

Tabular Values

Year	Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
1	41	22,400	4,670	1,000,000	1,130	1,130	5,800	4,356	1,004,356	22,359
2	42	22,400	9,740	1,000,000	1,243	2,412	12,152	8,985	1,008,985	45,270
3	43	22,400	29,740	1,000,000	1,380	3,875	33,615	13,954	1,013,954	121,044
4	44	22,400	50,390	1,000,000	1,583	5,591	55,981	19,465	1,019,465	194,887
5	45	22,400	71,690	1,000,000	1,854	7,636	79,326	25,709	1,025,709	267,081
6	46	22,400	93,650	1,000,000	2,157	10,050	103,700	32,735	1,032,735	337,783
7	47	22,400	116,320	1,000,000	2,840	13,225	129,545	41,686	1,041,686	408,348
8	48	22,400	139,720	1,000,000	3,567	17,230	156,950	52,571	1,052,571	478,884
9	49	22,400	164,010	1,000,000	4,226	22,025	186,035	65,051	1,065,051	549,456
10	50	22,400	189,170	1,000,000	4,956	27,709	216,879	79,222	1,079,222	620,078
11	51	22,400	213,940	1,000,000	6,356	34,978	248,918	96,816	1,096,816	688,988
12	52	22,400	239,560	1,000,000	7,835	43,957	283,517	117,815	1,117,815	759,894
13	53	22,400	265,990	1,000,000	9,441	54,822	320,812	142,324	1,142,324	832,866
14	54	22,400	293,270	1,000,000	11,160	67,738	361,008	170,396	1,170,396	908,126
15	55	22,400	321,370	1,000,000	13,015	82,891	404,261	202,135	1,202,135	985,811
16	56	22,400	350,290	1,000,000	14,115	99,576	449,866	235,521	1,235,521	1,064,040
17	57	22,400	380,100	1,000,000	15,222	117,836	497,936	270,459	1,270,459	1,142,868
18	58	22,400	410,840	1,000,000	16,464	137,833	548,673	307,148	1,307,148	1,222,668
19	59	22,400	442,690	1,000,000	17,647	159,577	602,267	345,337	1,345,337	1,303,353
20	60	22,400	475,680	1,000,000	18,899	183,169	658,849	385,067	1,385,067	1,385,067
25	65	0	545,410	1,000,000	30,034	347,692	893,102	637,487	1,637,487	1,637,487

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,000,000	22,060.00	11,288.10	5,711.33	1,919.22
Waiver	1,000,000	340.00	173.98	88.03	29.58

*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.

Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)

Presented by: Michael Fiegelman, CLU, ChFC, AEP RFC

Prepared on: March 31, 2016

MEC Limit: \$40,371.14
Version: MMD Web2016-03-01(NY)

Tabular Values

Age End Year	Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
30	70	0	616,820	1,000,000	41,014	584,323	1,201,143	947,315	1,947,315	1,947,315
35	75	0	689,780	1,000,000	54,871	908,881	1,598,661	1,317,638	2,317,638	2,317,638
40	80	0	759,800	1,000,000	71,348	1,334,823	2,094,623	1,756,809	2,756,809	2,756,809
45	85	0	820,850	1,000,000	93,760	1,876,519	2,697,369	2,286,068	3,286,068	3,286,068
50	90	0	869,700	1,000,000	118,182	2,542,110	3,411,810	2,922,974	3,922,974	3,922,974
55	95	0	910,540	1,000,000	134,201	3,315,687	4,226,227	3,641,452	4,641,452	4,641,452
60	100	0	1,000,000	1,000,000	126,255	4,347,893	5,347,893	4,347,893	5,347,893	5,347,893
65	105	0	1,000,000	1,000,000	452,794	6,351,161	7,351,161	6,351,161	7,351,161	7,351,161
70	110	0	1,000,000	1,000,000	620,949	9,098,390	10,098,390	9,098,390	10,098,390	10,098,390
75	115	0	1,000,000	1,000,000	851,553	12,865,868	13,865,868	12,865,868	13,865,868	13,865,868
80	120	0	1,000,000	1,000,000	1,167,798	18,032,487	19,032,487	18,032,487	19,032,487	19,032,487
81	121	0	1,000,000	1,000,000	1,243,938	19,276,425	20,276,425	19,276,425	20,276,425	20,276,425

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Presented by: Michael Fiegelman, CLU, ChFC, AEP RFC

Prepared on: March 31, 2016

MEC Limit: \$40,371.14
 Version: MMD Web2016-03-01(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
1	41	22,400	0	0	22,400	1,130	4,670	1,130	0	5,800	4,356	1,004,356
2	42	22,400	0	0	22,400	1,243	9,740	2,412	0	12,152	8,985	1,008,985
3	43	22,400	0	0	22,400	1,380	29,740	3,875	0	33,615	13,954	1,013,954
4	44	22,400	0	0	22,400	1,583	50,390	5,591	0	55,981	19,465	1,019,465
5	45	22,400	0	0	22,400	1,854	71,690	7,636	0	79,326	25,709	1,025,709
6	46	22,400	0	0	22,400	2,157	93,650	10,050	0	103,700	32,735	1,032,735
7	47	22,400	0	0	22,400	2,840	116,320	13,225	0	129,545	41,686	1,041,686
8	48	22,400	0	0	22,400	3,567	139,720	17,230	0	156,950	52,571	1,052,571
9	49	22,400	0	0	22,400	4,226	164,010	22,025	0	186,035	65,051	1,065,051
10	50	22,400	0	0	22,400	4,956	189,170	27,709	0	216,879	79,222	1,079,222
11	51	22,400	0	0	22,400	6,356	213,940	34,978	0	248,918	96,816	1,096,816
12	52	22,400	0	0	22,400	7,835	239,560	43,957	0	283,517	117,815	1,117,815
13	53	22,400	0	0	22,400	9,441	265,990	54,822	0	320,812	142,324	1,142,324
14	54	22,400	0	0	22,400	11,160	293,270	67,738	0	361,008	170,396	1,170,396
15	55	22,400	0	0	22,400	13,015	321,370	82,891	0	404,261	202,135	1,202,135
16	56	22,400	0	0	22,400	14,115	350,290	99,576	0	449,866	235,521	1,235,521
17	57	22,400	0	0	22,400	15,222	380,100	117,836	0	497,936	270,459	1,270,459
18	58	22,400	0	0	22,400	16,464	410,840	137,833	0	548,673	307,148	1,307,148
19	59	22,400	0	0	22,400	17,647	442,690	159,577	0	602,267	345,337	1,345,337
20	60	22,400	0	0	22,400	18,899	475,680	183,169	0	658,849	385,067	1,385,067
21	61	0	0	0	0	22,583	489,480	211,066	0	700,546	431,204	1,431,204
22	62	0	0	0	0	24,214	503,410	241,286	0	744,696	479,304	1,479,304
23	63	0	0	0	0	26,058	517,390	274,045	0	791,435	529,669	1,529,669
24	64	0	0	0	0	28,032	531,380	309,487	0	840,867	582,421	1,582,421
25	65	0	0	0	0	30,034	545,410	347,692	0	893,102	637,487	1,637,487
Current Premiums												
Coverage	Face Amount	Annually	Semi-Annually	Quarterly	Monthly							
Basic Policy Insurance	1,000,000	22,060.00	11,288.10	5,711.33	1,919.22							
Waiver	1,000,000	340.00	173.98	88.03	29.58							

*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.

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Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)

Presented by: Michael Fiegelman, CLU, ChFC, AEP RFC

Prepared on: March 31, 2016

MEC Limit: \$40,371.14

Version: MMD Web2016-03-01(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	66	0	0	0	0	32,093	559,470	388,748	0	948,218	694,850	1,694,850
27	67	0	0	0	0	34,249	573,600	432,815	0	1,006,415	754,558	1,754,558
28	68	0	0	0	0	36,422	587,870	480,004	0	1,067,874	816,514	1,816,514
29	69	0	0	0	0	38,731	602,260	530,485	0	1,132,745	880,823	1,880,823
30	70	0	0	0	0	41,014	616,820	584,323	0	1,201,143	947,315	1,947,315
31	71	0	0	0	0	43,433	631,490	641,653	0	1,273,143	1,016,093	2,016,093
32	72	-117,827	0	117,827	-117,827	41,950	646,230	578,003	0	1,224,233	894,422	1,894,422
33	73	-117,827	0	117,827	-117,827	40,693	660,830	511,265	0	1,172,095	773,672	1,773,672
34	74	-117,827	0	117,827	-117,827	39,236	675,340	441,313	0	1,116,653	653,469	1,653,469
35	75	-117,827	23,308	94,519	-117,827	38,373	689,780	392,582	23,308	1,057,889	569,141	1,546,668
36	76	-117,827	118,992	0	-117,827	40,597	704,140	441,352	142,301	996,077	626,796	1,477,381
37	77	-117,827	124,942	0	-117,827	42,858	718,410	493,155	267,243	930,960	686,453	1,405,849
38	78	-117,827	131,189	0	-117,827	45,275	732,520	548,116	398,432	862,283	748,261	1,329,907
39	79	-117,827	137,749	0	-117,827	47,866	746,350	606,330	536,180	789,691	812,394	1,249,404
40	80	-117,827	144,636	0	-117,827	50,630	759,800	667,887	680,816	712,830	879,030	1,164,172
41	81	-117,827	151,868	0	-117,827	53,562	772,870	732,938	832,684	631,490	948,333	1,074,014
42	82	-117,827	159,461	0	-117,827	56,906	785,460	801,784	992,145	545,491	1,020,782	979,030
43	83	-117,827	167,434	0	-117,827	60,200	797,650	874,426	1,159,580	454,518	1,096,253	878,695
44	84	-117,827	175,806	0	-117,827	63,407	809,450	950,769	1,335,386	358,064	1,174,587	772,432
45	85	-117,827	184,596	0	-117,827	66,893	820,850	1,031,053	1,519,982	255,922	1,256,079	660,098
46	86	-117,827	193,826	0	-117,827	70,439	831,760	1,115,195	1,713,808	147,457	1,340,766	541,267
47	87	0	85,690	0	0	74,133	842,110	1,203,205	1,799,499	155,841	1,428,798	539,324
48	88	0	89,975	0	0	77,839	851,880	1,295,023	1,889,473	162,956	1,520,194	536,247
49	89	0	94,474	0	0	81,520	861,070	1,390,514	1,983,947	168,440	1,614,868	531,723
50	90	0	99,197	0	0	84,997	869,700	1,489,447	2,083,145	171,846	1,712,599	525,297
51	91	0	104,157	0	0	88,401	877,830	1,591,772	2,187,302	172,935	1,813,303	516,636
52	92	0	109,365	0	0	90,836	885,810	1,697,077	2,296,667	171,387	1,915,848	504,348
53	93	0	114,833	0	0	93,093	893,770	1,805,421	2,411,500	167,116	2,020,006	487,931
54	94	0	120,575	0	0	95,213	901,920	1,917,097	2,532,075	160,338	2,125,573	466,894
55	95	0	126,604	0	0	97,415	910,540	2,032,835	2,658,679	151,762	2,232,559	440,946

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Presented by: Michael Fiegelman, CLU, ChFC, AEP RFC

Prepared on: March 31, 2016

MEC Limit: \$40,371.14

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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	96	0	132,934	0	0	99,427	920,100	2,153,605	2,791,613	142,511	2,340,620	409,427
	57	97	0	139,581	0	0	99,844	931,730	2,280,670	2,931,194	134,647	2,447,780	370,027
	58	98	0	146,560	0	0	99,234	946,870	2,416,964	3,077,753	132,193	2,552,582	320,942
	59	99	0	153,888	0	0	96,100	968,070	2,567,178	3,231,641	142,025	2,651,852	258,629
	60	100	0	161,582	0	0	89,177	1,000,000	2,741,029	3,393,223	178,145	2,741,029	178,145
	61	101	0	169,661	0	0	246,935	1,000,000	2,987,964	3,562,884	246,935	2,987,964	246,935
	62	102	0	178,144	0	0	263,035	1,000,000	3,250,999	3,741,028	322,919	3,250,999	322,919
	63	103	0	187,051	0	0	280,185	1,000,000	3,531,184	3,928,080	406,700	3,531,184	406,700
	64	104	0	196,404	0	0	298,453	1,000,000	3,829,637	4,124,484	498,929	3,829,637	498,929
	65	105	0	206,224	0	0	317,912	1,000,000	4,147,550	4,330,708	600,306	4,147,550	600,306
	66	106	0	216,535	0	0	338,640	1,000,000	4,486,190	4,547,243	711,585	4,486,190	711,585
	67	107	0	227,362	0	0	360,720	1,000,000	4,846,909	4,774,605	833,574	4,846,909	833,574
	68	108	0	238,730	0	0	384,239	1,000,000	5,231,148	5,013,336	967,146	5,231,148	967,146
	69	109	0	250,667	0	0	409,291	1,000,000	5,640,439	5,264,002	1,113,236	5,640,439	1,113,236
	70	110	0	263,200	0	0	435,977	1,000,000	6,076,415	5,527,203	1,272,853	6,076,415	1,272,853
	71	111	0	276,360	0	0	464,402	1,000,000	6,540,818	5,803,563	1,447,077	6,540,818	1,447,077
	72	112	0	290,178	0	0	494,681	1,000,000	7,035,499	6,093,741	1,637,071	7,035,499	1,637,071
	73	113	0	304,687	0	0	526,935	1,000,000	7,562,434	6,398,428	1,844,084	7,562,434	1,844,084
	74	114	0	319,921	0	0	561,291	1,000,000	8,123,724	6,718,349	2,069,458	8,123,724	2,069,458
	75	115	0	335,917	0	0	597,887	1,000,000	8,721,611	7,054,267	2,314,631	8,721,611	2,314,631
	76	116	0	352,713	0	0	636,869	1,000,000	9,358,480	7,406,980	2,581,151	9,358,480	2,581,151
	77	117	0	370,349	0	0	678,393	1,000,000	10,036,873	7,777,329	2,870,678	10,036,873	2,870,678
	78	118	0	388,866	0	0	722,624	1,000,000	10,759,497	8,166,196	3,184,992	10,759,497	3,184,992
	79	119	0	408,310	0	0	769,739	1,000,000	11,529,236	8,574,505	3,526,006	11,529,236	3,526,006
	80	120	0	428,725	0	0	819,926	1,000,000	12,349,163	9,003,231	3,895,770	12,349,163	3,895,770
	81	121	0	450,162	0	0	873,385	1,000,000	13,222,548	9,453,392	4,296,486	13,222,548	4,296,486

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