

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	6	12,000	0	0	12,000	0	3,915	0	0	3,915	0	1,024,765
2	7	12,000	0	0	12,000	379	10,760	379	0	11,139	4,698	1,029,463
3	8	12,000	0	0	12,000	748	21,664	1,141	0	22,805	13,629	1,038,394
4	9	12,000	0	0	12,000	1,136	32,997	2,320	0	35,318	26,713	1,051,478
5	10	12,000	0	0	12,000	1,557	44,772	3,964	0	48,736	43,988	1,068,753
6	11	12,000	0	0	12,000	1,959	57,028	6,072	0	63,100	64,934	1,089,699
7	12	12,000	0	0	12,000	2,426	69,746	8,724	0	78,470	89,942	1,114,707
8	13	12,000	0	0	12,000	2,938	82,914	11,985	0	94,898	119,155	1,143,920
9	14	12,000	0	0	12,000	3,467	96,553	15,889	0	112,442	152,408	1,177,173
10	15	12,000	0	0	12,000	3,991	110,664	20,450	0	131,114	189,369	1,214,134
11	16	0	0	0	0	3,750	114,517	24,912	0	139,430	222,930	1,247,695
12	17	0	0	0	0	3,972	118,422	29,734	0	148,156	257,301	1,282,066
13	18	0	0	0	0	4,280	122,347	34,999	0	157,345	293,147	1,317,912
14	19	0	0	0	0	4,485	126,384	40,639	0	167,023	329,516	1,354,281
15	20	0	0	0	0	4,693	130,545	46,670	0	177,215	366,356	1,391,121
16	21	0	0	0	0	4,934	134,849	53,143	0	187,992	403,852	1,428,617
17	22	0	0	0	0	5,164	139,337	60,076	0	199,413	441,829	1,466,594
18	23	-18,500	0	18,500	-18,500	5,007	143,990	47,971	0	191,960	341,403	1,366,168
19	24	-18,500	0	18,500	-18,500	4,852	148,827	35,312	0	184,139	243,147	1,267,912
20	25	-18,500	0	18,500	-18,500	4,706	153,848	22,086	0	175,934	147,111	1,171,876
21	26	-18,500	0	18,500	-18,500	4,539	159,054	8,246	0	167,300	53,127	1,077,892
22	27	-18,500	10,254	8,246	-18,500	4,653	164,434	4,653	10,254	158,320	28,996	1,042,994
23	28	-18,500	14,360	4,653	-18,500	4,858	169,978	4,858	24,614	148,991	29,286	1,028,206
24	29	-18,500	14,873	4,858	-18,500	5,042	175,768	5,042	39,487	139,348	29,397	1,012,700
25	30	-18,500	15,432	5,042	-18,500	5,186	181,804	5,186	54,919	129,324	29,229	996,329
Current Premiums												
Coverage	Face Amount	Annually	Semi-Annually	Quarterly	Monthly							
Base Policy Insurance	1,024,765	12,000.00	6,140.40	3,106.80	1,044.00							

*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
 Version: MMD Web2016-04-01(NY)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
26	31	-18,500	16,060	5,186	-18,500	5,350	188,096	5,350	70,980	118,916	29,145	979,381
27	32	-18,500	16,699	5,350	-18,500	5,513	194,664	5,513	87,679	108,114	29,024	961,726
28	33	-18,500	17,370	5,513	-18,500	5,698	201,489	5,698	105,050	96,885	28,979	943,442
29	34	-18,500	18,055	5,698	-18,500	5,882	208,591	5,882	123,104	85,214	28,899	924,404
30	35	-18,500	23,200	1,455	-18,500	6,201	215,959	10,784	146,304	73,124	51,173	922,319
31	36	-18,500	25,815	0	-18,500	6,578	223,604	17,744	172,120	60,622	81,319	925,359
32	37	-18,500	27,106	0	-18,500	7,001	231,505	25,372	199,226	47,690	112,311	927,890
33	38	-18,500	28,461	0	-18,500	7,419	239,682	33,687	227,687	34,298	144,030	929,724
34	39	0	11,384	0	0	7,890	248,126	42,764	239,071	39,865	176,616	930,356
35	40	0	11,954	0	0	8,416	256,837	52,681	251,025	45,942	210,193	971,382
36	41	0	12,551	0	0	8,941	265,824	63,466	263,576	52,535	244,663	992,673
37	42	0	13,179	0	0	9,525	275,078	75,200	276,755	59,685	280,146	1,014,319
38	43	0	13,838	0	0	10,158	284,587	87,957	290,593	67,422	316,722	1,036,365
39	44	0	14,530	0	0	10,844	294,364	101,822	305,122	75,808	354,473	1,058,860
40	45	0	15,256	0	0	11,587	304,365	116,869	320,378	84,837	393,485	1,081,833
41	46	0	16,019	0	0	12,395	314,603	133,194	336,397	94,580	433,858	1,105,406
42	47	0	16,820	0	0	13,195	325,096	150,833	353,217	105,051	475,453	1,129,340
43	48	0	17,661	0	0	14,094	335,856	169,919	370,878	116,354	518,458	1,153,801
44	49	0	18,544	0	0	14,894	346,965	190,433	389,422	128,505	562,447	1,178,319
45	50	0	19,471	0	0	15,755	358,422	212,476	408,893	141,561	607,492	1,202,919
46	51	0	20,445	0	0	16,718	370,227	236,193	429,338	155,615	653,767	1,227,727
47	52	0	21,467	0	0	17,783	382,340	261,703	450,805	170,698	701,429	1,252,849
48	53	0	22,540	0	0	18,987	394,729	289,170	473,345	186,888	750,722	1,278,475
49	54	0	23,667	0	0	20,283	407,375	318,718	497,012	204,230	801,745	1,304,648
50	55	0	24,851	0	0	21,791	420,236	350,571	521,865	222,851	854,884	1,331,693
51	56	0	26,093	0	0	23,415	433,260	384,852	547,956	242,758	910,266	1,359,678
52	57	0	27,398	0	0	25,139	446,480	421,733	575,353	264,091	967,965	1,388,609
53	58	0	28,768	0	0	26,966	459,863	461,341	604,121	286,877	1,028,057	1,418,495
54	59	0	30,206	0	0	28,677	473,534	503,732	634,327	311,223	1,090,118	1,448,839
55	60	0	31,716	0	0	30,515	487,460	549,062	666,044	337,176	1,154,267	1,479,686

*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
 Version: MMD Web2016-04-01(NY)

Supplemental Values

Non-Guaranteed Values*													
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year	
56	61	0	33,302	0	0	32,541	501,602	597,531	699,346	364,820	1,220,747	1,511,199	
57	62	0	34,967	0	0	34,817	515,877	649,353	734,313	394,202	1,289,910	1,543,646	
58	63	0	36,716	0	0	37,402	530,203	704,788	771,029	425,411	1,362,199	1,577,384	
59	64	0	38,551	0	0	40,214	544,540	764,059	809,580	458,540	1,437,878	1,612,584	
60	65	-35,000	75,479	0	-35,000	43,090	558,917	827,323	885,059	456,928	1,516,883	1,612,336	
61	66	-35,000	79,253	0	-35,000	46,102	573,325	894,752	964,312	455,550	1,599,286	1,611,523	
62	67	-35,000	83,216	0	-35,000	49,109	587,805	966,459	1,047,528	454,360	1,684,900	1,609,761	
63	68	-35,000	87,376	0	-35,000	52,122	602,429	1,042,624	1,134,904	453,403	1,773,562	1,606,678	
64	69	-35,000	91,745	0	-35,000	55,296	617,175	1,123,442	1,226,649	452,635	1,865,376	1,602,159	
65	70	-35,000	96,332	0	-35,000	58,426	632,096	1,209,027	1,322,982	451,992	1,960,097	1,595,731	
66	71	-35,000	101,149	0	-35,000	61,664	647,129	1,299,445	1,424,131	451,237	2,057,745	1,587,172	
67	72	-35,000	106,207	0	-35,000	65,051	662,234	1,394,827	1,530,337	450,207	2,158,406	1,576,317	
68	73	-35,000	111,517	0	-35,000	69,099	677,195	1,495,438	1,641,854	448,687	2,262,970	1,563,788	
69	74	-35,000	117,093	0	-35,000	73,144	692,065	1,601,418	1,758,947	446,589	2,371,277	1,549,148	
70	75	-35,000	122,947	0	-35,000	77,144	706,862	1,712,803	1,881,894	443,677	2,483,115	1,531,891	
71	76	-35,000	129,095	0	-35,000	81,216	721,578	1,829,676	2,010,989	439,716	2,598,455	1,511,682	
72	77	-35,000	135,549	0	-35,000	85,337	736,201	1,952,093	2,146,539	434,429	2,717,241	1,488,141	
73	78	-35,000	142,327	0	-35,000	89,802	750,661	2,080,236	2,288,865	427,588	2,839,835	1,461,292	
74	79	-35,000	149,443	0	-35,000	94,616	764,833	2,214,127	2,438,309	418,737	2,966,607	1,431,148	
75	80	-35,000	156,915	0	-35,000	99,812	778,616	2,353,841	2,595,224	407,472	3,097,974	1,397,734	
76	81	0	129,761	0	0	105,123	792,010	2,499,455	2,724,985	430,230	3,233,991	1,397,521	
77	82	0	136,249	0	0	111,498	804,912	2,651,668	2,861,235	452,284	3,375,943	1,396,412	
78	83	0	143,062	0	0	117,706	817,404	2,810,527	3,004,296	473,420	3,523,509	1,393,763	
79	84	0	150,215	0	0	124,078	829,496	2,976,182	3,154,511	493,442	3,676,796	1,389,324	
80	85	0	157,726	0	0	130,657	841,178	3,148,755	3,312,237	512,085	3,835,969	1,382,885	
81	86	0	165,612	0	0	137,220	852,359	3,327,825	3,477,849	528,443	4,000,944	1,373,968	
82	87	0	173,892	0	0	144,048	862,965	3,513,283	3,651,741	541,920	4,172,000	1,362,437	
83	88	0	182,587	0	0	150,871	872,977	3,704,915	3,834,328	551,847	4,349,104	1,347,825	
84	89	0	191,716	0	0	157,456	882,394	3,902,339	4,026,044	557,387	4,531,965	1,329,383	
85	90	0	201,302	0	0	163,573	891,238	4,105,023	4,227,347	557,547	4,720,044	1,306,095	

*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
 Version: MMD Web2016-04-01(NY)

Supplemental Values

		Non-Guaranteed Values*											
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year	
	86	91	0	211,367	0	0	169,508	899,569	4,312,905	4,438,714	551,824	4,913,143	1,277,258
	87	92	0	221,936	0	0	173,337	907,747	4,525,448	4,660,650	539,513	5,108,825	1,239,908
	88	93	0	233,032	0	0	176,943	915,904	4,743,058	4,893,682	520,596	5,306,799	1,193,198
	89	94	0	244,684	0	0	180,437	924,256	4,966,745	5,138,366	495,717	5,506,858	1,136,338
	90	95	0	256,918	0	0	184,445	933,090	5,198,659	5,395,285	466,700	5,709,424	1,069,140
	91	96	0	269,764	0	0	188,610	942,886	5,441,851	5,665,049	436,436	5,914,413	990,877
	92	97	0	283,252	0	0	190,039	954,804	5,700,675	5,948,301	409,763	6,118,377	897,426
	93	98	0	297,415	0	0	190,592	970,319	5,983,900	6,245,716	396,217	6,319,663	786,426
	94	99	0	312,286	0	0	187,857	992,044	6,305,733	6,558,002	411,875	6,513,716	652,579
	95	100	0	327,900	0	0	181,051	1,024,765	6,694,768	6,885,902	489,335	6,694,768	489,335
	96	101	0	344,295	0	0	506,409	1,024,765	7,201,176	7,230,197	634,234	7,201,176	634,234
	97	102	0	361,510	0	0	539,426	1,024,765	7,740,603	7,591,707	794,075	7,740,603	794,075
	98	103	0	379,585	0	0	574,597	1,024,765	8,315,200	7,971,293	970,107	8,315,200	970,107
	99	104	0	398,565	0	0	612,061	1,024,765	8,927,260	8,369,857	1,163,675	8,927,260	1,163,675
	100	105	0	418,493	0	0	651,967	1,024,765	9,579,228	8,788,350	1,376,225	9,579,228	1,376,225
	101	106	0	439,418	0	0	694,475	1,024,765	10,273,703	9,227,768	1,609,312	10,273,703	1,609,312
	102	107	0	461,388	0	0	739,755	1,024,765	11,013,458	9,689,156	1,864,609	11,013,458	1,864,609
	103	108	0	484,458	0	0	787,987	1,024,765	11,801,445	10,173,614	2,143,916	11,801,445	2,143,916
	104	109	0	508,681	0	0	839,364	1,024,765	12,640,809	10,682,295	2,449,165	12,640,809	2,449,165
	105	110	0	534,115	0	0	894,090	1,024,765	13,534,900	11,216,409	2,782,435	13,534,900	2,782,435
	106	111	0	560,820	0	0	952,385	1,024,765	14,487,285	11,777,230	3,145,959	14,487,285	3,145,959
	107	112	0	588,861	0	0	1,014,481	1,024,765	15,501,766	12,366,091	3,342,135	15,501,766	3,342,135
	108	113	0	618,305	0	0	1,080,625	1,024,765	16,582,390	12,984,396	3,973,540	16,582,390	3,973,540
	109	114	0	649,220	0	0	1,151,082	1,024,765	17,733,472	13,633,616	4,442,941	17,733,472	4,442,941
	110	115	0	681,681	0	0	1,226,132	1,024,765	18,959,604	14,315,296	4,953,308	18,959,604	4,953,308
	111	116	0	715,765	0	0	1,306,076	1,024,765	20,265,680	15,031,061	5,507,831	20,265,680	5,507,831
	112	117	0	751,553	0	0	1,391,232	1,024,765	21,656,912	15,782,614	6,109,932	21,656,912	6,109,932
	113	118	0	789,131	0	0	1,481,940	1,024,765	23,138,852	16,571,745	6,765,285	23,138,852	6,765,285
	114	119	0	828,587	0	0	1,578,563	1,024,765	24,717,415	17,400,332	7,471,831	24,717,415	7,471,831
	115	120	0	870,017	0	0	1,681,485	1,024,765	26,398,900	18,270,349	8,239,799	26,398,900	8,239,799
	116	121	0	913,517	0	0	1,791,118	1,024,765	28,190,018	19,183,866	9,071,724	28,190,018	9,071,724

*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2016 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/01/2016. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Valued Client (Male, 5, Juvenile)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$12,318.44
 Version: MMD Web2016-04-01(NY)