



Bloom Insurance

Inforce Life Insurance Policy Illustration

Executive Universal Life

Flexible Premium Adjustable Life Insurance Policy

Policy Number: *Z6010310*

Policy Form Number: *UL2PA*

Issue State: *Texas*

Prepared for: *Sam Wright*

1234 Lone Star Drive , Austin, TX 78701, United States

**Bloom Insurance Company
Customer Care Center
1 Bloom Plaza
Dallas, Texas 75201
(800) 555-1000**



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Inforce Life Insurance Policy Illustration

Policy Number:	<i>Z6010310</i>	Issue Date:	<i>01/30/2026</i>
Insured:	<i>Sam Wright</i>	Plan of Insurance:	<i>Universal Life</i>
Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

CURRENT VALUES AND BENEFITS AS OF 01/30/2026

Death Benefit Option:

Death Benefit equals the Specified Amount plus the Cash Value Accumulation

Specified Amount:

\$ 200,000.00

Death Benefit:

\$ 250,000.00

Total Premiums Paid To-Date:

\$ 0.00

Loan Balance:

\$ 0.00

Insurance Coverage:**Coverage Amount:****Years Payable
from Issue Date:**

Universal Life

\$ 200,000.00

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Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

WHAT THIS INFORCE ILLUSTRATION SHOWS

- The policy's cash values are illustrated using the interest rates below. The illustrated interest rate may be a hypothetical ("what if") rate that differs from the current interest rate shown on the Current Values and Benefits page of this inforce illustration.

	Guaranteed Interest Rate:	Illustrated Interest Rate:
Portfolio Interest Fund	4,500%	6,000%
Calendar Investment Fund	4,000%	5,000%

- Premium payments are assumed to be paid at the beginning of each modal payment period. Surrender value and death benefit are end-of-year values.
- Non-guaranteed benefits and values are based on assumptions that are subject to change by Bloom Insurance Company. Actual results may be more or less favorable.
- Non-guaranteed values can be used to build greater surrender values and benefits.
- Non-guaranteed values can be used to reduce premium outlay or shorten the premium-paying period.
- Charges continue to be paid using non-guaranteed values if premium payments are of lesser amounts or shorter duration than the premium needed to guarantee benefits under the policy. Depending on actual results, the premium payer may need to continue or resume premium outlay.
- Projected results of your insurance policy performance will change with variations in interest rates; cost of insurance and expense charges; and the frequency, timing, and amount of premium payments. Cash values may be less than fund values due to the impact of charges described in the policy contract. Actual rates of return may be more or less than shown in this inforce illustration.



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Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

WHAT THIS INFORCE ILUSTRATION SHOWS, CONTINUED

- This Flexible Premium Adjustable Life policy is subject to U.S. Federal tax laws that limit the amount of premium you can pay on your policy. The current tax premiums are shown below. Future changes to your policy may require the tax premiums to be recalculated.

Guideline Level Premium:	\$716,64
Guideline Single Premium:	\$8,659,39

Guideline Level Premium is the maximum premium that can be paid annually for your policy to still be classified as life insurance for tax purposes.

Guideline Single Premium is is maximum single premium payment allowed for your policy to still be classified as life insurance for tax purposes.



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Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

DEFINITIONS

Guaranteed

Cash Surrender Values and Death Benefits

Bloom Insurance Company guarantees to pay these amounts:

- Guaranteed cash surrender value will be paid if the policy is surrendered.
- Guaranteed death benefit will be paid if the insured dies while the policy is in force. This death benefit is for the base policy only, excluding any death benefits provided by other coverages on the policy.

The illustrated amounts assume that maximum cost-of-insurance and expense charges are deducted, and interest is credited at the guaranteed interest rate shown in the Current Benefits and Values section of this illustration.

Non-Guaranteed

Cash Surrender Values and Death Benefits

These illustrated values are NOT GUARANTEED:

- Non-guaranteed cash surrender value is the projected amount available if the policy is surrendered.
- Non-guaranteed death benefit is the projected amount payable if the insured dies while the policy is in force. This death benefit is for the base policy only, excluding any death benefits provided by other coverages on the policy.

The illustrated amounts assume that non-guaranteed current cost-of-insurance and expense charges are deducted, and interest is credited at the non-guaranteed current interest rate shown in the Current Benefits and Values section of this illustration.



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Insured:	<i>Sam Wright</i>	Plan of Insurance:	<i>Universal Life</i>
Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

DEFINITIONS, CONTINUED

Cash Surrender Value	Net cash value available if the policy is surrendered. Net cash value is equal to the total accumulation fund value, less any surrender charges, and any loan balance and loan interest.
Loan Balance	Amount borrowed from the policy cash value. Loan balance is also called the loan principal or the policy loan.
Age	Insured's attained age is shown next to each policy year in the illustrated values.
Annualized Premium Outlay	Total amount of out-of-pocket premium payments for a full policy year, based on the planned premium amount and frequency. The illustration assumes that the annualized premium outlay is paid on the first day of each policy year.
Policy Year	Number of complete years since the policy issue date.
Premium Outlay	Amount of premium to be paid out-of-pocket on this policy to guarantee coverage for the term of the contract.
Specified Amount	Total face amount of the Universal Life coverage. Specified amount is the face amount at issue, adjusted by any increases and decreases to the Universal Life face amount after issue.



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Issue Age:	<i>30</i>	Policy Form Number:	<i>UL2PA</i>
Gender:	<i>Male</i>	Issue State:	<i>Texas</i>
Risk Class:	<i>Non Smoker</i>	Current Premium:	<i>\$ 1,000.00</i>

UL Supplemental Illustration

This illustration includes values that are not guaranteed. The non-guaranteed elements are assumed to continue unchanged for all policy years shown. Actual results may differ from the amounts shown in this illustration. Projected results of your insurance policy performance will change with variations in interest rates; cost-of-insurance and expense charges; and the frequency, timing, and amount of premium payments. Cash values may be less than fund values due to the impact of charges described in the policy contract.

Cost-of-insurance and expense charges are deducted each month, up to the policy maturity date. Depending on actual results, the policy may have insufficient cash value to pay these monthly charges so additional premium may be required to maintain the insurance coverage. The illustrated values assume no partial withdrawals, new policy loans, or loan repayments are made.

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Policy Number:	Z6010310	Issue Date:	01/30/2026
Insured:	Sam Wright	Plan of Insurance:	Universal Life
Issue Age:	30	Policy Form Number:	UL2PA
Gender:	Male	Issue State:	Texas
Risk Class:	Non Smoker	Current Premium:	\$ 1,000.00

Year	Age Beg Year	Contract Premium Beg Year	Surrender Value (4%)	Surrender Value (8%)	Death Benefit (8%)	Loan Amount	Withdrawal Amount
1	30	\$ 1,000.00	\$ 261.50	\$ 474.72	\$ 250,000.00	\$ 0.00	\$ 1,025.78
2	31	\$ 3,000.00	\$ 2,361.58	\$ 2,701.24	\$ 247,000.00	\$ 0.00	\$ 3,079.79
3	32	\$ 3,000.00	\$ 2,376.80	\$ 2,716.14	\$ 244,000.00	\$ 0.00	\$ 3,082.44
4	33	\$ 3,000.00	\$ 2,415.84	\$ 2,757.18	\$ 241,000.00	\$ 0.00	\$ 3,085.25
5	34	\$ 3,000.00	\$ 2,428.66	\$ 2,770.82	\$ 238,000.00	\$ 0.00	\$ 3,088.26
6	35	\$ 3,000.00	\$ 2,436.98	\$ 2,782.12	\$ 235,000.00	\$ 0.00	\$ 3,091.49
7	36	\$ 3,000.00	\$ 5,171.61	\$ 5,999.03	\$ 235,000.00	\$ 0.00	\$ 0.00
8	37	\$ 3,000.00	\$ 8,002.21	\$ 9,465.95	\$ 235,000.00	\$ 0.00	\$ 0.00
9	38	\$ 3,000.00	\$ 10,928.59	\$ 13,201.25	\$ 235,000.00	\$ 0.00	\$ 0.00
10	39	\$ 3,000.00	\$ 13,961.21	\$ 17,231.74	\$ 235,000.00	\$ 0.00	\$ 0.00
11	40	\$ 3,000.00	\$ 17,123.35	\$ 21,572.13	\$ 235,000.00	\$ 0.00	\$ 0.00
12	41	\$ 3,000.00	\$ 20,387.92	\$ 26,248.01	\$ 235,000.00	\$ 0.00	\$ 0.00
13	42	\$ 3,000.00	\$ 23,753.65	\$ 31,283.91	\$ 235,000.00	\$ 0.00	\$ 0.00
14	43	\$ 3,000.00	\$ 27,219.51	\$ 36,706.74	\$ 235,000.00	\$ 0.00	\$ 0.00
15	44	\$ 3,000.00	\$ 30,786.85	\$ 42,546.92	\$ 235,000.00	\$ 0.00	\$ 0.00
16	45	\$ 3,000.00	\$ 34,500.64	\$ 48,880.85	\$ 235,000.00	\$ 0.00	\$ 0.00
17	46	\$ 3,000.00	\$ 38,266.11	\$ 55,645.88	\$ 235,000.00	\$ 0.00	\$ 0.00
18	47	\$ 3,000.00	\$ 42,155.27	\$ 62,943.65	\$ 235,000.00	\$ 0.00	\$ 0.00
19	48	\$ 3,000.00	\$ 46,180.18	\$ 70,823.53	\$ 235,000.00	\$ 0.00	\$ 0.00
20	49	\$ 3,000.00	\$ 50,342.82	\$ 79,330.95	\$ 235,000.00	\$ 0.00	\$ 0.00
21	50	\$ 3,000.00	\$ 54,639.73	\$ 88,513.71	\$ 235,000.00	\$ 0.00	\$ 0.00
22	51	\$ 3,000.00	\$ 59,066.35	\$ 98,424.62	\$ 235,000.00	\$ 0.00	\$ 0.00
23	52	\$ 3,000.00	\$ 63,618.98	\$ 109,122.29	\$ 235,000.00	\$ 0.00	\$ 0.00
24	53	\$ 3,000.00	\$ 68,296.58	\$ 120,672.00	\$ 235,000.00	\$ 0.00	\$ 0.00
25	54	\$ 3,000.00	\$ 73,089.13	\$ 133,142.82	\$ 235,000.00	\$ 0.00	\$ 0.00
26	55	\$ 3,000.00	\$ 77,996.15	\$ 146,614.76	\$ 235,000.00	\$ 0.00	\$ 0.00
27	56	\$ 3,000.00	\$ 83,026.25	\$ 161,140.45	\$ 238,359.58	\$ 0.00	\$ 0.00
28	57	\$ 3,000.00	\$ 88,194.99	\$ 176,781.04	\$ 257,324.09	\$ 0.00	\$ 0.00
29	58	\$ 3,000.00	\$ 93,513.23	\$ 193,622.46	\$ 277,392.77	\$ 0.00	\$ 0.00
30	59	\$ 3,000.00	\$ 98,982.21	\$ 211,752.20	\$ 298,633.89	\$ 0.00	\$ 0.00
31	60	\$ 3,000.00	\$ 104,593.72	\$ 231,259.66	\$ 321,128.86	\$ 0.00	\$ 0.00
32	61	\$ 3,000.00	\$ 110,342.04	\$ 252,240.52	\$ 344,966.06	\$ 0.00	\$ 0.00
33	62	\$ 3,000.00	\$ 116,225.11	\$ 274,796.79	\$ 370,247.04	\$ 0.00	\$ 0.00
34	63	\$ 3,000.00	\$ 122,251.59	\$ 299,040.68	\$ 397,076.90	\$ 0.00	\$ 0.00
35	64	\$ 3,000.00	\$ 128,440.02	\$ 325,097.72	\$ 425,561.72	\$ 0.00	\$ 0.00

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Insured:	Sam Wright	Plan of Insurance:	Universal Life
Issue Age:	30	Policy Form Number:	UL2PA
Gender:	Male	Issue State:	Texas
Risk Class:	Non Smoker	Current Premium:	\$ 1,000.00

Year	Age Beg Year	Contract Premium Beg Year	Surrender Value (4%)	Surrender Value (8%)	Death Benefit (8%)	Loan Amount	Withdrawal Amount
36	65	\$ 3,000.00	\$ 134,809.34	\$ 353,101.53	\$ 455,810.28	\$ 0.00	\$ 0.00
37	66	\$ 3,000.00	\$ 141,390.42	\$ 383,201.66	\$ 487,934.84	\$ 0.00	\$ 0.00
38	67	\$ 3,000.00	\$ 148,207.84	\$ 415,553.73	\$ 522,053.40	\$ 0.00	\$ 0.00
39	68	\$ 3,000.00	\$ 155,293.58	\$ 450,327.23	\$ 558,290.78	\$ 0.00	\$ 0.00
40	69	\$ 3,000.00	\$ 162,670.74	\$ 487,693.99	\$ 596,783.72	\$ 0.00	\$ 0.00
41	70	\$ 3,000.00	\$ 170,402.60	\$ 527,853.98	\$ 637,684.36	\$ 0.00	\$ 0.00
42	71	\$ 3,000.00	\$ 178,484.54	\$ 570,965.99	\$ 681,194.14	\$ 0.00	\$ 0.00
43	72	\$ 3,000.00	\$ 186,956.41	\$ 617,222.35	\$ 727,486.32	\$ 0.00	\$ 0.00
44	73	\$ 3,000.00	\$ 195,689.13	\$ 666,853.11	\$ 776,770.86	\$ 0.00	\$ 0.00
45	74	\$ 3,000.00	\$ 204,623.03	\$ 720,100.85	\$ 829,241.38	\$ 0.00	\$ 0.00
46	75	\$ 3,000.00	\$ 213,760.14	\$ 777,222.42	\$ 885,108.91	\$ 0.00	\$ 0.00
47	76	\$ 3,000.00	\$ 223,096.13	\$ 838,480.44	\$ 944,601.92	\$ 0.00	\$ 0.00
48	77	\$ 3,000.00	\$ 232,618.76	\$ 904,139.55	\$ 1,007,978.58	\$ 0.00	\$ 0.00
49	78	\$ 3,000.00	\$ 242,312.87	\$ 974,474.86	\$ 1,075,534.11	\$ 0.00	\$ 0.00
50	79	\$ 3,000.00	\$ 252,170.20	\$ 1,049,791.72	\$ 1,147,593.19	\$ 0.00	\$ 0.00
51	80	\$ 3,000.00	\$ 262,182.35	\$ 1,130,414.65	\$ 1,224,489.45	\$ 0.00	\$ 0.00
52	81	\$ 3,000.00	\$ 272,347.86	\$ 1,216,703.81	\$ 1,306,582.38	\$ 0.00	\$ 0.00
53	82	\$ 3,000.00	\$ 282,674.12	\$ 1,309,063.77	\$ 1,394,240.66	\$ 0.00	\$ 0.00
54	83	\$ 3,000.00	\$ 293,159.34	\$ 1,407,905.70	\$ 1,487,834.68	\$ 0.00	\$ 0.00
55	84	\$ 3,000.00	\$ 303,794.63	\$ 1,513,650.15	\$ 1,587,787.78	\$ 0.00	\$ 0.00
56	85	\$ 3,000.00	\$ 314,568.64	\$ 1,626,737.76	\$ 1,694,578.46	\$ 0.00	\$ 0.00
57	86	\$ 3,000.00	\$ 325,471.55	\$ 1,747,639.56	\$ 1,808,733.81	\$ 0.00	\$ 0.00
58	87	\$ 3,000.00	\$ 336,497.86	\$ 1,876,867.66	\$ 1,930,822.84	\$ 0.00	\$ 0.00
59	88	\$ 3,000.00	\$ 347,646.36	\$ 2,014,978.99	\$ 2,061,449.37	\$ 0.00	\$ 0.00
60	89	\$ 3,000.00	\$ 358,918.88	\$ 2,162,575.87	\$ 2,201,253.27	\$ 0.00	\$ 0.00
61	90	\$ 3,000.00	\$ 370,338.33	\$ 2,320,367.12	\$ 2,350,916.44	\$ 0.00	\$ 0.00
62	91	\$ 3,000.00	\$ 381,933.73	\$ 2,489,135.60	\$ 2,511,075.19	\$ 0.00	\$ 0.00
63	92	\$ 3,000.00	\$ 393,710.28	\$ 2,669,645.00	\$ 2,682,367.39	\$ 0.00	\$ 0.00
64	93	\$ 3,000.00	\$ 405,669.07	\$ 2,862,697.03	\$ 2,865,590.35	\$ 0.00	\$ 0.00
65	94	\$ 3,000.00	\$ 417,808.08	\$ 3,069,136.51	\$ 3,061,628.95	\$ 0.00	\$ 0.00
66	95	\$ 3,000.00	\$ 430,148.91	\$ 3,289,953.74	\$ 3,271,462.58	\$ 0.00	\$ 0.00
67	96	\$ 3,000.00	\$ 442,721.69	\$ 3,526,248.14	\$ 3,495,990.58	\$ 0.00	\$ 0.00
68	97	\$ 3,000.00	\$ 455,526.31	\$ 3,779,079.80	\$ 3,736,092.28	\$ 0.00	\$ 0.00
69	98	\$ 3,000.00	\$ 468,557.98	\$ 4,049,559.87	\$ 3,992,931.02	\$ 0.00	\$ 0.00
70	99	\$ 3,000.00	\$ 481,802.91	\$ 4,338,831.85	\$ 4,267,815.70	\$ 0.00	\$ 0.00

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Insured:	Sam Wright	Plan of Insurance:	Universal Life
Issue Age:	30	Policy Form Number:	UL2PA
Gender:	Male	Issue State:	Texas
Risk Class:	Non Smoker	Current Premium:	\$ 1,000.00

Year	Age Beg Year	Contract Premium Beg Year	Surrender Value (4%)	Surrender Value (8%)	Death Benefit (8%)	Loan Amount	Withdrawal Amount
71	100	\$ 3,000.00	\$ 504,015.85	\$ 4,689,057.30	\$ 4,562,272.75	\$ 0.00	\$ 0.00
72	101	\$ 3,000.00	\$ 527,117.33	\$ 5,067,300.81	\$ 4,920,354.82	\$ 0.00	\$ 0.00
73	102	\$ 3,000.00	\$ 551,142.88	\$ 5,475,803.77	\$ 5,306,581.31	\$ 0.00	\$ 0.00
74	103	\$ 3,000.00	\$ 576,129.44	\$ 5,916,986.95	\$ 5,723,205.66	\$ 0.00	\$ 0.00
75	104	\$ 3,000.00	\$ 602,115.45	\$ 6,393,464.80	\$ 6,172,674.12	\$ 0.00	\$ 0.00
76	105	\$ 3,000.00	\$ 629,140.91	\$ 6,908,060.89	\$ 6,657,601.46	\$ 0.00	\$ 0.00
77	106	\$ 3,000.00	\$ 657,247.39	\$ 7,463,824.67	\$ 7,180,771.83	\$ 0.00	\$ 0.00
78	107	\$ 3,000.00	\$ 686,478.12	\$ 8,064,049.54	\$ 7,745,236.86	\$ 0.00	\$ 0.00
79	108	\$ 3,000.00	\$ 716,878.09	\$ 8,712,292.39	\$ 8,354,291.27	\$ 0.00	\$ 0.00
80	109	\$ 3,000.00	\$ 748,494.07	\$ 9,412,394.67	\$ 9,011,500.94	\$ 0.00	\$ 0.00
81	110	\$ 3,000.00	\$ 781,374.68	\$ 10,168,505.15	\$ 9,720,713.07	\$ 0.00	\$ 0.00
82	111	\$ 3,000.00	\$ 815,570.50	\$ 10,985,104.45	\$ 10,486,076.35	\$ 0.00	\$ 0.00
83	112	\$ 3,000.00	\$ 851,134.17	\$ 11,867,031.69	\$ 11,312,082.57	\$ 0.00	\$ 0.00
84	113	\$ 3,000.00	\$ 888,120.39	\$ 12,819,513.13	\$ 12,203,577.76	\$ 0.00	\$ 0.00
85	114	\$ 3,000.00	\$ 926,586.04	\$ 13,848,193.08	\$ 13,165,806.18	\$ 0.00	\$ 0.00
86	115	\$ 3,000.00	\$ 966,590.31	\$ 14,959,167.41	\$ 14,204,421.53	\$ 0.00	\$ 0.00
87	116	\$ 3,000.00	\$ 1,008,194.77	\$ 16,159,019.70	\$ 15,325,539.18	\$ 0.00	\$ 0.00
88	117	\$ 3,000.00	\$ 1,051,463.40	\$ 17,454,860.16	\$ 16,535,759.08	\$ 0.00	\$ 0.00
89	118	\$ 3,000.00	\$ 1,096,462.78	\$ 18,854,367.88	\$ 17,842,223.90	\$ 0.00	\$ 0.00
90	119	\$ 3,000.00	\$ 1,143,262.15	\$ 20,365,836.20	\$ 19,252,716.56	\$ 0.00	\$ 0.00