

A Supplemental Illustration Summary

MassMutual Whole Life 12 Pay

Prepared for:
Valued Client

Presented by:
Valued Advisor
Mass Mutual Brokerage
6800 Jericho Turnpike
Suite 202W
Syosset, NY 11791
Agent License Number: 123456

July 29, 2022

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

This supplemental life insurance illustration summary is not valid unless accompanied by or preceded by a MassMutual Whole Life 12 Pay Basic Illustration dated July 29, 2022. **Refer to the Basic Illustration for guaranteed elements and other important information.**

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Whole Life Insurance Summary

Whole life insurance is a tax-efficient asset that provides: Permanent lifetime coverage with guaranteed level premiums, cash value accumulation and the ability to leave a financial legacy.

Key features and benefits include:

- Guaranteed level premiums.
- Guaranteed, tax-deferred increases in cash value, regardless of market fluctuations or conditions.
- Guaranteed death benefit protection.
- Tax-advantaged access to cash values through partial surrenders or loans for any reason, such as to supplement retirement income.¹
- A death benefit that is generally received income tax-free.
- Potential to receive dividends. While dividends are not guaranteed, MassMutual has paid them to eligible participating policyowners every year since 1869
- Additional optional benefits and flexibility

The information in this report is based on the following Policy assumptions:

Policy Name: Whole Life 12 Pay

Gender/Issue Age: Male, Age 45

Underwriting Class: Ultra Preferred Non-Tobacco

Initial Dividend Option: Paid-Up Additions

Loan Interest Rate: 4.22% Adjustable

Initial Death Benefit: \$2,075,120.00

Total Initial Premium: \$100,000.03

¹ Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59 1/2.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

Illustration Summary

The following information is a general summary of the values of the whole life policy being illustrated and reflect non-guaranteed values. You should review the policy's Basic Illustration for greater detail about the product's guarantees, features, and values.

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
1	46	100,000	100,000	34,156	34,156	2,082,626
2	47	100,000	200,000	95,411	61,254	2,099,163
3	48	100,000	300,000	185,563	90,152	2,124,669
4	49	100,000	400,000	282,270	96,707	2,159,084
5	50	100,000	500,000	385,990	103,720	2,202,653
6	51	100,000	600,000	496,179	110,189	2,253,276
7	52	100,000	700,000	613,179	117,000	2,311,044
8	53	100,000	800,000	737,298	124,119	2,375,907
9	54	100,000	900,000	868,988	131,689	2,448,024
10	55	100,000	1,000,000	1,008,637	139,649	2,527,403
11	56	100,000	1,100,000	1,159,090	150,453	2,619,307
12	57	100,000	1,200,000	1,320,957	161,867	2,723,623
13	58	0	1,200,000	1,392,130	71,172	2,800,671
14	59	0	1,200,000	1,466,892	74,762	2,879,928
15	60	0	1,200,000	1,545,301	78,409	2,961,481
16	61	0	1,200,000	1,628,186	82,885	3,046,698
17	62	0	1,200,000	1,715,085	86,899	3,134,522
18	63	0	1,200,000	1,806,267	91,181	3,225,303
19	64	0	1,200,000	1,901,979	95,713	3,319,336
20	65	0	1,200,000	2,002,467	100,488	3,416,772
21	66	-1,200,000	0	850,449	-1,152,019	1,707,632
22	67	0	0	900,760	50,312	1,754,984
23	68	0	0	953,468	52,708	1,803,484
24	69	0	0	1,008,660	55,191	1,853,098
25	70	0	0	1,066,405	57,745	1,903,872

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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)

This illustration is not valid unless accompanied or preceded by a Massachusetts Mutual Life Insurance Company Whole Life 12 Pay Basic Life Insurance Illustration dated 07/29/2022. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
26	71	0	0	1,126,743	60,338	1,955,918
27	72	0	0	1,189,902	63,158	2,009,560
28	73	0	0	1,255,865	65,963	2,064,945
29	74	0	0	1,324,645	68,780	2,122,092
30	75	0	0	1,396,267	71,622	2,181,088
31	76	0	0	1,470,712	74,445	2,241,855
32	77	0	0	1,548,071	77,358	2,304,391
33	78	0	0	1,628,329	80,258	2,368,512
34	79	0	0	1,711,508	83,179	2,434,169
35	80	0	0	1,797,538	86,030	2,501,277
36	81	0	0	1,886,352	88,815	2,569,819
37	82	0	0	1,977,851	91,498	2,639,789
38	83	0	0	2,071,888	94,037	2,710,979
39	84	0	0	2,168,315	96,427	2,783,896
40	85	0	0	2,266,995	98,680	2,858,583
41	86	0	0	2,367,068	100,073	2,934,486
42	87	0	0	2,468,618	101,550	3,012,136
43	88	0	0	2,571,202	102,584	3,091,435
44	89	0	0	2,674,369	103,166	3,172,326
45	90	0	0	2,778,011	103,642	3,254,639
46	91	0	0	2,881,765	103,755	3,338,015
47	92	0	0	2,986,213	104,448	3,422,518
48	93	0	0	3,091,828	105,615	3,507,747
49	94	0	0	3,199,544	107,715	3,593,321
50	95	0	0	3,310,941	111,397	3,678,577

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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)

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Illustration Summary

Year	Age End Year	Annual Net Outlay	Cumulative Net Outlay	Net Cash Value End Year	Net Annual Cash Value Increase	Net Death Benefit End Year
51	96	0	0	3,428,990	118,049	3,762,577
52	97	0	0	3,555,719	126,729	3,844,930
53	98	0	0	3,696,433	140,714	3,924,348
54	99	0	0	3,860,328	163,895	3,998,884
55	100	0	0	4,065,124	204,796	4,065,124
56	101	0	0	4,309,747	244,624	4,309,747
57	102	0	0	4,568,360	258,613	4,568,360
58	103	0	0	4,841,750	273,389	4,841,750
59	104	0	0	5,130,747	288,997	5,130,747
60	105	0	0	5,436,229	305,482	5,436,229
61	106	0	0	5,759,121	322,893	5,759,121
62	107	0	0	6,100,402	341,281	6,100,402
63	108	0	0	6,461,103	360,701	6,461,103
64	109	0	0	6,842,313	381,210	6,842,313
65	110	0	0	7,245,181	402,868	7,245,181
66	111	0	0	7,670,921	425,740	7,670,921
67	112	0	0	8,120,812	449,892	8,120,812
68	113	0	0	8,596,207	475,395	8,596,207
69	114	0	0	9,098,532	502,324	9,098,532
70	115	0	0	9,629,291	530,759	9,629,291
71	116	0	0	10,190,074	560,783	10,190,074
72	117	0	0	10,782,556	592,482	10,782,556
73	118	0	0	11,408,508	625,952	11,408,508
74	119	0	0	12,069,795	661,288	12,069,795
75	120	0	0	12,768,389	698,594	12,768,389
76	121	0	0	13,506,368	737,979	13,506,368

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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)

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The products and/or certain features may not be available in all states. State variations will apply.

Whole Life Legacy Series policies (Policy Forms: MMWL-2018 and ICC18-MMWL in certain states, including North Carolina), and MassMutual Whole Life series policies on the Coverpath platform (Policy Forms: WL-2018 and ICC18WL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

CRN283906

The Value of Whole Life Insurance

A life insurance illustration summary

Prepared for:

Valued Client

Presented by:

Valued Advisor

Mass Mutual Brokerage

6800 Jericho Turnpike

Suite 202W

Syosset, NY 11791

Agent License Number: 123456

July 29, 2022

The decision to purchase life insurance should be based on long-term financial goals and the need for a death benefit. Life insurance is not an appropriate vehicle for short-term savings or short-term investment strategies. While the policy allows for loans, you should know that there may be little to no cash value available for loans in the policy's early years.

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Consider What Whole Life Has to Offer



Whole life insurance offers a combination of features and benefits that differentiate it from most other financial products. These include:

Permanent Life Insurance

Participating whole life is designed to provide life insurance protection over your entire lifetime.

Cash Value Accumulation

The policy builds cash value over time, which will never decline in value due to market conditions.

Guarantees

Whole life insurance provides three fundamental guarantees:

- A guaranteed amount of life insurance.
- A guaranteed level premium and premium payment period.
- Guaranteed increases in cash value.

Policy Dividends

Policyowners are eligible to receive annual dividends, which are not guaranteed. You may use the dividends you receive to increase your life insurance protection, reduce your out-of-pocket premiums or take them in cash.

Additional Benefits

MassMutual offers flexible options and riders¹ to help meet your coverage needs.

Income Tax Advantages

- A death benefit that is generally received income tax-free.
- Tax-deferred cash value accumulation.
- Tax-advantaged access to cash values.²

This illustration summary is for a Whole Life 12 Pay policy with a \$2,075,120 Base Policy Face Amount on a Male, age 45.

The total initial premium is \$100,000.03.

¹ Riders are available at an additional cost, or there is a charge when the rider is exercised. Availability of some riders may be limited based on issue age or state of issue.

² Distributions under the policy (including cash dividends and partial/full surrenders) are not subject to taxation up to the amount paid into the policy (cost basis). If the policy is a Modified Endowment Contract, policy loans and/or distributions are taxable to the extent of gain and are subject to a 10% tax penalty if the policyowner is under age 59^{1/2}.

Access to cash values through borrowing or partial surrenders will reduce the policy's cash value and death benefit, increase the chance the policy will lapse, and may result in a tax liability if the policy terminates before the death of the insured.

The Benefits of Whole Life Throughout Your Lifetime

A whole life policy may help you address different financial needs during various stages of your life.

At age 55 the Net Death Benefit is \$2,527,403 and the Net Cash Value is \$1,008,637.

The death benefit helps protect your family or business and the cash value may be a source of funds to help you address life's opportunities and challenges.

At age 65 the Net Death Benefit is \$3,416,772 and the Net Cash Value is \$2,002,467.

The policy can provide additional financial security for your spouse or family and the cash value may help you supplement your retirement income.²

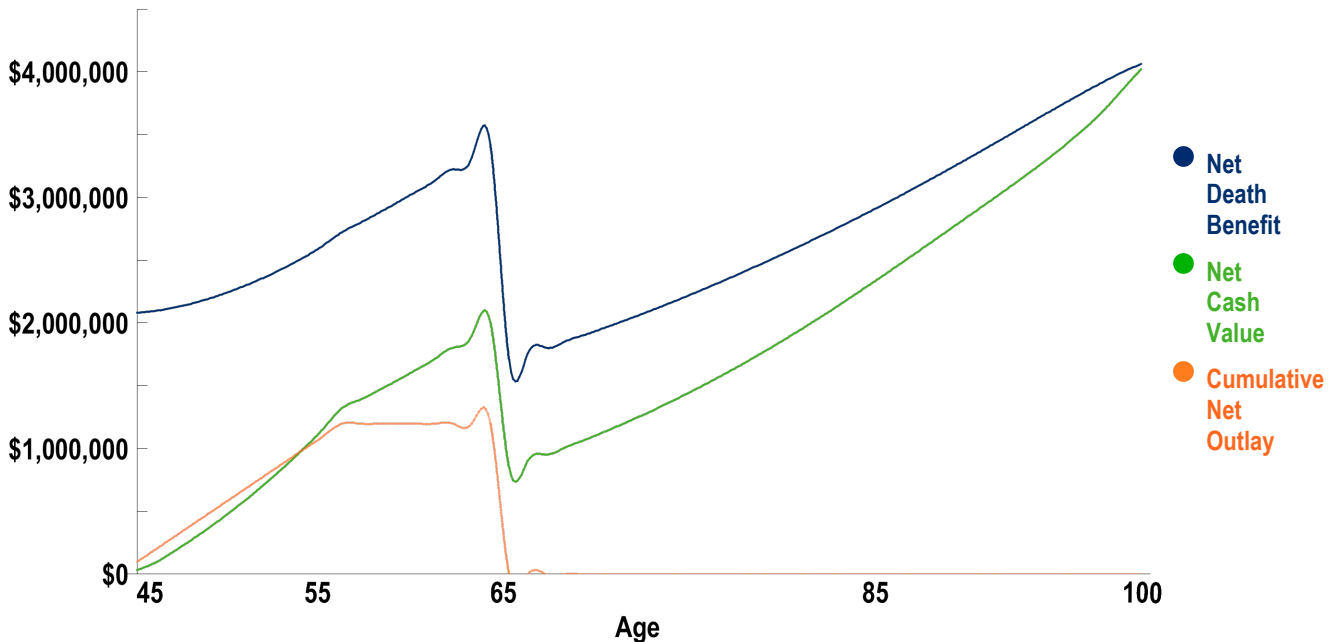
Alternatively, you have the option to surrender your policy for the Net Cash Value and apply this amount to purchase a life income annuity that would provide \$6,147 each month.

At age 85 the Net Death Benefit is \$2,858,583 and the Net Cash Value is \$2,266,995.

The cash value may help pay medical or other expenses for you or your spouse and the policy death benefit can help ensure a financial legacy for your family.

This graph illustrates the Cumulative Net Outlay and policy benefits through age 100.

WHOLE LIFE POLICY VALUES (NON-GUARANTEED)



The values illustrated in the text and chart above are not guaranteed. They include dividends that are neither estimates nor guarantees, but are based on the 2022 dividend schedule. Dividends in future years may be higher or lower depending on the company's experience. For this reason, we strongly recommend you look at a lower dividend schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)

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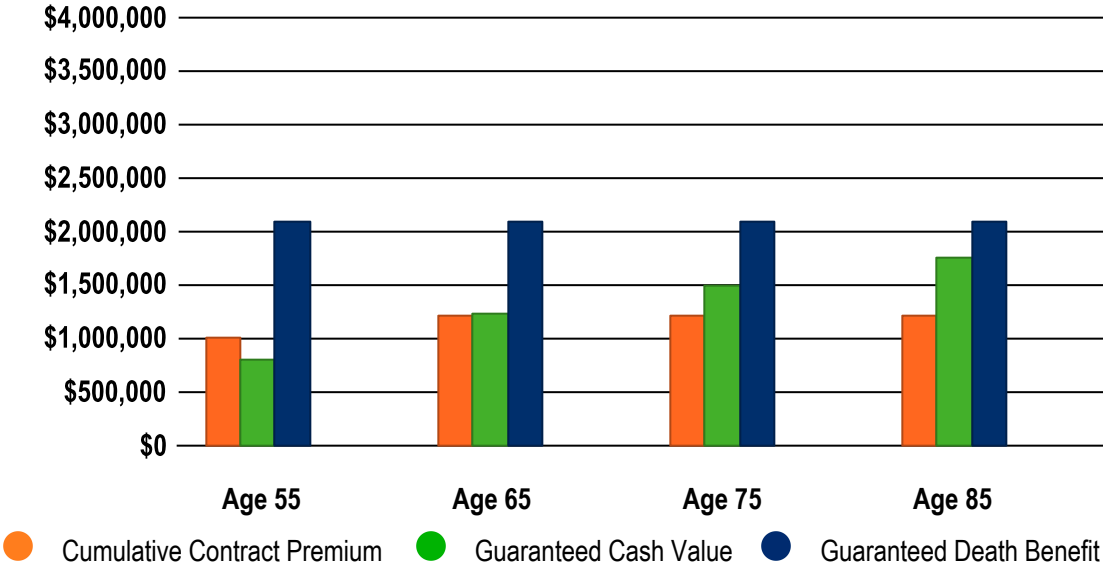
Valued Client Benefit Summary

Policy Name: Whole Life 12 Pay
 Gender/Issue Age/Issue Class: Male, Age 45, Ultra Preferred Non-Tobacco
 Dividend Option: Paid-Up Additions
 Initial Death Benefit: \$2,075,120
 Initial Annualized Premium: \$100,000.03

Guaranteed Values

The following table and chart summarize the policy’s guaranteed premiums, cash value and death benefit. These values assume that no dividends are paid.

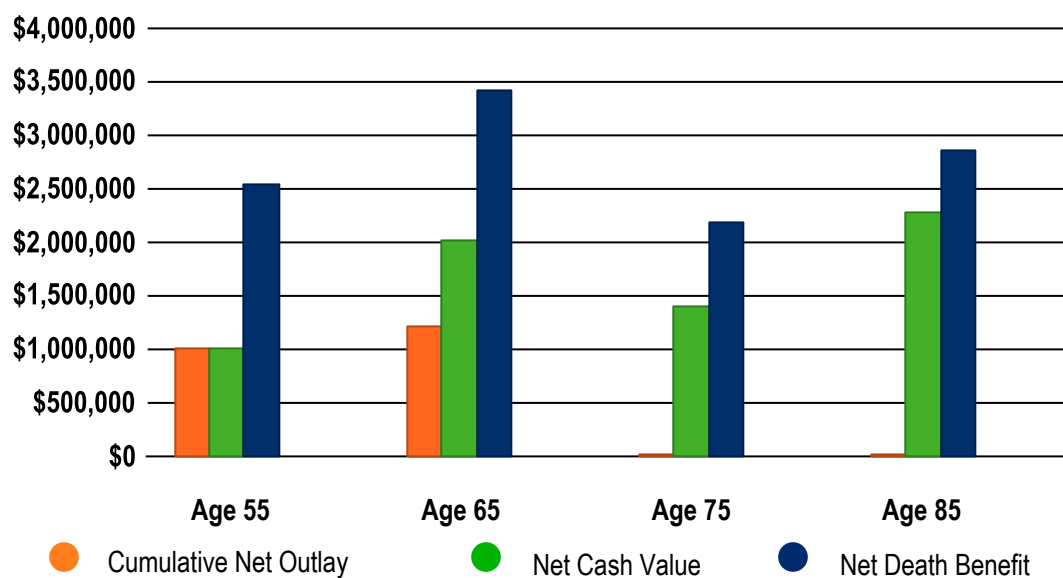
	Age 55	Age 65	Age 75	Age 85
Cumulative Contract Premium	\$1,000,000	\$1,200,000	\$1,200,000	\$1,200,000
Guaranteed Cash Value	\$799,917	\$1,216,166	\$1,494,833	\$1,752,418
Guaranteed Death Benefit	\$2,075,120	\$2,075,120	\$2,075,120	\$2,075,120
Guaranteed Paid-Up Insurance	\$1,733,373			



Non-Guaranteed Values

The following table and chart summarize key values at specific ages.

	Age 55	Age 65	Age 75	Age 85
Cumulative Net Outlay	\$1,000,000	\$1,200,000	\$0	\$0
Net Cash Value	\$1,008,637	\$2,002,467	\$1,396,267	\$2,266,995
Net Death Benefit	\$2,527,403	\$3,416,772	\$2,181,088	\$2,858,583
Total Paid-Up Insurance	\$2,185,656			



These illustrated amounts are not guaranteed. They include dividends which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. Dividends in future years may be higher or lower depending on the company's actual experience. For this reason, we strongly recommend you look at a lower dividend schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)

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The Whole Life Legacy Series (MMWL-2018 and ICC18-MMWL in certain states, including North Carolina) are level-premium, participating, permanent life insurance policies issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.

CRN284138

Whole Life 12 Pay

Basic Life Insurance Illustration

Prepared for:

Valued Client
Male, Age 45

Presented by:

Valued Advisor
Mass Mutual Brokerage
6800 Jericho Turnpike
Suite 202W
Syosset, NY 11791
Agent License Number: 123456

July 29, 2022

CRN: 284138

APPLICATIONS FOR MASSMUTUAL WHOLE LIFE 12 PAY AVAILABLE FOR SUBMISSION AUGUST 20, 2022

Narrative Summary

Whole Life 12 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 12 years. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

Client Information

Prepared for
Underwriting Class

Valued Client, Male, Age 45
Ultra Preferred Non-Tobacco

All coverages, premiums, riders and underwriting classes are subject to Home Office approval.

You may be required to provide medical information, and an exam may be necessary.

Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Limited Payment Whole Life with Premiums Payable for 12 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	MMWL-FL-2018*
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$100,000.03
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	\$100,000.03

Initial Coverage Information

Base Policy Face Amount	\$2,075,120.00
Total Initial Death Benefit	\$2,075,120.00

*Applications submitted through MassMutual's Coverpath digital platform will be issued a whole life policy using a different policy form (WL-2018 and ICC18WL in certain states, including North Carolina) than the form noted here, but all premiums, values, and policy features are the same. Applicants will receive a Basic Illustration for that policy at the time of application.

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

What is Whole Life 12 Pay: Whole Life 12 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 12 years. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the company.

What This Illustration Shows: This illustration describes the important features of this MassMutual Whole Life 12 Pay life insurance policy. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, partial surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)
Presented by: Valued Advisor
Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Narrative Summary

IMPORTANT INFORMATION ABOUT DIVIDENDS Whole Life 12 Pay is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2022 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.** *Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.*

This illustration assumes that the dividend option is Paid-Up Additions for all years shown. The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt.

Additional Coverage Provided by Rider(s)

Accelerated Death Benefit for Terminal Illness Rider (ABR): The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

Transfer of Insured Rider (TIR): The Transfer of Insured Rider provides the policyowner with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

IMPORTANT TAX INFORMATION

Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:

- **This policy is not a MEC, based on the Tabular Values**
- **This policy is not a MEC, based on the Supplemental Values**

Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

The information provided above is not written or intended as specific tax advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.

Narrative Summary

IMPORTANT INFORMATION ABOUT POLICY LOANS

This illustration, using a 4.22% policy loan interest rate, is for a policy issued in Florida on July 29, 2022. This rate may change on each policy anniversary date. **A higher policy loan interest rate can impact policy values and the amounts available for future loans and distributions. For this reason, we strongly recommend that you request an illustration with a hypothetical higher loan interest rate.** This illustration assumes policy loans. This illustration assumes payment of interest when due. Loan interest may be satisfied by loaning against the cash value of the policy as long as the annual interest due is less than the maximum loan amount.

Taking a policy loan could have adverse tax consequences. If your aggregate policy loans substantially exceed your cost basis, you may incur a significant income tax liability if the policy terminates before the insured's death. You may have to make substantial payments to cover policy premiums and policy loan interest to prevent the termination of the policy and to avoid the potential income tax liability. Some of the indications that such a situation may arise include: (1) high outstanding debt relative to the policy's cash value and (2) lower than illustrated dividends. You can reduce the likelihood that either will incur a significant income tax liability should your policy terminate before the death of the insured, or that you will need to make substantial payments to cover policy premium and pay policy loan interest to keep your policy from terminating, by monitoring and reviewing all aspects of your policy on a regular basis with your tax advisor, your financial representative, and/or any other financial advisor you might have.

Interest Adjusted Cost (IAC) Comparison Index

	<u>Policy Year</u>	
	10	20
Life Insurance Surrender Cost Index	\$11.41	\$6.57
Life Insurance Net Payment Cost Index	\$40.60	\$23.45

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

Additional Information About This Illustration

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

Key Terms Used in the Illustration

Attained Age: Issue age plus policy duration years.

Beg Year: The first day of the policy year.

Death Benefit: The amount payable upon death of the insured.

End Year: The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

Midpoint Assumptions: Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

Column Heading Definitions

Age End Year: The age of the insured at the end of the policy year.

Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)

Presented by: Valued Advisor

Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Narrative Summary

Annual Dividend End Year: The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

Annual Loan: The amount of loan taken minus loan repayments for the policy year. This includes any amount of unpaid interest.

Annual Net Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

Annual Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken and loan repayments for the policy year, with no adjustments for taxes due.

Annual Surrender: The amount of dividends used and/or paid-up additions surrendered. These values are based on the illustrated dividend schedule and are not guaranteed.

Basic Policy Cash Value End Year: The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from paid-up additions (PUAs) or any other policy riders.

Cash Value of Additions End Year: The total cash value as of the end of the policy year of the paid-up additions purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Contract Premium: The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

Cumulative Contract Premium: The total of Contract Premium.

Cumulative Net Outlay: The total of Contract Premium adjusted for any dividends, paid-up additions surrendered, cash value released, loans taken or repaid or taxes due at the beginning of the year.

Guaranteed Cash Value End Year: The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Guaranteed Death Benefit End Year: The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Guaranteed Monthly Life Income Option End Year: If the policy is surrendered for its guaranteed cash value, the policyowner has the option to apply this value towards the purchase of a monthly life income annuity. The amount shown is the equal monthly payment that would be payable based upon the minimum life only income rates of the policy. This income amount assumes no loans have been taken.

Guaranteed Paid-Up Insurance End Year: The amount of fully paid-up insurance which could be purchased if the policy were converted to a fully paid-up policy. These values are based on the guaranteed cash value, assuming no loans have been taken.

Monthly Life Income Option End Year: If the policy is surrendered for its total cash value, the policyowner has the option to apply this value towards the purchase of a monthly life income annuity. The amount shown is the equal monthly payment that would be payable based upon the minimum life only income rates of the policy.

Net Annual Cash Value Increase: The amount of increase in the Total Cash Value from the prior year.

Net Cash Value End Year: The cash value as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Net Death Benefit End Year: The death benefit of the policy as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Paid-Up Additions End Year: The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Cash Value End Year: The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

Narrative Summary

Total Cash Value of Additions End Year: The total cash value as of the end of the policy year of the paid-up additions purchased by dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Death Benefit End Year: This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Outstanding Loan End Year: The loan principal as of the end of the policy year including any prior year capitalized loan interest.

Total Paid-Up Additions End Year: The death benefit at the end of the policy year of additional paid-up insurance purchased with dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Paid-Up Insurance End Year: The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy as of the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Year: The number of years the policy is assumed to have been in force at the end of the policy year.

Premium Payment Options: Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$100,000.03	1	\$100,000.03	\$0.00	-
Semi-Annual	\$51,170.02	2	\$102,340.04	\$2,340.01	9.6%
Quarterly	\$25,890.01	4	\$103,560.04	\$3,560.01	9.5%
Monthly	\$8,700.00	12	\$104,400.00	\$4,399.97	9.5%

Consider Additional Coverage: In some cases, the cost per unit of the Whole Life 12 Pay policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

Numeric Summary and Signature Page

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

	Contract Premium	Guaranteed Values		Non-Guaranteed Values			
		Total Cash Value	Death Benefit	Midpoint Assumptions		Current Assumptions	
		Total Cash Value	Death Benefit	Total Cash Value	Death Benefit	Total Cash Value	Death Benefit
Year 5	100,000	334,115	2,075,120	359,629	2,137,845	385,990	2,202,653
Year 10	100,000	799,917	2,075,120	900,216	2,292,462	1,008,637	2,527,403
Year 20	0	1,216,166	2,075,120	1,568,954	2,677,076	2,002,467	3,416,772
Age 70	0	1,354,784	2,075,120	1,882,899	2,884,033	2,579,333	3,950,761

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

Applicant (At time of application)
Owner (At time of delivery)

Date

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with this illustration.

Agent

Date

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,075,120	100,000.03	51,170.02	25,890.01	8,700.00
Total Initial Modal Premium (Annualized)		100,000.03	102,340.04	103,560.04	104,400.00

Tabular Values

					Non-Guaranteed Values*					
Year	Age End Year	Contract Premium	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	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	46	100,000	31,397	2,075,120	2,760	2,760	34,156	7,506	2,082,626	92,899
2	47	100,000	86,346	2,075,120	6,235	9,065	95,411	24,043	2,099,163	253,052
3	48	100,000	166,404	2,075,120	9,863	19,159	185,563	49,549	2,124,669	479,900
4	49	100,000	248,973	2,075,120	13,648	33,297	282,270	83,964	2,159,084	711,779
5	50	100,000	334,115	2,075,120	17,722	51,875	385,990	127,533	2,202,653	948,938
6	51	100,000	421,851	2,075,120	21,120	74,328	496,179	178,156	2,253,276	1,189,279
7	52	100,000	512,223	2,075,120	24,720	100,956	613,179	235,924	2,311,044	1,432,929
8	53	100,000	605,292	2,075,120	28,467	132,007	737,298	300,787	2,375,907	1,679,992
9	54	100,000	701,162	2,075,120	32,456	167,825	868,988	372,904	2,448,024	1,930,869
10	55	100,000	799,917	2,075,120	36,632	208,720	1,008,637	452,283	2,527,403	2,185,656
11	56	100,000	901,619	2,075,120	43,482	257,471	1,159,090	544,187	2,619,307	2,449,833
12	57	100,000	1,006,433	2,075,120	50,594	314,524	1,320,957	648,503	2,723,623	
13	58	0	1,031,480	2,075,120	38,298	360,650	1,392,130	725,551	2,800,671	
14	59	0	1,056,962	2,075,120	40,370	409,929	1,466,892	804,808	2,879,928	
15	60	0	1,082,798	2,075,120	42,554	462,503	1,545,301	886,361	2,961,481	
16	61	0	1,108,965	2,075,120	45,541	519,221	1,628,186	971,578	3,046,698	
17	62	0	1,135,423	2,075,120	48,054	579,662	1,715,085	1,059,402	3,134,522	
18	63	0	1,162,129	2,075,120	50,840	644,137	1,806,267	1,150,183	3,225,303	
19	64	0	1,189,044	2,075,120	53,881	712,936	1,901,979	1,244,216	3,319,336	
20	65	0	1,216,166	2,075,120	57,104	786,302	2,002,467	1,341,652	3,416,772	
21	66	0	1,243,453	2,075,120	60,436	864,381	2,107,834	1,442,510	3,517,630	
22	67	0	1,270,970	2,075,120	63,573	947,081	2,218,051	1,546,306	3,621,426	
23	68	0	1,298,693	2,075,120	66,821	1,034,561	2,333,254	1,653,076	3,728,196	
24	69	0	1,326,645	2,075,120	70,146	1,126,974	2,453,619	1,762,797	3,837,917	
25	70	0	1,354,784	2,075,120	73,672	1,224,549	2,579,333	1,875,641	3,950,761	
26	71	0	1,383,005	2,075,120	77,420	1,327,478	2,710,484	1,991,805	4,066,925	
27	72	0	1,411,248	2,075,120	81,684	1,436,271	2,847,518	2,111,915	4,187,035	
28	73	0	1,439,345	2,075,120	86,243	1,551,109	2,990,454	2,236,252	4,311,372	
29	74	0	1,467,234	2,075,120	90,966	1,672,131	3,139,365	2,364,907	4,440,027	
30	75	0	1,494,833	2,075,120	95,923	1,799,507	3,294,340	2,498,066	4,573,186	

***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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)
 Presented by: Valued Advisor
 Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Tabular Values

Year	Age End Year	Contract Premium	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
31	76	0	1,522,121	2,075,120	100,945	1,933,301	3,455,422	2,635,685	4,710,805	
32	77	0	1,549,119	2,075,120	106,087	2,073,678	3,622,797	2,777,794	4,852,914	
33	78	0	1,575,867	2,075,120	111,158	2,220,642	3,796,509	2,924,167	4,999,287	
34	79	0	1,602,366	2,075,120	116,302	2,374,285	3,976,651	3,074,782	5,149,902	
35	80	0	1,628,575	2,075,120	121,489	2,534,608	4,163,183	3,229,582	5,304,702	
36	81	0	1,654,431	2,075,120	126,782	2,701,631	4,356,062	3,388,602	5,463,722	
37	82	0	1,679,851	2,075,120	132,211	2,875,352	4,555,203	3,551,922	5,627,042	
38	83	0	1,704,836	2,075,120	137,480	3,055,597	4,760,433	3,719,262	5,794,382	
39	84	0	1,729,052	2,075,120	143,569	3,242,570	4,971,622	3,891,566	5,966,686	
40	85	0	1,752,418	2,075,120	149,813	3,436,201	5,188,620	4,068,966	6,144,086	
41	86	0	1,774,746	2,075,120	155,670	3,635,654	5,410,400	4,250,983	6,326,103	
42	87	0	1,795,892	2,075,120	162,095	3,841,066	5,636,958	4,438,281	6,513,401	
43	88	0	1,815,730	2,075,120	168,424	4,051,921	5,867,651	4,630,767	6,705,887	
44	89	0	1,834,136	2,075,120	174,769	4,267,765	6,101,901	4,828,498	6,903,618	
45	90	0	1,851,215	2,075,120	180,901	4,488,404	6,339,619	5,031,280	7,106,400	
46	91	0	1,867,027	2,075,120	186,602	4,713,345	6,580,372	5,238,680	7,313,800	
47	92	0	1,881,885	2,075,120	192,523	4,943,377	6,825,262	5,450,971	7,526,091	
48	93	0	1,896,203	2,075,120	197,994	5,178,983	7,075,186	5,667,648	7,742,768	
49	94	0	1,910,542	2,075,120	203,158	5,421,305	7,331,847	5,888,306	7,963,426	
50	95	0	1,925,774	2,075,120	207,680	5,672,205	7,597,979	6,112,092	8,187,212	
51	96	0	1,943,329	2,075,120	211,400	5,935,313	7,878,643	6,337,829	8,412,949	
52	97	0	1,963,935	2,075,120	215,036	6,213,284	8,177,219	6,565,039	8,640,159	
53	98	0	1,989,791	2,075,120	217,583	6,512,667	8,502,458	6,791,952	8,867,072	
54	99	0	2,024,549	2,075,120	218,502	6,844,935	8,869,484	7,015,912	9,091,032	
55	100	0	2,075,120	2,075,120	216,151	7,232,063	9,307,183	7,232,063	9,307,183	
56	101	0	2,075,120	2,075,120	505,907	7,737,971	9,813,091	7,737,971	9,813,091	
57	102	0	2,075,120	2,075,120	533,075	8,271,045	10,346,165	8,271,045	10,346,165	
58	103	0	2,075,120	2,075,120	561,701	8,832,746	10,907,866	8,832,746	10,907,866	
59	104	0	2,075,120	2,075,120	591,864	9,424,610	11,499,730	9,424,610	11,499,730	
60	105	0	2,075,120	2,075,120	623,647	10,048,257	12,123,377	10,048,257	12,123,377	

***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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)
Presented by: Valued Advisor
Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Tabular Values

Year	Age End Year	Contract Premium	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
61	106	0	2,075,120	2,075,120	657,137	10,705,394	12,780,514	10,705,394	12,780,514
62	107	0	2,075,120	2,075,120	692,425	11,397,819	13,472,939	11,397,819	13,472,939
63	108	0	2,075,120	2,075,120	729,608	12,127,428	14,202,548	12,127,428	14,202,548
64	109	0	2,075,120	2,075,120	768,788	12,896,216	14,971,336	12,896,216	14,971,336
65	110	0	2,075,120	2,075,120	810,072	13,706,289	15,781,409	13,706,289	15,781,409
66	111	0	2,075,120	2,075,120	853,573	14,559,862	16,634,982	14,559,862	16,634,982
67	112	0	2,075,120	2,075,120	899,410	15,459,272	17,534,392	15,459,272	17,534,392
68	113	0	2,075,120	2,075,120	947,708	16,406,980	18,482,100	16,406,980	18,482,100
69	114	0	2,075,120	2,075,120	998,600	17,405,581	19,480,701	17,405,581	19,480,701
70	115	0	2,075,120	2,075,120	1,052,225	18,457,806	20,532,926	18,457,806	20,532,926
71	116	0	2,075,120	2,075,120	1,108,730	19,566,536	21,641,656	19,566,536	21,641,656
72	117	0	2,075,120	2,075,120	1,168,269	20,734,804	22,809,924	20,734,804	22,809,924
73	118	0	2,075,120	2,075,120	1,231,005	21,965,809	24,040,929	21,965,809	24,040,929
74	119	0	2,075,120	2,075,120	1,297,109	23,262,918	25,338,038	23,262,918	25,338,038
75	120	0	2,075,120	2,075,120	1,366,764	24,629,683	26,704,803	24,629,683	26,704,803
76	121	0	2,075,120	2,075,120	1,440,160	26,069,842	28,144,962	26,069,842	28,144,962

***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 2022 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

Refer to the Narrative Summary for assumptions, explanations and additional information.

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Presented by: Valued Advisor
Prepared on: July 29, 2022

MEC Limit: \$116,835.36
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Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,075,120	100,000.03	51,170.02	25,890.01	8,700.00
Total Initial Modal Premium (Annualized)		100,000.03	102,340.04	103,560.04	104,400.00

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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	46	100,000	0	0	100,000	2,760	31,397	2,760	0	34,156	7,506	2,082,626
2	47	100,000	0	0	100,000	6,235	86,346	9,065	0	95,411	24,043	2,099,163
3	48	100,000	0	0	100,000	9,863	166,404	19,159	0	185,563	49,549	2,124,669
4	49	100,000	0	0	100,000	13,648	248,973	33,297	0	282,270	83,964	2,159,084
5	50	100,000	0	0	100,000	17,722	334,115	51,875	0	385,990	127,533	2,202,653
6	51	100,000	0	0	100,000	21,120	421,851	74,328	0	496,179	178,156	2,253,276
7	52	100,000	0	0	100,000	24,720	512,223	100,956	0	613,179	235,924	2,311,044
8	53	100,000	0	0	100,000	28,467	605,292	132,007	0	737,298	300,787	2,375,907
9	54	100,000	0	0	100,000	32,456	701,162	167,825	0	868,988	372,904	2,448,024
10	55	100,000	0	0	100,000	36,632	799,917	208,720	0	1,008,637	452,283	2,527,403
11	56	100,000	0	0	100,000	43,482	901,619	257,471	0	1,159,090	544,187	2,619,307
12	57	100,000	0	0	100,000	50,594	1,006,433	314,524	0	1,320,957	648,503	2,723,623
13	58	0	0	0	0	38,298	1,031,480	360,650	0	1,392,130	725,551	2,800,671
14	59	0	0	0	0	40,370	1,056,962	409,929	0	1,466,892	804,808	2,879,928
15	60	0	0	0	0	42,554	1,082,798	462,503	0	1,545,301	886,361	2,961,481
16	61	0	0	0	0	45,541	1,108,965	519,221	0	1,628,186	971,578	3,046,698
17	62	0	0	0	0	48,054	1,135,423	579,662	0	1,715,085	1,059,402	3,134,522
18	63	0	0	0	0	50,840	1,162,129	644,137	0	1,806,267	1,150,183	3,225,303
19	64	0	0	0	0	53,881	1,189,044	712,936	0	1,901,979	1,244,216	3,319,336
20	65	0	0	0	0	57,104	1,216,166	786,302	0	2,002,467	1,341,652	3,416,772
21	66	-1,200,000	413,698	786,302	-1,200,000	38,151	1,243,453	38,151	413,698	850,449	63,669	1,707,632
22	67	0	17,458	0	0	40,146	1,270,970	79,142	431,156	900,760	129,216	1,754,984
23	68	0	18,195	0	0	42,221	1,298,693	123,089	449,351	953,468	196,678	1,803,484
24	69	0	18,963	0	0	44,353	1,326,645	170,091	468,314	1,008,660	266,054	1,853,098
25	70	0	19,763	0	0	46,596	1,354,784	220,295	488,077	1,066,405	337,425	1,903,872
26	71	0	20,597	0	0	48,994	1,383,005	273,878	508,673	1,126,743	410,938	1,955,918
27	72	0	21,466	0	0	51,695	1,411,248	331,166	530,139	1,189,902	486,951	2,009,560
28	73	0	22,372	0	0	54,589	1,439,345	392,348	552,511	1,255,865	565,652	2,064,945
29	74	0	23,316	0	0	57,588	1,467,234	457,538	575,827	1,324,645	647,099	2,122,092
30	75	0	24,300	0	0	60,742	1,494,833	526,886	600,127	1,396,267	731,421	2,181,088

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Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)

Presented by: Valued Advisor

Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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
31	76	0	25,325	0	0	63,933	1,522,121	600,438	625,453	1,470,712	818,582	2,241,855
32	77	0	26,394	0	0	67,219	1,549,119	678,307	651,847	1,548,071	908,625	2,304,391
33	78	0	27,508	0	0	70,466	1,575,867	760,485	679,355	1,628,329	1,001,416	2,368,512
34	79	0	28,669	0	0	73,770	1,602,366	847,043	708,023	1,711,508	1,096,951	2,434,169
35	80	0	29,879	0	0	77,106	1,628,575	938,004	737,902	1,797,538	1,195,199	2,501,277
36	81	0	31,139	0	0	80,520	1,654,431	1,033,416	769,041	1,886,352	1,296,194	2,569,819
37	82	0	32,454	0	0	84,023	1,679,851	1,133,317	801,495	1,977,851	1,399,987	2,639,789
38	83	0	33,823	0	0	87,447	1,704,836	1,237,621	835,318	2,071,888	1,506,428	2,710,979
39	84	0	35,250	0	0	91,368	1,729,052	1,346,569	870,568	2,168,315	1,616,083	2,783,896
40	85	0	36,738	0	0	95,406	1,752,418	1,460,172	907,306	2,266,995	1,729,057	2,858,583
41	86	0	38,288	0	0	99,044	1,774,746	1,577,821	945,595	2,367,068	1,844,865	2,934,486
42	87	0	39,904	0	0	103,193	1,795,892	1,699,813	985,499	2,468,618	1,964,103	3,012,136
43	88	0	41,588	0	0	107,312	1,815,730	1,825,902	1,027,087	2,571,202	2,086,745	3,091,435
44	89	0	43,343	0	0	111,423	1,834,136	1,955,835	1,070,430	2,674,369	2,212,808	3,172,326
45	90	0	45,172	0	0	115,431	1,851,215	2,089,477	1,115,602	2,778,011	2,342,200	3,254,639
46	91	0	47,078	0	0	119,160	1,867,027	2,226,484	1,162,681	2,881,765	2,474,641	3,338,015
47	92	0	49,065	0	0	123,007	1,881,885	2,367,210	1,211,746	2,986,213	2,610,279	3,422,518
48	93	0	51,136	0	0	126,579	1,896,203	2,511,800	1,262,881	3,091,828	2,748,802	3,507,747
49	94	0	53,294	0	0	129,924	1,910,542	2,660,719	1,316,175	3,199,544	2,889,918	3,593,321
50	95	0	55,543	0	0	132,840	1,925,774	2,814,771	1,371,718	3,310,941	3,033,061	3,678,577
51	96	0	57,886	0	0	135,163	1,943,329	2,975,594	1,429,604	3,428,990	3,177,390	3,762,577
52	97	0	60,329	0	0	137,447	1,963,935	3,144,593	1,489,933	3,555,719	3,322,619	3,844,930
53	98	0	62,875	0	0	138,986	1,989,791	3,324,979	1,552,808	3,696,433	3,467,565	3,924,348
54	99	0	65,529	0	0	139,349	2,024,549	3,522,410	1,618,337	3,860,328	3,610,395	3,998,884
55	100	0	68,294	0	0	137,415	2,075,120	3,747,810	1,686,631	4,065,124	3,747,810	4,065,124
56	101	0	71,176	0	0	318,803	2,075,120	4,066,613	1,757,807	4,309,747	4,066,613	4,309,747
57	102	0	74,179	0	0	335,923	2,075,120	4,402,536	1,831,986	4,568,360	4,402,536	4,568,360
58	103	0	77,310	0	0	353,962	2,075,120	4,756,498	1,909,296	4,841,750	4,756,498	4,841,750
59	104	0	80,572	0	0	372,969	2,075,120	5,129,467	1,989,868	5,130,747	5,129,467	5,130,747
60	105	0	83,972	0	0	392,998	2,075,120	5,522,465	2,073,841	5,436,229	5,522,465	5,436,229

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Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)

Presented by: Valued Advisor

Prepared on: July 29, 2022

**MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)**

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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
61	106	0	87,516	0	0	414,102	2,075,120	5,936,567	2,161,357	5,759,121	5,936,567	5,759,121
62	107	0	91,209	0	0	436,339	2,075,120	6,372,906	2,252,566	6,100,402	6,372,906	6,100,402
63	108	0	95,058	0	0	459,771	2,075,120	6,832,677	2,347,624	6,461,103	6,832,677	6,461,103
64	109	0	99,070	0	0	484,460	2,075,120	7,317,137	2,446,694	6,842,313	7,317,137	6,842,313
65	110	0	103,250	0	0	510,476	2,075,120	7,827,613	2,549,944	7,245,181	7,827,613	7,245,181
66	111	0	107,608	0	0	537,888	2,075,120	8,365,501	2,657,552	7,670,921	8,365,501	7,670,921
67	112	0	112,149	0	0	566,773	2,075,120	8,932,274	2,769,701	8,120,812	8,932,274	8,120,812
68	113	0	116,881	0	0	597,209	2,075,120	9,529,483	2,886,582	8,596,207	9,529,483	8,596,207
69	114	0	121,814	0	0	629,279	2,075,120	10,158,762	3,008,396	9,098,532	10,158,762	9,098,532
70	115	0	126,954	0	0	663,071	2,075,120	10,821,833	3,135,350	9,629,291	10,821,833	9,629,291
71	116	0	132,312	0	0	698,678	2,075,120	11,520,511	3,267,662	10,190,074	11,520,511	10,190,074
72	117	0	137,895	0	0	736,197	2,075,120	12,256,708	3,405,557	10,782,556	12,256,708	10,782,556
73	118	0	143,715	0	0	775,731	2,075,120	13,032,439	3,549,272	11,408,508	13,032,439	11,408,508
74	119	0	149,779	0	0	817,388	2,075,120	13,849,826	3,699,051	12,069,795	13,849,826	12,069,795
75	120	0	156,100	0	0	861,281	2,075,120	14,711,107	3,855,151	12,768,389	14,711,107	12,768,389
76	121	0	162,687	0	0	907,532	2,075,120	15,618,639	4,017,839	13,506,368	15,618,639	13,506,368

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Prepared for: Valued Client (Male, 45, Ultra Preferred Non-Tobacco)

Presented by: Valued Advisor

Prepared on: July 29, 2022

MEC Limit: \$116,835.36
Version: MMD Web2022-07-01(FL)

Client Input Summary

Company: MMD

July 29, 2022

Product: WL 12 (Available 8/20/2022)

Insured

First Name	Valued
Last Name	Client
Sex	Male
Issue Age	45
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Ultra Prfd Non-Tobacco
Tax Bracket Percent	1 to 76 - 28
Contract State	Florida

Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 76 - 100,000
Dividend Option	1 to 76 - Paid-Up Additions
Dividend Rate	1 to 121 - Current
Loan Rate	Adjustable
Illustrate APO	N
Illustrate Flexible Outlay	N
Single Payment Program [SPP]	N
1035 Exchange	N

Options

Product Type	Non-Qualified
Policy Owner	Insured
Reduced Paid Up	N
Print to Age/Year/Max	Max

Riders

Waiver of Premium [WP]	N
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N
Additional Life Ins. Rider [ALIR] - Scheduled	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N
Additional Life Ins. Rider [ALIR] - Planned	N

Disbursements

Disbursements	Y
Disbursement Option	Switch at Basis
Disbursements	21 to 21 - 1,200,000 22 to 76 - 0
Loan Interest Option	Borrow from Policy

Client Input Summary

Company: MMD

July 29, 2022

Product: WL 12 (Available 8/20/2022)

Disbursements

Repay Loans N

Reports

New Business Report N
Short Form N
Outlay N
Cash Value Increase N
Cash Value Increase (with one year ROR) N
Monthly Life Income Option / Paid-Up Insurance N
Internal Rate of Return on Cash Value N
Internal Rate of Return on Death Benefit N
MassMutual Dividends N
Revised Illustration N
Convert Basic Illustration N
'Wealth In Motion®' N
The Value of Whole Life Insurance Y
Supplemental Illustration Summary Y

Agent Info

Agent First Name Valued
Agent Last Name Advisor
Agent Company Mass Mutual Brokerage
Agent Address1 6800 Jericho Turnpike
Agent Address2 Suite 202W
Agent City Syosset
Agent State New York
Agent Zip Code 11791
Agent License Number 123456
Bank Sale N

Concept

Concept <None>