

DAVID PALMER GET READY FOR YOUR

# Prosper™ IUL



The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

# Why Amplify

*Amplify is introducing a new kind of life insurance - built around you.*



For years, the life insurance industry has catered to its own convenience, taking months to provide coverage, and only if the paperwork is done just right. We started Amplify to change the status quo. With Amplify many people can apply, get covered, and start building wealth for their families—all before the paperwork for the other guys even leaves the mailbox.

## Your Life, Your Way

We created a digital service to make it convenient for you to sign up, get onboarded and manage your policy. We are constantly building new tools using the latest technology and innovations to give you the best experience for the entire duration of your policy.

## Financial Strength

Amplify is backed by EMC National Life, a large and financially strong life insurance company with an AM Best rating of A- (Excellent) that has been around for more than 100 years.

## Innovative Products

Our low-fee and flexible products are designed around your ever-evolving needs. That's why we strive to provide you the earliest liquidity for your fund value while helping you build and accumulate long-term returns.

## **THE BOTTOM LINE**

*Our mission is to build new, innovative products and experiences around you, our beloved client. Our vision is to be the most client-centric life insurance company.*

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.



# Welcome to the IUL club.

*This guide is designed to help you understand the basics of an IUL policy.*

## *Before we get started, congratulations!*

You're taking steps to secure your financial freedom, protect your loved ones and build generational wealth. In this illustration, we are providing an estimate of the future performance of your indexed universal life insurance policy. We will include information such as projected premiums, death benefits, and fund values, as well as any assumptions that were used to make the projections. This illustration is meant to help you understand the benefits and costs of your policy.

## *So, what is indexed universal life insurance, really?*

Indexed universal life insurance (IUL) is a type of permanent life insurance. It combines the death benefit protection of traditional life insurance with a wealth building component, which allows you to allocate your premiums to indexed accounts. The value of your indexed accounts is determined by the performance of an underlying index, with downside protection of a floor against losses, and subject to a cap.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.



We believe that transparency builds trust. No black boxes or hidden fees here. Please take a look inside.

## *Amplify's Prosper IUL: What makes it unique?*

### INSTANT DECISION

*Other companies make you wait weeks or months to approve your application. With Amplify, you can sign for your policy in minutes.*

### ALL THE BENEFITS

*We're not skimping on the benefits. Death benefit protection that you can access for chronic, critical, and terminal illness.*

### DIGITAL POLICY MANAGEMENT

*Don't want to wait hours on the phone to make a simple change? Access your account management and policy benefits right at your fingertips.*

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

# Your IUL Benefits

## Policy Loans

Policyholders can borrow against the fund value of their IUL policy, and the loan amount is not subject to income tax as long as the policy remains in force.

## Flexibility

IUL allows policyholders to reduce their coverage or adjust premium payments as their needs change.

## Death Benefit Protection

An IUL policy provides a tax-free death benefit to the policy's beneficiaries in the event of the policyholder's death.

## Potential for Higher Returns

Because the fund value of a IUL policy receives credits based on a market index, policyholders have the potential to earn higher returns than they would with a traditional whole life policy.

## Tax Advantages <sup>1</sup>

- The fund value accumulates tax-deferred.
- You can access your fund by withdrawing, or a tax-advantaged policy loan.
- Transfer between your accounts tax-free.

## Added IUL Benefits from Amplify

### LOW BENEFIT COSTS

*Simple, straightforward cost structure. No surprises or hidden fees.*

### INDEXED LOANS

*Loaned fund value can continue to qualify for indexed credits, allowing for liquidity and growth potential.*

### FUTURE PROTECTION RIDERS

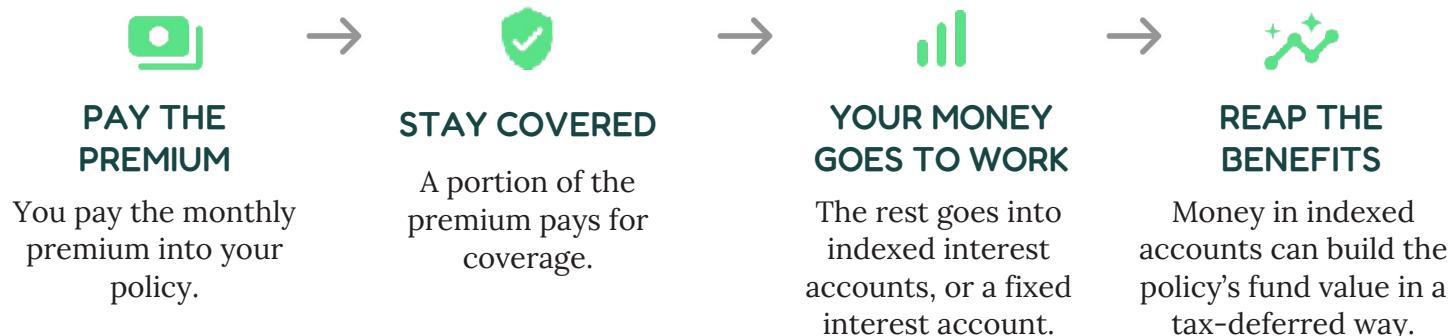
*We offer overloan protection to ensure that if you take money out of your policy, you won't run the risk of tax implications.*

1. We are not advising on the tax implications and encourage you to consult your legal or tax consultant about any tax questions. Some of the tax advantages are available only if the insurance contract has not become a modified endowment contract.

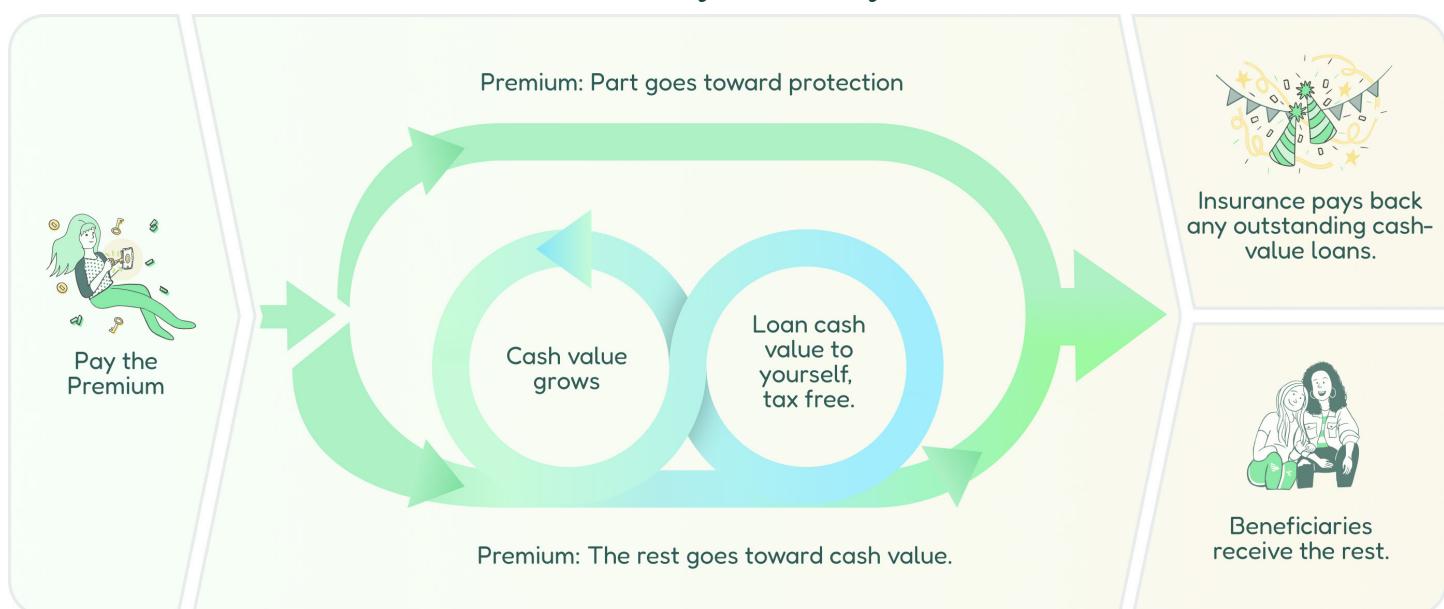
# How an IUL Policy Works

Your Amplify Indexed Universal Life (IUL) policy gives you access to the fund value of your policy when you need it most and offers a death benefit to protect your

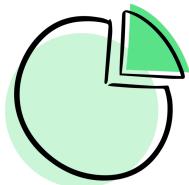
loved ones. Part of your payment goes to coverage, while the rest goes to indexed accounts that can earn interest with tax advantages. Here is how it works.



## IUL Policy Life-cycle



The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.



# How Your Policy Works

## *And How Amplify Works for Your Policy*

The following illustration shows how Amplify's Prosper IUL policy with a \$100,000 death benefit would work, assuming you make an annualized payment to your policy of \$2,955.90

\$2,955.90 ANNUALIZED PAYMENT	\$100,000 DEATH BENEFIT
----------------------------------	----------------------------



\$1,617.30

### ACCOUNT FUND VALUE

Your premium will go toward charges and fees. The rest will be allocated to your choice of fixed or indexed accounts, which will continue to grow in value and build tax-deferred cash.

Use this to pay agreed upon account fees, grow your wealth, access cash when you need it, and provide additional protection for your family.



\$1,338.60

### PAID TOWARD CORE PROTECTION

The protection premium you pay covers all charges associated with the insurance and ensures the death benefit is there for your family.

Use this to protect your family.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Prosper™ IUL

### Illustration Overview

This illustration aims to help you understand how your Prosper Indexed Universal Life (IUL) policy works. It does not predict actual performance, nor is it part of the policy contract. Please refer to your current Policy Form for complete terms and conditions of your coverage.

**This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.**

### Death Benefit

A death benefit will be paid to the beneficiary in the event of the Insured's death while the policy is in force. The amount of the death benefit is based on the policy's specified amount, fund value, and death benefit option.

The death benefit may be reduced by partial surrenders or policy loans. The death benefit may also be reduced upon request.

### DEATH BENEFIT OPTIONS

The policy offers two death benefit options which are used to determine the amount of death benefit payable.

1. Option 1: The death benefit is the Specified Amount on the date of death.
2. Option 2: The death benefit is the Specified Amount plus the fund values on the date of death.

For both Option 1 and Option 2 the death benefit will never be less than the minimum required to meet the definition of life insurance provided in IRS section 7702.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Prosper™ IUL

### Policy Premium

This is a flexible premium policy which allows you to change the amount and frequency of premium payments within the limitations described in the policy. This illustration is based on an assumed premium amount and frequency which are shown on the Basic Illustration pages.

**The Annual Premium to Guarantee the Policy is \$2,955.90**

### Indexed Feature

Values in the illustration vary by age, sex, risk class, and other factors. They reflect various illustrated activities such as planned premiums, coverage amounts, loans, and partial surrenders, which affect policy performance. Riders may carry additional charges to customize policies to individual needs.

### Indexed Account

The policy offers Indexed Account(s). Fund value allocated to the Indexed Account(s) is eligible for policy credits based on the performance of an underlying index. **Indexed credits will never be negative even if the value of the index falls. Index credits may be subject to caps, participation rates or other adjustments.** The available indexed accounts and adjustments are described in the table below.

INDEXED ACCOUNT NAME	UNDERLYING INDEX	INDEX CREDIT FLOOR	CURRENT INDEX CREDIT CAP	GUARANTEED INDEX CREDIT CAP
S&P 500 CAPPED INDEX ACCOUNT	S&P 500	0.0%	9.0%	3.0%

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Prosper™ IUL

### Fixed Account

Fund value allocated to the fixed account earns interest at a fixed rate of return. The rate of return is declared by us periodically and will never be lower than the guaranteed fixed account rate.

Current Fixed Account Rate: 4.50%

Guaranteed Fixed Account Rate: 1.0%

### Policy Charges

#### DEDUCTIONS FROM PRE PAYMENTS

**Percent of Premium Charges** - A percent of premium charge is deducted from each premium payment. The percent of premium charge is 6.00%.

#### MONTHLY DEDUCTIONS

**Specified Amount Charge** - The Specified Amount Charge is based on the specified amount of the policy. The rate varies by issue age, risk class, sex, and duration.

**Policy Fee** - The policy fee is a fixed fee. The policy fee varies by duration.

**Cost of Insurance Charge** - A cost of insurance charge is assessed on the Net Amount At Risk, which varies by issue age, length of time the policy is in force, death benefit option, current fund value, and current death benefit.

**Asset-Based Charge** - The asset-based charge is applied to the fund value.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### **Partial Surrenders**

Partial surrenders are available if the net surrender value is positive. Partial surrenders will reduce the death benefit and surrender value. Partial surrenders during the surrender period may be subject to a surrender charge. We reserve the right to charge a partial surrender fee.

### **Loans**

Your policy is eligible for two types of loans: Fixed Loans and Indexed Loans. Loaned fund values will be charged loan interest and credited loan credits.

#### **FIXED LOANS**

Under the fixed loan options your loaned balance will be credited a fixed interest rate:

- *Current Fixed Loan Interest Credit Rate: 3.50%*
- *Guaranteed Fixed Loan Interest Credit Rate: 1.00%*

The loan balance will be charged a fixed loan interest rate:

- *Current Fixed Loan Interest Rate: Policy Years 1 – 5: 4%, Policy Years 6+ 3.5%*
- *Guaranteed Fixed Loan Interest Interest Rate: 4.00%*

#### **INDEXED LOANS**

Under the indexed loan option, the money borrowed remains allocated to the selected indexed strategy and will receive index credits based on the performance of the index.

The policy loan will be charged interest at the fixed rates:

- *Current Loan Interest Rate: 4.50%*
- *Guaranteed Loan Interest Rate: 4.50%*

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### ***Non-Guaranteed Elements***

The illustration assumes that the currently illustrated non-guaranteed elements will not change, which is unlikely. The investment results shown are hypothetical and should not be viewed as representative of past or future performance. Actual investment performance will vary based on the investment allocation(s) chosen.

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### ***Transaction Timing***

The illustration assumes that all transactions (e.g. premium payments, partial surrenders, policy loans, loan repayments, fixed and Fixed Account Interest crediting) occur on a policy monthiversary. In reality, transactions can happen on any day. All other illustrated values such as death benefits, fund values, surrender values and any policy indebtedness are shown as of the end of the policy year. Illustrated values depend on the timing and amount of premium payments, monthly policy deductions, and investment performance.

### ***Riders***

These riders are included in your policy and are provided at no additional premium.

#### **ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER (FORM ICC15ELR018)**

Allows for the payment of a portion of an insured's death benefit if the insured is terminally ill as defined in the rider form. There is no charge to include this rider with the policy but there will be adjustments applied to any death benefit accelerated with the rider.

#### **ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS RIDER (FORM ICC17ELR025)**

Allows for the payment of a portion of an insured's death benefit if the insured is chronically ill as defined in the rider form. There is no charge to include this rider with the policy but there will be adjustments applied to any death benefit accelerated with the rider.

#### **ACCELERATED DEATH BENEFIT FOR CRITICAL ILLNESS RIDER (FORM ICC24ELR027)**

Allows for the payment of a portion of an insured's death benefit if the insured is critically ill as defined in the rider form. There is no charge to include this rider with the policy but there will be adjustments applied to any death benefit accelerated with the rider.

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

# Key Policy Features and Terms

## WELLNESS RIDER (FORM ICC24ELR028)

This rider makes you eligible to receive wellness benefits that may be offered periodically. These benefits may include free or discounted medical testing, health services, wellness programs, or access to other resources intended to help you maintain and improve your wellness. Your participation in these benefits is entirely voluntary.

## OVERLOAN PROTECTION RIDER (FORM ICC24ELR029)

When exercised the rider will prevent the policy from lapsing due to excessive policy debt. Rules for exercising the rider are detailed in the rider form. There is no charge to include this rider with the policy, but there is a fee when the rider is exercised.

## Additional Information

## TAX CONSIDERATIONS

The policy is designed to qualify as life insurance under U.S. laws, including Section 7702 of the Internal Revenue Code of 1986, as amended. EMC National Life and its representatives do not provide legal or tax advice. Consult an attorney or tax advisor for specific tax-related questions.

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### *Additional Information (continued)*

#### FEDERAL TAX QUALIFICATION AS LIFE INSURANCE

To qualify as life insurance for federal tax purposes, your policy must meet the requirements of the Guideline Premium Test or Cash Value Accumulation Test.

This illustration assumes the policy qualifies under the Guideline Premium Test.

To meet the requirements of the Guideline Premium Test, the cumulative premiums paid into the policy can never exceed the greater of the guideline single premium or the accumulated guideline level premiums.

*Guideline Single Premium: \$43,088.29*

*Guideline Level Premium: \$2,955.90*

Further, the death benefit of the policy must never be less than the fund value multiplied by a factor that varies by insured attained age and sex.

The premiums and death benefit shown in this illustration reflect these requirements.

#### SECTION 7702A - MODIFIED ENDOWMENT CONTRACTS

A life insurance policy into which premium payments made during the first seven years of the contract, or during the first seven years after a material change, exceed the Modified Endowment Premium limit as defined by section 7702A of the Internal Revenue Code. Distributions from these types of contracts are subject to less favorable tax treatment than distributions from policies that are not MECs. A policy consistent with this illustration would not be classified as a MEC as defined by Section 7702A of the Internal Revenue Code.

*Initial Seven-Pay Premium: \$8,351.01*

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### **Key Terms and Column Headings**

**Annualized Premium Outlay** - Total premium paid into the policy during a policy year.

**Attained Age** - Issue age plus the number of full policy years since the policy date.

**Year** - The policy duration in years.

**Distribution** - Amount that is withdrawn or loaned from the policy.

**Fund Value** - The total value across the fixed account, sweep account, indexed account, and loan account.

**Fixed Credits** - Total policy credits earned from the fixed account and fixed loan credits.

**Indexed Credits** - Total policy credits earned from the indexed account, including from indexed loans.

**Specified Amount** - The total amount of all coverage layers; used to determine the policy death benefit.

**Surrender Value** - The cash value available upon full surrender. The fund value reduced by the surrender charge and any outstanding policy loan.

**Current Values** - The current values are based on current policy charges. The illustration assumes that current policy charges will not change in the future years.

**Guaranteed Values** - The guaranteed values are based on guaranteed maximum policy charges.

**Net Annual Outlay** - Net annual outlay represents premiums paid plus any loan repayments, less partial surrenders and loans.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### ***Key Terms and Column Headings***

***Death Benefit*** - Death benefit amount that will be paid to the beneficiary in the event of the Insured's death while the policy is in force. This amount is net of any outstanding policy indebtedness and any accelerated death benefit payments.

***Loan Balance*** - Outstanding policy indebtedness plus any unpaid loan interest.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Numeric Summary

		NON-GUARANTEED		
SUMMARY YEAR	AMOUNT	GUARANTEED	MIDPOINT	CURRENT
<b>YEAR 5</b>	Annualized Premium	\$2,955.90	\$2,955.90	\$2,955.90
	Surrender Value	\$5,930	\$6,880	\$7,930
	Total Death Benefit	\$100,000	\$100,000	\$100,000
<b>YEAR 10</b>	Annualized Premium	\$2,955.90	\$2,955.90	\$2,955.90
	Surrender Value	\$13,695	\$18,171	\$23,513
	Total Death Benefit	\$100,000	\$100,000	\$100,000
<b>YEAR 20</b>	Annualized Premium	\$2,955.90	\$2,955.90	\$2,955.90
	Surrender Value	\$22,024	\$40,146	\$66,759
	Total Death Benefit	\$100,000	\$100,000	\$100,000
<b>AGE 70</b>	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$6,089	\$34,650	\$81,611
	Total Death Benefit	\$100,000	\$100,000	\$100,000
<b>LAPSE YEAR</b>		71	79	Maturity

### Guaranteed Assumptions

These values are based on your planned premium outlay, and guaranteed rates and charges.

### Non-Guaranteed Assumptions

These values are based on the unlikely assumption that non-guaranteed rates and charges will remain constant for all years illustrated. Actual results may be more or less favorable; they are not guaranteed. The assumptions on which they are based are subject to change by the insurer.

**Midpoint:** These values are based on your planned premium outlay, and rates and charges that are midway between the current assumption values and the guaranteed assumptions values.

**Current:** These values are based on your planned premium outlay, and the unlikely assumption that the current rates and charges will remain constant for all years shown.

Applicant Signature

Date

I have received this illustration. My Amplify financial representative has explained to me and I understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower.

Agent Assisted Authorization

11/06/2025

Amplify Financial Rep. Signature

Date

I certify that this illustration has been presented to the applicant. I have made no representations that are inconsistent with the illustration and have explained that any non-guaranteed elements illustrated are subject to change. I certify that I am properly licensed and authorized to sell this policy and provide this illustration.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Prosper Indexed Life Insurance Tabular Detail

	Guaranteed Illustrated Values	Allocation	Guaranteed Interest
Indexed Account:	100.0%	0.0%	
Fixed Account	0.0%	1.0%	

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
1	46	2,956	0	1,526	0	100,000
2	47	2,956	0	3,028	856	100,000
3	48	2,956	0	4,505	2,575	100,000
4	49	2,956	0	5,956	4,266	100,000
5	50	2,956	0	7,378	5,930	100,000
6	51	2,956	0	8,767	7,560	100,000
7	52	2,956	0	10,121	9,156	100,000
8	53	2,956	0	11,436	10,712	100,000
9	54	2,956	0	12,709	12,226	100,000
10	55	2,956	0	13,936	13,695	100,000
<b>TOTAL</b>		<b>29,560</b>	<b>0</b>			
11	56	2,956	0	15,111	15,111	100,000
12	57	2,956	0	16,228	16,228	100,000
13	58	2,956	0	17,281	17,281	100,000
14	59	2,956	0	18,262	18,262	100,000
15	60	2,956	0	19,162	19,162	100,000
16	61	2,956	0	19,970	19,970	100,000
17	62	2,956	0	20,672	20,672	100,000
18	63	2,956	0	21,256	21,256	100,000
19	64	2,956	0	21,712	21,712	100,000
20	65	2,956	0	22,024	22,024	100,000
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			
21	66	0	0	19,355	19,355	100,000
22	67	0	0	16,458	16,458	100,000
23	68	0	0	13,308	13,308	100,000
24	69	0	0	9,867	9,867	100,000
25	70	0	0	6,089	6,089	100,000
26	71	0	0	1,907	1,907	100,000
27	72	0	0	0	0	0

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Prosper Indexed Life Insurance Tabular Detail

	Non-Guaranteed Illustrated Values	Allocation	Non-Guaranteed Interest
Indexed Account:	100.0%	5.79%	
Fixed Account	0.0%	4.50%	

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
1	46	2,956	0	1,711	0	100,000
2	47	2,956	0	3,500	1,328	100,000
3	48	2,956	0	5,372	3,441	100,000
4	49	2,956	0	7,330	5,640	100,000
5	50	2,956	0	9,379	7,930	100,000
6	51	2,956	0	11,520	10,313	100,000
7	52	2,956	0	14,368	13,403	100,000
8	53	2,956	0	17,352	16,629	100,000
9	54	2,956	0	20,479	19,996	100,000
10	55	2,956	0	23,755	23,513	100,000
<b>TOTAL</b>		<b>29,560</b>	<b>0</b>			
11	56	2,956	0	27,188	27,188	100,000
12	57	2,956	0	30,784	30,784	100,000
13	58	2,956	0	34,554	34,554	100,000
14	59	2,956	0	38,506	38,506	100,000
15	60	2,956	0	42,651	42,651	100,000
16	61	2,956	0	47,000	47,000	100,000
17	62	2,956	0	51,568	51,568	100,000
18	63	2,956	0	56,369	56,369	100,000
19	64	2,956	0	61,425	61,425	100,000
20	65	2,956	0	66,759	66,759	100,000
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			
21	66	0	0	69,434	69,434	100,000
22	67	0	0	72,241	72,241	100,000
23	68	0	0	75,195	75,195	100,000
24	69	0	0	78,312	78,312	100,000
25	70	0	0	81,611	81,611	100,000
26	71	0	0	85,113	85,113	100,000
27	72	0	0	88,843	88,843	100,393
28	73	0	0	92,836	92,836	103,048
29	74	0	0	97,113	97,113	105,853
30	75	0	0	101,644	101,644	108,759
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
31	76	0	0	106,457	106,457	111,780
32	77	0	0	111,498	111,498	117,073
33	78	0	0	116,776	116,776	122,615
34	79	0	0	122,301	122,301	128,416
35	80	0	0	128,083	128,083	134,487
36	81	0	0	134,130	134,130	140,837
37	82	0	0	140,452	140,452	147,475
38	83	0	0	147,052	147,052	154,405
39	84	0	0	153,925	153,925	161,622
40	85	0	0	161,073	161,073	169,126
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			
41	86	0	0	168,491	168,491	176,916
42	87	0	0	176,177	176,177	184,985
43	88	0	0	184,121	184,121	193,327
44	89	0	0	192,316	192,316	201,931
45	90	0	0	200,754	200,754	210,792
46	91	0	0	209,428	209,428	219,900
47	92	0	0	218,696	218,696	227,444
48	93	0	0	228,671	228,671	235,531
49	94	0	0	239,479	239,479	244,269
50	95	0	0	251,268	251,268	253,780
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			
51	96	0	0	264,150	264,150	264,150
52	97	0	0	277,710	277,710	277,710
53	98	0	0	291,984	291,984	291,984
54	99	0	0	307,009	307,009	307,009
55	100	0	0	322,825	322,825	322,825
56	101	0	0	339,474	339,474	339,474
57	102	0	0	356,999	356,999	356,999
58	103	0	0	375,446	375,446	375,446
59	104	0	0	394,864	394,864	394,864
60	105	0	0	415,305	415,305	415,305
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
61	106	0	0	436,821	436,821	436,821
62	107	0	0	459,470	459,470	459,470
63	108	0	0	483,311	483,311	483,311
64	109	0	0	508,406	508,406	508,406
65	110	0	0	534,823	534,823	534,823
66	111	0	0	562,630	562,630	562,630
67	112	0	0	591,900	591,900	591,900
68	113	0	0	622,712	622,712	622,712
69	114	0	0	655,145	655,145	655,145
70	115	0	0	689,285	689,285	689,285
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			
71	116	0	0	725,222	725,222	725,222
72	117	0	0	763,050	763,050	763,050
73	118	0	0	802,870	802,870	802,870
74	119	0	0	844,786	844,786	844,786
75	120	0	0	888,907	888,907	888,907
76	121	0	0	884,159	884,159	884,159
<b>TOTAL</b>		<b>59,120</b>	<b>0</b>			

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Indexed Account History Report: Index History

This table shows the historical price changes for the underlying index and hypothetical policy credits for each Index Account(s) for the past 20 years.

YEAR	S&P 500 ACTUAL INDEX PRICE CHANGE <sup>1</sup>	S&P 500 CAPPED ACCOUNT HYPOTHETICAL POLICY CREDIT
2005	3.00%	3.00%
2006	13.62%	9.00%
2007	3.53%	3.53%
2008	-38.49%	0.00%
2009	23.45%	9.00%
2010	12.78%	9.00%
2011	0.00%	0.00%
2012	13.41%	9.00%
2013	29.60%	9.00%
2014	11.39%	9.00%
2015	-0.73%	0.00%
2016	9.54%	9.00%
2017	19.42%	9.00%
2018	-6.24%	0.00%
2019	28.88%	9.00%
2020	16.26%	9.00%
2021	26.89%	9.00%
2022	-19.44%	0.00%
2023	24.23%	9.00%
2024	23.31%	9.00%
5 yr. average <sup>2</sup>	12.73%	7.14%
10 yr. average <sup>2</sup>	11.07%	6.22%
15 yr. average <sup>2</sup>	11.72%	6.52%
20 yr. average <sup>2</sup>	8.22%	6.10%

1. The S&P 500 Price change does not include dividends.

2. The 5, 10, 15 and 20-year averages are calculated as the simple average return from the most recent 5, 10, 15 and 20 calendar years respectively.

The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

### **Maximum Illustrated Rate**

The maximum illustrated rate for this illustration is determined in accordance with Actuarial Guideline 49B. The method considers how a hypothetical indexed account would have performed in all 25-year periods in the past 65 years. The hypothetical indexed account used in this calculation is identical to the S&P Capped Indexed Account offered on this policy, reflecting the current index cap, index floor, and participation rate. The maximum rate permitted in the illustration is the average return of all 25-year periods and is shown below. The minimum return over a 25-year period and the maximum return over a 25-year period are also shown for reference.

ACCOUNT	MAXIMUM ILLUSTRATED RATE	HISTORICAL 25-YEAR MINIMUM	HISTORICAL 25-YEAR MAXIMUM
S&P 500 CAPPED INDEX ACCOUNT	5.79%	-38.49%	29.60%

All values in the Indexed Account History Report are provided for reference only. Past index credits are not predictive of future performance. Values on this page are based on the current index cap, which is subject to change.

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*

**PRODUCT NAME:**  
Prosper™ Indexed Universal Life Policy

**PREPARED ON:**  
November 6, 2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David Palmer / Male / Age 45 / Preferred Tobacco

**INITIAL BASE FACE AMOUNT:**  
\$100,000

**INITIAL ANNUAL PREMIUM**  
\$2,955.90

## Key Policy Features and Terms

### *Index Disclaimer*

The 'S&P 500 Index' is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ('SPDJI'), and has been licensed for use by EMC National Life Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx®, and CDX® are trademarks of S&P Global, Inc. or its affiliates ('S&P'); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ('Dow Jones'). Prosper Indexed Universal Life is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

*The purpose of this illustration is to provide detailed information about a flexible premium universal life insurance policy with an indexed feature. It's an illustration only, however, and not a contract or a part of the life insurance policy. Your actual coverage is subject to the terms and conditions of the policy. An illustration is not intended to predict actual performance. It contains both guaranteed and non-guaranteed elements, and unless we have labeled items as guaranteed they are non-guaranteed. This illustration is not valid without all pages. Please read all pages carefully. The Amplify mark refers to Amplify Life Insurance Company, which is a life insurance agency operating in every state and the District of Columbia. Policy underwritten by EMC National Life Company.*