



DAVID C PALMER GET READY FOR YOUR

ProsperTM IUL

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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 A.M. 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?

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

Flexibility

IUL allows policyholders to reduce their coverage or adjust premium

Death Benefit Protection

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

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 ¹

- The fund value accumulates tax-deferred
- You can access your fond 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

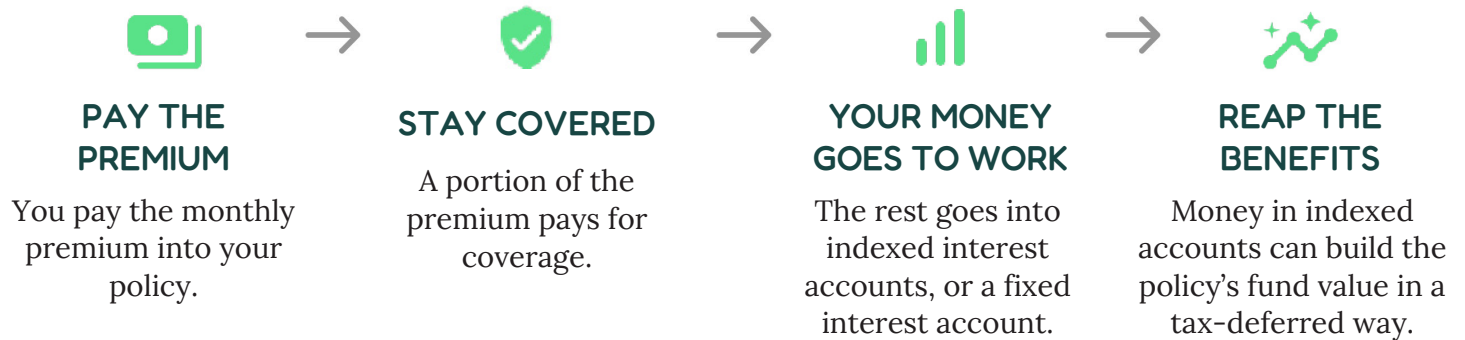
We offer overloan protection to ensure that if you take money out of your policy, you won't run the risk of tax implications.

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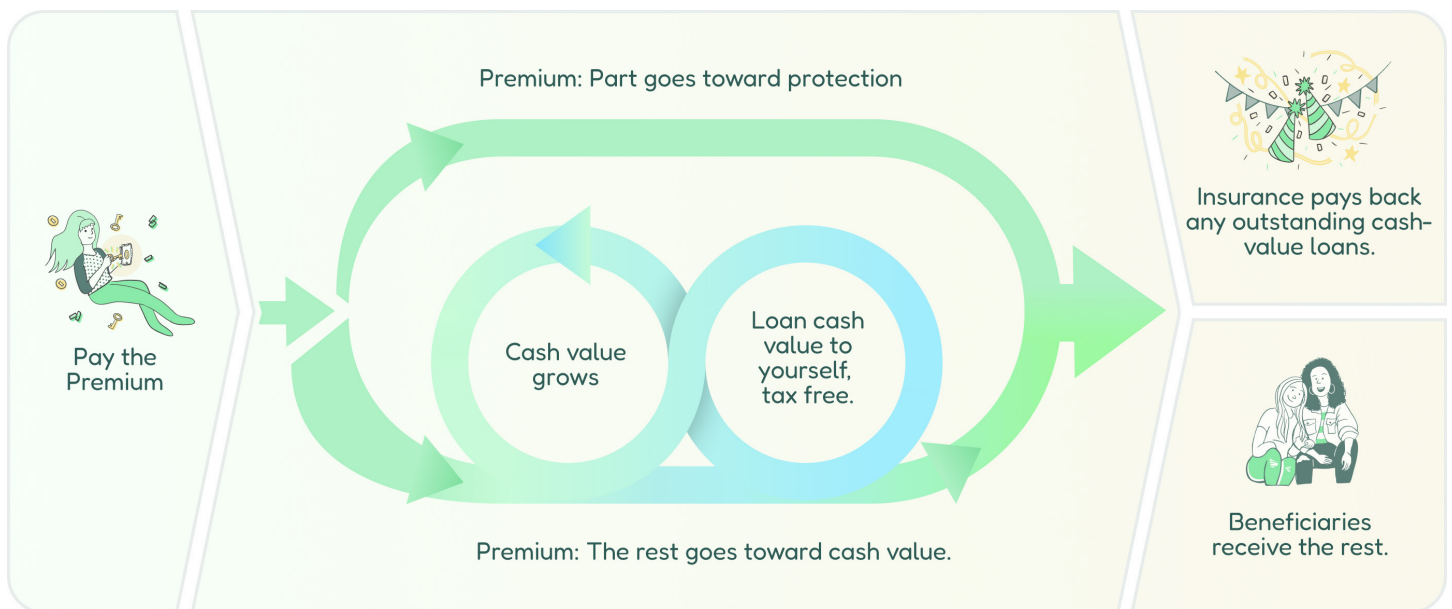
How an IUL Policy Works

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

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



IUL Policy Life-cycle



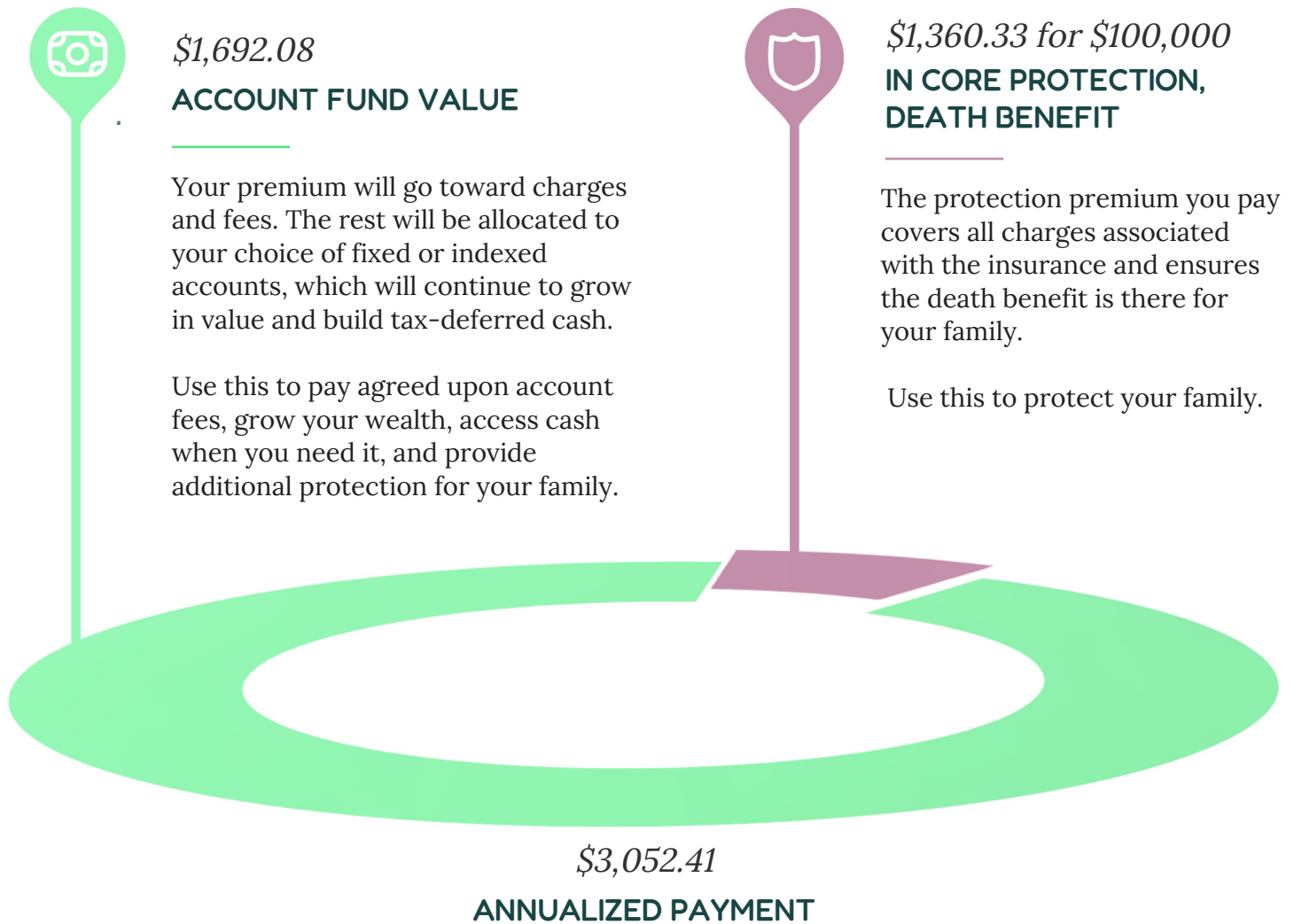
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How Your Policy Works

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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POLICY ISSUE DATE:
11/01/2024

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 Option1 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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PREPARED FOR: David C Palmer / Male / Age 46 / Tobacco	INITIAL BASE FACE AMOUNT: \$100,000	INITIAL ANNUAL PREMIUM \$3,052.41

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

Value 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%	10.0%	10.0%

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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: 4.00%

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: 2.50%*
- *Guaranteed Fixed Loan Interest Credit Rate: 1.00%*

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

- *Current Fixed Loan Interest Rate: 3.00%*
- *Guaranteed Fixed Loan Interest Rate: 1.00%*

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 charge interest at the fixed rates::

- *Current Loan Interest Rate: 3.75%*
- *Guaranteed Loan Interest Rate: 1.00%*

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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 included this rider with the policy, but there is a fee when the rider is exercised.

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.

Additional Information

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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 MCEC as defined by Section 7702A of the Internal Revenue Code.

<i>Initial</i>	<i>Seven-Pay</i>	<i>Premium:</i>	\$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 of 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

Death Benefit - Death benefit amount that will be paid to the beneficiary in the event of the Insureds death while the policy is in

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Key Policy Features and Terms

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	\$6,204	\$7,104	\$8,087
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 10	Annualized Premium	\$3,052.41	\$3,052.41	\$3,052.41
	Surrender Value	\$14,245	\$18,485	\$23,427
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 20	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$19,563	\$36,487	\$59,990
	Total Death Benefit	\$100,000	\$100,000	\$100,000
AGE 70	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$6,324	\$30,625	\$67,012
	Total Death Benefit	\$100,000	\$100,000	\$100,000
LAPSE YEAR		71	78	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.

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.

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PRODUCT NAME:
Prosper™ Indexed Universal Life Policy

POLICY ISSUE DATE:
11/01/2024

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	3,165	919	100,000
3	49	3,052	0	4,707	2,711	100,000
4	50	3,052	0	6,220	4,474	100,000
5	51	3,052	0	7,701	6,204	100,000
6	52	3,052	0	9,145	7,898	100,000
7	53	3,052	0	10,551	9,552	100,000
8	54	3,052	0	11,914	11,165	100,000
9	55	3,052	0	13,230	12,731	100,000
10	56	3,052	0	14,494	14,245	100,000
TOTAL		30,520	0			
11	57	3,052	0	15,701	15,701	100,000
12	58	3,052	0	16,844	16,844	100,000
13	59	3,052	0	17,915	17,915	100,000
14	60	3,052	0	18,904	18,904	100,000
15	61	3,052	0	19,802	19,802	100,000
16	62	3,052	0	20,595	20,595	100,000
17	63	3,052	0	21,272	21,272	100,000
18	64	3,052	0	21,820	21,820	100,000
19	65	3,052	0	22,227	22,227	100,000
20	66	0	0	19,563	19,563	100,000
TOTAL		57,988	0			
21	67	0	0	16,672	16,672	100,000
22	68	0	0	13,527	13,527	100,000
23	69	0	0	10,094	10,094	100,000
24	70	0	0	6,324	6,324	100,000
25	71	0	0	2,152	2,152	100,000
26	72	0	0	0	0	0

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PRODUCT NAME:
Prosper™ Indexed Universal Life Policy

POLICY ISSUE DATE:
11/01/2024

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%	5.00%
Fixed Account	0.0%	4.00%

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
1	47	3,052	0	1,777	0	100,000
2	48	3,052	0	3,621	1,375	100,000
3	49	3,052	0	5,536	3,540	100,000
4	50	3,052	0	7,523	5,776	100,000
5	51	3,052	0	9,583	8,087	100,000
6	52	3,052	0	11,719	10,472	100,000
7	53	3,052	0	14,539	13,541	100,000
8	54	3,052	0	17,469	16,721	100,000
9	55	3,052	0	20,513	20,014	100,000
10	56	3,052	0	23,676	23,427	100,000
TOTAL		30,520	0			
11	57	3,052	0	26,961	26,961	100,000
12	58	3,052	0	30,373	30,373	100,000
13	59	3,052	0	33,916	33,916	100,000
14	60	3,052	0	37,598	37,598	100,000
15	61	3,052	0	41,423	41,423	100,000
16	62	3,052	0	45,398	45,398	100,000
17	63	3,052	0	49,534	49,534	100,000
18	64	3,052	0	53,841	53,841	100,000
19	65	3,052	0	58,334	58,334	100,000
20	66	0	0	59,990	59,990	100,000
TOTAL		57,988	0			
21	67	0	0	61,684	61,684	100,000
22	68	0	0	63,416	63,416	100,000
23	69	0	0	65,191	65,191	100,000
24	70	0	0	67,012	67,012	100,000
25	71	0	0	68,878	68,878	100,000
26	72	0	0	70,791	70,791	100,000
27	73	0	0	72,755	72,755	100,000
28	74	0	0	74,778	74,778	100,000
29	75	0	0	76,873	76,873	100,000
30	76	0	0	79,058	79,058	100,000
TOTAL		57,988	0			

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PRODUCT NAME:
Prosper™ Indexed Universal Life Policy

POLICY ISSUE DATE:
11/01/2024

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	81,356	81,356	100,000
32	78	0	0	83,791	83,791	100,000
33	79	0	0	86,389	86,389	100,000
34	80	0	0	89,181	89,181	100,000
35	81	0	0	92,202	92,202	100,000
36	82	0	0	95,495	95,495	100,270
37	83	0	0	99,110	99,110	104,065
38	84	0	0	102,863	102,863	108,006
39	85	0	0	106,730	106,730	112,066
40	86	0	0	110,705	110,705	116,240
TOTAL		57,988	0			
41	87	0	0	114,783	114,783	120,523
42	88	0	0	118,956	118,956	124,904
43	89	0	0	123,216	123,216	129,376
44	90	0	0	127,554	127,554	133,932
45	91	0	0	131,965	131,965	138,564
46	92	0	0	136,670	136,670	142,137
47	93	0	0	141,730	141,730	145,982
48	94	0	0	147,215	147,215	150,159
49	95	0	0	153,203	153,203	154,735
50	96	0	0	159,722	159,722	159,722
TOTAL		57,988	0			
51	97	0	0	166,533	166,533	166,533
52	98	0	0	173,649	173,649	173,649
53	99	0	0	181,083	181,083	181,083
54	100	0	0	188,850	188,850	188,850
55	101	0	0	196,965	196,965	196,965
56	102	0	0	205,443	205,443	205,443
57	103	0	0	214,301	214,301	214,301
58	104	0	0	223,555	223,555	223,555
59	105	0	0	233,224	233,224	233,224
60	106	0	0	243,326	243,326	243,326
TOTAL		57,988	0			

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PRODUCT NAME:
Prosper™ Indexed Universal Life Policy

POLICY ISSUE DATE:
11/01/2024

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	253,880	253,880	253,880
62	108	0	0	264,906	264,906	264,906
63	109	0	0	276,427	276,427	276,427
64	110	0	0	288,463	288,463	288,463
65	111	0	0	301,038	301,038	301,038
66	112	0	0	314,176	314,176	314,176
67	113	0	0	327,902	327,902	327,902
68	114	0	0	342,243	342,243	342,243
69	115	0	0	357,226	357,226	357,226
70	116	0	0	372,879	372,879	372,879
TOTAL		57,988	0			
71	117	0	0	389,234	389,234	389,234
72	118	0	0	406,321	406,321	406,321
73	119	0	0	424,173	424,173	424,173
74	120	0	0	442,824	442,824	442,824
75	121	0	0	442,499	442,499	442,499
TOTAL		57,988	0			

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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 ACTUATL INDEX PRICE CHANGE ¹	S&P 500 CAPPED ACCOUNT HYPOTHETICAL POLICY CREDIT
2004	26.38%	10.00%
2005	8.99%	8.99%
2006	3.00%	3.00%
2007	13.62%	10.00%
2008	3.53%	3.53%
2009	-38.49%	0.00%
2010	23.45%	10.00%
2011	12.78%	10.00%
2012	0.00%	0.00%
2013	13.41%	10.00%
2014	29.60%	10.00%
2015	11.39%	10.00%
2016	-0.73%	0.00%
2017	9.54%	9.54%
2018	19.42%	10.00%
2019	-6.24%	0.00%
2020	28.88%	10.00%
2021	16.26%	10.00%
2022	26.89%	10.00%
2023	-19.44%	0.00%
5 yr. average ²	7.51%	5.89%
10 yr. average ²	10.41%	6.85%
15 yr. average ²	6.62%	6.53%
20 yr. average ²	7.64%	6.66%

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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Level

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\$100,000

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\$3,052.41

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-years 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	10.0%	-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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Key Policy Features and Terms

Index Disclaimer

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