

Prepared for:
Michael Remy

Prepared on:
06.25.2021

Agent information:
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YOUR ILLUSTRATION FOR:
ALLIANZ LIFE PRO+ ADVANTAGESM
FIXED INDEX UNIVERSAL LIFE INSURANCE POLICY

KEEPING OUR PROMISES SINCE 1896.

Through bear markets and bull markets, through depressions and recessions, through wars and natural disasters, we've maintained the strength and stability to fulfill our promises to our customers like you.



Guarantees are backed by the financial strength and claims-paying ability of Allianz Life Insurance Company of North America.

Products are issued by Allianz Life Insurance Company of North America, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297 P64339



Supplemental illustration: Policy snapshot

This is a supplemental illustration (that must be accompanied by the full product illustration) meant to summarize your assumptions, policy values, and index allocation choices. Refer to the illustration ledger of guaranteed values within the full product illustration for your policy's guaranteed elements and other important information.

POLICY DESIGN ASSUMPTION



Insured: Michael Remy
 Male, 58, Preferred Nontobacco
Initial death benefit: \$1,742,107

LOAN SOLVE METHOD

Monthly distributions, Years 20 - 37; 100% indexed loans; the indexed loan portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

INTEREST RATE ASSUMPTIONS

For purposes of comparing, and to illustrate how the product could react to varying interest rates, the chart below shows values calculating for the current illustrated rate, along with two additional rates. All current interest rate assumptions are not guaranteed.



Premium
Initial planned premium
\$100,000.00 (years 1 - 6)
Total planned premium
paid \$600,000.00

Income-tax-free death benefit

Interest rate	6.03%	5.00%	4.00%
Initial death benefit	\$1,742,107	\$1,742,107	\$1,742,107
Net death benefit (age 77)	\$1,233,227	\$1,018,134	\$1,000,000
Net death benefit (age 100)	\$557,179	\$306,910	\$137,354

Cash value accumulation at age 77

Potential cash value	\$1,174,502	\$969,651	\$796,580
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Tax-free policy loans¹

Annual policy loans	\$115,944	\$85,296	\$57,276
Total policy loans	\$2,086,992	\$1,535,328	\$1,030,968

¹ Policy loans and withdrawals will reduce the available cash value and death benefit and may cause unintended consequences, including lapse or taxable events. Please see full loan and withdrawal disclosure within this material for details.

This supplemental illustration is valid only when accompanied by a full product illustration.

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Supplemental illustration: Assumptions

Using the assumptions shown here and the premium and policy benefits specified in this policy illustration, this policy will mature at age 120.

FOR GUARANTEED VALUES, PLEASE SEE THE FULL PRODUCT ILLUSTRATION.

Supplemental illustration assumptions	
Indexed interest rates ¹	Policy years
6.03% Nonguaranteed	1 to Maturity
Fixed interest rates	Policy years
N/A	1 to Maturity
Policy charges	Policy years
Current (nonguaranteed)	All policy years

¹ If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

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Supplemental illustration: Current scenario

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
59	1	\$100,000.00	\$0	\$23,083	\$82,751	\$1,900	\$1,824,858
60	2	\$100,000.00	\$0	\$23,937	\$170,374	\$91,509	\$1,912,481
61	3	\$100,000.00	\$0	\$24,897	\$263,099	\$186,255	\$2,005,206
62	4	\$100,000.00	\$0	\$26,011	\$361,120	\$286,314	\$2,103,227
63	5	\$100,000.00	\$0	\$23,662	\$468,401	\$395,650	\$1,742,107
		\$500,000.00	\$0				
64	6	\$100,000.00	\$0	\$23,448	\$583,368	\$512,673	\$1,742,107
65	7	\$0.00	\$0	\$15,776	\$607,594	\$538,955	\$1,742,107
66	8	\$0.00	\$0	\$16,040	\$633,231	\$576,038	\$1,742,107
67	9	\$0.00	\$0	\$16,229	\$660,456	\$614,708	\$1,742,107
68	10	\$0.00	\$0	\$16,361	\$689,438	\$655,119	\$1,742,107
		\$600,000.00	\$0				
69	11	\$0.00	\$0	\$16,480	\$720,314	\$697,440	\$1,742,107
70	12	\$0.00	\$0	\$9,453	\$760,629	\$749,201	\$1,000,000
71	13	\$0.00	\$0	\$9,169	\$804,045	\$804,045	\$1,000,000
72	14	\$0.00	\$0	\$8,833	\$850,830	\$850,830	\$1,000,000
73	15	\$0.00	\$0	\$8,416	\$901,304	\$901,304	\$1,000,447
		\$600,000.00	\$0				
74	16	\$0.00	\$0	\$1,297	\$962,677	\$962,677	\$1,049,318
75	17	\$0.00	\$0	\$1,062	\$1,028,565	\$1,028,565	\$1,100,564
76	18	\$0.00	\$0	\$933	\$1,099,171	\$1,099,171	\$1,154,130
77	19	\$0.00	\$0	\$1,115	\$1,174,502	\$1,174,502	\$1,233,227
78	20	\$0.00	\$115,944	\$1,335	\$1,254,502	\$1,135,418	\$1,198,143
		\$600,000.00	\$115,944				
79	21	\$0.00	\$115,944	\$1,601	\$1,339,130	\$1,095,008	\$1,161,964
80	22	\$0.00	\$115,944	\$1,919	\$1,428,622	\$1,053,209	\$1,124,640
81	23	\$0.00	\$115,944	\$2,305	\$1,523,209	\$1,009,942	\$1,086,102
82	24	\$0.00	\$115,944	\$2,802	\$1,623,096	\$965,081	\$1,046,235
83	25	\$0.00	\$115,944	\$3,407	\$1,728,500	\$918,500	\$1,004,925
		\$600,000.00	\$695,664				

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Supplemental illustration: Current scenario *continued*

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
84	26	\$0.00	\$115,944	\$4,159	\$1,839,613	\$870,028	\$962,009
85	27	\$0.00	\$115,944	\$4,948	\$1,956,751	\$819,603	\$917,441
86	28	\$0.00	\$115,944	\$5,910	\$2,080,110	\$767,021	\$871,026
87	29	\$0.00	\$115,944	\$7,034	\$2,209,907	\$712,079	\$822,574
88	30	\$0.00	\$115,944	\$8,381	\$2,346,310	\$654,507	\$771,823
		\$600,000.00	\$1,275,384				
89	31	\$0.00	\$115,944	\$10,038	\$2,489,407	\$593,929	\$718,399
90	32	\$0.00	\$115,944	\$12,145	\$2,639,141	\$529,806	\$661,763
91	33	\$0.00	\$115,944	\$14,941	\$2,795,204	\$461,317	\$601,078
92	34	\$0.00	\$115,944	\$14,719	\$2,961,107	\$391,442	\$509,887
93	35	\$0.00	\$115,944	\$13,537	\$3,138,470	\$321,238	\$415,392
		\$600,000.00	\$1,855,104				
94	36	\$0.00	\$115,944	\$10,968	\$3,329,463	\$252,285	\$318,874
95	37	\$0.00	\$115,944	\$6,592	\$3,536,840	\$186,719	\$222,088
96	38	\$0.00	\$0	\$90	\$3,764,220	\$246,593	\$246,593
97	39	\$0.00	\$0	\$90	\$4,006,490	\$312,982	\$312,982
98	40	\$0.00	\$0	\$90	\$4,264,641	\$386,457	\$386,457
		\$600,000.00	\$2,086,992				
99	41	\$0.00	\$0	\$90	\$4,539,727	\$467,634	\$467,634
100	42	\$0.00	\$0	\$90	\$4,832,876	\$557,179	\$557,179
101	43	\$0.00	\$0	\$90	\$5,145,292	\$655,809	\$655,809
102	44	\$0.00	\$0	\$90	\$5,478,258	\$764,301	\$764,301
103	45	\$0.00	\$0	\$90	\$5,833,145	\$883,490	\$883,490
		\$600,000.00	\$2,086,992				
104	46	\$0.00	\$0	\$90	\$6,211,415	\$1,014,278	\$1,014,278
105	47	\$0.00	\$0	\$90	\$6,614,631	\$1,157,636	\$1,157,636
106	48	\$0.00	\$0	\$90	\$7,044,459	\$1,314,615	\$1,314,615
107	49	\$0.00	\$0	\$90	\$7,502,678	\$1,486,342	\$1,486,342
108	50	\$0.00	\$0	\$90	\$7,991,190	\$1,674,037	\$1,674,037
		\$600,000.00	\$2,086,992				

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Supplemental illustration: Current scenario

continued

Age	End of policy year	Premium outlay	Net distributions	Total charges	Current scenario		
					Accumulation value	Cash value	Death benefit
109	51	\$0.00	\$0	\$90	\$8,512,021	\$1,879,010	\$1,879,010
110	52	\$0.00	\$0	\$90	\$9,067,337	\$2,102,676	\$2,102,676
111	53	\$0.00	\$0	\$90	\$9,659,451	\$2,346,556	\$2,346,556
112	54	\$0.00	\$0	\$90	\$10,290,829	\$2,612,290	\$2,612,290
113	55	\$0.00	\$0	\$90	\$10,964,108	\$2,901,642	\$2,901,642
		\$600,000.00	\$2,086,992				
114	56	\$0.00	\$0	\$90	\$11,682,102	\$3,216,513	\$3,216,513
115	57	\$0.00	\$0	\$90	\$12,447,815	\$3,558,946	\$3,558,946
116	58	\$0.00	\$0	\$90	\$13,264,456	\$3,931,144	\$3,931,144
117	59	\$0.00	\$0	\$90	\$14,135,451	\$4,335,473	\$4,335,473
118	60	\$0.00	\$0	\$90	\$15,064,458	\$4,774,482	\$4,774,482
		\$600,000.00	\$2,086,992				
119	61	\$0.00	\$0	\$90	\$16,055,385	\$5,250,910	\$5,250,910
120	62	\$0.00	\$0	\$90	\$17,112,404	\$5,767,705	\$5,767,705
		\$600,000.00	\$2,086,992				

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Supplemental illustration: Your illustrated crediting rates

The table below includes your chosen allocation options.

Illustrated allocation options	Initial allocation percent	Illustrated rate
Bloomberg US Dynamic Balance II ER Index with annual point-to-point (Classic)	50%	6.03%
PIMCO Tactical Balanced ER Index with annual point-to-point (Classic)	50%	6.03%
The current rate assumption for years 1 through M is 6.03%		6.03%

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Basic illustration: Policy overview

ONLY INFORMATION SELECTED FOR THIS ILLUSTRATION IS SHOWN BELOW.

Proposed insured	Michael Remy, Male, 58, Preferred Nontobacco	
Initial death benefit amount	\$1,742,107	
Initial death benefit option	B (Increasing)	
Initial base death benefit amount	\$1,742,107	
Initial term amount	\$0	
Initial premium	\$100,000.00	
Planned annual premium	\$100,000.00	
Minimum initial premium	\$52,318.96	
Death benefit qualification test	GPT	
Modified endowment contract (MEC) status	This policy is not a MEC.	
Illustrated allocation options	50% Bloomberg US Dynamic Balance II ER Index with annual point-to-point (Classic) 50% PIMCO Tactical Balanced ER Index with annual point-to-point (Classic)	
Riders and benefits	Chronic Illness Accelerated Death Benefit Rider Terminal Illness Accelerated Death Benefit Rider Loan Protection Rider Waiver of New Charges Benefit	

For complete information about your life insurance policy, please refer to your policy.

The purchase of a life insurance policy is an important financial decision. This Illustration demonstrates both guaranteed and hypothetical policy costs and benefits. The hypothetical policy costs and benefits are based on assumptions that are subject to change as outlined in the terms and conditions of the policy. It is not intended to constitute fiduciary investment advice. You should have a full discussion with your financial professional before making any decision.

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7-Pay: \$116,191.43

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GLAP: \$130,628.27

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GSP: \$573,835.59

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Additional riders and benefits

The following riders were selected for this illustration. Some benefits are automatically included, which are also listed below. Some riders may include charges when they are exercised or added. For additional information about the riders and benefits, talk with your financial professional.

Chronic Illness Accelerated Death Benefit Rider

Accelerates the death benefit if the insured becomes chronically ill or cognitively impaired (under specific criteria). Once exercised, there is a charge associated with the rider. Accelerated amount may be taxable.

Loan Protection Rider

Provides protection from lapse due to an outstanding policy loan. The rider may be exercised if you are between the ages of 75 and 120, and the policy must be in force for a minimum of 15 policy years. Once exercised, there is a one-time charge, which is a percentage of the accumulation value. Rider is automatically included with your policy.

Terminal Illness Accelerated Death Benefit Rider

If the insured is diagnosed with a terminal illness that results in a life expectancy of 12 months or less, the policy's death benefit (up to \$1 million) is available while the insured is still alive. Once exercised, there is a charge associated with the rider. Accelerated amount maybe taxable.

Waiver of New Charges Benefit

Waives surrender charges, expense charges, and Enhanced Liquidity Rider charges for any coverage increases incurred in years 11+. Rider is automatically included with your policy.

Review your policy for additional rider and benefit information.

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Allianz is a company you can trust for the long term

A life insurance product is only as strong as the company behind it. So it's important to know that Allianz Life Insurance Company of North America (Allianz) is a leading provider of life insurance and part of one of the world's largest financial services companies.

We manage our business to control risk in real time, weather all market conditions, and deliver long-term results. Consistently high ratings from independent financial rating agencies confirm our strength and stability.

High Financial Ratings

Standard & Poor's	A.M. Best	Moody's
AA (Very strong)	A+ (Superior)	A1

A.M. Best rating is the second-highest of 16 possible ratings and was confirmed September 2019; Moody's rating is the fifth-highest of 21 possible ratings and was confirmed September 2019; Standard & Poor's rating is the third-highest of 21 possible ratings and was confirmed August 2019.

LIFE PRO+ ADVANTAGE OFFERS PROTECTION NOW AND FINANCIAL BENEFITS FOR THE LONG TERM

Life Pro+ Advantage is designed with important features to help meet challenges in all stages of life:

- A death benefit that can help loved ones maintain their standard of living and is generally income-tax free for your beneficiaries.
- Accumulation potential that's tax-deferred and protected from market volatility.
- Loans and withdrawals that allow you to access any available cash value in your policy for college funding, retirement, or other financial needs.¹
- Riders and benefits to help you customize your coverage for a variety of concerns.

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How Life Pro+ Advantage works

Life Pro+ Advantage is first and foremost a life insurance policy designed to provide a generally income-tax-free death benefit to your beneficiaries. But there are other benefits to your policy as well.

Premium payments:

You pay premium into the policy. Fees and charges are deducted, and the remaining payments have the opportunity to build accumulation value through a fixed allocation or indexed allocation option. Cost of insurance charges are deducted from the accumulation value.

Accumulation value:

Fixed allocation option: earn a consistent, fixed interest rate.

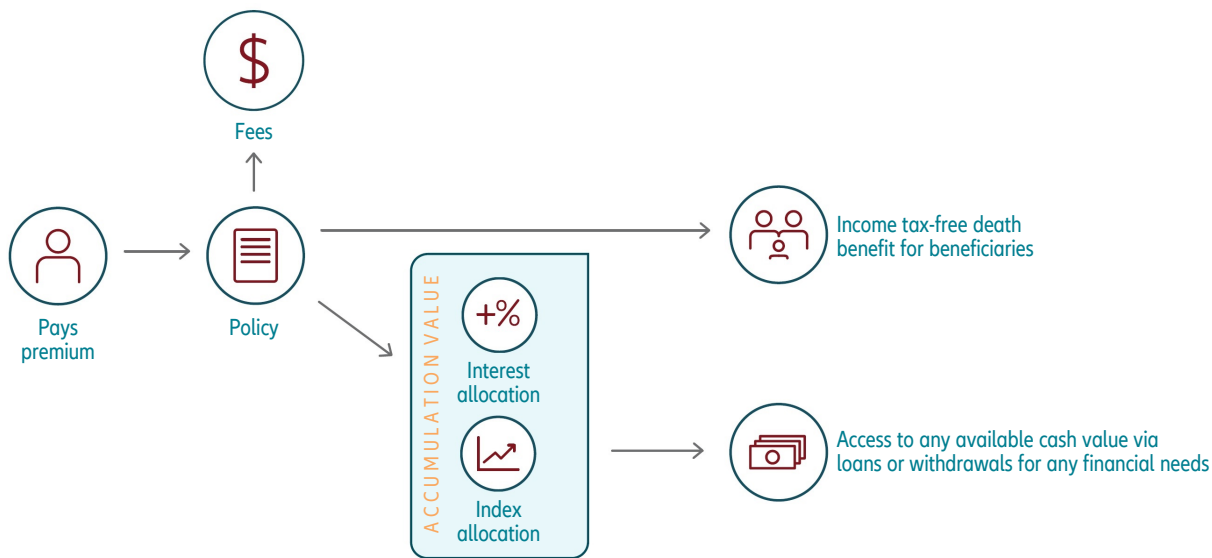
Indexed allocation options: potential to earn interest that's based on the performance of one or more external market indexes.

Loans and withdrawals:

You can access any available cash value through policy loans or withdrawal to use for supplemental college funding, retirement, or other financial needs.

Death benefit:

Upon your death, your beneficiaries will receive an income-tax-free death benefit.



Interest rates and policy charges are only two of the many factors that can affect your policy's actual performance. The timing and amount of any premiums you pay, loans or surrenders you take, and policy benefit changes have a large effect on your policy values.

These illustration ledgers show both guaranteed and nonguaranteed values. Guaranteed values illustrate minimum interest rates and maximum policy charges in all policy years. Nonguaranteed values are based on factors that are subject to change. Your actual policy values will not match the nonguaranteed values in this illustration.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59 ½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change, and you should consult a tax professional.

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How your policy receives interest

You may allocate your policy's accumulation value to earn indexed interest and/or fixed interest. Your accumulation value increases when interest is credited to the policy.

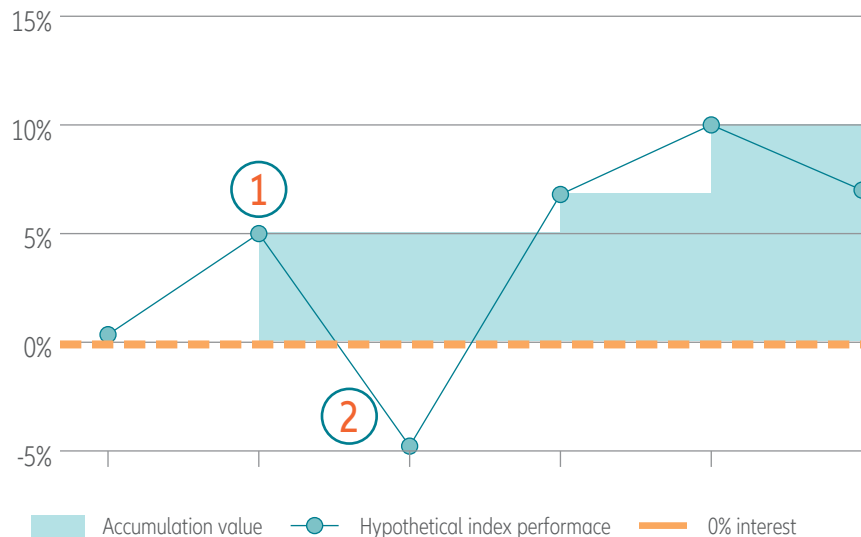
Indexed interest

When you select one or more indexed allocation options, the performance of the index(es) you selected is tracked and your policy is credited for any positive performance. It's important to note your policy does not directly invest or participate in any equity or investments – at no time is your money at risk in the market.

- 1 If the index performance is **positive**, we apply indexed interest to your policy's accumulation value, per any caps and participation rates.

- 2 If the index performance is **negative**, your accumulation value will be unaffected. However, fees and charges will reduce the policy values.

This hypothetical example is for illustrative purposes only.



Fixed interest

You can allocate your policy's accumulation value to a fixed allocation, which will earn a consistent, fixed interest rate. The interest rate will never be lower than 0.10% annually. The current rate is 4.25%.

POWER OF INTEREST CREDITS

The interest credits you receive can be an indicator of the value that is being passed on to you. Here's the average indexed and fixed interest credits for our Allianz FIUL policyholders.

	Indexed interest	Fixed interest
Average interest credited ¹	6.98%	4.21%

Past interest crediting is not a guarantee of future results. Caps and interest rates have changed over time, so future credits may be different than shown even in similar market environments.

Once the insured reaches age 120, we allocate 100% of the current value (including any loan balance) to the fixed allocation.

¹ The average crediting history of Allianz FIUL policies is from 3/1/2006 through 12/31/2019. We chose this time frame to ensure that we present the most complete 12-month data available for this study. Credits are based on actual caps, participation rates, and interest rates that have been applied to inforce policies. Not all products have been available during the entire duration of the example shown. This is only one aspect of an FIUL insurance policy, which does not take into account policy fees and charges and does not describe any other features. Please note that many factors, including the current market environment, may affect the interest credited to the policy. You should consider all product features before purchasing a policy. Does not include Allianz Life Pro+ Advantage Fixed Index Universal Life Insurance policies.

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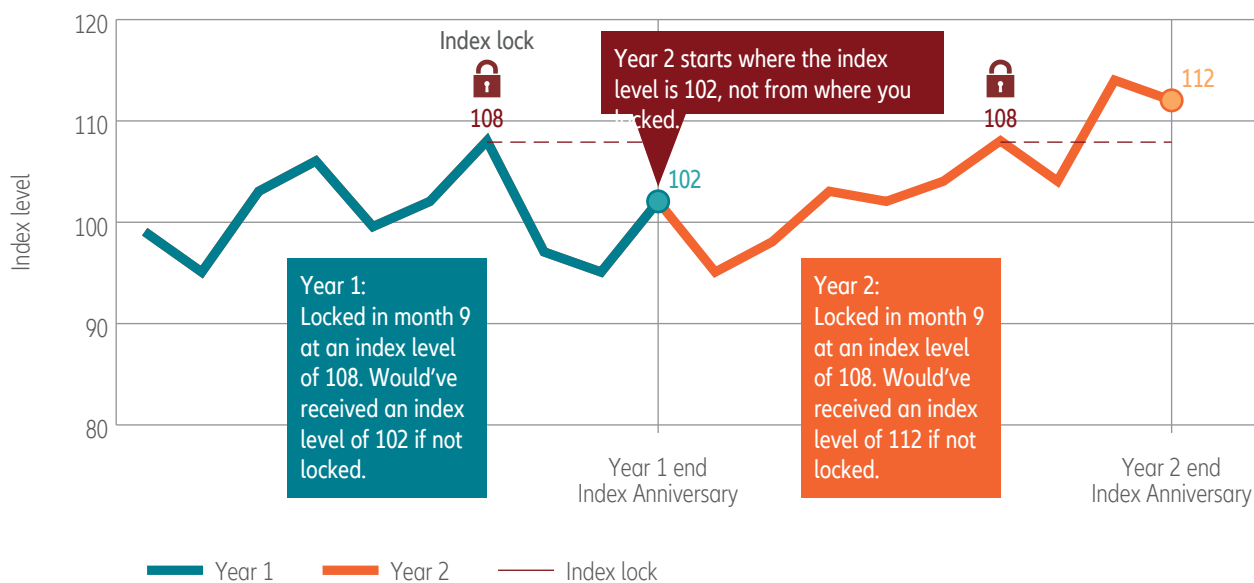
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Eliminate the possibility of receiving 0% interest

Using our Index Lock feature, you can lock in an index value you're satisfied with at any point during the current crediting period. This will be the interest credit that's applied at the end of your crediting period – no matter what happens in the market after you've set the lock. The Index Lock occurs at the end of the business day, therefore the actual value received may be more or less than the value at the time of the request. Please refer to CSI-512 for the business rules. This feature is available with Bloomberg US Dynamic Balance II ER Index and PIMCO Tactical Balanced ER Index.



Policy year 1 began with an index value of 100. After several ups and downs, when the index value reached 108, the client chose to lock it in and not subject themselves to further market volatility in the period.

By locking in this value, the client received more than the index's actual value – 102 – at the policy year's end.

Policy year 2 began with the index value at 102. During the year, the client again chooses to lock in when the index value rises to 108.

In this case, had the client not locked in, they could have received a higher index credit – 112 – at year's end. Still, by locking in, they were able to ensure that they received an index credit they would be satisfied with.

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Bonus options

Bonuses may enhance your policy's crediting potential. You have several options, offering varying combinations of bonus potential and charges.

	Bonus rate	Annual asset charge	Bonus details
Select	40%	1%	Multiplies any annual indexed interest by 40%. For those who are willing to pay a charge in return for a higher bonus and greater indexed interest potential.
Bonused	15%	0%	Multiplies any annual indexed interest by 15%. For those looking for a moderate choice with bonus potential but no additional charges associated with the bonus.
Classic	0.9%	0%	Adds a consistent bonus rate to the policy's annual accumulation value. For clients that may want a conservative approach and a guaranteed credit. Includes an allocation restriction, meaning you may not be able to allocate 100% of your accumulation value, if the fixed account goes below 1%.
Standard	0%	0%	For those willing to forego a bonus in favor of higher caps and participation rates, which may result in higher indexed interest received.

Bonuses are credited on an annual basis on the policy anniversary. The cap and/or participation rate will vary based on whether or not the selected index allocations offer a bonus.

Bonused products may include higher surrender charges, longer surrender periods, lower caps, or other restrictions that are not included in similar products that don't offer a bonus. The index allocations that offer the interest bonus will generally have lower caps and participation rates. Not all bonuses guarantee that a policy will be credited with an interest bonus every year as some are based on the growth of an index.

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Your allocation options selection(s).

This policy allows you to choose among multiple allocation options. It's important to note that with an external index, your policy does not directly participate in any equity or fixed income investments – you are not buying shares in an index.

The maximum illustrated rate for this illustration years 1-M is 6.03%

	Current cap	Current participation rate	Illustrated rate
Bloomberg US Dynamic Balance II ER Index with annual point-to-point (Classic)	N/A	120.00%	6.03%
PIMCO Tactical Balanced ER Index with annual point-to-point (Classic)	N/A	120.00%	6.03%

As required to show, the maximum illustrated rate for the index allocation is partially calculated using a benchmark index account with the annual point-to-point crediting method and the S&P 500[®] Index, in accordance with illustration regulations. To determine this limit, we calculate the average annualized rates for each 25-year period in the last 65 calendar years assuming the current annual cap for the benchmark index account was in effect every year.

Current maximum illustrated rate	6.03%
Minimum average crediting rate	3.85%
Maximum average crediting rate	7.50%

The maximum illustrated rate is also calculated using the historical performance of the allocation selected and the amount spent to support the allocation.

Caps, participation rates, and Trigger Interest Rates are subject to change on any policy anniversary.

The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in, or receive dividend payments from any of them through the policy.

Indexed allocation options represent both initial and future allocations for the entire illustration period.

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Historical index performance

The tables below show hypothetical historical averages for each indexed allocation option, assuming the product and indexed allocation existed over the respective time periods shown, using current caps and participation rates, measured over the most recent calendar year periods. Different time periods and different indexes will produce higher or lower averages, and actual credited rates will vary from year to year. Past performance is not a prediction of future results.

Bloomberg US Dynamic Balance II ER Index annual point-to-point with a participation rate (Classic)

16-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2005	-0.83%	N/A
12/31/2006	6.12%	7.34%
12/31/2007	2.86%	3.43%
12/31/2008	0.37%	0.44%
12/31/2009	5.81%	6.97%
12/31/2010	8.46%	10.16%
12/31/2011	5.19%	6.22%
12/31/2012	6.92%	8.30%
12/31/2013	8.01%	9.61%
12/31/2014	6.88%	8.26%
12/31/2015	-1.33%	0.00%
12/31/2016	4.93%	5.91%
12/31/2017	14.73%	17.68%
12/31/2018	-0.66%	0.00%
12/31/2019	12.83%	15.39%
12/31/2020	4.45%	5.34%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2011	12/31/2020	7.54%
15-year	01/01/2006	12/31/2020	6.89%
20-year	N/A	N/A	N/A
25-year	N/A	N/A	N/A

Indexed allocation options represent both initial and future allocations for the entire illustration period.

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PIMCO Tactical Balanced ER Index annual point-to-point with a participation rate (Classic)

16-year historical index performance		
Date	Actual historical performance	Hypothetical historical return
12/31/2005	-2.18%	N/A
12/31/2006	5.17%	6.20%
12/31/2007	2.95%	3.54%
12/31/2008	5.86%	7.04%
12/31/2009	4.21%	5.05%
12/31/2010	11.32%	13.58%
12/31/2011	3.84%	4.61%
12/31/2012	6.81%	8.17%
12/31/2013	7.75%	9.30%
12/31/2014	1.53%	1.84%
12/31/2015	-2.33%	0.00%
12/31/2016	5.75%	6.90%
12/31/2017	14.46%	17.35%
12/31/2018	-2.10%	0.00%
12/31/2019	10.35%	12.42%
12/31/2020	4.07%	4.88%

Historical compound average return			
	From	Through	Historical average return
10-year	01/01/2011	12/31/2020	6.42%
15-year	01/01/2006	12/31/2020	6.62%
20-year	N/A	N/A	N/A
25-year	N/A	N/A	N/A

Indexed allocation options represent both initial and future allocations for the entire illustration period.

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Access to income-tax-free loans and withdrawals

With Life Pro+ Advantage, you have the ability to access any cash value accumulation at any time, for any reason – whether it's to help with emergencies, retirement expenses, college funding, or even vacations or large purchases.

Allocation	Rate charged in advance	Rate credited
Indexed Loan	5.00% All policy years	Indexed interest credited at the end of the policy year based on selected index allocation ¹
Fixed Loan	2.91% Years 1 - 10 1.96% Years 11+	2% credited throughout the policy year 2% credited throughout the policy year

¹ The rate credited will also include any applicable interest bonus earned via the Interest Bonus rider.

Life Pro+ Advantage offers competitive loan amounts and flexible options, allowing both indexed and fixed loans in the same year. You have the option to switch between loan types once per year on the anniversary for the life of the policy.

SUMMARY OF ILLUSTRATED DISTRIBUTIONS

Distribution type	Starting age	Ending age	Distribution frequency
Indexed Loan	78	95	Monthly

Any loan amounts still have the ability to earn interest while outstanding. This interest that is credited annually to your policy can help offset the cost of the loan itself.

If you take a policy loan, surrender, or accelerated benefit from your policy, you will reduce the death benefit and available policy values, and you may cause the policy to lapse if you do not repay the loan interest each anniversary. Loans are assumed to be taken at the beginning of the policy year.

YOU CAN ALSO ACCESS ANY AVAILABLE CASH VALUE IN OTHER WAYS

Withdrawal: You may request a withdrawal (or partial surrender) from your policy. Withdrawals reduce your policy values – including the death benefit – and may be subject to a maximum charge of \$50. Withdrawals could also affect your death benefit guarantee.

Full withdrawal: You may request a full withdrawal of your policy. If you do this during the policy's surrender period (12 years), a surrender charge will apply. The surrender charge is based on age, gender, risk class, and death benefit amount.

CONSIDERATIONS: When accessing policy loans and withdrawals, you should consider that the available cash value and death benefit will be reduced accordingly and that the loans may be taxable if the policy lapses or is surrendered. You should consider the potential tax implications of taking policy loans and withdrawals and discuss them with your tax professional.

Loan interest is charged in advance and credited throughout the policy year, based on the allocation the loan is linked to.

Policy loans and withdrawals will reduce the available cash value and death benefit and may cause the policy to lapse, or affect guarantees against lapse. Withdrawals in excess of premiums paid will be subject to ordinary income tax. Additional premium payments may be required to keep the policy in force. In the event of a lapse, outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. If a policy is a modified endowment contract (MEC), policy loans and withdrawals will be taxable as ordinary income to the extent there are earnings in the policy. If any of these features are exercised prior to age 59 ½ on a MEC, a 10% federal additional tax may be imposed. Tax laws are subject to change and you should consult a tax professional.

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Taxation of life insurance

Everyone's tax situation is different; we suggest you work with a tax or legal advisor about your own tax situation. We do not give legal or tax advice, but for your convenience, we provide the following general information on federal taxes.

This policy is intended to comply with the definition of life insurance in Section 7702 of the Internal Revenue Code. When you buy your policy, you must specify whether you want the Guideline Premium Test (GPT) or the Cash Value Accumulation Test (CVAT) used to qualify your policy as life insurance.

- **The Guideline Premium Test (GPT)**, which is commonly used for Life Pro+ Advantage; or
- **The Cash Value Accumulation Test (CVAT)**

The tax law governing maximum funding limits for universal life insurance policies changed at the end of 2020. This change increased the amount of premium you can add to a newly issued policy in 2021. This illustration does not take into account the changes to Section 7702, however, by adhering to the limits listed below, your policy will still qualify as life insurance. You should review the tax status of your policy with a tax or legal advisor each year. Failure to qualify as life insurance will have adverse tax consequences.

THIS ILLUSTRATION SHOWS:

Guideline Premium Test

This test specifies the maximum amount of premium you can pay into your policy. The total premiums paid for the policy must not exceed the guideline single premium or the cumulative guideline level annual premiums, whichever is greater.

The guideline premiums for this policy are:

*Guideline single premium \$573,835.59

*Guideline level premium \$130,628.27

Avoiding Modified Endowment Contract (MEC) status

In order to receive favorable federal tax treatments on distributions (loans), the total premiums you pay into the policy must satisfy the 7-pay premium limitation. Otherwise, your policy could be considered a MEC. Making policy changes that are material changes or reductions in benefits may also result in your policy becoming a MEC.

If the payment of any premium will cause your policy to become a MEC, we will notify you. You will have the choice to continue with the premium payment and allow your policy to become a MEC or to withdraw or reduce the amount of your payment.

If you take a distribution from a MEC, we must first distribute any interest you have earned in your policy. Interest will be taxed as ordinary income. In addition, with certain exceptions, there will be an additional 10% federal tax assessed if a distribution is taken before the owner turns age 59 ½.

*Maximum non-MEC annual premium \$116,191.43

*I.R.C. §7702 (2020)

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Glossary of terms

Accumulation value

Accumulation value is equal to the greater of the current value or the guaranteed accumulation value.

Age

The insured's age on the birthday nearest the beginning of the policy year.

Cash value

Cash value is the amount you would get if you cancelled (cashed in) your policy. It's equal to your accumulation value minus the full surrender charge and any outstanding loan balance.

Current value

Current value reflects the money you put into the policy (less premium charges) plus Interest Bonus, if applicable, and any fixed and/or indexed interest earned, minus any money taken out (such as surrenders and policy charges). Interest earned and policy charges are based on current (nonguaranteed) rates that can change throughout the life of your policy.

Death benefit

The amount payable upon the death of the insured. This amount is illustrated as an end-of-year value and is net of any policy loans, accrued loan interest, or partial surrenders taken from the cash value.

Death benefit options

Option A is equal to the specified amount of your policy.

Option B is equal to the specified amount of your policy plus the accumulation value.

Option C is equal to the specified amount of your policy plus the total premium you have paid into the policy.

Guaranteed accumulation value

Guaranteed accumulation value is similar to the current value, except it earns fixed interest only and incurs policy charges at guaranteed rates. The 0.10% minimum fixed interest rate and the maximum policy charges are applied in all policy years.

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Loan credit

The amount of fixed and/or indexed interest credited to the portion of current value that is linked to a loan.

Nonguaranteed values

The "nonguaranteed" values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed charges.

This illustration assumes that the nonguaranteed elements will continue unchanged for all years shown; however, nonguaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.

This illustration shows two types of nonguaranteed values:

- **Alternative crediting rate and charges:** Referred to as the Alternative Scenario, values are calculated using the current fixed interest crediting rate and our current administrative and insurance charges.
- **Illustrated crediting rate and current charges:** Referred to as the Current Scenario, values are calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.

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Basic Ledger, guaranteed scenario

				Guaranteed scenario					
Age	End of policy year	Premium outlay	Net distributions	Interest/loan credits	Policy charges	Loan charges	Accumulation value	Cash value	Death benefit
59	1	\$100,000.00	\$0	\$83	\$24,331	\$0	\$75,752	\$0	\$1,817,859
60	2	\$100,000.00	\$0	\$158	\$25,313	\$0	\$150,597	\$71,732	\$1,892,704
61	3	\$100,000.00	\$0	\$233	\$26,418	\$0	\$224,412	\$147,568	\$1,966,519
62	4	\$100,000.00	\$0	\$306	\$27,699	\$0	\$297,018	\$222,212	\$2,039,125
63	5	\$100,000.00	\$0	\$379	\$25,995	\$0	\$371,403	\$298,653	\$1,742,107
		\$500,000.00	\$0						
64	6	\$100,000.00	\$0	\$453	\$26,578	\$0	\$445,279	\$374,584	\$1,742,107
65	7	\$0.00	\$0	\$434	\$20,056	\$0	\$425,657	\$357,018	\$1,742,107
66	8	\$0.00	\$0	\$414	\$21,673	\$0	\$404,398	\$347,205	\$1,742,107
67	9	\$0.00	\$0	\$392	\$23,450	\$0	\$381,340	\$335,592	\$1,742,107
68	10	\$0.00	\$0	\$368	\$25,417	\$0	\$356,291	\$321,971	\$1,742,107
		\$600,000.00	\$0						
69	11	\$0.00	\$0	\$341	\$27,646	\$0	\$328,986	\$306,113	\$1,742,107
70	12	\$0.00	\$0	\$319	\$17,951	\$0	\$311,355	\$299,926	\$1,000,000
71	13	\$0.00	\$0	\$301	\$19,511	\$0	\$292,144	\$292,144	\$1,000,000
72	14	\$0.00	\$0	\$281	\$21,410	\$0	\$271,015	\$271,015	\$1,000,000
73	15	\$0.00	\$0	\$258	\$23,703	\$0	\$247,571	\$247,571	\$1,000,000
		\$600,000.00	\$0						
74	16	\$0.00	\$0	\$233	\$26,426	\$0	\$221,378	\$221,378	\$1,000,000
75	17	\$0.00	\$0	\$205	\$29,634	\$0	\$191,949	\$191,949	\$1,000,000
76	18	\$0.00	\$0	\$174	\$33,358	\$0	\$158,765	\$158,765	\$1,000,000
77	19	\$0.00	\$0	\$138	\$37,674	\$0	\$121,230	\$121,230	\$1,000,000
78	20	\$0.00	\$86,958	\$786	\$31,874	\$2,899	\$90,142	\$285	\$910,143
		\$600,000.00	\$86,958						

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Basic Ledger, nonguaranteed scenario

				Alternate scenario			Current scenario		
Age	End of policy year	Premium outlay	Net distributions	Accumulation value	Cash value	Death benefit	Accumulation value	Cash value	Death benefit
59	1	\$100,000.00	\$0	\$81,252	\$401	\$1,823,359	\$82,751	\$1,900	\$1,824,858
60	2	\$100,000.00	\$0	\$165,829	\$86,964	\$1,907,936	\$170,374	\$91,509	\$1,912,481
61	3	\$100,000.00	\$0	\$253,792	\$176,948	\$1,995,899	\$263,099	\$186,255	\$2,005,206
62	4	\$100,000.00	\$0	\$345,160	\$270,353	\$2,087,267	\$361,120	\$286,314	\$2,103,227
63	5	\$100,000.00	\$0	\$443,553	\$370,803	\$1,742,107	\$468,401	\$395,650	\$1,742,107
		\$500,000.00	\$0						
64	6	\$100,000.00	\$0	\$547,180	\$476,485	\$1,742,107	\$583,368	\$512,673	\$1,742,107
65	7	\$0.00	\$0	\$558,969	\$490,330	\$1,742,107	\$607,594	\$538,955	\$1,742,107
66	8	\$0.00	\$0	\$570,977	\$513,783	\$1,742,107	\$633,231	\$576,038	\$1,742,107
67	9	\$0.00	\$0	\$583,272	\$537,524	\$1,742,107	\$660,456	\$614,708	\$1,742,107
68	10	\$0.00	\$0	\$595,909	\$561,590	\$1,742,107	\$689,438	\$655,119	\$1,742,107
		\$600,000.00	\$0						
69	11	\$0.00	\$0	\$608,893	\$586,019	\$1,742,107	\$720,314	\$697,440	\$1,742,107
70	12	\$0.00	\$0	\$629,555	\$618,127	\$1,000,000	\$760,629	\$749,201	\$1,000,000
71	13	\$0.00	\$0	\$651,323	\$651,323	\$1,000,000	\$804,045	\$804,045	\$1,000,000
72	14	\$0.00	\$0	\$674,252	\$674,252	\$1,000,000	\$850,830	\$850,830	\$1,000,000
73	15	\$0.00	\$0	\$698,434	\$698,434	\$1,000,000	\$901,304	\$901,304	\$1,000,447
		\$600,000.00	\$0						
74	16	\$0.00	\$0	\$730,558	\$730,558	\$1,000,000	\$962,677	\$962,677	\$1,049,318
75	17	\$0.00	\$0	\$764,280	\$764,280	\$1,000,000	\$1,028,565	\$1,028,565	\$1,100,564
76	18	\$0.00	\$0	\$799,771	\$799,771	\$1,000,000	\$1,099,171	\$1,099,171	\$1,154,130
77	19	\$0.00	\$0	\$837,237	\$837,237	\$1,000,000	\$1,174,502	\$1,174,502	\$1,233,227
78	20	\$0.00	\$115,944	\$876,943	\$757,858	\$880,916	\$1,254,502	\$1,135,418	\$1,198,143
		\$600,000.00	\$115,944						
79	21	\$0.00	\$115,944	\$919,214	\$675,092	\$755,877	\$1,339,130	\$1,095,008	\$1,161,964
80	22	\$0.00	\$115,944	\$964,472	\$589,059	\$637,282	\$1,428,622	\$1,053,209	\$1,124,640
81	23	\$0.00	\$115,944	\$1,012,718	\$499,450	\$550,086	\$1,523,209	\$1,009,942	\$1,086,102
82	24	\$0.00	\$115,944	\$1,063,142	\$405,127	\$458,284	\$1,623,096	\$965,081	\$1,046,235
83	25	\$0.00	\$115,944	\$1,115,794	\$305,794	\$361,584	\$1,728,500	\$918,500	\$1,004,925
		\$600,000.00	\$695,664						

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Basic Ledger, nonguaranteed scenario *continued*

Age	End of policy year	Premium outlay	Net distributions	Alternate scenario			Current scenario		
				Accumulation value	Cash value	Death benefit	Accumulation value	Cash value	Death benefit
84	26	\$0.00	\$115,944	\$1,170,703	\$201,119	\$259,654	\$1,839,613	\$870,028	\$962,009
85	27	\$0.00	\$115,944	\$1,227,973	\$90,825	\$152,224	\$1,956,751	\$819,603	\$917,441
86	28	\$0.00	\$115,944	\$1,229,803	\$5,484	\$66,974	\$2,080,110	\$767,021	\$871,026
87	29	\$0.00	\$115,944				\$2,209,907	\$712,079	\$822,574
88	30	\$0.00	\$115,944				\$2,346,310	\$654,507	\$771,823
		\$600,000.00	\$1,275,384						
89	31	\$0.00	\$115,944				\$2,489,407	\$593,929	\$718,399
90	32	\$0.00	\$115,944				\$2,639,141	\$529,806	\$661,763
91	33	\$0.00	\$115,944				\$2,795,204	\$461,317	\$601,078
92	34	\$0.00	\$115,944				\$2,961,107	\$391,442	\$509,887
93	35	\$0.00	\$115,944				\$3,138,470	\$321,238	\$415,392
		\$600,000.00	\$1,855,104						
94	36	\$0.00	\$115,944				\$3,329,463	\$252,285	\$318,874
95	37	\$0.00	\$115,944				\$3,536,840	\$186,719	\$222,088
96	38	\$0.00	\$0				\$3,764,220	\$246,593	\$246,593
97	39	\$0.00	\$0				\$4,006,490	\$312,982	\$312,982
98	40	\$0.00	\$0				\$4,264,641	\$386,457	\$386,457
		\$600,000.00	\$2,086,992						
99	41	\$0.00	\$0				\$4,539,727	\$467,634	\$467,634
100	42	\$0.00	\$0				\$4,832,876	\$557,179	\$557,179
101	43	\$0.00	\$0				\$5,145,292	\$655,809	\$655,809
102	44	\$0.00	\$0				\$5,478,258	\$764,301	\$764,301
103	45	\$0.00	\$0				\$5,833,145	\$883,490	\$883,490
		\$600,000.00	\$2,086,992						
104	46	\$0.00	\$0				\$6,211,415	\$1,014,278	\$1,014,278
105	47	\$0.00	\$0				\$6,614,631	\$1,157,636	\$1,157,636
106	48	\$0.00	\$0				\$7,044,459	\$1,314,615	\$1,314,615
107	49	\$0.00	\$0				\$7,502,678	\$1,486,342	\$1,486,342
108	50	\$0.00	\$0				\$7,991,190	\$1,674,037	\$1,674,037
		\$600,000.00	\$2,086,992						

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Basic Ledger, nonguaranteed scenario *continued*

Age	End of policy year	Premium outlay	Net distributions	Alternate scenario			Current scenario		
				Accumulation value	Cash value	Death benefit	Accumulation value	Cash value	Death benefit
109	51	\$0.00	\$0				\$8,512,021	\$1,879,010	\$1,879,010
110	52	\$0.00	\$0				\$9,067,337	\$2,102,676	\$2,102,676
111	53	\$0.00	\$0				\$9,659,451	\$2,346,556	\$2,346,556
112	54	\$0.00	\$0				\$10,290,829	\$2,612,290	\$2,612,290
113	55	\$0.00	\$0				\$10,964,108	\$2,901,642	\$2,901,642
		\$600,000.00	\$2,086,992						
114	56	\$0.00	\$0				\$11,682,102	\$3,216,513	\$3,216,513
115	57	\$0.00	\$0				\$12,447,815	\$3,558,946	\$3,558,946
116	58	\$0.00	\$0				\$13,264,456	\$3,931,144	\$3,931,144
117	59	\$0.00	\$0				\$14,135,451	\$4,335,473	\$4,335,473
118	60	\$0.00	\$0				\$15,064,458	\$4,774,482	\$4,774,482
		\$600,000.00	\$2,086,992						
119	61	\$0.00	\$0				\$16,055,385	\$5,250,910	\$5,250,910
120	62	\$0.00	\$0				\$17,112,404	\$5,767,705	\$5,767,705
		\$600,000.00	\$2,086,992						

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Assumptions used in this illustration

Your Guaranteed scenario illustrated crediting rates are shown below:

Guaranteed scenario assumptions	
Interest rates	Policy years
0.10%	All policy years
Policy charges	Policy years
Maximum guaranteed	All policy years

Your Nonguaranteed scenario illustrated crediting rates are shown below:

Nonguaranteed scenario assumptions		
Alternate Scenario Indexed interest rate	Current Scenario Indexed interest rate ¹	Policy years
4.25%	6.03%	All policy years
Policy charges	Policy charges	Policy years
Current	Current	All policy years

¹ If indexed loans are present in this illustration, the loaned portion will receive an indexed interest credit equal to the lesser of the illustrated rate or the loan charge (currently 5%) plus 0.50%.

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Illustration ID: A00118994



Policy loan ledger

		Current scenario						
Age	End of policy year	Partial surrender	Fixed loan	Indexed loan	Loan charges	Loan credits	Outstanding loan balance	Cash value
59	1	\$0	\$0	\$0	\$0	\$0	\$0	\$1,900
60	2	\$0	\$0	\$0	\$0	\$0	\$0	\$91,509
61	3	\$0	\$0	\$0	\$0	\$0	\$0	\$186,255
62	4	\$0	\$0	\$0	\$0	\$0	\$0	\$286,314
63	5	\$0	\$0	\$0	\$0	\$0	\$0	\$395,650
		\$0	\$0	\$0	\$0	\$0		
64	6	\$0	\$0	\$0	\$0	\$0	\$0	\$512,673
65	7	\$0	\$0	\$0	\$0	\$0	\$0	\$538,955
66	8	\$0	\$0	\$0	\$0	\$0	\$0	\$576,038
67	9	\$0	\$0	\$0	\$0	\$0	\$0	\$614,708
68	10	\$0	\$0	\$0	\$0	\$0	\$0	\$655,119
		\$0	\$0	\$0	\$0	\$0		
69	11	\$0	\$0	\$0	\$0	\$0	\$0	\$697,440
70	12	\$0	\$0	\$0	\$0	\$0	\$0	\$749,201
71	13	\$0	\$0	\$0	\$0	\$0	\$0	\$804,045
72	14	\$0	\$0	\$0	\$0	\$0	\$0	\$850,830
73	15	\$0	\$0	\$0	\$0	\$0	\$0	\$901,304
		\$0	\$0	\$0	\$0	\$0		
74	16	\$0	\$0	\$0	\$0	\$0	\$0	\$962,677
75	17	\$0	\$0	\$0	\$0	\$0	\$0	\$1,028,565
76	18	\$0	\$0	\$0	\$0	\$0	\$0	\$1,099,171
77	19	\$0	\$0	\$0	\$0	\$0	\$0	\$1,174,502
78	20	\$0	\$0	\$115,944	\$3,140	\$3,574	\$119,084	\$1,135,418
		\$0	\$0	\$115,944	\$3,140	\$3,574		
79	21	\$0	\$0	\$115,944	\$9,094	\$10,451	\$244,123	\$1,095,008
80	22	\$0	\$0	\$115,944	\$15,346	\$17,672	\$375,413	\$1,053,209
81	23	\$0	\$0	\$115,944	\$21,911	\$25,254	\$513,268	\$1,009,942
82	24	\$0	\$0	\$115,944	\$28,804	\$33,215	\$658,015	\$965,081
83	25	\$0	\$0	\$115,944	\$36,041	\$41,574	\$810,000	\$918,500
		\$0	\$0	\$695,664	\$114,336	\$131,741		

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Policy loan ledger *continued*

		Current scenario						
Age	End of policy year	Partial surrender	Fixed loan	Indexed loan	Loan charges	Loan credits	Outstanding loan balance	Cash value
84	26	\$0	\$0	\$115,944	\$43,640	\$50,352	\$969,584	\$870,028
85	27	\$0	\$0	\$115,944	\$51,619	\$59,568	\$1,137,148	\$819,603
86	28	\$0	\$0	\$115,944	\$59,998	\$69,244	\$1,313,089	\$767,021
87	29	\$0	\$0	\$115,944	\$68,795	\$79,405	\$1,497,828	\$712,079
88	30	\$0	\$0	\$115,944	\$78,032	\$90,074	\$1,691,803	\$654,507
		\$0	\$0	\$1,275,384	\$416,419	\$480,384		
89	31	\$0	\$0	\$115,944	\$87,730	\$101,276	\$1,895,477	\$593,929
90	32	\$0	\$0	\$115,944	\$97,914	\$113,038	\$2,109,336	\$529,806
91	33	\$0	\$0	\$115,944	\$108,607	\$125,388	\$2,333,886	\$461,317
92	34	\$0	\$0	\$115,944	\$119,834	\$138,356	\$2,569,665	\$391,442
93	35	\$0	\$0	\$115,944	\$131,623	\$151,972	\$2,817,232	\$321,238
		\$0	\$0	\$1,855,104	\$962,128	\$1,110,414		
94	36	\$0	\$0	\$115,944	\$144,002	\$166,269	\$3,077,178	\$252,285
95	37	\$0	\$0	\$115,944	\$156,999	\$181,281	\$3,350,121	\$186,719
96	38	\$0	\$0	\$0	\$167,506	\$193,469	\$3,517,627	\$246,593
97	39	\$0	\$0	\$0	\$175,881	\$203,143	\$3,693,509	\$312,982
98	40	\$0	\$0	\$0	\$184,675	\$213,300	\$3,878,184	\$386,457
		\$0	\$0	\$2,086,992	\$1,791,192	\$2,067,877		
99	41	\$0	\$0	\$0	\$193,909	\$223,965	\$4,072,093	\$467,634
100	42	\$0	\$0	\$0	\$203,605	\$235,163	\$4,275,698	\$557,179
101	43	\$0	\$0	\$0	\$213,785	\$246,922	\$4,489,483	\$655,809
102	44	\$0	\$0	\$0	\$224,474	\$259,268	\$4,713,957	\$764,301
103	45	\$0	\$0	\$0	\$235,698	\$272,231	\$4,949,655	\$883,490
		\$0	\$0	\$2,086,992	\$2,862,663	\$3,305,426		
104	46	\$0	\$0	\$0	\$247,483	\$285,843	\$5,197,137	\$1,014,278
105	47	\$0	\$0	\$0	\$259,857	\$300,135	\$5,456,994	\$1,157,636
106	48	\$0	\$0	\$0	\$272,850	\$315,141	\$5,729,844	\$1,314,615
107	49	\$0	\$0	\$0	\$286,492	\$330,898	\$6,016,336	\$1,486,342
108	50	\$0	\$0	\$0	\$300,817	\$347,443	\$6,317,153	\$1,674,037
		\$0	\$0	\$2,086,992	\$4,230,161	\$4,884,886		

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Agent Information: Kristen Cooper

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Policy loan ledger *continued*

		Current scenario						
Age	End of policy year	Partial surrender	Fixed loan	Indexed loan	Loan charges	Loan credits	Outstanding loan balance	Cash value
109	51	\$0	\$0	\$0	\$315,858	\$364,816	\$6,633,011	\$1,879,010
110	52	\$0	\$0	\$0	\$331,651	\$383,056	\$6,964,661	\$2,102,676
111	53	\$0	\$0	\$0	\$348,233	\$402,209	\$7,312,894	\$2,346,556
112	54	\$0	\$0	\$0	\$365,645	\$422,320	\$7,678,539	\$2,612,290
113	55	\$0	\$0	\$0	\$383,927	\$443,436	\$8,062,466	\$2,901,642
		\$0	\$0	\$2,086,992	\$5,975,474	\$6,900,722		
114	56	\$0	\$0	\$0	\$403,123	\$465,607	\$8,465,589	\$3,216,513
115	57	\$0	\$0	\$0	\$423,279	\$488,888	\$8,888,869	\$3,558,946
116	58	\$0	\$0	\$0	\$444,443	\$513,332	\$9,333,312	\$3,931,144
117	59	\$0	\$0	\$0	\$466,666	\$538,999	\$9,799,978	\$4,335,473
118	60	\$0	\$0	\$0	\$489,999	\$565,949	\$10,289,977	\$4,774,482
		\$0	\$0	\$2,086,992	\$8,202,985	\$9,473,497		
119	61	\$0	\$0	\$0	\$514,499	\$594,246	\$10,804,475	\$5,250,910
120	62	\$0	\$0	\$0	\$540,224	\$623,958	\$11,344,699	\$5,767,705
		\$0	\$0	\$2,086,992	\$9,257,707	\$10,691,702		

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Agent Information: Kristen Cooper

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Policy credits and charges

				Current scenario					
Age	End of policy year	Premium outlay	Net distributions	Interest/loan credits	Policy charges	Loan charges	Accumulation value	Cash value	Death benefit
59	1	\$100,000.00	\$0	\$5,834	\$23,083	\$0	\$82,751	\$1,900	\$1,824,858
60	2	\$100,000.00	\$0	\$11,560	\$23,937	\$0	\$170,374	\$91,509	\$1,912,481
61	3	\$100,000.00	\$0	\$17,622	\$24,897	\$0	\$263,099	\$186,255	\$2,005,206
62	4	\$100,000.00	\$0	\$24,032	\$26,011	\$0	\$361,120	\$286,314	\$2,103,227
63	5	\$100,000.00	\$0	\$30,942	\$23,662	\$0	\$468,401	\$395,650	\$1,742,107
		\$500,000.00	\$0						
64	6	\$100,000.00	\$0	\$38,415	\$23,448	\$0	\$583,368	\$512,673	\$1,742,107
65	7	\$0.00	\$0	\$40,001	\$15,776	\$0	\$607,594	\$538,955	\$1,742,107
66	8	\$0.00	\$0	\$41,677	\$16,040	\$0	\$633,231	\$576,038	\$1,742,107
67	9	\$0.00	\$0	\$43,454	\$16,229	\$0	\$660,456	\$614,708	\$1,742,107
68	10	\$0.00	\$0	\$45,344	\$16,361	\$0	\$689,438	\$655,119	\$1,742,107
		\$600,000.00	\$0						
69	11	\$0.00	\$0	\$47,356	\$16,480	\$0	\$720,314	\$697,440	\$1,742,107
70	12	\$0.00	\$0	\$49,769	\$9,453	\$0	\$760,629	\$749,201	\$1,000,000
71	13	\$0.00	\$0	\$52,585	\$9,169	\$0	\$804,045	\$804,045	\$1,000,000
72	14	\$0.00	\$0	\$55,618	\$8,833	\$0	\$850,830	\$850,830	\$1,000,000
73	15	\$0.00	\$0	\$58,890	\$8,416	\$0	\$901,304	\$901,304	\$1,000,447
		\$600,000.00	\$0						
74	16	\$0.00	\$0	\$62,669	\$1,297	\$0	\$962,677	\$962,677	\$1,049,318
75	17	\$0.00	\$0	\$66,949	\$1,062	\$0	\$1,028,565	\$1,028,565	\$1,100,564
76	18	\$0.00	\$0	\$71,539	\$933	\$0	\$1,099,171	\$1,099,171	\$1,154,130
77	19	\$0.00	\$0	\$76,446	\$1,115	\$0	\$1,174,502	\$1,174,502	\$1,233,227
78	20	\$0.00	\$115,944	\$81,335	\$1,335	\$3,140	\$1,254,502	\$1,135,418	\$1,198,143
		\$600,000.00	\$115,944						
79	21	\$0.00	\$115,944	\$86,229	\$1,601	\$9,094	\$1,339,130	\$1,095,008	\$1,161,964
80	22	\$0.00	\$115,944	\$91,410	\$1,919	\$15,346	\$1,428,622	\$1,053,209	\$1,124,640
81	23	\$0.00	\$115,944	\$96,893	\$2,305	\$21,911	\$1,523,209	\$1,009,942	\$1,086,102
82	24	\$0.00	\$115,944	\$102,689	\$2,802	\$28,804	\$1,623,096	\$965,081	\$1,046,235
83	25	\$0.00	\$115,944	\$108,811	\$3,407	\$36,041	\$1,728,500	\$918,500	\$1,004,925
		\$600,000.00	\$695,664						

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Agent Information: Kristen Cooper

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Policy credits and charges *continued*

				Current scenario					
Age	End of policy year	Premium outlay	Net distributions	Interest/loan credits	Policy charges	Loan charges	Accumulation value	Cash value	Death benefit
84	26	\$0.00	\$115,944	\$115,272	\$4,159	\$43,640	\$1,839,613	\$870,028	\$962,009
85	27	\$0.00	\$115,944	\$122,086	\$4,948	\$51,619	\$1,956,751	\$819,603	\$917,441
86	28	\$0.00	\$115,944	\$129,269	\$5,910	\$59,998	\$2,080,110	\$767,021	\$871,026
87	29	\$0.00	\$115,944	\$136,831	\$7,034	\$68,795	\$2,209,907	\$712,079	\$822,574
88	30	\$0.00	\$115,944	\$144,785	\$8,381	\$78,032	\$2,346,310	\$654,507	\$771,823
		\$600,000.00	\$1,275,384						
89	31	\$0.00	\$115,944	\$153,135	\$10,038	\$87,730	\$2,489,407	\$593,929	\$718,399
90	32	\$0.00	\$115,944	\$161,880	\$12,145	\$97,914	\$2,639,141	\$529,806	\$661,763
91	33	\$0.00	\$115,944	\$171,004	\$14,941	\$108,607	\$2,795,204	\$461,317	\$601,078
92	34	\$0.00	\$115,944	\$180,622	\$14,719	\$119,834	\$2,961,107	\$391,442	\$509,887
93	35	\$0.00	\$115,944	\$190,900	\$13,537	\$131,623	\$3,138,470	\$321,238	\$415,392
		\$600,000.00	\$1,855,104						
94	36	\$0.00	\$115,944	\$201,961	\$10,968	\$144,002	\$3,329,463	\$252,285	\$318,874
95	37	\$0.00	\$115,944	\$213,969	\$6,592	\$156,999	\$3,536,840	\$186,719	\$222,088
96	38	\$0.00	\$0	\$227,470	\$90	\$167,506	\$3,764,220	\$246,593	\$246,593
97	39	\$0.00	\$0	\$242,360	\$90	\$175,881	\$4,006,490	\$312,982	\$312,982
98	40	\$0.00	\$0	\$258,240	\$90	\$184,675	\$4,264,641	\$386,457	\$386,457
		\$600,000.00	\$2,086,992						
99	41	\$0.00	\$0	\$275,176	\$90	\$193,909	\$4,539,727	\$467,634	\$467,634
100	42	\$0.00	\$0	\$293,239	\$90	\$203,605	\$4,832,876	\$557,179	\$557,179
101	43	\$0.00	\$0	\$312,506	\$90	\$213,785	\$5,145,292	\$655,809	\$655,809
102	44	\$0.00	\$0	\$333,056	\$90	\$224,474	\$5,478,258	\$764,301	\$764,301
103	45	\$0.00	\$0	\$354,977	\$90	\$235,698	\$5,833,145	\$883,490	\$883,490
		\$600,000.00	\$2,086,992						
104	46	\$0.00	\$0	\$378,360	\$90	\$247,483	\$6,211,415	\$1,014,278	\$1,014,278
105	47	\$0.00	\$0	\$403,306	\$90	\$259,857	\$6,614,631	\$1,157,636	\$1,157,636
106	48	\$0.00	\$0	\$429,918	\$90	\$272,850	\$7,044,459	\$1,314,615	\$1,314,615
107	49	\$0.00	\$0	\$458,310	\$90	\$286,492	\$7,502,678	\$1,486,342	\$1,486,342
108	50	\$0.00	\$0	\$488,601	\$90	\$300,817	\$7,991,190	\$1,674,037	\$1,674,037
		\$600,000.00	\$2,086,992						

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Policy credits and charges *continued*

				Current scenario					
Age	End of policy year	Premium outlay	Net distributions	Interest/loan credits	Policy charges	Loan charges	Accumulation value	Cash value	Death benefit
109	51	\$0.00	\$0	\$520,921	\$90	\$315,858	\$8,512,021	\$1,879,010	\$1,879,010
110	52	\$0.00	\$0	\$555,406	\$90	\$331,651	\$9,067,337	\$2,102,676	\$2,102,676
111	53	\$0.00	\$0	\$592,203	\$90	\$348,233	\$9,659,451	\$2,346,556	\$2,346,556
112	54	\$0.00	\$0	\$631,468	\$90	\$365,645	\$10,290,829	\$2,612,290	\$2,612,290
113	55	\$0.00	\$0	\$673,369	\$90	\$383,927	\$10,964,108	\$2,901,642	\$2,901,642
		\$600,000.00	\$2,086,992						
114	56	\$0.00	\$0	\$718,084	\$90	\$403,123	\$11,682,102	\$3,216,513	\$3,216,513
115	57	\$0.00	\$0	\$765,803	\$90	\$423,279	\$12,447,815	\$3,558,946	\$3,558,946
116	58	\$0.00	\$0	\$816,731	\$90	\$444,443	\$13,264,456	\$3,931,144	\$3,931,144
117	59	\$0.00	\$0	\$871,085	\$90	\$466,666	\$14,135,451	\$4,335,473	\$4,335,473
118	60	\$0.00	\$0	\$929,097	\$90	\$489,999	\$15,064,458	\$4,774,482	\$4,774,482
		\$600,000.00	\$2,086,992						
119	61	\$0.00	\$0	\$991,017	\$90	\$514,499	\$16,055,385	\$5,250,910	\$5,250,910
120	62	\$0.00	\$0	\$1,057,109	\$90	\$540,224	\$17,112,404	\$5,767,705	\$5,767,705
		\$600,000.00	\$2,086,992						

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Agent Information: Kristen Cooper

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Policy charges ledger

Current scenario									
Age	End of policy year	Premium outlay	Premium charge	Policy fee	Per unit charge	Cost of insurance	Rider charges	Asset charges	Total policy charges
59	1	\$100,000.00	\$8,000	\$90	\$6,667	\$8,326	\$0	\$0	\$23,083
60	2	\$100,000.00	\$8,000	\$90	\$6,667	\$9,180	\$0	\$0	\$23,937
61	3	\$100,000.00	\$8,000	\$90	\$6,667	\$10,140	\$0	\$0	\$24,897
62	4	\$100,000.00	\$8,000	\$90	\$6,667	\$11,254	\$0	\$0	\$26,011
63	5	\$100,000.00	\$8,000	\$90	\$6,667	\$8,904	\$0	\$0	\$23,662
		\$500,000.00	\$40,000	\$450	\$33,336	\$47,804	\$0	\$0	\$121,590
64	6	\$100,000.00	\$8,000	\$90	\$6,667	\$8,691	\$0	\$0	\$23,448
65	7	\$0.00	\$0	\$90	\$6,667	\$9,019	\$0	\$0	\$15,776
66	8	\$0.00	\$0	\$90	\$6,667	\$9,282	\$0	\$0	\$16,040
67	9	\$0.00	\$0	\$90	\$6,667	\$9,472	\$0	\$0	\$16,229
68	10	\$0.00	\$0	\$90	\$6,667	\$9,604	\$0	\$0	\$16,361
		\$600,000.00	\$48,000	\$900	\$66,671	\$93,873	\$0	\$0	\$209,444
69	11	\$0.00	\$0	\$90	\$6,667	\$9,723	\$0	\$0	\$16,480
70	12	\$0.00	\$0	\$90	\$6,667	\$2,695	\$0	\$0	\$9,453
71	13	\$0.00	\$0	\$90	\$6,667	\$2,412	\$0	\$0	\$9,169
72	14	\$0.00	\$0	\$90	\$6,667	\$2,076	\$0	\$0	\$8,833
73	15	\$0.00	\$0	\$90	\$6,667	\$1,659	\$0	\$0	\$8,416
		\$600,000.00	\$48,000	\$1,350	\$100,007	\$112,438	\$0	\$0	\$261,795
74	16	\$0.00	\$0	\$90	\$0	\$1,207	\$0	\$0	\$1,297
75	17	\$0.00	\$0	\$90	\$0	\$972	\$0	\$0	\$1,062
76	18	\$0.00	\$0	\$90	\$0	\$843	\$0	\$0	\$933
77	19	\$0.00	\$0	\$90	\$0	\$1,025	\$0	\$0	\$1,115
78	20	\$0.00	\$0	\$90	\$0	\$1,245	\$0	\$0	\$1,335
		\$600,000.00	\$48,000	\$1,800	\$100,007	\$117,729	\$0	\$0	\$267,535
79	21	\$0.00	\$0	\$90	\$0	\$1,511	\$0	\$0	\$1,601
80	22	\$0.00	\$0	\$90	\$0	\$1,829	\$0	\$0	\$1,919
81	23	\$0.00	\$0	\$90	\$0	\$2,215	\$0	\$0	\$2,305
82	24	\$0.00	\$0	\$90	\$0	\$2,712	\$0	\$0	\$2,802
83	25	\$0.00	\$0	\$90	\$0	\$3,317	\$0	\$0	\$3,407
		\$600,000.00	\$48,000	\$2,250	\$100,007	\$129,313	\$0	\$0	\$279,570

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Policy charges ledger *continued*

Current scenario									
Age	End of policy year	Premium outlay	Premium charge	Policy fee	Per unit charge	Cost of insurance	Rider charges	Asset charges	Total policy charges
84	26	\$0.00	\$0	\$90	\$0	\$4,069	\$0	\$0	\$4,159
85	27	\$0.00	\$0	\$90	\$0	\$4,858	\$0	\$0	\$4,948
86	28	\$0.00	\$0	\$90	\$0	\$5,820	\$0	\$0	\$5,910
87	29	\$0.00	\$0	\$90	\$0	\$6,944	\$0	\$0	\$7,034
88	30	\$0.00	\$0	\$90	\$0	\$8,291	\$0	\$0	\$8,381
		\$600,000.00	\$48,000	\$2,700	\$100,007	\$159,296	\$0	\$0	\$310,002
89	31	\$0.00	\$0	\$90	\$0	\$9,948	\$0	\$0	\$10,038
90	32	\$0.00	\$0	\$90	\$0	\$12,055	\$0	\$0	\$12,145
91	33	\$0.00	\$0	\$90	\$0	\$14,851	\$0	\$0	\$14,941
92	34	\$0.00	\$0	\$90	\$0	\$14,629	\$0	\$0	\$14,719
93	35	\$0.00	\$0	\$90	\$0	\$13,447	\$0	\$0	\$13,537
		\$600,000.00	\$48,000	\$3,150	\$100,007	\$224,226	\$0	\$0	\$375,383
94	36	\$0.00	\$0	\$90	\$0	\$10,878	\$0	\$0	\$10,968
95	37	\$0.00	\$0	\$90	\$0	\$6,502	\$0	\$0	\$6,592
96	38	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
97	39	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
98	40	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$3,600	\$100,007	\$241,606	\$0	\$0	\$393,212
99	41	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
100	42	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
101	43	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
102	44	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
103	45	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$4,050	\$100,007	\$241,606	\$0	\$0	\$393,662
104	46	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
105	47	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
106	48	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
107	49	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
108	50	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$4,500	\$100,007	\$241,606	\$0	\$0	\$394,112

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Policy charges ledger *continued*

Current scenario									
Age	End of policy year	Premium outlay	Premium charge	Policy fee	Per unit charge	Cost of insurance	Rider charges	Asset charges	Total policy charges
109	51	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
110	52	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
111	53	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
112	54	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
113	55	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$4,950	\$100,007	\$241,606	\$0	\$0	\$394,562
114	56	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
115	57	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
116	58	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
117	59	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
118	60	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$5,400	\$100,007	\$241,606	\$0	\$0	\$395,012
119	61	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
120	62	\$0.00	\$0	\$90	\$0	\$0	\$0	\$0	\$90
		\$600,000.00	\$48,000	\$5,580	\$100,007	\$241,606	\$0	\$0	\$395,192

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Understanding impact of different market environments, current scenario

Understanding how variations in your credited rates can affect your policy is important as it can impact how much cash value can be accessed from the policy, and how long the policy may remain in force.

Based off of the current scenario illustrated below, there are two additional market sensitive scenarios provided.

- Sequence of credited rates section
- Reduced interest rate section

A lapse year is also provided to gain additional understanding of the two market environments.

Current Scenario - Maximum Allowable Illustrated Rate	
	Current allocation scenario
Illustrated indexed/fixed/withdrawal income	\$115,944

Sequence of credited rates

This sequence of credited rates assumes the following:

- Annual credits for the first four years for the indexed allocation option, then repeating for the life of the policy 0%, 8.12%, 8.12% and 8.12%.
- The compound annual growth rate for any four-year period in this sequence is equal to 6.03%.
- Under the sequence of credited rates, the loan portion assumes the following annual credits for the first four years for the index allocation, then repeating for the life of the policy: 0%, 7.4%, 7.4% and 7.4%.
- The portion allocated to the fixed interest allocation uses the current fixed interest rate.

Sequence of credited rates	
	Current allocation scenario
Sequence lapse year	38
Sequence indexed/fixed/withdrawal income	\$113,556

Lower interest rate

Under the lower interest rate, all indexed interest credits are equal to 4.25%.

Level interest rate 4.25%	
	Current allocation scenario
Lapse year	28
Indexed/fixed/withdrawal income	\$64,440

After you purchase an FIUL policy, it is critical that you review it annually to react to changing needs or market conditions. You may also request an inforce illustration at any time during the life of your policy, which will show up-to-date policy values and will illustrate how the policy may react going forward.

This is a supplemental illustration that must be accompanied by the full product illustration.

See the Basic Ledger, Guaranteed Scenario on the preceding pages for an illustration of guaranteed values.

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Additional important information

THE FOLLOWING SECTION CONTAINS ADDITIONAL IMPORTANT INFORMATION ABOUT THIS ILLUSTRATION:

CHARGES

Premium charges: A charge deducted from each premium payment from both the Current Accumulation Value and the Guaranteed Accumulation.

Monthly deductions: A monthly deduction will be taken from your current value and guaranteed accumulation value at the beginning of each policy month.

Surrender charges: Surrender charges are based on individual insured's factors and apply during the first 12 policy years. Partial surrenders may be subject to an additional charge.

Loan charges: The interest charges for the loans you take. Loan charges are taken at the beginning of the policy year and based on your chosen loan allocations.

Policy Fee: Monthly policy charge used to cover administration of policy.

Per Unit Charge: Cost to cover underwriting, distributing, and issuing the policy.

Cost of Insurance: Fee dependent on the insured's age, gender, health, underwriting class and death benefit amount. This is applied for the life of the policy.

Flat Extra: Charge for activities or health conditions that exceed our risk standard.

Rider Charge: Cost associated with selected benefits.

Asset Charge: Covers the costs and expenses associated with the Select Indexed allocation.

LAPSE PROTECTION

If you pay the required minimum premium for the illustrated amount, and do not take policy loans or withdrawals, your policy will be guaranteed not to lapse during the death benefit guarantee period.

POLICY LAPSE

If the cash value is less than the amount of a policy charge due, and your policy does not pass the policy protection test, your policy will enter a 61-day grace period. **If your policy lapses, you will lose coverage and you may owe income taxes on the money you took out (including any outstanding loan balance).**

PREMIUM

Base Premium: During the first policy year, it's equal to your Planned Premium. In later years, it's equal to the lesser of your Planned Premium and the actual amount of premium you paid during the previous policy year. Any premium paid that is less than the Base Premium will be placed into your current allocations. Any premium paid that is greater will be placed into the Interim Account and may be allocated to your chosen allocations in the following year.

Planned Premium: The amount of premium you plan to pay each policy year.

Standard Premium: Any premium applied during a Policy Year up to the Standard Premium Amount shown on the Policy Schedule.

Any premium that is paid to the policy that is less than the Base Premium for that year will be placed into your current allocations. Any premium paid that is greater than the Base Premium for the year will be placed into the Interim Account and may be allocated to your chosen allocations in the following year.

Below is an example showing how much premium will be allocated to each account for a sample policy:

	Year 1	Year 2
Planned Premium	\$1,000	\$1,000
Premium Paid	\$900	\$1,500
Base Premium	\$1,000	\$900
Index Allocation	\$900	\$900
Interim Interest Allocation	\$0	\$600

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Additional important information

REDUCTION OF BENEFITS

If you request a reduction in benefits within the seven-year premium limitation period, the 7-pay premium will be recalculated. The reduced 7-pay premium will be applied as if the policy had originally been issued at the reduced benefit level. If the reduction of benefits will cause your policy to violate the Guideline Premium Test, you will not be able to reduce your current benefits.

Keep in mind, if your minimum monthly premium increases, you may need to pay additional premium to protect your policy from lapse. In addition, if you make any of the above material changes, a new seven-year premium limitation will begin at that time, and you will have new premium limitations under Section 7702A of the Internal Revenue Code.

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NUMERIC SUMMARY

The assumptions used in the guaranteed, midpoint, and current scenarios are described in the Rates and Assumptions section of this illustration.

						Guaranteed		Nonguaranteed	
						Midpoint		Current	
Year	Age	Total premium outlay	Total distributions	Cash value	Death benefit	Cash value	Death benefit	Cash value	Death benefit
5	63	\$500,000.00	\$0	\$298,653	\$1,742,107	\$344,063	\$1,742,107	\$395,650	\$1,742,107
10	68	\$600,000.00	\$0	\$321,971	\$1,742,107	\$466,730	\$1,742,107	\$655,119	\$1,742,107
12	70	\$600,000.00	\$0	\$299,926	\$1,000,000	\$488,353	\$1,000,000	\$749,201	\$1,000,000
20	78	\$600,000.00	\$115,944	\$285	\$910,143	\$398,610	\$880,916	\$1,135,418	\$1,198,143
Lapse Year				20		23		62	

YOUR SIGNATURE

By signing below, you indicate that the following are true:

- I have received a copy of this illustration and understand that any nonguaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.
- I understand that nonguaranteed values shown in this illustration are not promises or warranties. My financial professional has told me they are not guaranteed.
- I understand that this is a life insurance policy, and not a source of guaranteed income. If my policy lapses, I will lose the death benefit, I will no longer be able to take money from my policy, and I may owe income taxes on the money I took out.
- I acknowledge that this illustration is only a summary, that the policy contains the only complete description, and that this illustration is not part of the policy.
- I understand that external indexes are volatile, even though this illustration used a constant rate.
- Distributions listed are based on the current ledger. Distributions listed in the guaranteed or mid-point ledgers may not be available in all distribution years.

☐ If I check the preceding box, the Loan Protection Rider will NOT be automatically added to my policy and cannot be added later.

Owner/applicant's signature	Date	Joint owner/applicant's signature (if any)	Date
X		X	

FINANCIAL PROFESSIONAL'S STATEMENT

I certify that this illustration has been presented to the applicant and that I have explained that any nonguaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

I have advised the applicant to ask a knowledgeable tax or legal advisor about this policy and their tax situation. I have not given the applicant tax advice.

Financial professional's signature	Date
X	

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The indexes available within the policy are constructed to keep track of diverse segments of the U.S. or international markets, or specific market sectors. These indexes are benchmarks only. Indexes can have different constituents and weighting methodologies. Some indexes have multiple versions that can weight components or may track the impact of dividends differently. Although an index may affect your interest credited, you cannot buy, directly participate in or receive dividend payments from any of them through the policy.

The S&P 500[®] Index is comprised of 500 stocks representing major U.S. industrial sectors. The Dow Jones Industrial Average is a popular indicator of the stock market based on the average closing prices of 30 active U.S. stocks representative of the overall economy.

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Input Summary // Activities page

Producer Information	
Producer:	Kristen Cooper
Jurisdiction:	Nevada
Source Information	
Jurisdiction:	Utah
Product type:	Universal Life
Presentation type:	Standard
Production selection	
Product:	Allianz Life Pro+ Advantage Fixed Index Universal Life Insurance Policy

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Input Summary // Client

First Insured	
First name:	Michael
Last name:	Remy
Gender:	Male
Age calculation:	58

Risk information - first insured	
Risk classification:	Preferred Nontobacco
Table rating:	None
Flat extra amount:	\$0.00
Flat extra duration:	M

For use with sales concepts	
Tax bracket:	28.00%

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Input Summary // Premium finance

Contributions	
Client Contribution:	None
Bank Loan Details	
Loan Origination Fee:	\$0.00
Is Loan Origination Fee Financed:	No
Manually Enter Bank Loan Rates:	No
First Year Bank Loan Rate:	1.00 %
Bank Spread:	0.00 %
LIBOR Basis:	1 year LIBOR rates
LIBOR Effective Date:	04/01/2021
Scheduled Bank Loan Rate	
Amount	From-Through
0.00 %	1 - M
Loan Repayment	
Repay Bank Loan:	Yes
Repayment Source:	Policy Proceeds
Bank Loan Repayment Type:	Automatically Calculate
Bank Loan Repayment Year:	4
Loan Type:	Indexed
Scheduled Repayment Amount	
Amount	From-Through
\$1.00	4 - 4

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Input Summary // Death benefit and funding

Premium deposit fund rider							
Solve for:	None						
Death benefit							
Tax compliance:	Guideline Premium Test						
Term rider:	None						
Face amount							
Face solve type:	None						
Face amount type	Face amount	Term amount	From	Through			
Specify Amount	\$1,742,107		1	11			
Specify Amount	\$1,000,000		12	M			
Premium							
MEC avoidance	Yes - Adjust Premium and Withdrawals						
First year lump sum	\$0.00						
Existing contract is a MEC:	Not Selected						
1035 Exchange amount:	\$0.00						
1035 Exchange basist:	\$0.00						
Scheduled premium							
Premium solve type	None						
	Frequency	Premium	Amount	Adjustment	From	Through	
	Annual	Specify Amount	\$100,000.00	\$0	1	6	
Disbursements							
Loan interest type:	Capitalized						
Loan frequency:	Monthly						
Disbursements method							
Type	Amount	Adjustment	Method	Fixed	Indexed	From	Through
Income Stream			Loans	0.00%	100.00%	20	A94

Death benefit option		
Option	From	Through
B (Increasing)	1	4
A (Level)	5	M
Death benefit base		
Increase death benefit at B to A Option change		
\$0.00	Guideline Minimum	

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Input Summary // Rider information

Waiver	None
First Insured Waiver of Specified Premium Amount	\$0.00
Chronic Illness Rider	Yes
Terminal Illness Rider	Yes
Units of Child Term Rider	None
Youngest Child's Age	
Loan Protection Rider	Yes
Enhanced Liquidity Rider	None



Input Summary // Index allocations

DIVERSIFICATION PREMIXES

None

Premium allocations account	Allocation
Bloomberg US Dynamic Balance II ER Index annual point-to-point (Select)	0%
Bloomberg US Dynamic Balance II ER Index annual point-to-point (Bonused)	0%
Bloomberg US Dynamic Balance II ER Index annual point-to-point (Classic)	50%
Bloomberg US Dynamic Balance II ER Index annual point-to-point (Standard)	0%
PIMCO Tactical Balanced ER Index annual point-to-point (Select)	0%
PIMCO Tactical Balanced ER Index annual point-to-point (Bonused)	0%
PIMCO Tactical Balanced ER Index annual point-to-point (Classic)	50%
PIMCO Tactical Balanced ER Index annual point-to-point (Standard)	0%
Blended Index annual point-to-point (Select)	0%
Blended Index annual point-to-point (Bonused)	0%
Blended Index annual point-to-point (Classic)	0%
Blended Index annual point-to-point (Standard)	0%
S&P 500 [®] Index annual point-to-point (Standard)	0%
S&P 500 [®] Index monthly sum (Standard)	0%
S&P 500 [®] Index trigger method (Standard)	0%

Assumed rate		
Rate	From	Through
6.03%	1	M

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