



DAVID PALMER GET READY FOR YOUR

ProsperTM 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.

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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 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 ¹

- 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

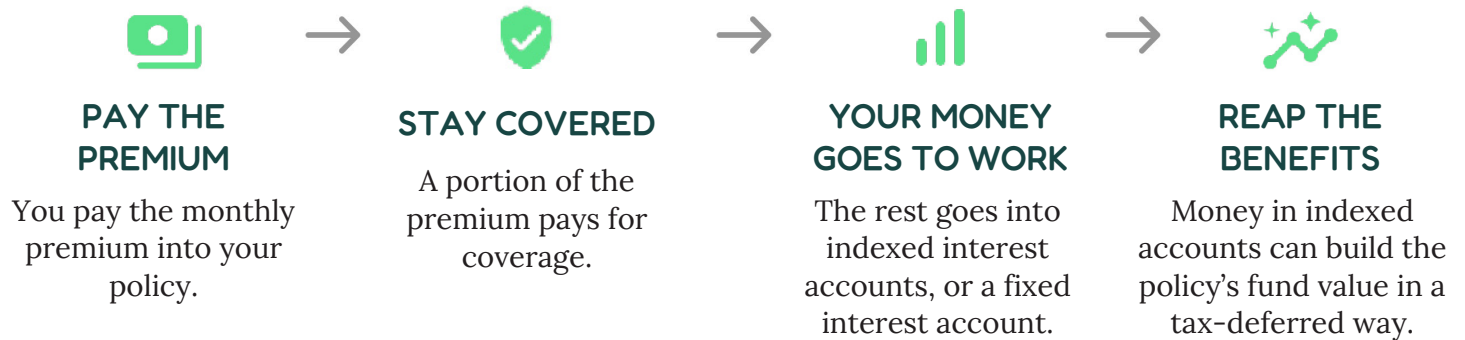
We offer overloan protection to ensure that if you take money out of your policy, you won't run the risk of tax implications.

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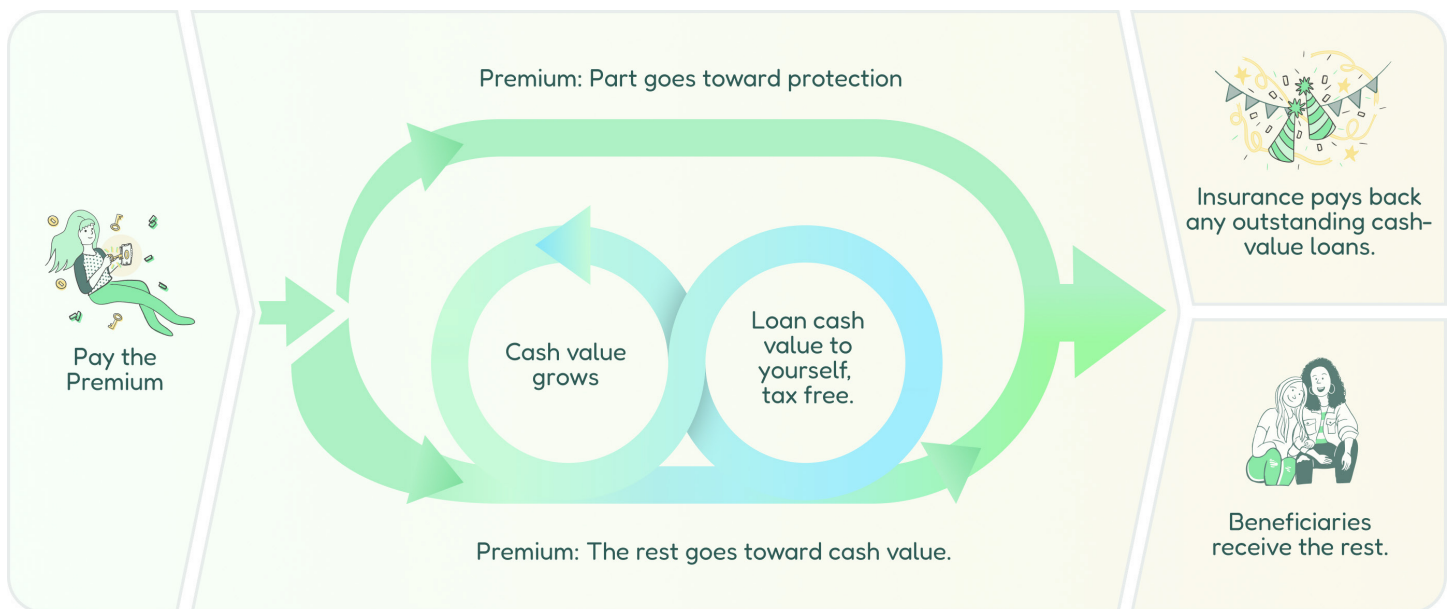
How an IUL Policy Works

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 \$3,154.27

\$3,154.27 ANNUALIZED PAYMENT	\$100,000 DEATH BENEFIT
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\$1,770.55

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.



\$1,383.72

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.

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PRODUCT NAME:
Prosper™ Indexed Universal Life Policy

PREPARED ON:
June 12, 2025

DEATH BENEFIT OPTION:
Level

PREPARED FOR:
David Palmer / Male / Age 47 / Preferred Tobacco

INITIAL BASE FACE AMOUNT:
\$100,000

INITIAL ANNUAL PREMIUM
\$3,154.27

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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PREPARED FOR: David Palmer / Male / Age 47 / Preferred Tobacco	INITIAL BASE FACE AMOUNT: \$100,000	INITIAL ANNUAL PREMIUM \$3,154.27

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 \$3,154.27

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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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.

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: \$45,128.52

Guideline Level Premium: \$3,154.27

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: \$8,652.80

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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	\$3,154.27	\$3,154.27	\$3,154.27
	Surrender Value	\$6,480	\$7,538	\$8,708
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 10	Annualized Premium	\$3,154.27	\$3,154.27	\$3,154.27
	Surrender Value	\$14,793	\$19,635	\$25,421
	Total Death Benefit	\$100,000	\$100,000	\$100,000
YEAR 20	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$16,765	\$36,327	\$65,066
	Total Death Benefit	\$100,000	\$100,000	\$100,000
AGE 70	Annualized Premium	\$0.00	\$0.00	\$0.00
	Surrender Value	\$6,416	\$32,177	\$72,759
	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.

Agent Assisted Authorization

06/12/2025

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:
June 12, 2025

DEATH BENEFIT OPTION:
Level

PREPARED FOR:
David Palmer / Male / Age 47 / Preferred Tobacco

INITIAL BASE FACE AMOUNT:
\$100,000

INITIAL ANNUAL PREMIUM
\$3,154.27

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	48	3,154	0	1,666	0	100,000
2	49	3,154	0	3,305	983	100,000
3	50	3,154	0	4,914	2,849	100,000
4	51	3,154	0	6,489	4,683	100,000
5	52	3,154	0	8,029	6,480	100,000
6	53	3,154	0	9,528	8,238	100,000
7	54	3,154	0	10,985	9,953	100,000
8	55	3,154	0	12,395	11,621	100,000
9	56	3,154	0	13,752	13,236	100,000
10	57	3,154	0	15,052	14,793	100,000
TOTAL		31,540	0			
11	58	3,154	0	16,287	16,287	100,000
12	59	3,154	0	17,450	17,450	100,000
13	60	3,154	0	18,532	18,532	100,000
14	61	3,154	0	19,522	19,522	100,000
15	62	3,154	0	20,408	20,408	100,000
16	63	3,154	0	21,177	21,177	100,000
17	64	3,154	0	21,820	21,820	100,000
18	65	3,154	0	22,322	22,322	100,000
19	66	0	0	19,657	19,657	100,000
20	67	0	0	16,765	16,765	100,000
TOTAL		56,772	0			
21	68	0	0	13,620	13,620	100,000
22	69	0	0	10,187	10,187	100,000
23	70	0	0	6,416	6,416	100,000
24	71	0	0	2,243	2,243	100,000
25	72	0	0	0	0	0

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Level

PREPARED FOR:
David Palmer / Male / Age 47 / Preferred Tobacco

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INITIAL ANNUAL PREMIUM
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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	48	3,154	0	1,873	0	100,000
2	49	3,154	0	3,832	1,511	100,000
3	50	3,154	0	5,880	3,816	100,000
4	51	3,154	0	8,021	6,215	100,000
5	52	3,154	0	10,256	8,708	100,000
6	53	3,154	0	12,591	11,301	100,000
7	54	3,154	0	15,642	14,610	100,000
8	55	3,154	0	18,836	18,061	100,000
9	56	3,154	0	22,179	21,663	100,000
10	57	3,154	0	25,679	25,421	100,000
TOTAL		31,540	0			
11	58	3,154	0	29,344	29,344	100,000
12	59	3,154	0	33,182	33,182	100,000
13	60	3,154	0	37,202	37,202	100,000
14	61	3,154	0	41,415	41,415	100,000
15	62	3,154	0	45,832	45,832	100,000
16	63	3,154	0	50,468	50,468	100,000
17	64	3,154	0	55,341	55,341	100,000
18	65	3,154	0	60,472	60,472	100,000
19	66	0	0	62,723	62,723	100,000
20	67	0	0	65,066	65,066	100,000
TOTAL		56,772	0			
21	68	0	0	67,513	67,513	100,000
22	69	0	0	70,073	70,073	100,000
23	70	0	0	72,759	72,759	100,000
24	71	0	0	75,581	75,581	100,000
25	72	0	0	78,555	78,555	100,000
26	73	0	0	81,702	81,702	100,000
27	74	0	0	85,049	85,049	100,000
28	75	0	0	88,630	88,630	100,000
29	76	0	0	92,489	92,489	100,000
30	77	0	0	96,677	96,677	101,511
TOTAL		56,772	0			

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June 12, 2025

DEATH BENEFIT OPTION:
Level

PREPARED FOR:
David Palmer / Male / Age 47 / Preferred Tobacco

INITIAL BASE FACE AMOUNT:
\$100,000

INITIAL ANNUAL PREMIUM
\$3,154.27

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
31	78	0	0	101,208	101,208	106,269
32	79	0	0	105,951	105,951	111,249
33	80	0	0	110,914	110,914	116,460
34	81	0	0	116,105	116,105	121,910
35	82	0	0	121,531	121,531	127,607
36	83	0	0	127,196	127,196	133,555
37	84	0	0	133,095	133,095	139,749
38	85	0	0	139,228	139,228	146,190
39	86	0	0	145,594	145,594	152,874
40	87	0	0	152,189	152,189	159,798
TOTAL		56,772	0			
41	88	0	0	159,005	159,005	166,955
42	89	0	0	166,035	166,035	174,337
43	90	0	0	173,273	173,273	181,937
44	91	0	0	180,713	180,713	189,749
45	92	0	0	188,664	188,664	196,210
46	93	0	0	197,222	197,222	203,138
47	94	0	0	206,496	206,496	210,626
48	95	0	0	216,614	216,614	218,780
49	96	0	0	227,673	227,673	227,673
50	97	0	0	239,313	239,313	239,313
TOTAL		56,772	0			
51	98	0	0	251,566	251,566	251,566
52	99	0	0	264,464	264,464	264,464
53	100	0	0	278,040	278,040	278,040
54	101	0	0	292,332	292,332	292,332
55	102	0	0	307,375	307,375	307,375
56	103	0	0	323,210	323,210	323,210
57	104	0	0	339,879	339,879	339,879
58	105	0	0	357,426	357,426	357,426
59	106	0	0	375,895	375,895	375,895
60	107	0	0	395,337	395,337	395,337
TOTAL		56,772	0			

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INITIAL ANNUAL PREMIUM
\$3,154.27

YEAR	ATTAINED AGE	PREMIUM OUTLAY	LOANS/ WITHDRAWALS	ACCOUNT VALUE	NET CASH SURRENDER VALUE	NET DEATH BENEFIT
61	108	0	0	415,802	415,802	415,802
62	109	0	0	437,345	437,345	437,345
63	110	0	0	460,021	460,021	460,021
64	111	0	0	483,891	483,891	483,891
65	112	0	0	509,017	509,017	509,017
66	113	0	0	535,466	535,466	535,466
67	114	0	0	563,307	563,307	563,307
68	115	0	0	592,613	592,613	592,613
69	116	0	0	623,462	623,462	623,462
70	117	0	0	655,934	655,934	655,934
TOTAL		56,772	0			
71	118	0	0	690,116	690,116	690,116
72	119	0	0	726,096	726,096	726,096
73	120	0	0	763,971	763,971	763,971
74	121	0	0	759,844	759,844	759,844
TOTAL		56,772	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 ACTUAL INDEX PRICE CHANGE ¹	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 ²	12.73%	7.14%
10 yr. average ²	11.07%	6.22%
15 yr. average ²	11.72%	6.52%
20 yr. average ²	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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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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Key Policy Features and Terms

Index Disclaimer

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