

Policy: Whole Life Legacy 100 with Premiums Payable to Age 100
Base Policy Face Amount: \$1,000,000
Riders: ABR LTCR

Annual Premium: \$20,790.00
Annual LTCR Premium: \$686.19

This report and the following pages provide a more detailed example regarding how the LTCR acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 100 policy. The values shown below are derived from the values in the Tabular Values. **Actual payment of any LTCR benefits is subject to the terms, conditions, exclusions, limitations, non-duplication of the benefit provisions and satisfaction of the Elimination Period of the LTCR.**

Dividend Option: See Narrative Summary

Summary of Example of LTCR Acceleration of Death Benefits

Total Initial Premium of \$21,476

Total Premium Outlay* of \$862,977

Can Provide

Pre-LTCR Claim Payable Death Benefit

\$1,000,000 at Age 47

\$2,720,306 at Age 85

LTCR Benefits Begin at Age 85

\$37,500 Starting LTCR Maximum Monthly Benefit

LTCR Benefits are payable for 72 Months

\$2,728,650** Total LTCR Benefits paid

Payable Death Benefit at End of LTCR Claim Period

\$848,679 at Age 92

LTCR Selections

Base Benefit Pool	\$900,000.00	MMBIO	Yes
Initial Maximum Monthly Benefit	\$18,750.00	Base PUA Available for LTCR	Yes
Selected Benefit Period	48 Months		

* This report reflects the out-of-pocket costs through the end of the LTCR Claim Period which is age 92.

** Reflects increase in the Maximum Monthly Benefit resulting from the election of the MMBIO.

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Prepared on: March 12, 2013

Prepared for: Valued Client (Male, 47, Ultra Preferred Non-Tobacco)

Version: MMD Web2013-03-01 (NJ)

Presented by: Michael Fliegelman. CLU, ChFC, AEP RFC

Initial TAMRA (7-Pay) Limit: \$51,329.69

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This following example shows how the acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 100 policy assuming claims start at Age 85 (Age End Year 86). The values shown below are derived from the values in the Tabular Values until accelerated benefit payments begin. **Actual payment of any LTCR benefits is subject to the terms, conditions, exclusions, limitations, non-duplication of benefit provisions and satisfaction of the Elimination Period of the LTCR.**

Dividend Option: See Narrative Summary.

Example of LTCR Acceleration of Death Benefits

====Non-Guaranteed Values====

Year	Age End Year	Contract Premium Beg Year	Annual Premium Credit Beg Year	Annual Outlay Beg Year	LTCR Annual Benefit Beg Year	LTCR Remaining Benefit Pool End Year	Net Cash Value End Year	LTCR Cash Value Lien End Year	Cash Surrender Value End Year	Net Death Benefit End Year	LTCR Death Benefit (DB) Lien End Year	Payable Death Benefit End Year
1	48	21,476	0	21,476	0	900,000	0	0	0	1,000,000	0	1,000,000
2	49	21,476	0	21,476	0	900,000	0	0	0	1,000,000	0	1,000,000
3	50	21,476	0	21,476	0	911,361	20,384	0	20,384	1,011,361	0	1,011,361
4	51	21,476	0	21,476	0	923,875	42,755	0	42,755	1,023,875	0	1,023,875
5	52	21,476	0	21,476	0	937,697	66,945	0	66,945	1,037,697	0	1,037,697
6	53	21,476	0	21,476	0	953,111	92,518	0	92,518	1,053,111	0	1,053,111
7	54	21,476	0	21,476	0	969,019	119,097	0	119,097	1,069,019	0	1,069,019
8	55	21,476	0	21,476	0	985,681	146,766	0	146,766	1,085,681	0	1,085,681
9	56	21,476	0	21,476	0	1,003,281	175,576	0	175,576	1,103,281	0	1,103,281
10	57	21,476	0	21,476	0	1,021,749	205,545	0	205,545	1,121,749	0	1,121,749
11	58	21,476	0	21,476	0	1,040,856	236,609	0	236,609	1,140,856	0	1,140,856
12	59	21,476	0	21,476	0	1,060,220	268,816	0	268,816	1,160,220	0	1,160,220
13	60	21,476	0	21,476	0	1,079,930	302,199	0	302,199	1,179,930	0	1,179,930
14	61	21,476	0	21,476	0	1,100,211	336,819	0	336,819	1,200,211	0	1,200,211
15	62	21,476	0	21,476	0	1,121,355	372,742	0	372,742	1,221,355	0	1,221,355
16	63	21,476	0	21,476	0	1,147,407	410,116	0	410,116	1,247,407	0	1,247,407
17	64	21,476	0	21,476	0	1,178,401	450,867	0	450,867	1,278,401	0	1,278,401
18	65	21,476	0	21,476	0	1,214,198	495,157	0	495,157	1,314,198	0	1,314,198
19	66	21,476	0	21,476	0	1,254,726	543,158	0	543,158	1,354,726	0	1,354,726
20	67	21,476	0	21,476	0	1,299,657	594,973	0	594,973	1,399,657	0	1,399,657
21	68	21,476	0	21,476	0	1,346,958	649,703	0	649,703	1,446,958	0	1,446,958
22	69	21,476	0	21,476	0	1,396,798	707,562	0	707,562	1,496,798	0	1,496,798
23	70	21,476	0	21,476	0	1,449,030	768,673	0	768,673	1,549,030	0	1,549,030
24	71	21,476	0	21,476	0	1,503,843	833,151	0	833,151	1,603,843	0	1,603,843
25	72	21,476	0	21,476	0	1,561,312	901,120	0	901,120	1,661,312	0	1,661,312

LTCR Selections

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Selected Benefit Period	48 Months		

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This following example shows how the acceleration of death benefits impacts the premiums, cash surrender values and death benefits of the Whole Life Legacy 100 policy assuming claims start at Age 85 (Age End Year 86). The values shown below are derived from the values in the Tabular Values until accelerated benefit payments begin. **Actual payment of any LTCR benefits is subject to the terms, conditions, exclusions, limitations, non-duplication of benefit provisions and satisfaction of the Elimination Period of the LTCR.**

Dividend Option: See Narrative Summary.

Example of LTCR Acceleration of Death Benefits

====Non-Guaranteed Values====

Year	Age End Year	Contract Premium Beg Year	Annual Premium Credit Beg Year	Annual Outlay Beg Year	LTCR Annual Benefit Beg Year	LTCR Remaining Benefit Pool End Year	Net Cash Value End Year	LTCR Cash Value Lien End Year	Cash Surrender Value End Year	Net Death Benefit End Year	LTCR Death Benefit (DB) Lien End Year	Payable Death Benefit End Year
26	73	21,476	0	21,476	0	1,622,093	972,661	0	972,661	1,722,093	0	1,722,093
27	74	21,476	0	21,476	0	1,686,178	1,047,998	0	1,047,998	1,786,178	0	1,786,178
28	75	21,476	0	21,476	0	1,753,553	1,127,314	0	1,127,314	1,853,553	0	1,853,553
29	76	21,476	0	21,476	0	1,824,237	1,210,692	0	1,210,692	1,924,237	0	1,924,237
30	77	21,476	0	21,476	0	1,897,913	1,298,051	0	1,298,051	1,997,913	0	1,997,913
31	78	21,476	0	21,476	0	1,974,865	1,389,480	0	1,389,480	2,074,865	0	2,074,865
32	79	21,476	0	21,476	0	2,055,418	1,485,036	0	1,485,036	2,155,418	0	2,155,418
33	80	21,476	0	21,476	0	2,139,845	1,584,744	0	1,584,744	2,239,845	0	2,239,845
34	81	21,476	0	21,476	0	2,228,028	1,688,533	0	1,688,533	2,328,028	0	2,328,028
35	82	21,476	0	21,476	0	2,320,383	1,796,524	0	1,796,524	2,420,383	0	2,420,383
36	83	21,476	0	21,476	0	2,416,664	1,908,757	0	1,908,757	2,516,664	0	2,516,664
37	84	21,476	0	21,476	0	2,516,570	2,025,093	0	2,025,093	2,616,570	0	2,616,570
38	85	21,476	0	21,476	0	2,620,306	2,145,624	0	2,145,624	2,720,306	0	2,720,306
39	86	21,476	0	21,476	450,000	2,278,650	2,270,728	337,379	1,933,350	2,828,650	450,000	2,378,650
40	87	21,476	8,082	13,394	450,000	1,828,650	2,401,620	688,626	1,712,994	2,943,309	900,000	2,043,309
41	88	21,476	17,781	3,695	450,000	1,378,650	2,536,622	1,085,049	1,451,573	3,062,441	1,350,000	1,712,441
42	89	21,476	19,397	2,079	450,000	928,650	2,675,234	1,488,969	1,186,265	3,185,530	1,800,000	1,385,530
43	90	21,476	19,397	2,079	450,000	478,650	2,817,669	1,899,657	918,012	3,312,854	2,250,000	1,062,854
44	91	21,476	19,397	2,079	450,000	28,650	2,963,491	2,316,546	646,945	3,443,766	2,700,000	743,766
45	92	21,476	19,397	2,079	28,650	0	3,113,164	2,366,963	746,202	3,577,330	2,728,650	848,679
46	93	21,476	19,397	2,079	0	0	3,266,923	2,392,175	874,748	3,713,162	2,728,650	984,511
47	94	21,476	19,397	2,079	0	0	3,425,267	2,417,986	1,007,281	3,850,771	2,728,650	1,122,120
48	95	21,476	19,397	2,079	0	0	3,589,219	2,445,287	1,143,932	3,989,764	2,728,650	1,261,113
49	96	21,476	19,397	2,079	0	0	3,760,454	2,475,576	1,284,878	4,129,339	2,728,650	1,400,688
50	97	21,476	19,397	2,079	0	0	3,943,630	2,512,414	1,431,217	4,268,307	2,728,650	1,539,657
51	98	21,476	19,397	2,079	0	0	4,144,374	2,560,367	1,584,007	4,404,273	2,728,650	1,675,623
52	99	21,476	19,397	2,079	0	0	4,372,582	2,627,512	1,745,071	4,532,887	2,728,650	1,804,237
53	100	21,476	19,397	2,079	0	0	4,646,977	2,728,650	1,918,327	4,646,977	2,728,650	1,918,327
54	101	0	0	0	0	0	4,941,276	2,728,650	2,212,625	4,941,276	2,728,650	2,212,625
55	102	0	0	0	0	0	5,254,233	2,728,650	2,525,582	5,254,233	2,728,650	2,525,582

Non-guaranteed values include dividends which are neither estimates nor guarantees, but are based on the 2013 dividend scale. The dividend scale 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 scale illustration available upon request. Refer to the Tabular Values pages in the Basic Illustration for guaranteed values.

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Example of LTCR Acceleration of Death Benefits

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56	103	0	0	0	0	0	5,587,031	2,728,650	2,858,380	5,587,031	2,728,650	2,858,380
57	104	0	0	0	0	0	5,940,929	2,728,650	3,212,278	5,940,929	2,728,650	3,212,278
58	105	0	0	0	0	0	6,317,264	2,728,650	3,588,613	6,317,264	2,728,650	3,588,613
59	106	0	0	0	0	0	6,717,458	2,728,650	3,988,808	6,717,458	2,728,650	3,988,808
60	107	0	0	0	0	0	7,143,025	2,728,650	4,414,374	7,143,025	2,728,650	4,414,374
61	108	0	0	0	0	0	7,595,573	2,728,650	4,866,922	7,595,573	2,728,650	4,866,922
62	109	0	0	0	0	0	8,076,812	2,728,650	5,348,162	8,076,812	2,728,650	5,348,162
63	110	0	0	0	0	0	8,588,562	2,728,650	5,859,911	8,588,562	2,728,650	5,859,911
64	111	0	0	0	0	0	9,132,757	2,728,650	6,404,106	9,132,757	2,728,650	6,404,106
65	112	0	0	0	0	0	9,711,453	2,728,650	6,982,803	9,711,453	2,728,650	6,982,803
66	113	0	0	0	0	0	10,326,840	2,728,650	7,598,189	10,326,840	2,728,650	7,598,189
67	114	0	0	0	0	0	10,981,241	2,728,650	8,252,591	10,981,241	2,728,650	8,252,591
68	115	0	0	0	0	0	11,677,132	2,728,650	8,948,481	11,677,132	2,728,650	8,948,481
69	116	0	0	0	0	0	12,417,142	2,728,650	9,688,492	12,417,142	2,728,650	9,688,492
70	117	0	0	0	0	0	13,204,069	2,728,650	10,475,418	13,204,069	2,728,650	10,475,418
71	118	0	0	0	0	0	14,040,887	2,728,650	11,312,236	14,040,887	2,728,650	11,312,236
72	119	0	0	0	0	0	14,930,759	2,728,650	12,202,109	14,930,759	2,728,650	12,202,109
73	120	0	0	0	0	0	15,877,049	2,728,650	13,148,399	15,877,049	2,728,650	13,148,399
74	121	0	0	0	0	0	16,883,334	2,728,650	14,154,684	16,883,334	2,728,650	14,154,684

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