

Secure Whole Life (09-110 or ICC09-110)
Participating Whole Life Insurance

Proposed Insured: Valued Client
Male / Issue Age 0
Preferred, Non-Tobacco

Initial Base Death Benefit: **\$369,885**
Initial Dividend Option: **Paid Up Additions**
Initial Annual Premium Outlay: **\$2,000.00**
Illustrated Premium Frequency: **Annual**

Illustration of Guaranteed and Non-Guaranteed Values

Year	Age	Total Contract Premium	GUARANTEED VALUES		NON-GUARANTEED VALUES			Total Net Death Benefit
			Cash Value	Death Benefit	Net Outlay	Annual Dividend	Total Net Cash Value	
1	0	2,000	0	369,885	2,000	0	0	369,885
2	1	2,000	0	369,885	2,000	225	225	370,110
3	2	2,000	0	369,885	2,000	192	425	373,592
4	3	2,000	850	369,885	2,000	166	1,457	376,471
5	4	2,000	2,749	369,885	2,000	166	3,544	378,888
6	5	2,000	4,724	369,885	2,000	198	5,747	381,258
7	6	2,000	6,775	369,885	2,000	235	8,070	383,974
8	7	2,000	8,909	369,885	2,000	270	10,522	387,073
9	8	2,000	11,128	369,885	2,000	306	13,108	390,503
10	9	2,000	13,433	369,885	2,000	349	15,837	394,265
11	10	2,000	15,831	369,885	2,000	390	18,715	398,391
12	11	2,000	18,311	369,885	2,000	441	21,744	402,843
13	12	2,000	20,871	369,885	2,000	506	24,936	407,706
14	13	2,000	23,512	369,885	2,000	570	28,295	413,079
15	14	2,000	26,233	369,885	2,000	640	31,827	418,917
16	15	2,000	29,017	369,885	2,000	733	35,538	425,267
17	16	2,000	31,869	369,885	2,000	822	39,433	432,280
18	17	2,000	34,801	369,885	2,000	914	43,529	439,878
19	18	2,000	37,829	369,885	2,000	998	47,841	448,040
20	19	2,000	40,975	369,885	2,000	1,069	52,386	456,649
21	20	2,000	44,247	369,885	2,000	1,144	57,179	465,581
22	21	2,000	47,653	369,885	2,000	1,219	62,234	474,831
23	22	0	49,254	369,885	0	1,214	65,540	484,285
24	23	0	50,918	369,885	0	1,272	69,026	493,460
25	24	0	52,647	369,885	0	1,332	72,702	502,758
26	25	0	54,444	369,885	0	1,395	76,579	512,180
27	26	0	56,302	369,885	0	1,475	80,667	521,741
28	27	0	58,220	369,885	0	1,554	84,970	531,511
29	28	0	60,224	369,885	0	1,618	89,512	541,447
30	29	0	62,316	369,885	0	1,686	94,307	551,453
31	30	0	64,497	369,885	0	1,761	99,369	561,533

IMPORTANT: This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown.

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			Cash Value	Death Benefit	Net Outlay	Annual Dividend	Total Net Cash Value	Total Net Death Benefit
32	31	0	66,771	369,885	0	1,836	104,709	571,708
33	32	0	69,138	369,885	0	1,915	110,335	581,958
34	33	0	71,593	369,885	0	2,012	116,266	592,300
35	34	0	74,144	369,885	0	2,114	122,521	602,797
36	35	0	76,790	369,885	0	2,216	129,110	613,444
37	36	0	79,528	369,885	0	2,337	136,049	624,237
38	37	0	82,364	369,885	0	2,459	143,360	635,228
39	38	0	85,291	369,885	0	2,601	151,056	646,412
40	39	0	88,317	369,885	0	2,740	159,155	657,832
41	40	0	91,443	369,885	0	2,894	167,683	669,460
42	41	0	94,666	369,885	0	3,065	176,658	681,338
43	42	0	97,982	369,885	0	3,244	186,090	693,494
44	43	0	101,392	369,885	0	3,444	196,009	705,938
45	44	0	104,891	369,885	0	3,652	206,426	718,710
46	45	0	108,477	369,885	0	3,878	217,363	731,815
47	46	0	112,159	369,885	0	4,107	228,847	745,268
48	47	0	115,937	369,885	0	4,350	240,906	759,057
49	48	0	119,842	369,885	0	4,570	253,589	773,155
50	49	0	123,875	369,885	0	4,803	266,928	787,492
51	50	0	128,027	369,885	0	5,062	280,936	802,093
52	51	0	132,296	369,885	0	5,345	295,647	817,000
53	52	0	136,664	369,885	0	5,660	311,069	832,260
54	53	0	141,133	369,885	0	5,989	327,230	847,907
55	54	0	145,686	369,885	0	6,354	344,141	863,967
56	55	0	150,306	369,885	0	6,755	361,809	880,499
57	56	0	154,999	369,885	0	7,165	380,270	897,531
58	57	0	159,764	369,885	0	7,596	399,556	915,061
59	58	0	164,632	369,885	0	8,011	419,740	933,062
60	59	0	169,594	369,885	0	8,451	440,844	951,500
61	60	0	174,637	369,885	0	8,932	462,883	970,413
62	61	0	179,736	369,885	0	9,468	485,867	989,867

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