

The values shown below are derived from the values shown in the Tabular Values Report. The example is provided to help in the understanding of the LTCR Values below. It assumes that if payment of the LTCR Maximum Monthly Benefit began at Age 61 (Age End Year 62), benefits would last 62 months.

Age End Year:	62	63	64	.....	66	67
Monthly Payment:	\$19,500	\$20,250	\$21,000	.....	\$22,500	\$23,250
						(2.75 months)

**Total LTCR Benefit Paid**  
**\$1,323,906 over 6 Years**

### LTCR Values

Year	Age End Year	LTCR Current Premium Beg Year	LTCR Maximum Premium Beg Year*	LTCR Base Benefit Pool Beg Year*	LTCR Dividends Benefit Pool Beg Year	LTCR Total Benefit Pool Beg Year	LTCR Maximum Monthly Benefit Beg Year	LTCR Min Payout Period (in months) Beg Year
1	41	852	852	900,000	0	900,000	18,750	48
2	42	852	1,691	900,000	4,295	904,295	18,750	48
3	43	852	1,691	900,000	8,858	908,858	18,750	48
4	44	852	1,691	900,000	13,754	913,754	18,750	48
5	45	852	1,691	900,000	19,182	919,182	18,750	49
6	46	852	1,691	900,000	25,331	925,331	18,750	49
7	47	852	1,691	900,000	32,247	932,247	18,750	49
8	48	852	1,691	900,000	41,059	941,059	18,750	50
9	49	852	1,691	900,000	51,773	951,773	18,750	50
10	50	852	1,691	900,000	64,057	964,057	18,750	51
11	51	852	1,691	900,000	78,001	978,001	18,750	52
12	52	852	1,691	900,000	93,313	993,313	18,750	53
13	53	852	1,691	900,000	115,975	1,015,975	18,750	54
14	54	852	1,691	900,000	140,089	1,040,089	18,750	55
15	55	852	1,691	900,000	167,703	1,067,703	18,750	56
16	56	852	1,691	900,000	198,919	1,098,919	18,750	58
17	57	852	1,691	900,000	231,742	1,131,742	18,750	60
18	58	852	1,691	900,000	266,077	1,166,077	18,750	61
19	59	852	1,691	900,000	302,119	1,202,119	18,750	62
20	60	852	1,691	900,000	339,619	1,239,619	18,750	62
25	65	0	0	900,000	572,218	1,472,218	21,750	63
30	70	0	0	900,000	864,383	1,764,383	25,500	64

Refer to the LTCR Summary for more information.

\* Values are Guaranteed

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, 40, Ultra Preferred Non-Tobacco)

Presented by: Valued Broker

Prepared on: April 1, 2016

MEC Limit: \$40,371.14  
 Version: MMD Web2016-04-01(NY)

### LTCR Values

Year	Age End Year	LTCR Current Premium Reg Year	LTCR Maximum Premium Reg Year*	LTCR Base Benefit Pool Reg Year*	LTCR Dividends Benefit Pool Reg Year	LTCR Total Benefit Pool Reg Year	LTCR Maximum Monthly Benefit Reg Year	LTCR Min Payout Period (in months) Reg Year
35	75	0	0	900,000	1,213,445	2,113,445	29,250	68
40	80	0	0	900,000	1,627,715	2,527,715	33,000	72
45	85	0	0	900,000	2,123,096	3,023,096	36,750	80
50	90	0	0	900,000	2,720,742	3,620,742	37,500	96
55	95	0	0	900,000	3,406,273	4,306,273	37,500	114
60	100	0	0	900,000	4,110,374	5,010,374	37,500	133
65	105	0	0	900,000	5,751,739	6,651,739	37,500	177
70	110	0	0	900,000	8,276,359	9,176,359	37,500	244
75	115	0	0	900,000	11,738,555	12,638,555	37,500	337
80	120	0	0	900,000	16,486,520	17,386,520	37,500	463
81	121	0	0	900,000	17,629,661	18,529,661	37,500	494

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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 20 Pay 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 Waiting Period of the LTCR.**

## Summary of the Impact of LTCR Claim Payments on Non-Guaranteed Policy Values\*\*\*

Total Initial Premium of \$23,252

Total Premium Outlay\* of \$465,037

Can Provide

Pre-LTCR Claim Payable Death Benefit

\$1,000,000 at Age 40

\$3,234,142 at Age 85

LTCR Benefits Begin at Age 85

\$37,500 Starting LTCR Maximum Monthly Benefit

LTCR Benefits are payable for 86 Months

\$3,249,330\*\* Total LTCR Benefits paid

Payable Death Benefit at End of LTCR Claim Period

\$1,030,174 at Age 93

**If surrenders or loans are being illustrated, refer to the following Impact of LTCR Claim Payments on Non-Guaranteed Policy Values report to see the effect of these distributions on LTCR Benefits.**

\* This report reflects the out-of-pocket costs through the end of the LTCR Claim Period which is age 93.

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

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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 20 Pay 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.

## Impact of LTCR Claim Payments on Non-Guaranteed Policy Values

Non-Guaranteed Values\*

Year	Age End Year	Contract Premium Reg Year	Annual Premium Credit Reg Year	Annual Outlay Reg Year	LTCR Annual Benefit Reg Year	LTCR Remaining Benefit Pool		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
						End Year	End Year						
45	85	0	0	0	0	3,134,142	2,654,746	2,654,746	0	2,654,746	3,234,142	0	3,234,142
46	86	0	0	0	450,000	2,799,330	2,785,839	2,785,839	374,292	2,411,547	3,349,330	450,000	2,899,330
47	87	0	0	0	450,000	2,349,330	2,922,584	2,922,584	757,899	2,164,685	3,470,550	900,000	2,570,550
48	88	0	0	0	450,000	1,899,330	3,063,551	3,063,551	1,150,038	1,913,513	3,596,224	1,350,000	2,246,224
49	89	0	0	0	450,000	1,449,330	3,208,508	3,208,508	1,549,926	1,658,582	3,726,187	1,800,000	1,926,187
50	90	0	0	0	450,000	999,330	3,357,123	3,357,123	1,956,825	1,400,298	3,860,093	2,250,000	1,610,093
51	91	0	0	0	450,000	549,330	3,509,404	3,509,404	2,370,141	1,139,263	3,997,817	2,700,000	1,297,817
52	92	0	0	0	450,000	99,330	3,665,225	3,665,225	2,790,302	874,924	4,137,710	3,150,000	987,710
53	93	0	0	0	99,330	0	3,824,893	3,824,893	2,904,154	920,739	4,279,504	3,249,330	1,030,174
54	94	0	0	0	0	0	3,989,166	3,989,166	2,930,636	1,058,530	4,422,971	3,249,330	1,173,641
55	95	0	0	0	0	0	4,159,582	4,159,582	2,958,645	1,200,937	4,568,258	3,249,330	1,318,928
56	96	0	0	0	0	0	4,338,331	4,338,331	2,989,709	1,348,622	4,715,065	3,249,330	1,463,735
57	97	0	0	0	0	0	4,528,939	4,528,939	3,027,498	1,501,441	4,860,785	3,249,330	1,611,455
58	98	0	0	0	0	0	4,737,910	4,737,910	3,076,693	1,661,217	5,003,760	3,249,330	1,754,430
59	99	0	0	0	0	0	4,975,963	4,975,963	3,145,579	1,830,384	5,140,086	3,249,330	1,890,756
60	100	0	0	0	0	0	5,264,415	5,264,415	3,249,330	2,015,084	5,264,415	3,249,330	2,015,084
61	101	0	0	0	0	0	5,610,675	5,610,675	3,249,330	2,361,344	5,610,675	3,249,330	2,361,344
62	102	0	0	0	0	0	5,979,511	5,979,511	3,249,330	2,730,180	5,979,511	3,249,330	2,730,180
63	103	0	0	0	0	0	6,372,395	6,372,395	3,249,330	3,123,064	6,372,395	3,249,330	3,123,064
64	104	0	0	0	0	0	6,790,895	6,790,895	3,249,330	3,541,565	6,790,895	3,249,330	3,541,565
65	105	0	0	0	0	0	7,236,681	7,236,681	3,249,330	3,987,351	7,236,681	3,249,330	3,987,351
66	106	0	0	0	0	0	7,711,533	7,711,533	3,249,330	4,462,202	7,711,533	3,249,330	4,462,202
67	107	0	0	0	0	0	8,217,345	8,217,345	3,249,330	4,968,014	8,217,345	3,249,330	4,968,014
68	108	0	0	0	0	0	8,756,136	8,756,136	3,249,330	5,506,805	8,756,136	3,249,330	5,506,805
69	109	0	0	0	0	0	9,330,056	9,330,056	3,249,330	6,080,725	9,330,056	3,249,330	6,080,725
70	110	0	0	0	0	0	9,941,395	9,941,395	3,249,330	6,692,065	9,941,395	3,249,330	6,692,065
71	111	0	0	0	0	0	10,592,594	10,592,594	3,249,330	7,343,264	10,592,594	3,249,330	7,343,264
72	112	0	0	0	0	0	11,286,251	11,286,251	3,249,330	8,036,921	11,286,251	3,249,330	8,036,921
73	113	0	0	0	0	0	12,025,135	12,025,135	3,249,330	8,775,805	12,025,135	3,249,330	8,775,805
74	114	0	0	0	0	0	12,812,194	12,812,194	3,249,330	9,562,863	12,812,194	3,249,330	9,562,863

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## Impact of LTCR Claim Payments on Non-Guaranteed Policy Values

Non-Guaranteed Values*												
Year	Age End Year	Contract Premium Reg Year	Annual Premium Credit Reg Year	Annual Outlay Reg Year	LTCR Annual Benefit Reg 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
75	115	0	0	0	0	0	13,650,569	3,249,330	10,401,238	13,650,569	3,249,330	10,401,238
76	116	0	0	0	0	0	14,543,606	3,249,330	11,294,276	14,543,606	3,249,330	11,294,276
77	117	0	0	0	0	0	15,494,869	3,249,330	12,245,539	15,494,869	3,249,330	12,245,539
78	118	0	0	0	0	0	16,508,154	3,249,330	13,258,824	16,508,154	3,249,330	13,258,824
79	119	0	0	0	0	0	17,587,506	3,249,330	14,338,176	17,587,506	3,249,330	14,338,176
80	120	0	0	0	0	0	18,737,231	3,249,330	15,487,901	18,737,231	3,249,330	15,487,901
81	121	0	0	0	0	0	19,961,919	3,249,330	16,712,589	19,961,919	3,249,330	16,712,589

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