	\$191,062
59	19	\$0	\$0	\$0	\$0	\$0	\$0	\$211,433
60	20	\$0	\$0	\$0	\$0	\$0	\$0	\$233,343
		\$0	\$0	\$0	\$0	\$0		
61	21	\$0	\$0	\$0	\$0	\$0	\$0	\$256,908
62	22	\$0	\$0	\$0	\$0	\$0	\$0	\$282,249
63	23	\$0	\$0	\$0	\$0	\$0	\$0	\$309,493
64	24	\$0	\$0	\$0	\$0	\$0	\$0	\$338,779
65	25	\$0	\$0	\$0	\$0	\$0	\$0	\$370,249
		\$0	\$0	\$0	\$0	\$0		

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Agent Information: Steve Johnson

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Issued in: CA Date: 03/21/2025 Illustration Effective Date: 03/21/2025

UA: \$100,000.00



Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
66	26	\$0	\$0	\$33,901	\$1,695	\$1,958	\$35,596	\$362,095
67	27	\$0	\$0	\$33,901	\$3,475	\$4,013	\$72,972	\$353,774
68	28	\$0	\$0	\$33,901	\$5,344	\$6,172	\$112,217	\$345,296
69	29	\$0	\$0	\$33,901	\$7,306	\$8,438	\$153,423	\$336,669
70	30	\$0	\$0	\$33,901	\$9,366	\$10,818	\$196,691	\$327,910
		\$0	\$0	\$169,505	\$27,186	\$31,399		
71	31	\$0	\$0	\$33,901	\$11,530	\$13,317	\$242,121	\$319,034
72	32	\$0	\$0	\$33,901	\$13,801	\$15,940	\$289,823	\$310,134
73	33	\$0	\$0	\$33,901	\$16,186	\$18,695	\$339,911	\$301,265
74	34	\$0	\$0	\$33,901	\$18,691	\$21,588	\$392,502	\$292,494
75	35	\$0	\$0	\$33,901	\$21,320	\$24,625	\$447,723	\$283,902
		\$0	\$0	\$339,010	\$108,713	\$125,564		
76	36	\$0	\$0	\$33,901	\$24,081	\$27,814	\$505,706	\$275,595
77	37	\$0	\$0	\$33,901	\$26,980	\$31,162	\$566,587	\$267,396
78	38	\$0	\$0	\$33,901	\$30,024	\$34,678	\$630,512	\$259,339
79	39	\$0	\$0	\$33,901	\$33,221	\$38,370	\$697,634	\$251,457
80	40	\$0	\$0	\$33,901	\$36,577	\$42,246	\$768,112	\$243,784
		\$0	\$0	\$508,515	\$259,597	\$299,834		
81	41	\$0	\$0	\$33,901	\$40,101	\$46,316	\$842,113	\$236,331
82	42	\$0	\$0	\$33,901	\$43,801	\$50,590	\$919,815	\$229,064
83	43	\$0	\$0	\$33,901	\$47,686	\$55,077	\$1,001,402	\$221,983
84	44	\$0	\$0	\$33,901	\$51,765	\$59,789	\$1,087,068	\$215,069
85	45	\$0	\$0	\$33,901	\$56,048	\$64,736	\$1,177,017	\$208,269
		\$0	\$0	\$678,020	\$498,997	\$576,342		
86	46	\$0	\$0	\$33,901	\$60,546	\$69,931	\$1,271,464	\$201,503
87	47	\$0	\$0	\$33,901	\$65,268	\$75,385	\$1,370,634	\$194,721
88	48	\$0	\$0	\$33,901	\$70,227	\$81,112	\$1,474,761	\$187,788
89	49	\$0	\$0	\$33,901	\$75,433	\$87,125	\$1,584,095	\$180,465
90	50	\$0	\$0	\$33,901	\$80,900	\$93,439	\$1,698,896	\$172,499
		\$0	\$0	\$847,525	\$851,371	\$983,334		

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Agent Information: Steve Johnson

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Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
91	51	\$0	\$0	\$33,901	\$86,640	\$100,069	\$1,819,437	\$163,539
92	52	\$0	\$0	\$33,901	\$92,667	\$107,030	\$1,946,005	\$155,887
93	53	\$0	\$0	\$33,901	\$98,995	\$114,340	\$2,078,901	\$150,456
94	54	\$0	\$0	\$33,901	\$105,640	\$122,014	\$2,218,442	\$148,533
95	55	\$0	\$0	\$33,901	\$112,617	\$130,073	\$2,364,961	\$151,808
		\$0	\$0	\$1,017,030	\$1,347,931	\$1,556,860		
96	56	\$0	\$0	\$33,901	\$119,943	\$138,534	\$2,518,805	\$162,333
97	57	\$0	\$0	\$33,901	\$127,635	\$147,419	\$2,680,341	\$175,929
98	58	\$0	\$0	\$33,901	\$135,712	\$156,747	\$2,849,954	\$192,956
99	59	\$0	\$0	\$33,901	\$144,193	\$166,543	\$3,028,048	\$213,799
100	60	\$0	\$0	\$33,901	\$153,097	\$176,828	\$3,215,046	\$238,874
		\$0	\$0	\$1,186,535	\$2,028,511	\$2,342,930		
101	61	\$0	\$0	\$33,901	\$162,447	\$187,627	\$3,411,395	\$268,641
102	62	\$0	\$0	\$33,901	\$172,265	\$198,966	\$3,617,560	\$303,596
103	63	\$0	\$0	\$33,901	\$182,573	\$210,872	\$3,834,034	\$344,284
104	64	\$0	\$0	\$33,901	\$193,397	\$223,373	\$4,061,332	\$391,297
105	65	\$0	\$0	\$33,901	\$204,762	\$236,500	\$4,299,995	\$445,283
		\$0	\$0	\$1,356,040	\$2,943,955	\$3,400,268		
106	66	\$0	\$0	\$33,901	\$216,695	\$250,282	\$4,550,591	\$506,944
107	67	\$0	\$0	\$33,901	\$229,225	\$264,754	\$4,813,716	\$577,046
108	68	\$0	\$0	\$33,901	\$242,381	\$279,950	\$5,089,998	\$656,424
109	69	\$0	\$0	\$33,901	\$256,195	\$295,905	\$5,380,094	\$745,985
110	70	\$0	\$0	\$33,901	\$270,700	\$312,658	\$5,684,695	\$846,716
		\$0	\$0	\$1,525,545	\$4,159,150	\$4,803,818		
111	71	\$0	\$0	\$33,901	\$285,930	\$330,249	\$6,004,526	\$959,688
112	72	\$0	\$0	\$33,901	\$301,921	\$348,719	\$6,340,348	\$1,086,069
113	73	\$0	\$0	\$33,901	\$318,712	\$368,113	\$6,692,961	\$1,227,125
114	74	\$0	\$0	\$33,901	\$336,343	\$388,476	\$7,063,205	\$1,384,232
115	75	\$0	\$0	\$33,901	\$354,855	\$409,858	\$7,451,962	\$1,558,883
		\$0	\$0	\$1,695,050	\$5,756,912	\$6,649,233		

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Agent Information: Steve Johnson

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Policy Loan Ledger *continued*

		Current Scenario						
Age	End of Policy Year	Partial Surrender	Fixed Loan	Indexed Loan	Loan Charges	Loan Credits	Outstanding Loan Balance	Cash Value
116	76	\$0	\$0	\$33,901	\$374,293	\$432,309	\$7,860,156	\$1,752,701
117	77	\$0	\$0	\$33,901	\$394,703	\$455,882	\$8,288,760	\$1,967,447
118	78	\$0	\$0	\$33,901	\$416,133	\$480,634	\$8,738,794	\$2,205,029
119	79	\$0	\$0	\$33,901	\$438,635	\$506,623	\$9,211,329	\$2,467,519
120	80	\$0	\$0	\$33,901	\$462,262	\$533,912	\$9,707,492	\$2,757,165
		\$0	\$0	\$1,864,555	\$7,842,937	\$9,058,592		



Policy Credits and Charges Ledger

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
41	1	\$6,000.00	\$0	\$384	\$1,386	\$0	\$4,999	\$1,120	\$104,999
42	2	\$6,000.00	\$0	\$787	\$1,157	\$0	\$10,628	\$6,834	\$110,628
43	3	\$6,000.00	\$0	\$1,219	\$1,157	\$0	\$16,690	\$12,982	\$116,690
44	4	\$6,000.00	\$0	\$1,685	\$1,157	\$0	\$23,219	\$19,596	\$123,219
45	5	\$6,000.00	\$0	\$2,187	\$1,157	\$0	\$30,248	\$26,711	\$130,248
		\$30,000.00	\$0						
46	6	\$6,000.00	\$0	\$2,727	\$1,157	\$0	\$37,819	\$34,368	\$137,819
47	7	\$6,000.00	\$0	\$3,309	\$1,157	\$0	\$45,970	\$42,605	\$145,970
48	8	\$6,000.00	\$0	\$3,935	\$1,157	\$0	\$54,749	\$51,945	\$154,749
49	9	\$6,000.00	\$0	\$4,610	\$1,157	\$0	\$64,202	\$61,959	\$164,202
50	10	\$6,000.00	\$0	\$5,336	\$1,159	\$0	\$74,379	\$72,697	\$174,379
		\$60,000.00	\$0						
51	11	\$6,000.00	\$0	\$6,118	\$1,164	\$0	\$85,333	\$84,212	\$185,333
52	12	\$6,000.00	\$0	\$6,960	\$1,171	\$0	\$97,122	\$96,562	\$197,122
53	13	\$6,000.00	\$0	\$7,865	\$1,180	\$0	\$109,807	\$109,807	\$209,807
54	14	\$6,000.00	\$0	\$8,840	\$1,193	\$0	\$123,455	\$123,455	\$223,455
55	15	\$6,000.00	\$0	\$9,888	\$1,208	\$0	\$138,135	\$138,135	\$238,135
		\$90,000.00	\$0						
56	16	\$6,000.00	\$0	\$11,039	\$662	\$0	\$154,511	\$154,511	\$254,511
57	17	\$6,000.00	\$0	\$12,296	\$685	\$0	\$172,123	\$172,123	\$272,123
58	18	\$6,000.00	\$0	\$13,649	\$709	\$0	\$191,062	\$191,062	\$291,062
59	19	\$6,000.00	\$0	\$15,104	\$733	\$0	\$211,433	\$211,433	\$311,433
60	20	\$6,000.00	\$0	\$16,668	\$758	\$0	\$233,343	\$233,343	\$333,343
		\$120,000.00	\$0						
61	21	\$6,000.00	\$0	\$18,351	\$786	\$0	\$256,908	\$256,908	\$356,908
62	22	\$6,000.00	\$0	\$20,160	\$819	\$0	\$282,249	\$282,249	\$382,249
63	23	\$6,000.00	\$0	\$22,106	\$862	\$0	\$309,493	\$309,493	\$409,493
64	24	\$6,000.00	\$0	\$24,198	\$913	\$0	\$338,779	\$338,779	\$438,779
65	25	\$6,000.00	\$0	\$26,446	\$975	\$0	\$370,249	\$370,249	\$470,249
		\$150,000.00	\$0						

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Agent Information: Steve Johnson

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Policy Credits and Charges Ledger *continued*

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
66	26	\$0.00	\$33,901	\$28,021	\$579	\$1,695	\$397,691	\$362,095	\$441,633
67	27	\$0.00	\$33,901	\$29,697	\$642	\$3,475	\$426,746	\$353,774	\$434,856
68	28	\$0.00	\$33,901	\$31,476	\$710	\$5,344	\$457,513	\$345,296	\$427,648
69	29	\$0.00	\$33,901	\$33,364	\$784	\$7,306	\$490,093	\$336,669	\$419,985
70	30	\$0.00	\$33,901	\$35,367	\$859	\$9,366	\$524,600	\$327,910	\$411,846
		\$150,000.00	\$169,505						
71	31	\$0.00	\$33,901	\$37,493	\$938	\$11,530	\$561,155	\$319,034	\$403,208
72	32	\$0.00	\$33,901	\$39,753	\$951	\$13,801	\$599,958	\$310,134	\$388,129
73	33	\$0.00	\$33,901	\$42,160	\$942	\$16,186	\$641,176	\$301,265	\$371,794
74	34	\$0.00	\$33,901	\$44,724	\$904	\$18,691	\$684,996	\$292,494	\$354,143
75	35	\$0.00	\$33,901	\$47,460	\$830	\$21,320	\$731,625	\$283,902	\$335,116
		\$150,000.00	\$339,010						
76	36	\$0.00	\$33,901	\$50,382	\$707	\$24,081	\$781,300	\$275,595	\$314,660
77	37	\$0.00	\$33,901	\$53,495	\$812	\$26,980	\$833,983	\$267,396	\$309,095
78	38	\$0.00	\$33,901	\$56,803	\$934	\$30,024	\$889,852	\$259,339	\$303,832
79	39	\$0.00	\$33,901	\$60,319	\$1,080	\$33,221	\$949,090	\$251,457	\$298,911
80	40	\$0.00	\$33,901	\$64,054	\$1,249	\$36,577	\$1,011,896	\$243,784	\$294,379
		\$150,000.00	\$508,515						
81	41	\$0.00	\$33,901	\$68,020	\$1,472	\$40,101	\$1,078,445	\$236,331	\$290,253
82	42	\$0.00	\$33,901	\$72,228	\$1,793	\$43,801	\$1,148,879	\$229,064	\$286,508
83	43	\$0.00	\$33,901	\$76,687	\$2,181	\$47,686	\$1,223,385	\$221,983	\$283,153
84	44	\$0.00	\$33,901	\$81,408	\$2,656	\$51,765	\$1,302,137	\$215,069	\$280,175
85	45	\$0.00	\$33,901	\$86,401	\$3,251	\$56,048	\$1,385,286	\$208,269	\$277,533
		\$150,000.00	\$678,020						
86	46	\$0.00	\$33,901	\$91,674	\$3,992	\$60,546	\$1,472,968	\$201,503	\$275,152
87	47	\$0.00	\$33,901	\$97,236	\$4,849	\$65,268	\$1,565,355	\$194,721	\$272,989
88	48	\$0.00	\$33,901	\$103,095	\$5,901	\$70,227	\$1,662,549	\$187,788	\$270,915
89	49	\$0.00	\$33,901	\$109,252	\$7,240	\$75,433	\$1,764,561	\$180,465	\$268,693
90	50	\$0.00	\$33,901	\$115,704	\$8,870	\$80,900	\$1,871,395	\$172,499	\$266,068
		\$150,000.00	\$847,525						

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Agent Information: Steve Johnson

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UA: \$100,000.00



Policy Credits and Charges Ledger *continued*

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
91	51	\$0.00	\$33,901	\$122,445	\$10,864	\$86,640	\$1,982,976	\$163,539	\$262,687
92	52	\$0.00	\$33,901	\$129,573	\$10,656	\$92,667	\$2,101,892	\$155,887	\$239,963
93	53	\$0.00	\$33,901	\$137,221	\$9,756	\$98,995	\$2,229,357	\$150,456	\$217,337
94	54	\$0.00	\$33,901	\$145,491	\$7,873	\$105,640	\$2,366,975	\$148,533	\$195,872
95	55	\$0.00	\$33,901	\$154,513	\$4,720	\$112,617	\$2,516,768	\$151,808	\$176,976
		\$150,000.00	\$1,017,030						
96	56	\$0.00	\$33,901	\$164,459	\$90	\$119,943	\$2,681,137	\$162,333	\$162,333
97	57	\$0.00	\$33,901	\$175,222	\$90	\$127,635	\$2,856,269	\$175,929	\$175,929
98	58	\$0.00	\$33,901	\$186,731	\$90	\$135,712	\$3,042,910	\$192,956	\$192,956
99	59	\$0.00	\$33,901	\$199,026	\$90	\$144,193	\$3,241,846	\$213,799	\$213,799
100	60	\$0.00	\$33,901	\$212,164	\$90	\$153,097	\$3,453,921	\$238,874	\$238,874
		\$150,000.00	\$1,186,535						
101	61	\$0.00	\$33,901	\$226,205	\$90	\$162,447	\$3,680,035	\$268,641	\$268,641
102	62	\$0.00	\$33,901	\$241,211	\$90	\$172,265	\$3,921,156	\$303,596	\$303,596
103	63	\$0.00	\$33,901	\$257,252	\$90	\$182,573	\$4,178,318	\$344,284	\$344,284
104	64	\$0.00	\$33,901	\$274,401	\$90	\$193,397	\$4,452,629	\$391,297	\$391,297
105	65	\$0.00	\$33,901	\$292,738	\$90	\$204,762	\$4,745,277	\$445,283	\$445,283
		\$150,000.00	\$1,356,040						
106	66	\$0.00	\$33,901	\$312,347	\$90	\$216,695	\$5,057,534	\$506,944	\$506,944
107	67	\$0.00	\$33,901	\$333,318	\$90	\$229,225	\$5,390,762	\$577,046	\$577,046
108	68	\$0.00	\$33,901	\$355,750	\$90	\$242,381	\$5,746,422	\$656,424	\$656,424
109	69	\$0.00	\$33,901	\$379,747	\$90	\$256,195	\$6,126,079	\$745,985	\$745,985
110	70	\$0.00	\$33,901	\$405,421	\$90	\$270,700	\$6,531,410	\$846,716	\$846,716
		\$150,000.00	\$1,525,545						
111	71	\$0.00	\$33,901	\$432,894	\$90	\$285,930	\$6,964,214	\$959,688	\$959,688
112	72	\$0.00	\$33,901	\$462,293	\$90	\$301,921	\$7,426,417	\$1,086,069	\$1,086,069
113	73	\$0.00	\$33,901	\$493,759	\$90	\$318,712	\$7,920,086	\$1,227,125	\$1,227,125
114	74	\$0.00	\$33,901	\$527,441	\$90	\$336,343	\$8,447,437	\$1,384,232	\$1,384,232
115	75	\$0.00	\$33,901	\$563,498	\$90	\$354,855	\$9,010,845	\$1,558,883	\$1,558,883
		\$150,000.00	\$1,695,050						

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Agent Information: Steve Johnson

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Policy Credits and Charges Ledger *continued*

				Current Scenario					
Age	End of Policy Year	Premium Outlay	Net Distributions	Interest/Loan Credits	Policy Charges	Loan Charges	Current Value	Cash Value	Death Benefit
116	76	\$0.00	\$33,901	\$602,102	\$90	\$374,293	\$9,612,857	\$1,752,701	\$1,752,701
117	77	\$0.00	\$33,901	\$643,439	\$90	\$394,703	\$10,256,206	\$1,967,447	\$1,967,447
118	78	\$0.00	\$33,901	\$687,706	\$90	\$416,133	\$10,943,822	\$2,205,029	\$2,205,029
119	79	\$0.00	\$33,901	\$735,116	\$90	\$438,635	\$11,678,848	\$2,467,519	\$2,467,519
120	80	\$0.00	\$33,901	\$785,898	\$90	\$462,262	\$12,464,657	\$2,757,165	\$2,757,165
		\$150,000.00	\$1,864,555						

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Policy Charges Ledger

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
41	1	\$6,000.00	\$540	\$90	\$570	\$185	\$0	\$0	\$1,386
42	2	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
43	3	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
44	4	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
45	5	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
		\$30,000.00	\$1,740	\$450	\$2,852	\$972	\$0	\$0	\$6,014
46	6	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
47	7	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
48	8	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
49	9	\$6,000.00	\$300	\$90	\$570	\$197	\$0	\$0	\$1,157
50	10	\$6,000.00	\$300	\$90	\$570	\$199	\$0	\$0	\$1,159
		\$60,000.00	\$3,240	\$900	\$5,704	\$1,956	\$0	\$0	\$11,801
51	11	\$6,000.00	\$300	\$90	\$570	\$204	\$0	\$0	\$1,164
52	12	\$6,000.00	\$300	\$90	\$570	\$211	\$0	\$0	\$1,171
53	13	\$6,000.00	\$300	\$90	\$570	\$220	\$0	\$0	\$1,180
54	14	\$6,000.00	\$300	\$90	\$570	\$232	\$0	\$0	\$1,193
55	15	\$6,000.00	\$300	\$90	\$570	\$247	\$0	\$0	\$1,208
		\$90,000.00	\$4,740	\$1,350	\$8,556	\$3,070	\$0	\$0	\$17,716
56	16	\$6,000.00	\$300	\$90	\$0	\$272	\$0	\$0	\$662
57	17	\$6,000.00	\$300	\$90	\$0	\$295	\$0	\$0	\$685
58	18	\$6,000.00	\$300	\$90	\$0	\$319	\$0	\$0	\$709
59	19	\$6,000.00	\$300	\$90	\$0	\$343	\$0	\$0	\$733
60	20	\$6,000.00	\$300	\$90	\$0	\$368	\$0	\$0	\$758
		\$120,000.00	\$6,240	\$1,800	\$8,556	\$4,667	\$0	\$0	\$21,264
61	21	\$6,000.00	\$300	\$90	\$0	\$396	\$0	\$0	\$786
62	22	\$6,000.00	\$300	\$90	\$0	\$429	\$0	\$0	\$819
63	23	\$6,000.00	\$300	\$90	\$0	\$472	\$0	\$0	\$862
64	24	\$6,000.00	\$300	\$90	\$0	\$523	\$0	\$0	\$913
65	25	\$6,000.00	\$300	\$90	\$0	\$585	\$0	\$0	\$975
		\$150,000.00	\$7,740	\$2,250	\$8,556	\$7,072	\$0	\$0	\$25,618

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Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
66	26	\$0.00	\$0	\$90	\$0	\$489	\$0	\$0	\$579
67	27	\$0.00	\$0	\$90	\$0	\$552	\$0	\$0	\$642
68	28	\$0.00	\$0	\$90	\$0	\$620	\$0	\$0	\$710
69	29	\$0.00	\$0	\$90	\$0	\$694	\$0	\$0	\$784
70	30	\$0.00	\$0	\$90	\$0	\$769	\$0	\$0	\$859
		\$150,000.00	\$7,740	\$2,700	\$8,556	\$10,195	\$0	\$0	\$29,192
71	31	\$0.00	\$0	\$90	\$0	\$848	\$0	\$0	\$938
72	32	\$0.00	\$0	\$90	\$0	\$861	\$0	\$0	\$951
73	33	\$0.00	\$0	\$90	\$0	\$852	\$0	\$0	\$942
74	34	\$0.00	\$0	\$90	\$0	\$814	\$0	\$0	\$904
75	35	\$0.00	\$0	\$90	\$0	\$740	\$0	\$0	\$830
		\$150,000.00	\$7,740	\$3,150	\$8,556	\$14,310	\$0	\$0	\$33,757
76	36	\$0.00	\$0	\$90	\$0	\$617	\$0	\$0	\$707
77	37	\$0.00	\$0	\$90	\$0	\$722	\$0	\$0	\$812
78	38	\$0.00	\$0	\$90	\$0	\$844	\$0	\$0	\$934
79	39	\$0.00	\$0	\$90	\$0	\$990	\$0	\$0	\$1,080
80	40	\$0.00	\$0	\$90	\$0	\$1,159	\$0	\$0	\$1,249
		\$150,000.00	\$7,740	\$3,600	\$8,556	\$18,642	\$0	\$0	\$38,538
81	41	\$0.00	\$0	\$90	\$0	\$1,382	\$0	\$0	\$1,472
82	42	\$0.00	\$0	\$90	\$0	\$1,703	\$0	\$0	\$1,793
83	43	\$0.00	\$0	\$90	\$0	\$2,091	\$0	\$0	\$2,181
84	44	\$0.00	\$0	\$90	\$0	\$2,566	\$0	\$0	\$2,656
85	45	\$0.00	\$0	\$90	\$0	\$3,161	\$0	\$0	\$3,251
		\$150,000.00	\$7,740	\$4,050	\$8,556	\$29,545	\$0	\$0	\$49,891
86	46	\$0.00	\$0	\$90	\$0	\$3,902	\$0	\$0	\$3,992
87	47	\$0.00	\$0	\$90	\$0	\$4,759	\$0	\$0	\$4,849
88	48	\$0.00	\$0	\$90	\$0	\$5,811	\$0	\$0	\$5,901
89	49	\$0.00	\$0	\$90	\$0	\$7,150	\$0	\$0	\$7,240
90	50	\$0.00	\$0	\$90	\$0	\$8,780	\$0	\$0	\$8,870
		\$150,000.00	\$7,740	\$4,500	\$8,556	\$59,947	\$0	\$0	\$80,743

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Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
91	51	\$0.00	\$0	\$90	\$0	\$10,774	\$0	\$0	\$10,864
92	52	\$0.00	\$0	\$90	\$0	\$10,566	\$0	\$0	\$10,656
93	53	\$0.00	\$0	\$90	\$0	\$9,666	\$0	\$0	\$9,756
94	54	\$0.00	\$0	\$90	\$0	\$7,783	\$0	\$0	\$7,873
95	55	\$0.00	\$0	\$90	\$0	\$4,630	\$0	\$0	\$4,720
		\$150,000.00	\$7,740	\$4,950	\$8,556	\$103,366	\$0	\$0	\$124,613
96	56	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
97	57	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
98	58	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
99	59	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
100	60	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$150,000.00	\$7,740	\$5,400	\$8,556	\$103,366	\$0	\$0	\$125,063
101	61	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
102	62	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
103	63	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
104	64	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
105	65	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$150,000.00	\$7,740	\$5,850	\$8,556	\$103,366	\$0	\$0	\$125,513
106	66	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
107	67	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
108	68	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
109	69	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
110	70	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$150,000.00	\$7,740	\$6,300	\$8,556	\$103,366	\$0	\$0	\$125,963
111	71	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
112	72	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
113	73	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
114	74	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
115	75	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$150,000.00	\$7,740	\$6,750	\$8,556	\$103,366	\$0	\$0	\$126,413

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Policy Charges Ledger *continued*

Current Scenario									
Age	End of Policy Year	Premium Outlay	Premium Charge	Policy Fee	Per Unit Charge	Cost of Insurance	Rider Charges	Asset Charges	Total Policy Charges
116	76	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
117	77	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
118	78	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
119	79	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
120	80	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$150,000.00	\$7,740	\$7,200	\$8,556	\$103,366	\$0	\$0	\$126,863



Monthly credits and charges

The maximum illustrated rate for this illustration years 1-M is 6.65%

Age	End of Policy Year	Month	Planned premium	Current Scenario			
				Total policy charges	Interest/loan credits	Current Value	Cash Value
41	1	1	\$6,000	\$610	\$4	\$5,394	\$1,515
41	1	2	\$0	\$70	\$4	\$5,328	\$1,449
41	1	3	\$0	\$70	\$4	\$5,262	\$1,383
41	1	4	\$0	\$70	\$4	\$5,196	\$1,317
41	1	5	\$0	\$70	\$4	\$5,129	\$1,250
41	1	6	\$0	\$70	\$4	\$5,063	\$1,184
41	1	7	\$0	\$70	\$4	\$4,997	\$1,118
41	1	8	\$0	\$70	\$4	\$4,930	\$1,051
41	1	9	\$0	\$70	\$4	\$4,864	\$985
41	1	10	\$0	\$70	\$4	\$4,798	\$919
41	1	11	\$0	\$70	\$4	\$4,731	\$852
41	1	12	\$0	\$70	\$338	\$4,999	\$1,120
42	2	13	\$6,000	\$371	\$9	\$10,636	\$6,842
42	2	14	\$0	\$71	\$9	\$10,573	\$6,779
42	2	15	\$0	\$71	\$9	\$10,511	\$6,717
42	2	16	\$0	\$71	\$9	\$10,448	\$6,654
42	2	17	\$0	\$71	\$9	\$10,385	\$6,591
42	2	18	\$0	\$71	\$9	\$10,322	\$6,528
42	2	19	\$0	\$71	\$9	\$10,260	\$6,466
42	2	20	\$0	\$71	\$8	\$10,197	\$6,403
42	2	21	\$0	\$71	\$8	\$10,134	\$6,340
42	2	22	\$0	\$71	\$8	\$10,071	\$6,277
42	2	23	\$0	\$71	\$8	\$10,008	\$6,214
42	2	24	\$0	\$71	\$692	\$10,628	\$6,834

Illustrated allocation options

- 25% PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)
- 25% Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Classic)
- 25% Blended Futures Index Annual point-to-point with a Participation Rate (Classic)
- 25% S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)

Allocation options represent both initial and future allocations for the entire illustration period.

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Understanding impact of different market environments, current scenario

Understanding how variations in your credited rates can affect your policy is important as it can impact how much cash value can be accessed from the policy, and how long the policy may remain in force.

Based off of the current scenario illustrated below, there are two additional market sensitive scenarios provided.

- Sequence of credited rates section
- Reduced interest rate section

A lapse year is also provided to gain additional understanding of the two market environments.

Current Scenario - Maximum Allowable Illustrated Rate	
	Current allocation scenario
Illustrated indexed/fixed/withdrawal income	\$33,901

Sequence of credited rates

This sequence of credited rates assumes the following:

- Annual credits for the first four years for the indexed allocation option, then repeating for the life of the policy 0%, 8.96%, 8.96% and 8.96%.
- The compound annual growth rate for any four-year period in this sequence is equal to 6.65%.
- Under the sequence of credited rates, the loan portion assumes the following annual credits for the first four years for the indexed allocation, then repeating for the life of the policy: 0%, 7.4%, 7.4% and 7.4%.
- The portion allocated to the fixed interest allocation uses the current fixed interest rate.

Sequence of credited rates	
	Current allocation scenario
Sequence lapse year	43
Sequence indexed/fixed/withdrawal income	\$24,687

After you purchase an IUL policy, it is critical that you review it annually to react to changing needs or market conditions. You may also request an inforce illustration at any time after your first policy anniversary, which will show up-to-date policy values and will illustrate how the policy may react going forward.

Lower interest rate

Under the lower interest rate, all indexed interest credits are equal to 5.40%.

Level interest rate 5.40%	
	Current allocation scenario
Lapse year	36
Indexed/fixed/withdrawal income	\$22,808

See the Basic Ledger, Guaranteed Scenario on the preceding pages for an illustration of guaranteed values.

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Additional important information

THE FOLLOWING SECTION CONTAINS ADDITIONAL IMPORTANT INFORMATION ABOUT THIS ILLUSTRATION:

CHARGES

Premium charges: a charge deducted from each premium payment from both the Current Value and the Guaranteed Accumulation.

Monthly deductions: a monthly deduction will be taken from your current value and Guaranteed Accumulation Value at the beginning of each policy month.

Surrender charges: surrender charges are based on individual insured's factors and apply during the first 12 policy years. Partial surrenders may be subject to an additional charge.

Loan charges: the interest charges for the loans you take. Loan charges are taken at the beginning of the policy year and based on your chosen loan allocations.

Policy fee: monthly policy charge used to cover administration of policy.

Per unit charge: known as the Monthly Expense Charge in the contract; cost to cover underwriting, distributing, and issuing the policy.

Cost of Insurance: fee dependent on the insured's age, gender, health, underwriting class and death benefit amount. This is applied for the life of the policy.

Flat extra: charge for activities or health conditions that exceed.

Rider charge: cost associated with selected benefits.

Asset charge: covers the costs and expenses associated with the Select Indexed allocation.

LAPSE PROTECTION

If you pay the required minimum premium for the illustrated amount, and do not take policy loans or withdrawals, your policy will be guaranteed not to lapse during the death benefit guarantee period.

POLICY LAPSE

If the cash value is less than the amount of a policy charge due, and your policy does not pass the policy protection test, your policy will enter a 61-day grace period. **If your policy lapses, you will lose coverage and you may owe income taxes on the money you took out (including any outstanding loan balance).**

PREMIUM

Base Premium: during the first policy year, it is the greater of the Planned Premium amount for that policy year or any premium you pay within the Planned Premium period. In later years, it's equal to the lesser of your Planned Premium and the actual amount of premium you paid during the previous policy year. Any premium paid that is less than the Base Premium will be placed into your current allocations. Any premium paid that is greater will be placed into the interim account and may be allocated to your chosen allocations in the following year.

Planned Premium: the amount of premium you plan to pay each policy year.

Standard Premium: any premium applied during a policy year up to the Standard Premium amount shown on the policy schedule.

Below is an example showing how much premium will be allocated to each account for a sample policy:

	Year 1	Year 2
Planned Premium	\$1,000	\$1,000
Premium Paid	\$900	\$1,500
Base Premium	\$1,000	\$900
Indexed Allocation	\$900	\$900
Interim Interest Allocation	\$0	\$600

REDUCTION OF BENEFITS

If you request a reduction in benefits within the seven-year premium limitation period, the 7-pay premium will be recalculated. The reduced 7-pay premium will be applied as if the policy had originally been issued at the reduced benefit level. If the reduction of benefits will cause your policy to violate the Guideline Premium Test, you will not be able to reduce your current benefits.

Keep in mind, if your minimum monthly premium increases, you may need to pay additional premium to protect your policy from lapse. In addition, if you make any of the above material changes, a new seven-year premium limitation will begin at that time, and you will have new premium limitations under Section 7702A of the Internal Revenue Code.

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NUMERIC SUMMARY

The assumptions used in the guaranteed, midpoint, and current scenarios are described in the Rates and Assumptions section of this illustration.

				Guaranteed		Nonguaranteed			
						Midpoint		Current	
End of Policy Year	Age	Total Premium Outlay	Total Distributions	Cash Value	Death Benefit	Cash Value	Death Benefit	Cash Value	Death Benefit
5	45	\$30,000.00	\$0	\$19,356	\$122,893	\$22,776	\$126,313	\$26,711	\$130,248
10	50	\$60,000.00	\$0	\$44,036	\$145,718	\$56,426	\$158,108	\$72,697	\$174,379
20	60	\$120,000.00	\$0	\$90,169	\$190,169	\$143,080	\$243,080	\$233,343	\$333,343
30	70	\$150,000.00	\$169,505			\$34,876	\$71,926	\$327,910	\$411,846
Lapse Year					28		31		80

YOUR SIGNATURE

By signing below, you indicate that the following are true:

- I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. My financial professional has told me they are not guaranteed.
- I understand that non-guaranteed values shown in this illustration are not promises or warranties. My financial professional has told me they are not guaranteed.
- I understand that this is a life insurance policy, and not a source of guaranteed income. If my policy lapses, I will lose the death benefit, I will no longer be able to take money from my policy, and I may owe income taxes on the money I took out.

I acknowledge that this illustration is only a summary, that the policy contains the only complete description, and that this illustration is not part of the policy.

- I understand that external indexes are volatile, even though this illustration used a constant rate.
- Distributions shown above are based on the current ledger. Distributions listed in the guaranteed or mid-point ledgers may not be available in all distribution years.

☐ If I check the preceding box, the Loan Protection Rider will NOT be automatically added to my policy and cannot be added later.

Owner/applicant's signature	Date	Joint owner/applicant's signature (if any)	Date
X		X	

FINANCIAL PROFESSIONAL'S STATEMENT

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 advised the applicant to ask a knowledgeable tax or legal advisor about this policy and their tax situation. I have not given the applicant tax advice.

Financial professional's signature	Date
X	

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Important disclosures

The PIMCO Tactical Balanced ER Index is comprised of the U.S. Equity Futures Custom Index, a bond component comprised of the PIMCO Synthetic Bond ER Index and a duration overlay, and shifts weighting between them daily based on historical realized volatility of the components. The U.S. Equity Futures Custom Index provides exposure to large cap U.S. stocks in excess of a short-term interest rate. The PIMCO Synthetic Bond ER Index is comprised of a small number of derivative instruments designed to provide exposure to U.S. Investment-grade and Treasury bond markets in excess of a short-term interest rate. The Index is an excess return index, which means that it captures the returns of the underlying constituents which are in excess of a short-term interest rate. All else equal, higher short-term interest rates would result in an excess return index to underperform a non-excess return version of the same index.

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Illustrated riders and benefits form numbers:

ICC16PR95357, ICC17PR95298-01, ICC17PR95513

Ultimate Amount \$100,000.00

•Not FDIC insured•May lose value•No bank or credit union guarantee•Not a deposit•Not insured by any federal government agency or NCUA/NCUSIF

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Input Summary // Activities page

Producer Information	
Producer:	Steve Johnson
Jurisdiction:	California
Source Information	
Jurisdiction:	California
Product type:	Universal Life
Presentation type:	Standard
Production selection	
Product:	Allianz Life Accumulator Indexed Universal Life Insurance Policy



Input Summary // Client

First Insured		Premium finance	
First name:	Valued	Premium finance case:	No
Last name:	Client		
Gender:	Male		
Age calculation:	40		
Risk information - first insured			
Risk classification:	Preferred Nontobacco		
Table rating:	None		
Flat extra amount:	\$0.00		
Flat extra duration:	M		
For use with sales concepts			
Tax bracket:	28.00%		



Input Summary // Death benefit and funding

Premium deposit fund rider				
Solve for:	None			
Death benefit				
Tax compliance:	Guideline Premium Test			
Term rider:	None			
Face amount				
Face solve type:	Minimum			
Face amount type	Face amount	Term amount	From	Through
Minimum Face/Max Accum			1	M

Death benefit option		
Option	From	Through
B (Increasing)	1	A64
A (Level)	A65	M
Death benefit base		
Increase death benefit at B to A	Option change	
\$39,134.00	Guideline Minimum	
Ultimate Amount		
Ultimate Amount:	\$100,000.00	

Premium							
MEC avoidance	Yes - Adjust Premium and Withdrawals						
First year lump sum	\$0.00						
Existing contract is a MEC:	Not Selected						
1035 Exchange amount:	\$0.00						
1035 Exchange basis:	\$0.00						
Scheduled premium							
Premium solve type	None						
	Frequency	Premium	Amount	Adjustment	From	Through	
	Annual	Specify Amount	\$6,000.00	\$0	1	A64	
Disbursements							
Loan interest type:	Capitalized						
Loan frequency:	Annual						
Disbursements method							
Type	Amount	Adjustment	Method	Fixed	Indexed	From	Through
Income Stream			Loans	0.00%	100.00%	A65	M

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Input Summary // Rider information

Waiver	None
First Insured Waiver of Specified Premium Amount	\$0.00
Chronic Illness Rider	Yes
Terminal Illness Rider	Yes
Loan Protection Rider	Yes
Enhanced Liquidity Rider	None



Input Summary // Allocation Options

DIVERSIFICATION PREMIXES

Conservative

Premium allocations account	Allocation
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Select)	0%
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Bonused)	0%
PIMCO Tactical Balanced ER Index Annual point-to-point with a Participation Rate (Classic)	25%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Select)	0%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Bonused)	0%
Bloomberg US Dynamic Balance III ER Index Annual point-to-point with a Participation Rate (Classic)	25%
Blended Futures Index Annual point-to-point with a Participation Rate (Select)	0%
Blended Futures Index Annual point-to-point with a Participation Rate (Bonused)	0%
Blended Futures Index Annual point-to-point with a Participation Rate (Classic)	25%
S&P 500® Index with annual point-to-point (Standard)	0%
S&P 500® Index with monthly sum (Standard)	0%
S&P 500® Index with trigger method (Standard)	0%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Select)	0%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Bonused)	0%
S&P 500® Futures Index ER Annual point-to-point with a Participation Rate (Classic)	25%

Assumed rate		
Rate	From	Through
6.65%	1	M

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