



DAVID C PALMER GET READY FOR YOUR

# Prosper<sup>TM</sup> IUL

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Form #: ICC23-AIC-IUL Issued In: Virginia Software Version: 4.32.11 Prepared on: 01/13/2025

# 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.*

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# 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.

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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?*

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### **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.*

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# 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.

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.

## 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

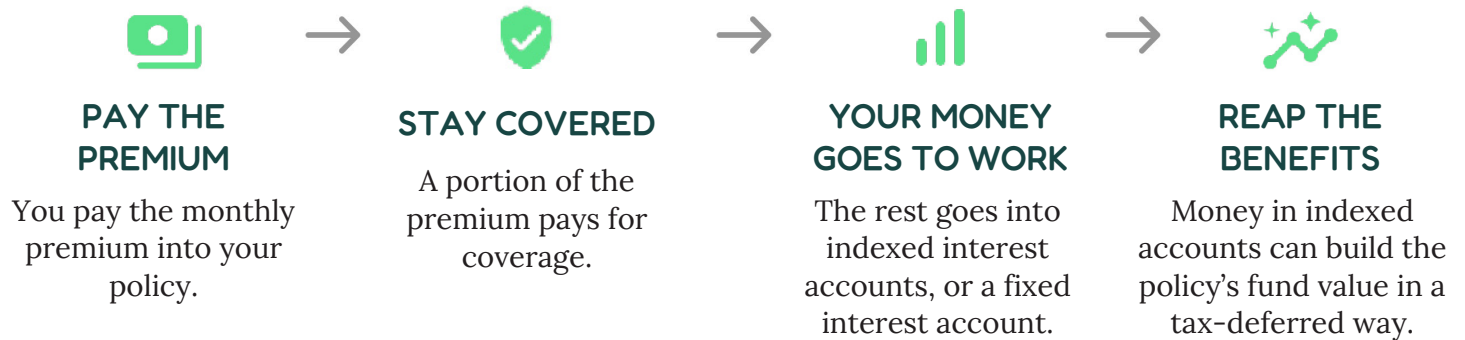
*We offer overloan protection to ensure that if you take money out of your policy, you won't run the risk of tax implications.*

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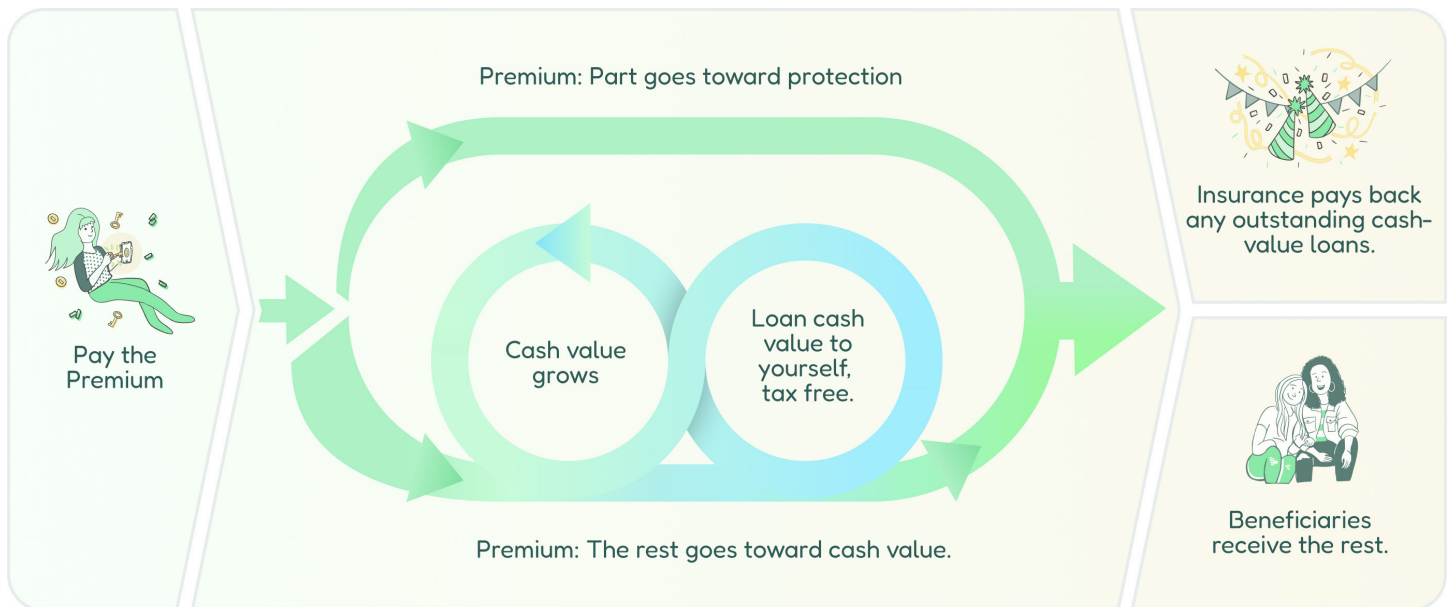
# How an IUL Policy Works

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



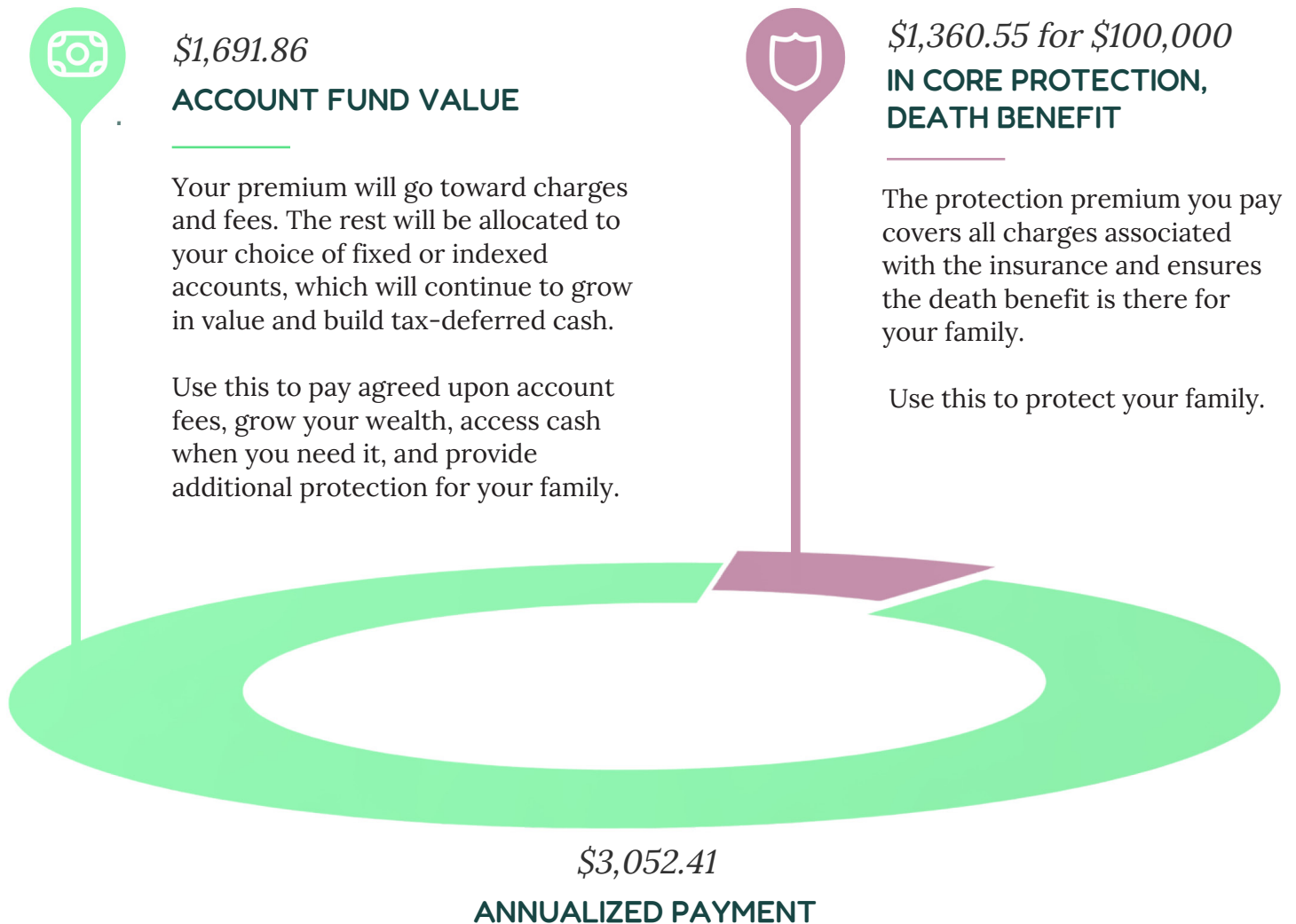
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# How Your Policy Works

## *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 \$3,052.41



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Prosper™ Indexed Universal Life Policy

**POLICY ISSUE DATE:**  
01/13/2025

**DEATH BENEFIT OPTION:**  
Level

**PREPARED FOR:**  
David C Palmer / Male / Age 46 / Tobacco

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

**INITIAL ANNUAL PREMIUM**  
\$3,052.41

## 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.

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## 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 \$3,052.41**

### 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%

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## 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.

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## 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%*

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## 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.

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## 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.

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## Key Policy Features and Terms

### 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.

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## 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: \$44,093.86*

*Guideline Level Premium: \$3,052.41*

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: \$8,500.46*

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## 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.

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## 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.

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# Numeric Summary

		NON-GUARANTEED		
SUMMARY YEAR	AMOUNT	GUARANTEED	MIDPOINT	CURRENT
YEAR 5	Annualized Premium	\$3,052.41	\$3,052.41	\$3,052.41
	Surrender Value	\$6,202	\$7,205	\$8,312
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 10	Annualized Premium	\$3,052.41	\$3,052.41	\$3,052.41
	Surrender Value	\$14,241	\$18,894	\$24,451
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 20	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$19,546	\$38,402	\$66,080
	Total Death Benefit	\$100,000	\$100,000	\$100,000
AGE 70	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$6,297	\$33,468	\$77,187
	Total Death Benefit	\$100,000	\$100,000	\$100,000
LAPSE YEAR		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

01/13/2025

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

POLICY ISSUE DATE:  
01/13/2025

DEATH BENEFIT OPTION:  
Level

PREPARED FOR:  
David C Palmer / Male / Age 46 / Tobacco

INITIAL BASE FACE AMOUNT:  
\$100,000

INITIAL ANNUAL PREMIUM  
\$3,052.41

## 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	47	3,052	0	1,595	0	100,000
2	48	3,052	0	3,164	918	100,000
3	49	3,052	0	4,706	2,710	100,000
4	50	3,052	0	6,219	4,472	100,000
5	51	3,052	0	7,699	6,202	100,000
6	52	3,052	0	9,143	7,896	100,000
7	53	3,052	0	10,548	9,550	100,000
8	54	3,052	0	11,911	11,162	100,000
9	55	3,052	0	13,226	12,727	100,000
10	56	3,052	0	14,490	14,241	100,000
TOTAL		30,520	0			
11	57	3,052	0	15,696	15,696	100,000
12	58	3,052	0	16,838	16,838	100,000
13	59	3,052	0	17,908	17,908	100,000
14	60	3,052	0	18,897	18,897	100,000
15	61	3,052	0	19,794	19,794	100,000
16	62	3,052	0	20,585	20,585	100,000
17	63	3,052	0	21,260	21,260	100,000
18	64	3,052	0	21,807	21,807	100,000
19	65	3,052	0	22,212	22,212	100,000
20	66	0	0	19,546	19,546	100,000
TOTAL		57,988	0			
21	67	0	0	16,653	16,653	100,000
22	68	0	0	13,506	13,506	100,000
23	69	0	0	10,070	10,070	100,000
24	70	0	0	6,297	6,297	100,000
25	71	0	0	2,121	2,121	100,000
26	72	0	0	0	0	0

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PRODUCT NAME:  
Prosper™ Indexed Universal Life Policy

POLICY ISSUE DATE:  
01/13/2025

DEATH BENEFIT OPTION:  
Level

PREPARED FOR:  
David C Palmer / Male / Age 46 / Tobacco

INITIAL BASE FACE AMOUNT:  
\$100,000

INITIAL ANNUAL PREMIUM  
\$3,052.41

## 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	47	3,052	0	1,790	0	100,000
2	48	3,052	0	3,662	1,416	100,000
3	49	3,052	0	5,620	3,625	100,000
4	50	3,052	0	7,668	5,922	100,000
5	51	3,052	0	9,809	8,312	100,000
6	52	3,052	0	12,045	10,798	100,000
7	53	3,052	0	14,993	13,995	100,000
8	54	3,052	0	18,080	17,332	100,000
9	55	3,052	0	21,313	20,814	100,000
10	56	3,052	0	24,700	24,451	100,000
TOTAL		30,520	0			
11	57	3,052	0	28,247	28,247	100,000
12	58	3,052	0	31,963	31,963	100,000
13	59	3,052	0	35,856	35,856	100,000
14	60	3,052	0	39,937	39,937	100,000
15	61	3,052	0	44,217	44,217	100,000
16	62	3,052	0	48,707	48,707	100,000
17	63	3,052	0	53,424	53,424	100,000
18	64	3,052	0	58,386	58,386	100,000
19	65	3,052	0	63,617	63,617	100,000
20	66	0	0	66,080	66,080	100,000
TOTAL		57,988	0			
21	67	0	0	68,655	68,655	100,000
22	68	0	0	71,356	71,356	100,000
23	69	0	0	74,195	74,195	100,000
24	70	0	0	77,187	77,187	100,000
25	71	0	0	80,350	80,350	100,000
26	72	0	0	83,703	83,703	100,000
27	73	0	0	87,273	87,273	100,000
28	74	0	0	91,095	91,095	100,000
29	75	0	0	95,212	95,212	101,877
30	76	0	0	99,677	99,677	104,661
TOTAL		57,988	0			

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POLICY ISSUE DATE:  
01/13/2025

DEATH BENEFIT OPTION:  
Level

PREPARED FOR:  
David C Palmer / Male / Age 46 / Tobacco

INITIAL BASE FACE AMOUNT:  
\$100,000

INITIAL ANNUAL PREMIUM  
\$3,052.41

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
31	77	0	0	104,375	104,375	109,594
32	78	0	0	109,295	109,295	114,759
33	79	0	0	114,444	114,444	120,166
34	80	0	0	119,832	119,832	125,823
35	81	0	0	125,467	125,467	131,741
36	82	0	0	131,359	131,359	137,927
37	83	0	0	137,509	137,509	144,385
38	84	0	0	143,915	143,915	151,110
39	85	0	0	150,575	150,575	158,104
40	86	0	0	157,487	157,487	165,362
TOTAL		57,988	0			
41	87	0	0	164,649	164,649	172,881
42	88	0	0	172,050	172,050	180,653
43	89	0	0	179,686	179,686	188,670
44	90	0	0	187,547	187,547	196,925
45	91	0	0	195,628	195,628	205,410
46	92	0	0	204,263	204,263	212,434
47	93	0	0	213,557	213,557	219,964
48	94	0	0	223,628	223,628	228,101
49	95	0	0	234,614	234,614	236,960
50	96	0	0	246,620	246,620	246,620
TOTAL		57,988	0			
51	97	0	0	259,257	259,257	259,257
52	98	0	0	272,560	272,560	272,560
53	99	0	0	286,563	286,563	286,563
54	100	0	0	301,303	301,303	301,303
55	101	0	0	316,818	316,818	316,818
56	102	0	0	333,151	333,151	333,151
57	103	0	0	350,343	350,343	350,343
58	104	0	0	368,440	368,440	368,440
59	105	0	0	387,489	387,489	387,489
60	106	0	0	407,541	407,541	407,541
TOTAL		57,988	0			

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01/13/2025

DEATH BENEFIT OPTION:  
Level

PREPARED FOR:  
David C Palmer / Male / Age 46 / Tobacco

INITIAL BASE FACE AMOUNT:  
\$100,000

INITIAL ANNUAL PREMIUM  
\$3,052.41

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
61	107	0	0	428,649	428,649	428,649
62	108	0	0	450,867	450,867	450,867
63	109	0	0	474,255	474,255	474,255
64	110	0	0	498,874	498,874	498,874
65	111	0	0	524,789	524,789	524,789
66	112	0	0	552,068	552,068	552,068
67	113	0	0	580,783	580,783	580,783
68	114	0	0	611,009	611,009	611,009
69	115	0	0	642,826	642,826	642,826
70	116	0	0	676,318	676,318	676,318
TOTAL		57,988	0			
71	117	0	0	711,572	711,572	711,572
72	118	0	0	748,682	748,682	748,682
73	119	0	0	787,746	787,746	787,746
74	120	0	0	828,865	828,865	828,865
75	121	0	0	824,415	824,415	824,415
TOTAL		57,988	0			

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**INITIAL ANNUAL PREMIUM**  
\$3,052.41

# 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.

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\$100,000

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### 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.

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\$3,052.41

## Key Policy Features and Terms

### *Index Disclaimer*

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