



A Universal Life Insurance Policy Basic Illustration

Protection Builder IUL

Flexible Premium Adjustable Life with Indexed Features

Policy form number: LS186 Series

Issue State: Arizona

Illustration prepared for:

Valued Client

June 8, 2023 at 16:43:22

Initial Death Benefit:

\$2,836,382



Presented by:

pluggedvalue THE QUANTUM GROUP USA LLC

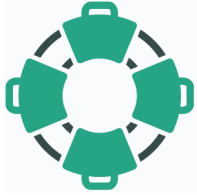
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Life insurance offers more than you might expect



Death Benefit Protection

It's well known that life insurance can provide a Death Benefit to your loved ones when you pass on. However, it's a lesser known fact that the Death Benefit proceeds can pass to the beneficiaries generally free from income taxes and without being subject to probate.¹ While it obviously doesn't heal the emotional hurt, the money could be used to ensure your family's financial strategy doesn't get derailed.

Additional information on these features and terms can be found throughout this illustration.

¹Neither North American Company for Life and Health Insurance nor its agents give legal or tax advice. Please consult with and rely on a qualified legal or tax advisor before entering into or paying additional premiums with respect to such arrangements.

²The tax-deferred feature of the Indexed Universal Life policy is not necessary for a tax-qualified plan. In such instances, you should consider whether other features, such as the Death Benefit and optional riders make the policy appropriate for your needs. Before purchasing this policy, you should obtain competent tax advice both as to the tax treatment of the policy and the suitability of the product.

³The Protected Death Benefit cannot be elected if the Overloan Protection Benefit is in effect. If the policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit.



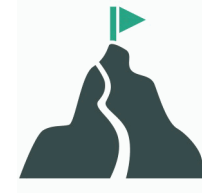
Accelerated Death Benefit Endorsements

What are your options to pay for the high cost of health care due to a critical, chronic, or terminal illness? Would your retirement plan suffer? Accelerated Death Benefits could provide you with the option to use a portion of the Death Benefit while you're still living...leaving your assets such as your 401(k) and your home intact. These benefits can help mitigate the financial risk if you are diagnosed with a qualifying medical condition. Critical and Chronic Illness Accelerated Death Benefits are subject to eligibility requirements.



Cash Value Accumulation

This product provides the opportunity for cash value growth linked to the upward movement of a stock market Index, subject to a Cap Rate, Participation Rate, or Spread Rate. Yet, IUL offers protection from market risk through a Floor Rate. You can think of it as "trading" a bit of the upside potential to gain the downside protection of the Floor. Although growth is based on a stock market Index, your premium is not actually invested in the market and your policy's cash value grows tax-deferred².



Distribution

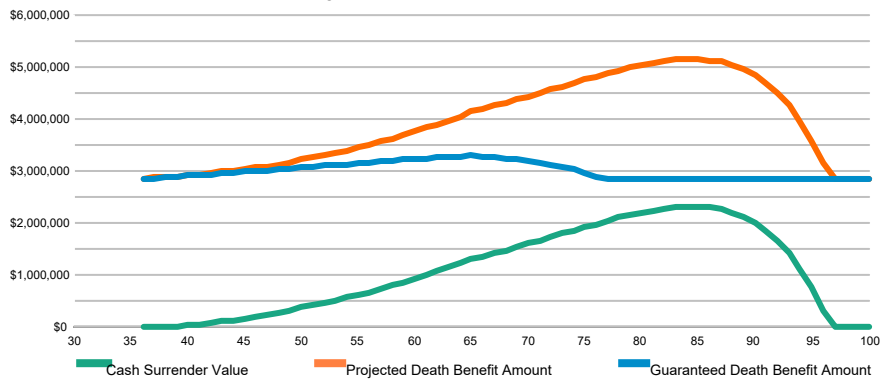
This policy may build cash value over time. It provides the opportunity to supplement your retirement income with access to potential cash value that's generally free from income tax. An additional tax safeguard is the Protected Death Benefit³ feature, which provides the ability to guarantee a minimum amount of death benefit and then have access to the remaining cash value, protecting the policy from lapsing and causing any gains to become taxable subject to the terms of the policy.¹

What life insurance can do for you

\$2,836,382

Death Benefit @ Age 85

Projected Values Over Time



The "Projected Values Over Time" chart demonstrates how your policy has been illustrated to perform for you up to age 85 based on current assumptions. Reductions in the projected death benefit in the chart may be due to suspension of premium payments, Loans, or Withdrawals. This policy qualifies for the Premium Recovery Endorsement. Premium Recovery values are shown in years 15, 20, & 25 if qualified and if greater than the Net Cash Surrender Value. These values have been derived from the Projected Policy Values shown later in the illustration. For details of these terms see the Key Terms and Definitions section later in the illustration.

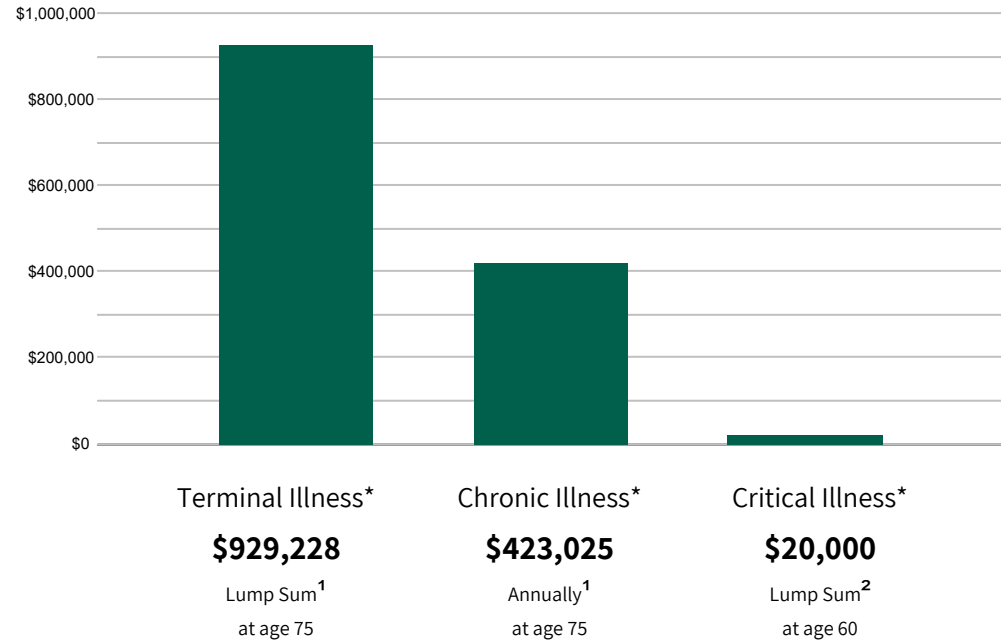
Living Benefits

This policy includes living benefits in the form of an Accelerated Death Benefit Endorsement (ADBE). In the event of a qualifying illness, an ADBE allows you to advance a portion of your Death Benefit. The use of one benefit may reduce or eliminate other policy and rider benefits. The graph shows the maximum Death Benefit that can be accelerated for Terminal Illness, Chronic Illness, and Critical Illness Benefits. See the detailed definitions in this illustration or the ADBE Disclosure provided to you at time of your application.

Accelerating Death Benefits provides you:

- Access to funds when you may need it most - while you are still alive
- While on claim for a qualifying Chronic Illness, the policy will not lapse during the 12 month period following an acceleration even without premium payments
- Waive monthly Deductions (up to \$2 million net amount at risk) while on Terminal Illness or Chronic Illness benefit
- No claims based underwriting for accelerated benefits

Accelerated Death Benefits



Chronic Illness Examples based on Requested Ages

Requested Age	80	85	90
Accelerated Death Benefit	\$480,000	\$480,000	\$480,000
Initial Election Annual Payment	\$441,863	\$454,997	\$462,892

*See "Key Terms and Definitions" for more details about Accelerated Terminal, Chronic and/or Critical Illness.

¹ The 'Accelerated Death Benefits' amounts listed assume the maximum Death Benefit that can be accelerated based on the non-guaranteed Net Cash Surrender Value & Death Benefit amount and uses the current accelerated benefit discount rate of 5.00%. Actual payment(s) will be determined at the time the benefit is elected and changes to the discount rate and life expectancy will result in a payment that is higher or lower than illustrated. This illustration assumes that the non-guaranteed elements will not change for the years shown.

² The 'Accelerated Death Benefits' amounts listed assume the maximum Death Benefit that can be accelerated based on the non-guaranteed Net Cash Surrender Value & Death Benefit amount and the calculation uses 40% of the Death Benefit accelerated regardless of the age, gender, Underwriting Class or severity of the illness. This percentage will not change for the life of the policy.

Protected Death Benefit

The Protected Death Benefit policy provision, if elected and subject to eligibility, allows you to utilize cash value growth to guarantee (protect) a portion of the Death Benefit while retaining access to the remainder of the cash value. It enables you to choose the best fit for your needs at the time of election. Certain guidelines and restrictions apply. Refer to the policy for completed details.

Possible scenarios include:

1. Value - seeks a cost-effective blend of Protected Death Benefit & cash value access;
2. Income - seeks to maximize access to cash value accumulation;
3. Protection - seeks to maximize the Protected Death Benefit.

If the policy has a Premium Guarantee Rider attached to it, such rider will be terminated upon the election of the Protected Death Benefit. The Protected Death Benefit cannot be elected if the Overloan Protection Benefit or the Accelerated Death Benefit are in effect or if the ratio of the Policy Debt to the Account Value is greater than the Protected Death Benefit Distributable Account Percentage. Refer to the policy for complete details.

Overloan Protection

This policy provision, if elected, guarantees that your policy will not lapse due to a large outstanding Loan and continue to provide Death Benefit coverage. This guarantee helps prevent the tax consequences that could result if the policy were to lapse¹. Guaranteed during the Overloan Protection period, the policy will remain in effect until the insured's death provided the policy is not terminated due to surrender and the owner does not take Policy Loans or Withdrawals during the Overloan Protection period. This benefit may reduce the Death Benefit and will terminate the Protected Death Benefit. Certain guidelines, restrictions, and limitations apply. Refer to the policy for complete details.

Note: You can take advantage of either the Protected Death Benefit or the Overloan Protection. However, only one of the two policy provisions can be in effect at any given time. If the Overloan Protection benefit is elected, Accelerated Death Benefits cannot be elected. For details of these terms see the Key Terms and Definitions sections later in the illustration.

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Example:

Valued Client with Projected Benefits at Age 65
Using Non-Guaranteed Net Cash Surrender Value & Death Benefit

	Protected Death Benefit	Distributable Fund*
Value	\$2,103,388	\$164,083
Income	\$25,000	\$1,098,097
Protection	\$2,103,388	\$164,083

*Illustrated Distribution Fund projection is not assuming any Loan balance

Summary of Coverages

Life Insurance

Death Benefit Protection @ age 85

\$2,836,382

Cash Value Accumulation

Policy has potential to accumulate cash value that can be accessed through Policy Loans and Withdrawals for additional retirement income or an emergency fund. These values have been derived from the Projected Policy Values shown later in the illustration. For details of these terms see the Key Terms and Definitions section later in the illustration.

\$1,301,217 @ age 65

Non-Guaranteed Surrender Value

\$0 @ age 100

Non-Guaranteed Surrender Value

Included Benefits

	Highlights	Period	Premium
Terminal Illness* Accelerated Death Benefit Endorsement (Form Series LR508)	Max: 90% of the Death Benefit on election date up to \$1,000,000	All Years	There is no additional monthly deduction or premium charge for the Accelerated Death Benefit Endorsement. However, the actual payment you receive in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee required each time an Accelerated Death Benefit payment is made for Terminal Illness or a Chronic Illness.
Chronic Illness* Accelerated Death Benefit Endorsement (Form Series LR508)	Max: 24% of the Death Benefit on initial election date up to \$480,000	All Years	
Critical Illness* Accelerated Death Benefit Endorsement (Form Series LR508)	Max: 25% of the Death Benefit on each election date up to \$50,000	All Years	

*See "Key Terms and Definitions" for more details about Accelerated Terminal, Chronic and/or Critical Illness

	Highlights	Period	Premium
Overloan Protection Benefit*	When elected, guarantees that during the overloan protection period, the policy will not lapse due to excessive Policy Debt and will remain in force until the insured's death.	Able to access this benefit when insured is \geq age 65 and the policy has been in effect for at least 15 years	There is no additional monthly deduction or premium charge for Overloan Protection Benefit.
Protected Death Benefit*	When elected, guarantees a portion of the Death Benefit while still having access to the remaining cash value. You can specify the Death Benefit amount to be protected.	Able to access this benefit when insured is \geq age 65 and the policy has been in effect for at least 15 years	There is no additional monthly deduction or premium charge for Protected Death Benefit. Charges may apply if exercised.
Systematic Premium Allocation	Allows the owner to place premium in the Fixed Account and have that premium automatically transferred to the Index Selections by completing the Indexed Life Systematic Premium Allocation Request form. \$2,400 is the minimum to establish a Systematic Premium Allocation.	All Years Systematic Premium Allocation transfer amounts can be changed up to twice each policy year	There is no additional monthly deduction or premium charge for Systematic Premium Allocation Feature.
Premium Recovery Endorsement (form series LR511)*	Allows the owner to surrender the policy and recover all or a portion of all premiums paid as long as the Death Benefit is guaranteed to age 95. 15 years: up to 50% of paid premium 20 or 25 years: up to 100% of paid premium The maximum amount of premium available for recovery is 50% of the policy's specified amount of Death Benefit	Able to exercise this benefit within 60 day window following the 15, 20, and 25 year policy anniversaries if still qualified	There is no additional monthly deduction or premium charge for the Premium Recovery Endorsement but the Premium Guarantee Rider is required and only available at time of policy issue.

*Certain guidelines and restrictions apply. Refer to the policy for complete details.

Selected Riders

	Highlights	Period	Premium
Premium Guarantee Rider (form series LR510)	Enables the owner to extend the Death Benefit guarantee to any age up to age 120 as long as the required premium is paid. Must be added to the policy at issue	All Years	\$2,042 Annually

Current Index Selections and Initial Premium Allocations

The chart below shows the current Index Cap Rate, Index Spread Rate and Index Participation Rate for each Index Selection. The Index Cap Rate is the maximum annual percentage increase that will be credited, the Index Spread Rate is the annual percentage subtracted from the Index growth that will be used in the calculation of the Index Credit, and the Index Participation Rate is the portion of the Index growth that will be used in the calculation of the Index Credit. The Index(es) you have selected are highlighted in gray and the allocation is displayed in the last column. The current rates are subject to change but will never be less than the minimum rates shown. It also shows the percentage of your Premium Outlay that you have chosen to allocate on this illustration to each Index Selection and the Fixed Account. This illustration assumes that your chosen allocations are used for the life of the policy. You may change the allocation of future premiums at any time while the policy is in effect. Also, you may transfer existing funds at the end of an Index Period. For details of these terms see the Key Terms and Definitions section later in the illustration.

All Index selections or Index Crediting Methods may not be available in all jurisdictions.

Index Selection	Index	Index Crediting Method	Minimum Index Cap Rate	Current Index Cap Rate	Minimum Index Par Rate	Current Index Par Rate	Current Spread Rate	Max Spread Rate	Initial Premium Allocation
1	S&P 500®	Annual Pt-to-Pt	2%	6.95%	100%	100%	None	None	0%
2	Fidelity MFY Index 5% ER^	Annual Pt-to-Pt	None	None	35%	125%	None	None	0%
3	S&P 500®	Annual Pt-to-Pt w/ Spread	None	None	100%	100%	8.50%	30%	100.00%
4	High Par S&P 500®	Annual Pt-to-Pt	1%	6.10%	140%	140%	None	None	0%
5	Uncapped S&P 500®	Annual Pt-to-Pt	None	None	10%	37.50%	None	None	0%
6	S&P 500®	Monthly Pt-to-Pt	0.50%	2.45%	100%	100%	None	None	0%
7	NASDAQ-100®	Annual Pt-to-Pt	2%	6.35%	100%	100%	None	None	0%
8	S&P MidCap 400®	Annual Pt-to-Pt	2%	6.65%	100%	100%	None	None	0%
9	Russell 2000®	Annual Pt-to-Pt	2%	6.50%	100%	100%	None	None	0%
10	EURO STOXX 50®	Annual Pt-to-Pt	2%	7.45%	100%	100%	None	None	0%
11	Multi-Index®	Annual Pt-to-Pt	2%	5.95%	100%	100%	None	None	0%
Fixed Account		None	None	None	None	None	None	None	0%

^Fidelity Multifactor Yield IndexSM 5% ER

The following chart shows the minimum, average, and maximum of the average annual returns for the Benchmark Index Account. The Benchmark Index Account is based upon historical returns of the S&P® 500 Index. The prescribed parameters for determining the value for this account are defined in the applicable illustration regulation as adopted by the NAIC or the state in which the policy will be issued, and include an Index Floor Rate of 0%, an Index Participation Rate of 100% and the required use of a cap. Note, the Benchmark Index Account is not offered on this product but is rather used for a comparative basis.

Minimum	Average	Maximum
3.80%	6.00%	7.45%

Historical Index Change Detail

The following chart shows historical detail for each year in the most recent 20-year period. "Index Change" shows the change for the specified Index and Index Crediting Method combination. "Return for Index Selection" shows the return for that Index Selection using the current Index Cap Rate, current Index Spread Rate, current Index Participation Rate, and the Index Floor Rate of 0%. The Average is the average annual return over the 20-year period. These calculations assume money was deposited on December 31. If December 31 was not a business day, the value from the next business day was used. For details of these terms see the Key Terms and Definitions section later in the illustration.

End Year	S&P 500 [®] Annual PTP		Fidelity Multifactor Yield Index SM 5% ER Annual PTP		S&P 500 [®] Annual PTP w/Spread		High Par S&P 500 [®] Annual PTP		Uncapped S&P 500 [®] Annual PTP	
	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection
2003	26.4%	7.0%	10.0%	12.5%	26.4%	17.9%	26.4%	6.1%	26.4%	9.9%
2004	9.0%	7.0%	6.5%	8.1%	9.0%	0.5%	9.0%	6.1%	9.0%	3.4%
2005	4.7%	4.7%	-0.9%	0.0%	4.7%	0.0%	4.7%	6.1%	4.7%	1.8%
2006	13.5%	7.0%	3.5%	4.4%	13.5%	5.0%	13.5%	6.1%	13.5%	5.1%
2007	3.5%	3.5%	4.6%	5.7%	3.5%	0.0%	3.5%	4.9%	3.5%	1.3%
2008	-38.5%	0.0%	-0.4%	0.0%	-38.5%	0.0%	-38.5%	0.0%	-38.5%	0.0%
2009	23.5%	7.0%	4.4%	5.5%	23.5%	15.0%	23.5%	6.1%	23.5%	8.8%
2010	12.8%	7.0%	11.7%	14.6%	12.8%	4.3%	12.8%	6.1%	12.8%	4.8%
2011	1.5%	1.5%	10.0%	12.4%	1.5%	0.0%	1.5%	2.2%	1.5%	0.6%
2012	13.4%	7.0%	7.2%	9.0%	13.4%	4.9%	13.4%	6.1%	13.4%	5.0%
2013	29.6%	7.0%	4.5%	5.6%	29.6%	21.1%	29.6%	6.1%	29.6%	11.1%
2014	11.4%	7.0%	10.9%	13.7%	11.4%	2.9%	11.4%	6.1%	11.4%	4.3%
2015	-0.7%	0.0%	-2.5%	0.0%	-0.7%	0.0%	-0.7%	0.0%	-0.7%	0.0%
2016	10.5%	7.0%	6.6%	8.2%	10.5%	2.0%	10.5%	6.1%	10.5%	3.9%
2017	20.4%	7.0%	8.0%	10.0%	20.4%	11.9%	20.4%	6.1%	20.4%	7.7%
2018	-6.2%	0.0%	-0.5%	0.0%	-6.2%	0.0%	-6.2%	0.0%	-6.2%	0.0%
2019	28.9%	7.0%	11.8%	14.7%	28.9%	20.4%	28.9%	6.1%	28.9%	10.8%
2020	16.3%	7.0%	4.3%	5.4%	16.3%	7.8%	16.3%	6.1%	16.3%	6.1%
2021	26.9%	7.0%	3.3%	4.2%	26.9%	18.4%	26.9%	6.1%	26.9%	10.1%
2022	-19.8%	0.0%	-11.7%	0.0%	-19.8%	0.0%	-19.8%	0.0%	-19.8%	0.0%
Average		5.0%		6.7%		6.6%		4.6%		4.7%

End Year	S&P 500® Monthly PTP		NASDAQ-100® Annual PTP		S&P Midcap 400® Annual PTP		Russell 2000® Annual PTP		EURO STOXX 50® Annual PTP		Multi-Index Group Annual PTP	
	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection	Index Change	Return for Index Selection
2003	24.3%	10.3%	49.1%	6.4%	34.0%	6.7%	45.4%	6.5%	15.2%	7.5%	32.5%	6.0%
2004	8.9%	6.7%	10.4%	6.4%	15.2%	6.7%	17.0%	6.5%	6.9%	6.9%	12.6%	6.0%
2005	4.9%	2.5%	3.6%	3.6%	12.9%	6.7%	5.0%	5.0%	22.1%	7.5%	13.7%	6.0%
2006	12.9%	11.3%	6.9%	6.4%	9.4%	6.7%	17.0%	6.5%	16.9%	7.5%	16.3%	6.0%
2007	3.9%	0.0%	18.7%	6.4%	6.7%	6.7%	-2.8%	0.0%	6.8%	6.8%	3.9%	3.9%
2008	-44.0%	0.0%	-41.9%	0.0%	-37.3%	0.0%	-34.8%	0.0%	-44.4%	0.0%	-37.8%	0.0%
2009	24.9%	0.0%	53.5%	6.4%	35.0%	6.7%	25.2%	6.5%	21.1%	7.5%	23.9%	6.0%
2010	14.1%	0.0%	19.2%	6.4%	24.9%	6.7%	25.3%	6.5%	-5.8%	0.0%	15.3%	6.0%
2011	2.7%	0.0%	4.7%	4.7%	-2.1%	0.0%	-4.0%	0.0%	-15.1%	0.0%	-3.3%	0.0%
2012	13.2%	6.7%	16.8%	6.4%	16.1%	6.7%	14.6%	6.5%	13.8%	7.5%	14.1%	6.0%
2013	26.5%	18.9%	35.0%	6.4%	31.6%	6.7%	37.0%	6.5%	18.0%	7.5%	31.0%	6.0%
2014	11.1%	8.0%	17.9%	6.4%	8.2%	6.7%	3.5%	3.5%	1.2%	1.2%	7.0%	6.0%
2015	0.2%	0.0%	8.4%	6.4%	-3.7%	0.0%	-5.7%	0.0%	3.9%	3.9%	0.6%	0.6%
2016	10.5%	4.1%	6.9%	6.4%	19.4%	6.7%	20.2%	6.5%	1.3%	1.3%	13.5%	6.0%
2017	18.8%	16.7%	33.9%	6.4%	15.5%	6.7%	14.2%	6.5%	6.1%	6.1%	15.7%	6.0%
2018	-5.0%	0.0%	-1.0%	0.0%	-12.5%	0.0%	-12.2%	0.0%	-14.3%	0.0%	-9.6%	0.0%
2019	26.5%	13.1%	38.0%	6.4%	24.1%	6.7%	23.7%	6.5%	24.8%	7.5%	26.6%	6.0%
2020	18.5%	0.0%	47.6%	6.4%	11.8%	6.7%	18.4%	6.5%	-5.1%	0.0%	13.0%	6.0%
2021	24.6%	13.6%	26.6%	6.4%	23.2%	6.7%	13.7%	6.5%	21.0%	7.5%	22.5%	6.0%
2022	-19.5%	0.0%	-33.4%	0.0%	-14.9%	0.0%	-22.0%	0.0%	-9.7%	0.0%	-15.2%	0.0%
Average		5.6%		5.2%		5.0%		4.3%		4.3%		4.4%

Historical Returns & Current Illustrated Rates for Index Selections

The following chart shows historical returns for the various available Index Selections based on the current Index Cap Rate, Index Spread Rate, Index Floor Rate, and Index Participation Rate for each Index Selection as shown in the "Index Selections and Initial Premium Allocation" section of this illustration. Also shown is the Maximum Illustrated Rate that can be used in this illustration for each of the available Index Selections. The Maximum Illustrated Rate is the average return (using current cap rates) of a rolling 25-year period over a 65 year time span or, if less, the longest time span available. These rates are in compliance with the applicable illustration regulation as adopted by the NAIC or the state in which the policy will be issued. These calculations assume that premium was paid on each business day of the year. Historical performance of the indices is not intended to predict or project performance.

The Maximum Illustrated Rate is not an expected rate for any given year. When premium payments are allocated to one or more Index Selections, the amount credited to your policy will depend on the actual change in the selected Index. The actual credited rate for any given year will almost certainly be different from the illustrated rate. It is not possible to know in advance what the actual credited rate will be, but it will never be less than 0%.

Average Rates of Return Rounded to the Nearest 0.1%

The Average Rate of Return uses the current Index Cap Rate, Index Participation Rate, Index Spread Rate and Index Floor Rate and assumes money was deposited on each business day of the year. All Index Selections or Index Crediting Methods may not be available in all jurisdictions.

Index Selection	Index	Index Crediting Method	5 Year	10 Year	20 Year	25 Year	30 Year	40 Year	Max Illustrated Rate
1	S&P 500®	Annual Pt-to-Pt	4.9%	5.3%	4.5%	4.9%	5.0%	4.9%	4.63%
2	Fidelity MFY Index 5% ER [^]	Annual Pt-to-Pt	5.2%	5.9%	6.6%	N/A	N/A	N/A	3.74%
3	S&P 500®	Annual Pt-to-Pt w/ Spread	6.5%	6.3%	5.0%	6.6%	6.2%	6.8%	5.81%
4	High Par S&P 500®	Annual Pt-to-Pt	4.5%	4.8%	4.2%	4.5%	4.6%	4.5%	4.24%
5	Uncapped S&P 500®	Annual Pt-to-Pt	4.7%	4.8%	4.0%	4.7%	4.6%	4.8%	4.11%
6	S&P 500®	Monthly Pt-to-Pt	5.5%	5.6%	4.4%	4.7%	4.8%	4.7%	3.92%
7	NASDAQ-100®	Annual Pt-to-Pt	4.9%	5.2%	4.9%	4.6%	4.8%	N/A	4.34%
8	S&P MidCap 400®	Annual Pt-to-Pt	3.5%	4.4%	4.5%	4.4%	4.6%	N/A	4.47%
9	Russell 2000®	Annual Pt-to-Pt	3.2%	4.1%	4.2%	3.9%	4.1%	4.2%	4.24%
10	EURO STOXX 50®	Annual Pt-to-Pt	2.4%	3.8%	3.9%	4.0%	4.3%	N/A	4.45%
11	Multi-Index®	Annual Pt-to-Pt	3.6%	4.2%	4.1%	3.9%	4.2%	N/A	4.21%

[^]Fidelity Multifactor Yield IndexSM 5% ER

Projected Policy Values

Non-guaranteed benefits and values are not guaranteed and are subject to change and may be more or less favorable than shown. This illustration assumes premiums are paid on the Annual due date. Values and benefits are as of the end of the policy year and will vary depending upon the amount and timing of the premium payments. The assumed payments on which the illustrated benefits and values are based shall be identified as Premium Outlay.

This illustration is based on the following Initial Premium Allocations: S&P500® Annual Pt-to-Pt w/ Sprd 100%;

Initial Death Benefit: \$2,836,382
Death Benefit Option: 2-Increasing
Initial Annual Premium: \$24,340.00

INTEREST AND COST SCENARIOS

				Guaranteed			Non-Guaranteed Alternate			Non-Guaranteed Assumed		
				Maximum Charges			Current Charges			Current Charges		
				Minimum Account Value: 2.50%			Index Credits: 3.00%**			Index Credits: 5.81%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
1	35/36	24,340.00	P	15,156	0	2,851,538	15,717	0	2,852,099	16,353	0	2,852,735
2	36/37	24,340.00	P	30,284	0	2,866,666	31,503	0	2,867,885	33,251	0	2,869,633
3	37/38	24,340.00	P	45,386	0	2,881,768	47,021	0	2,883,403	50,385	0	2,886,767
4	38/39	24,340.00	P	60,459	10,879	2,896,841	62,943	13,363	2,899,325	68,446	18,866	2,904,828
5	39/40	24,340.00	P	75,848	28,424	2,912,230	78,940	31,515	2,915,322	87,146	39,722	2,923,528
6	40/41	24,340.00	P	91,215	45,946	2,927,597	95,014	49,745	2,931,396	106,519	61,250	2,942,901
7	41/42	24,340.00	P	106,560	63,986	2,942,942	111,506	68,932	2,947,888	126,940	84,366	2,963,322
8	42/43	24,340.00	P	122,226	82,346	2,958,608	128,428	88,549	2,964,810	148,468	108,588	2,984,850
9	43/44	24,340.00	P	137,876	101,230	2,974,258	146,131	109,485	2,982,513	171,500	134,854	3,007,882
10	44/45	24,340.00	P	153,509	120,097	2,989,891	163,955	130,543	3,000,337	195,441	162,028	3,031,823
		243,400.00										
11	45/46	24,340.00	P	169,470	140,369	3,005,852	189,094	159,993	3,025,476	227,876	198,774	3,064,258
12	46/47	24,340.00	P	185,421	161,709	3,021,803	215,128	191,415	3,051,510	262,376	238,664	3,098,758
13	47/48	24,340.00	P	201,707	183,383	3,038,089	242,087	223,764	3,078,469	299,074	280,751	3,135,456
14	48/49	24,340.00	P	217,989	206,132	3,054,371	270,006	258,150	3,106,388	338,108	326,252	3,174,490
15	49/50	24,340.00	P	234,267	228,878	3,070,649	298,578	293,189	3,134,960	379,289	373,899	3,215,671
16	50/51	24,340.00	P	250,543	250,543	3,086,925	327,487	327,487	3,163,869	422,411	422,411	3,258,793
17	51/52	24,340.00	P	266,814	266,814	3,103,196	357,425	357,425	3,193,807	468,280	468,280	3,304,662
18	52/53	24,340.00	P	282,739	282,739	3,119,121	387,747	387,747	3,224,129	516,389	516,389	3,352,771
19	53/54	24,340.00	P	298,308	298,308	3,134,690	418,809	418,809	3,255,191	567,223	567,223	3,403,605
20	54/55	24,340.00	P	313,514	486,800****	3,149,896	449,955	486,800****	3,286,337	620,273	620,273	3,456,655
		486,800.00										
21	55/56	24,340.00	P	331,364	331,364	3,167,746	481,530	481,530	3,317,912	676,021	676,021	3,512,403

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INTEREST AND COST SCENARIOS

Initial Death Benefit: \$2,836,382
Death Benefit Option: 2-Increasing
Initial Annual Premium: \$24,340.00

				Guaranteed Maximum Charges Minimum Account Value: 2.50%			Non-Guaranteed Alternate Current Charges Index Credits: 3.00%**			Non-Guaranteed Assumed Current Charges Index Credits: 5.81%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
22	56/57	24,340.00	P	348,898	348,898	3,185,280	513,207	513,207	3,349,589	734,299	734,299	3,570,681
23	57/58	24,340.00	P	366,111	366,111	3,202,493	544,992	544,992	3,381,374	795,268	795,268	3,631,650
24	58/59	24,340.00	P	382,997	382,997	3,219,379	576,547	576,547	3,412,929	858,760	858,760	3,695,142
25	59/60	24,340.00	P	399,202	608,500****	3,235,584	608,205	608,500****	3,444,587	925,275	925,275	3,761,657
26	60/61	24,340.00	P	414,715	414,715	3,251,097	639,290	639,290	3,475,672	994,325	994,325	3,830,707
27	61/62	24,340.00	P	429,519	429,519	3,265,901	670,460	670,460	3,506,842	1,066,752	1,066,752	3,903,134
28	62/63	24,340.00	P	442,912	442,912	3,279,294	701,038	701,038	3,537,420	1,142,091	1,142,091	3,978,473
29	63/64	24,340.00	P	454,519	454,519	3,290,901	730,665	730,665	3,567,047	1,220,188	1,220,188	4,056,570
30	64/65	24,340.00	P	464,304	464,304	3,300,686	759,305	759,305	3,595,687	1,301,217	1,301,217	4,137,599
		730,200.00										
31	65/66	0.00		449,117	449,117	3,285,499	761,717	761,717	3,598,099	1,359,476	1,359,476	4,195,858
32	66/67	0.00		431,202	431,202	3,267,584	761,836	761,836	3,598,218	1,419,065	1,419,065	4,255,447
33	67/68	0.00		410,156	410,156	3,246,538	759,237	759,237	3,595,619	1,479,728	1,479,728	4,316,110
34	68/69	0.00		385,916	385,916	3,222,298	753,826	753,826	3,590,208	1,541,533	1,541,533	4,377,915
35	69/70	0.00		357,724	357,724	3,194,106	744,822	744,822	3,581,204	1,603,874	1,603,874	4,440,256
36	70/71	0.00		325,154	325,154	3,161,536	732,776	732,776	3,569,158	1,667,464	1,667,464	4,503,846
37	71/72	0.00		287,425	287,425	3,123,807	716,902	716,902	3,553,284	1,731,703	1,731,703	4,568,085
38	72/73	0.00		243,397	243,397	3,079,779	696,381	696,381	3,532,763	1,795,952	1,795,952	4,632,334
39	73/74	0.00		191,904	191,904	3,028,286	670,370	670,370	3,506,752	1,859,531	1,859,531	4,695,913
40	74/75	0.00		132,102	132,102	2,968,484	638,672	638,672	3,475,054	1,922,398	1,922,398	4,758,780
		730,200.00										
41	75/76	0.00		63,128	63,128	2,899,510	601,086	601,086	3,437,468	1,984,508	1,984,508	4,820,890
42	76/77	0.00		0	0	2,836,382	556,380	556,380	3,392,762	2,044,792	2,044,792	4,881,174
43	77/78	0.00		0	0	2,836,382	503,283	503,283	3,339,665	2,102,114	2,102,114	4,938,496
44	78/79	0.00		0	0	2,836,382	440,135	440,135	3,276,517	2,154,925	2,154,925	4,991,307
45	79/80	0.00		0	0	2,836,382	366,579	366,579	3,202,961	2,202,937	2,202,937	5,039,319
46	80/81	0.00		0	0	2,836,382	280,543	280,543	3,116,925	2,244,144	2,244,144	5,080,526
47	81/82	0.00		0	0	2,836,382	180,224	180,224	3,016,606	2,276,754	2,276,754	5,113,136
48	82/83	0.00		0	0	2,836,382	65,113	65,113	2,901,495	2,300,218	2,300,218	5,136,600
49	83/84	0.00		0	0	2,836,382	0	0	2,836,382	2,313,273	2,313,273	5,149,655
50	84/85	0.00		0	0	2,836,382	0	0	2,836,382	2,313,558	2,313,558	5,149,940

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INTEREST AND COST SCENARIOS

Initial Death Benefit: \$2,836,382
Death Benefit Option: 2-Increasing
Initial Annual Premium: \$24,340.00

			Guaranteed Maximum Charges Minimum Account Value: 2.50%			Non-Guaranteed Alternate Current Charges Index Credits: 3.00%**			Non-Guaranteed Assumed Current Charges Index Credits: 5.81%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
		730,200.00									
51	85/86	0.00	0	0	2,836,382	0	0	2,836,382	2,298,898	2,298,898	5,135,280
52	86/87	0.00	0	0	2,836,382	0	0	2,836,382	2,263,920	2,263,920	5,100,302
53	87/88	0.00	0	0	2,836,382	0	0	2,836,382	2,204,951	2,204,951	5,041,333
54	88/89	0.00	0	0	2,836,382	0	0	2,836,382	2,119,782	2,119,782	4,956,164
55	89/90	0.00	0	0	2,836,382	0	0	2,836,382	2,002,664	2,002,664	4,839,046
56	90/91	0.00	0	0	2,836,382	0	0	2,836,382	1,852,923	1,852,923	4,689,305
57	91/92	0.00	0	0	2,836,382	0	0	2,836,382	1,661,680	1,661,680	4,498,062
58	92/93	0.00	0	0	2,836,382	0	0	2,836,382	1,421,871	1,421,871	4,258,253
59	93/94	0.00	0	0	2,836,382	0	0	2,836,382	1,124,283	1,124,283	3,960,665
60	94/95	0.00	0	0	2,836,382	0	0	2,836,382	758,774	758,774	3,595,156
		730,200.00									
61	95/96	0.00	0	0	2,836,382	0	0	2,836,382	320,679	320,679	3,157,061
62	96/97	0.00	0	0	2,836,382	0	0	2,836,382	0	0	2,836,382
63	97/98	0.00	0	0	2,836,382	0	0	2,836,382	0	0	2,836,382
64	98/99	0.00	0	0	2,836,382	0	0	2,836,382	0	0	2,836,382
65	99/100	0.00	0	0	2,836,382	0	0	2,836,382	0	0	2,836,382
		730,200.00									

Interest & Cost Scenarios Descriptions:

Amounts shown in the Annualized Modal Premium column are annualized.

TYPE

P = Premium (Annual)

Non-Guaranteed Alternate interest rates for Index Selections: 3.00%

**Non-Guaranteed interest rates for Index Selections: 5.81% all years.

****Premium Recovery values are shown if qualified and greater than the Net Cash Surrender Value.

Key Terms and Definitions

<p>Accelerated Death Benefit Endorsement</p>	<p>The Accelerated Death Benefit Endorsement (ADBE) allows for the owner to accelerate a portion of the policy's Death Benefit if the insured is diagnosed with a qualifying illness. The owner specifies the amount to accelerate up to the maximum allowed. There is no Monthly Deduction or premium or charge for this endorsement; however, the actual payment received in connection with any acceleration will be discounted and is lower than the Death Benefit amount accelerated. In addition, there is an administrative fee when an Accelerated Death Benefit payment is made. Since this benefit is paid prior to death, the benefit payment to the owner will be discounted from the amount accelerated. An election to accelerate benefits will reduce the remaining Death Benefit and Account Values in the policy. If the policy has a Loan balance, a portion of the payment will be used to reduce the Policy Debt. The endorsements provide Accelerated Death Benefits for Terminal Illness, Chronic Illness and Critical Illness; however, the owner can only elect to accelerate benefits under one of these conditions at any given time. The maximum Death Benefit we will accelerate on the policy is \$2,000,000.</p> <p>The maximum amount available for election is dependent on the actual Death Benefit at the time of election. As shown in the policy illustration, the actual Death Benefit can vary based on many factors, such as interest credited and the use of guaranteed or current charges. Policy Values such as the Net Cash Surrender Value and Policy Debt can have an impact on your payment at the time of election. Any payment amounts illustrated for accelerated benefits are not guaranteed and can only be determined at the time of the actual acceleration of the Death Benefit.</p> <p>See description of each endorsement below and reference the "Accelerated Death Benefit Endorsement Disclosure" you receive at time of application for more details.</p> <p>Amounts payable as accelerated benefits could be taxable under some circumstances. We recommend that you consult your personal tax advisor prior to electing an accelerated benefit under this endorsement to assess the tax treatment in your individual circumstances.</p>
<p>ADBE - Terminal Illness Benefit</p>	<p>The insured qualifies as terminally ill if a physician has certified that the insured's life expectancy is 24 months or less. The minimum Terminal Illness benefit is 10% of the Death Benefit on the Election Date or \$100,000, if smaller. The maximum Terminal Illness benefit is 90% of the Death Benefit on the Election Date or \$1,000,000, if smaller.</p> <p>The Accelerated Death Benefit payment amount that is received from the Terminal Illness benefit is based on the following factors:</p> <ol style="list-style-type: none"> 1. The benefit discount rate that the Company is required to use at the time of election. A higher discount rate results in a lower payment. 2. The insured's life expectancy used by the Company. The longer the Company assumes the insured lives with Terminal Illness, the lower the payment.

<p>ADBE - Chronic Illness Benefit</p>	<p>The insured qualifies as chronically ill if a physician has certified, within the last 12 months, that the insured is unable to perform for at least 90 days, without substantial assistance from another person, at least two Activities of Daily Living or requires Substantial Supervision by another person, to protect oneself from threats to health and safety due to Severe Cognitive Impairment. (Activities of Daily Living include bathing, continence, dressing, eating, toileting and transferring). The minimum Chronic Illness benefit is 5% of the Death Benefit on the initial Election Date or \$50,000 if smaller. The maximum Chronic Illness benefit is 24% of the Death Benefit on the initial Election Date or \$480,000, if smaller.</p> <p>The Accelerated Death Benefit payment amount that is received from the Chronic Illness benefit is based on the following factors:</p> <ol style="list-style-type: none"> 1. The insured's age at election. In general, the younger the insured's age at the time of election, the lower the payment. 2. The benefit discount rate that the Company is required to use at the time of election. A higher discount rate results in a lower payment. 3. The insured's life expectancy used by the Company. The longer the Company assumes the insured lives with a Chronic Illness, the lower the payment.
<p>ADBE - Critical Illness Benefit</p>	<p>The insured qualifies as critically ill if a physician has certified that the insured has had one of the following specified medical conditions within the last 12 months: cancer, heart attack, kidney failure, major organ transplant, or stroke as defined in the endorsement. The minimum Critical Illness benefit amount that can be accessed at each election is \$2,500. The maximum Critical Illness benefit at the time of election is the smaller of 25% of the policy's Death Benefit at the time of election or \$50,000.</p> <p>The Accelerated Death Benefit payment amount for the Critical Illness benefit is determined by using 40% of the Accelerated Death Benefit at the time of election - regardless of age, gender, Underwriting Class, or severity of the illness. This percentage will not change for the life of the policy.</p>
<p>Death Benefit</p>	<p>See Life Insurance Benefit</p>
<p>Death Benefit - Increasing Death Benefit</p>	<p>The Death Benefit is the amount paid to the named beneficiary when the insured person dies while this policy is in effect. Under the Increasing Death Benefit option, the Death Benefit is the greater of the initial Death Benefit plus the Account Value within the policy, or the Death Benefit reflecting the policy corridor rules. See the policy for details on corridor percentages and how they impact the Death Benefit. The actual amount payable may be lower if the Death Benefit is reduced, a Policy Loan or Withdrawal is taken, or if the Death Benefit is accelerated. It may be higher if you increase your Death Benefit.</p>
<p>Guideline Premium Test</p>	<p>This test is used to determine whether an insurance product can be taxed as insurance rather than an investment. The Guideline Premium Test of Section 7702 of the Internal Revenue Code requires that the sum of premiums paid cannot at any time exceed the greater of the Guideline Single Premium or the sum of the Guideline Annual Premiums for the same period. Failure to qualify as life insurance could have adverse tax consequences. This illustration conforms to the requirements of the test.</p>
<p>Indexed Universal Life Insurance</p>	<p>Indexed Universal Life is a type of universal life insurance product that offers a Death Benefit coupled with a cash account that can be used to pay policy premiums or take Withdrawals or Loans. Indexed life usually provides a Floor of 0%, but offers higher upside interest crediting based on the performance of an outside stock Index such as the S&P 500 Index.</p>

Life Insurance Benefit	The Life Insurance Benefit is the actual amount payable upon death. This may be decreased by Loans or Withdrawals, acceleration of the Death Benefits, or increased by additional insurance benefits and/or provisions. The insurance policy will specify how to determine the benefit.
Maturity Date	The insured age which would be considered the Maturity Date of this policy is age 120. If the insured is living at maturity and the policy is still in effect, the owner may ask us to extend the Maturity Date indefinitely as allowed by law. There are no charges, Deductions or premiums beyond age 120 of the insured.
Modified Endowment Contract (MEC)	<p>According to the Internal Revenue Code, a life insurance policy is considered a Modified Endowment Contract (“MEC”) if the accumulated premiums paid at any time during the first 7 policy years, or during any 7-year testing period following a material change, exceed the sum of the 7-Pay premium for the same period. 7-Pay Premiums are computed according to the Internal Revenue Code. If a life insurance policy is a MEC, a Withdrawal or Policy Loan may be taxable upon receipt. Further, unpaid Loan interest may be taxable. Also, if you are exchanging a MEC for a life insurance policy, the new policy will automatically be a MEC regardless of the amount of premiums paid. If a policy is not already a MEC, after any seven year testing periods are complete, the 7-Pay Premium can be exceeded without affecting the tax status of Loans or Withdrawals. A material change in policy benefits will cause your policy to start a new 7-year testing period and again be subject to the 7-Pay Premium rules. Regardless of the result of this testing, the Death Benefit will be received income tax free based on the current tax code.</p> <p>Based on the premium payments and exchanges information used in this illustration, this policy is not a Modified Endowment Contract.</p>
Net Premium	This is the portion of each premium paid that will be added to the Account Value. It is equal to the premium paid, minus the Premium Load.
No Lapse Guarantee - Required Minimum Premium	Your policy will stay in effect during the first 15 years if you pay at least the Required Minimum Premium of \$13,989.96 (Annual), have not taken any Policy Loans or Withdrawals, or increased any policy benefits. Payment of the Required Minimum Premium may not provide coverage beyond the first 15 years and may result in a negative or zero Account Value. If that happens, significantly higher premiums may be necessary to keep the policy in effect. We will not credit or charge interest on a negative balance. Monthly deductions will continue to be deducted from a negative balance. By paying only the Required Minimum Premium, you may be forgoing the advantage of building more cash value in subsequent years. Policy changes may change the Required Minimum Premium.
Percent of Account Value Charge	<p>The Percent of Account Value Charge may vary by Index Selection but is guaranteed to not exceed the maximums listed in the policy. The Charge ends at attained age 100. The current rates are as follows:</p> <ul style="list-style-type: none"> Fidelity Multifactor Yield IndexSM 5% ER = 0.00% monthly All Index selections = 0.033% monthly years 1-10, 0.016% monthly thereafter
Premium Load	A Premium Load is a percentage of the premium that will be charged each time a premium is paid. Policy charges, including the Premium Load, are guaranteed not to exceed the maximums listed in the policy.
Premium Outlay	The premium amount that appears in any given year on the "Projected Policy Values" pages is the sum of the payments you plan to make each year. This illustration assumes that all scheduled premium payments are received on the first day of each Annual payment period. Premiums received that vary in amount or timing from those illustrated may result in significantly different illustrated performance including, but not limited to, Account Value and/or policy Death Benefit duration.

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Premium Recovery Endorsement	The Premium Recovery Endorsement (PRE) allows the owner to fully-surrender the policy during the Premium Recovery Period and recover all or a portion of total premiums paid less any Policy Debt or Withdrawals, including Withdrawal charges and processing fees. The total premiums paid will be reduced by the same portion as the Death Benefit for any acceleration of the Death Benefit. This endorsement will remain in effect to the 25 year policy anniversary as long as the qualification test is satisfied at each policy anniversary. Generally, the qualification test is met if the gross premiums paid guarantee the policy to at least insured's attained age 95, assuming no Policy Loans are taken. In some instances, additional premium may be required based on Underwriting Class, table ratings or flat extras. If the PRE terminates, it cannot be reinstated. This benefit is available for a 60 day window following the 15, 20, and 25 year policy anniversaries. The owner may recover up to 50% of paid premiums if exercised following the 15 year anniversary, and up to 100% of paid premiums if exercised following the 20 or 25 year anniversaries. The maximum amount of premium available for recovery is 50% of the policy's specified amount of Death Benefit. The Premium Recovery value will never be less than the Net Cash Surrender Value. Reference your policy for complete details.
Underwriting Class	This is the category that the insurance company assigns to the insured based on their health and level of risk. Actual premiums and policy charges will depend on the outcome of the underwriting process, and may vary from what is shown in this illustration. If the policy is issued other than applied for, you may receive a revised illustration with your policy. If a table rating or flat extra for health, occupation, or recreation factors is applied during underwriting your cost of insurance increases, which can be illustrated in the "Projected Policy Values" tab within the premiums.

Policy Values

Account Value	The Account Value is the sum of the Fixed Account Value and the Index Account Value. The Account Value is affected by any Loans or Withdrawals, or acceleration of Death Benefits.
Cash Surrender Value	The Surrender Value is the amount available upon surrender of the policy provided the policy is in effect and the insured is living. The Surrender Value is the Account Value (reduced by outstanding Policy Debt) minus the Surrender Charge, if any. The Surrender Charge (assuming no Death Benefit increases) reduces to zero at the end of 15 years. Values displayed on the 'Projected Policy Values' page will be the Cash Surrender Value or the Premium Recovery Endorsement, which is greater.
Fixed Account Value	The Fixed Account Value is the total of Net Premiums (premiums paid minus Premium Load) and/or transfers that you allocate to the Fixed Account, minus policy charges and expenses, minus the cost of any additional insurance or benefits, minus any Withdrawals. The Fixed Account Value is credited with the Company's currently declared, non-guaranteed interest rate (including any applicable Interest Bonus on the Fixed Account Value).
Guaranteed Elements of the Policy	Many aspects of this life insurance policy will be guaranteed, including the maximum charges and the Minimum Account Value. The guaranteed columns of this illustration reflect the maximum policy charges and credited the minimum guaranteed interest rate of 2.50% in all years. This minimum interest reflects the Minimum Account Value, which uses an interest rate of 2.50% for all premiums in all policy years, regardless of whether the premiums are allocated to the Fixed Account or the Index Account.
Index Account Value	The Index Account Value is the total of all individual Index Selections. It is equal to the total Net Premiums (premiums paid minus Premium Load) and/or transfers allocated to the Index Selections, minus policy charges and expenses, minus the cost of any additional insurance or benefits, minus any Withdrawals, plus any Index Credits (including any applicable Interest Bonus on the Index Account). The Index Credit is based on the performance of the Index(es) you selected.

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The basic illustration is not valid unless all pages are included.

Arizona

<p>Minimum Account Value</p>	<p>This policy has a Minimum Account Value that is calculated using an annual interest rate of 2.50% in all years regardless of whether the premiums are allocated to the Fixed Account or the Index Account. Monthly Deductions are subtracted from the Minimum Account Value and Surrender Charges may apply. If the Account Value is being calculated due to any termination of the policy, including lapse, death, surrender or maturity, the amount in your policy's Account Value will be at least as large as the Minimum Account Value. The Minimum Account Value is not available for Loans or Withdrawals.</p> <p>At the end of policy year 10 and every 10 years thereafter on the policy anniversary, the Account Value will be compared to the Minimum Account Value. If the Minimum Account Value is larger than the Account Value at those times, the Account Value will be increased to equal the Minimum Account Value. If the Minimum Account Value is not larger than the Account Value, no adjustments will be made.</p> <p>The Minimum Account Value is equal to the total Net Premiums (premiums paid minus Premium Load), minus policy charges and expenses, minus the cost of any additional insurance or benefits, minus any Withdrawals or acceleration of Death Benefits. The Minimum Account Value is credited at the guaranteed interest rate.</p> <p>No form of Interest Bonus applies to the Minimum Account Value.</p>
<p>Non-Guaranteed Elements of the Policy</p>	<p>We also show you how your policy would work if the policy charges are consistent with the rates declared today (which are lower than the maximum amount we could charge you in some or all years), and the interest rates for the Fixed Account and/or Index Selections to which you chose to allocate your premium payments remain the same in all years. The interest rate(s)/illustrated rate(s) used is based on your premium allocation selection(s).</p> <p>To illustrate how interest rates and illustrated rates can affect the performance of the policy, this illustration provides two different non-guaranteed scenarios: Non-Guaranteed Assumed and Non-Guaranteed Alternate.</p> <ul style="list-style-type: none"> • The Non-Guaranteed Assumed scenario shows the values based on the non-guaranteed policy charges, the currently declared interest rate for the Fixed Account, and/or the illustrated rates selected for the Index Account. • The Non-Guaranteed Alternate scenario shows the values based on the non-guaranteed policy charges and alternate Index rate. An alternate rate of 2.5% or less may initiate the Minimum Account Value. <p>The Non-Guaranteed Alternate and Non-Guaranteed Assumed interest rates are shown on the "Projected Policy Values" pages. The premium payments, distributions, and non-guaranteed policy charge assumptions are the same between the two scenarios. Policy charges are also the same, except when a Death Benefit option change from an increasing option to a level option is illustrated. In that case, the resulting amount of the increase to the Death Benefit is different in each scenario. We do not guarantee these values, and they are shown in the "Non-Guaranteed" columns of the "Projected Policy Values" pages.</p> <p>The non-guaranteed values are subject to change by North American Company for Life and Health Insurance. This illustration assumes that the elements for both Non-Guaranteed Alternate and Non-Guaranteed Assumed scenarios will continue unchanged for all years shown. This will not occur, but is used for illustration purposes only. Actual results may be more or less favorable.</p>
<p>Surrender Charge</p>	<p>The Surrender Charge is the amount deducted from the Account Value upon surrender of the policy during the Surrender Charge period. The Surrender Charge amount is described in the insurance policy.</p>

Bonuses

Conditionally Guaranteed Interest Bonus on the Fixed Account	After the 10th policy anniversary, we will apply a Conditionally Guaranteed Interest Bonus of 0.75%. If we declare a current interest rate that is higher than the guaranteed interest rate, then we will increase the currently declared annual interest rate by 0.75% starting in policy year 11. This Index Credit Bonus is reflected in the values shown on the "Projected Policy Values" pages of this illustration. The Interest Bonus is only applied to the portion of the Fixed Account that is not used for Standard Policy Loans or net zero cost loans.
Interest Bonus on the Indexed Account Value	After the 10th policy anniversary, we will add a Guaranteed Interest Bonus of 0.75% to the interest rate used to calculate the Index Credit. This bonus is reflected in the values shown on the "Projected Policy Values" pages of this illustration. The Bonus is also applied to the portion of your Account Value that is used for Variable Interest Policy Loans.

Distribution Options

Policy Debt	Policy Debt is the total Policy Loan on this policy on any date plus the accrued interest.
Policy Loan	A Policy Loan is a Loan against the Cash Surrender Value of this policy that is taken by You when the insured is living and this policy is in effect, plus any unpaid interest that has been added to the Policy Loan, less Policy Loan repayments. Protection Builder IUL offers Standard or Variable Interest Rate Loan options. You may choose the Policy Loan Option at the time of your request for a Loan, subject to such availability. However, if your policy has an outstanding Loan at the time of your request for an additional Loan, the new Loan(s) must be the same Policy Loan Option as your outstanding Loan. If desired you may pay the Loan Interest. If the Loan Interest is not paid, the Loan balance will increase resulting in less net Death Benefit. If the Loan balance becomes greater than or equal to the Cash Surrender Value, the policy will go into the grace period, unless Overloan Protection or Protected Death Benefit have been elected. See the policy form for the amount available for Loans and for other details.
Standard Policy Loan	The Standard Policy Loan is currently charged a rate of 2.75% (guaranteed not to exceed 6.00%) in the first five policy years. Beginning in the 6th Policy Year, the rate is reduced to a guaranteed 1.5%. The portion of the Account Value securing the Policy Debt is guaranteed to earn 1.50% in all years. This results in a current net cost of 1.25% in the first five years and guaranteed net-zero cost loans thereafter. Net-Zero Cost Loans are charged the guaranteed interest rate of 1.50% while the portion of the Account Value securing the Policy Debt also earns 1.50% resulting in a net zero cost for the Loan.

<p>Variable Interest Policy Loan</p>	<p>The Variable Interest Policy Loan Option is available beginning the 1st policy year. The Variable Interest Policy Loan interest rate will be set equal to the greater of 3.5% or the published monthly average (Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc., or any successor there to). However, this Loan interest rate will never be greater than 6.00% per year. The Loan interest rate will be established as of March 31st, June 30th, September 30th, and December 31st of each calendar year, and it can only change on your policy anniversary. We will notify you of any Loan interest rate change at least 30 days prior to it taking effect, if you have a Variable Interest Policy Loan.</p> <p>The Account Value securing the Policy Debt will continue to receive the interest earned on your Fixed Account and the Index Credits earned on your Index Accounts as if it was not loaned. Since both the Loan interest and crediting rates will vary from year to year, the net-cost will vary and can be positive or negative. (Example: rate charged could be 6% and rate credited could be 0% for a net cost of 6%. Conversely, rate charged could be 3.5% and rate credited 13.5% for net gain of 10%). Variable Interest Policy Loans have more uncertainty than Standard Policy Loans in both the interest rate charged and the interest rate credited.</p> <p>For the Non-Guaranteed scenario, the illustrated interest rate on the loaned portion of the Account Value will not be more than 0.5% higher than the illustrated Variable Interest Loan rate. For the Non-Guaranteed Alternate scenario, the illustrated interest rate on the loaned portion of the Account Value will not be more than the illustrated Variable Interest Loan rate.</p>
<p>Withdrawals</p>	<p>A Withdrawal is a portion of the Net Cash Surrender Value paid to You while the insured is living and this policy is in effect. Withdrawals are available for up to 90% of the Cash Surrender Value starting in year 2 (50% in year 1). A Withdrawal charge (which is in addition to any processing fee) may be deducted from the Account Value, if any Surrender Charges remain at the time of the Withdrawal. The first Withdrawal in any one policy year is available without a processing fee.</p>

Index Definitions

<p>Deductions</p>	<p>If enough money has been allocated to the Fixed Account to cover the monthly Deductions, the Deductions will be taken from the Fixed Account (we do not require money to be allocated to the Fixed Account). If the Fixed Account does not have enough money to cover the monthly Deductions, the Deductions will be taken from the Fixed Account and each of the Index Selections. If there are multiple Index Segments within an Index Selection, monthly Deductions are taken from the Index Segment with the most recent Index Period start date.</p>
<p>Index</p>	<p>The Index is the numerical value used to measure the performance of a group of stocks and/or bonds (excluding dividends). The available indices for this policy are : Fidelity Multifactor Yield IndexSM 5% ER, S&P500[®], Uncapped S&P500[®], NASDAQ-100[®], S&P MidCap 400[®], Russell 2000[®], Multi-Index Group, and the EURO STOXX 50[®].</p>
<p>Index Cap Rate</p>	<p>The Index Cap Rate is the maximum annual percentage increase that will be credited with the Annual Point-to-Point and Multi-Index Annual Point-to-Point Index Crediting Methods. It is subject to change, but will never be less than the Minimum Index Cap Rate shown in the policy.</p>

Index Credit	The amount that is actually credited to the Account Value based on the performance of the Index (excluding dividends) is the Index Credit. The Index Credit is only applied at the end of the Index Period. No Index Credit will be given if an Index Segment ends before the end of the Index Period. The Index Credit will never be less than the guaranteed Floor Rate of zero. As long as premium is in the Index for the entire Index Period, you will have an Index Credit that is tied to the Index Growth. The policy participates in the Index even if you do not maintain the Policy to maturity (age 120).
Index Crediting Date	When premium is placed in an Index Selection, an Index Credit is not given until the end of the Index Period. On the Index Crediting Date (the first business day on or after the end of the Index Period), the Index Credit is calculated and the appropriate amount is added to the Index Segment. This illustration reflects the Index Credit only on the appropriate Index Crediting Dates.
Index Crediting Method	<p>The Index Crediting Method refers to the way that the change in the Index Value is calculated for each Index Period. The policy offers three Index Crediting Methods as described below. (All crediting methods may not be available in all jurisdictions.)</p> <p>Annual Point-to-Point - This method compares the value of the Index at the beginning of the Index Period and the value of the Index at the end of the Index Period. The amount credited to the policy will depend on the change in the value of the Index at the end of the Index Period (all intermediate values are ignored). The rate credited will never be less than zero percent. Annual Point-to-Point may have various Cap Rates, Participation Rates, and Spread Rates.</p> <p>Monthly Point-to-Point - This method looks at the value of the Index on each Monthly Index Date throughout the Index Period. At each Monthly Index Date, the Monthly Index Return is calculated and is limited by the current Monthly Index Cap Rate. The Monthly Point-to-Point crediting method does not use a monthly Floor Rate, but there is still an annual Floor Rate of 0%. The amount credited to the policy will depend on the sum of the 12 Monthly Index Returns during the Index Period.</p> <p>Multi-Index Annual Point-to-Point - This is an Annual Point-to-Point Crediting Method, but it utilizes three Indices. The amount credited to the policy is based on 50% of the growth in the best performing of the three Indices, plus 30% of the second best, plus 20% of the Index with the lowest performance. This sum is then subject to the Index Cap Rate.</p>
Index Floor Rate	The minimum interest rate that is used in the calculation of the Index Credit. The Index Floor Rate is declared for each Index Segment in advance of each Index Period and is guaranteed to never be less than 0%.
Index Participation Rate	The portion of the Index growth that will be used in the calculation of the Index Credit is the Index Participation Rate. This is subject to change, but it will never be less than the Minimum Index Participation Rate shown in the policy.
Index Period	The period of time during which an Index Credit is calculated is the Index Period. Premium payments in the first month of the contract begin on the date an Index Segment is created and ends on the first policy anniversary. All future Index Periods begin on the date an Index Segment is created and ends 12 months later on the same calendar date it began.
Index Segment	When premium is allocated or money is transferred into an Index Selection, an Index Segment is created. Each Index Segment earns an Index Credit based on the Index Selection, unless the Index Segment ends before the end of the Index Period. An Index Segment will end when its value cannot cover the policy costs. The policy may contain multiple Index Segments.

Index Spread Rate	The Index Spread Rate is the annual percentage subtracted from the Index growth that will be used in the calculation of the Index Credit. The Index Spread Rate is subject to change, but will never be more than the Maximum Index Spread Rate shown in the policy.
Monthly Index Cap	The Monthly Index Cap Rate is the maximum monthly percentage increase in the Index Value used in the calculation of the Monthly Point-to-Point Index Crediting Method.
Monthly Index Date	The Monthly Index Date is the same date in each month as the date in which the Index Segment was created.
Monthly Index Return	The Monthly Index Return is based on the percentage increase or decrease in the Index. See the policy for details.
Point-to-Point	See Index Crediting Method

Policy Summary

First Year Annualized Premium: \$24,340.00

Interest and Cost Scenarios:

Guaranteed	Maximum charges and Minimum Account Value of 2.50%
Midpoint	Interest and charges half way between illustrated non-guaranteed and guaranteed (Interest and charges are different than those used in previous Non-Guaranteed Alternate scenarios.)
Assumed Non-Guaranteed	Current charges and Index Credits & Fixed Account interest rate patterns as shown at the end of the "Projected Policy Values" numeric detail

Non-guaranteed benefits and values are not guaranteed and are subject to change and may be more or less favorable than shown.

End of Year	Beg/End of Yr Age	Guaranteed		Non-Guaranteed Midpoint		Non-Guaranteed Assumed	
		Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit	Net Cash Surrender Value	Death Benefit
Year 5	39/40	\$28,424	\$2,912,230	\$32,815	\$2,916,621	\$39,722	\$2,923,528
Year 10	44/45	\$120,097	\$2,989,891	\$135,333	\$3,005,128	\$162,028	\$3,031,823
Year 20	54/55	\$486,800****	\$3,149,896	\$486,800****	\$3,278,054	\$620,273	\$3,456,655
Year 35	69/70	\$357,724	\$3,194,106	\$735,607	\$3,571,989	\$1,603,874	\$4,440,256
Last Policy Year a Death Benefit is Supported *			65		65		65

* Unless the Extended Maturity Option is available and exercised

****Premium Recovery values are shown if greater than Net Cash Surrender Value.

Acknowledgment

I have received a copy of this life insurance illustration and understand any non-guaranteed elements illustrated are subject to change and could be either higher or lower and that the current illustrated non-guaranteed elements will continue unchanged for all years shown. The insurance agent has told me the values are not guaranteed. I further understand that this illustration is not part of the contract and it does not predict actual performance.

I hereby acknowledge and attest that I have received, reviewed, and understand all pages of this illustration.

First Owner/Applicant Signature

Second Owner/Applicant Signature

Printed Name

Date

Printed Name

Date

I certify this life insurance illustration has been presented to the applicant and I have explained all non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration or any promises about future performance or values of this policy.

Agent Signature

Printed Name

Date

Agent ID

Disclosures

THE S&P 500® COMPOSITE STOCK PRICE INDEX

THE S&P 400® COMPOSITE STOCK PRICE INDEX

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Detailed Summary of Illustration

Important Facts about this Illustration

This illustration shows how this Indexed Universal Life Insurance policy works based on the information below, premium allocations that are described separately in this narrative explanation, and any Loans, Withdrawals, or other policy changes assumed in this illustration. It is only an example. The policy will not work exactly as it is shown in this document because the actual values in your policy will vary based on:

- the amount of premium payments made;
- when premium payments are made;
- the actual cost of insurance;
- actual policy expenses;
- Loans, Withdrawals and other policy changes not shown in this illustration;
- the actual rate at which interest is credited to the policy.

Initial Death Benefit*	\$2,836,382
Initial Death Benefit Option*	2-Increasing
Initial Annual Premium*	\$24,340.00
The specified premium amount changes to	\$0.00 in year 31
Underwriting Class	Standard Non-Tobacco
Premium Recovery Endorsement	This policy does qualify for the Premium Recovery Endorsement
Included Riders:	
Premium Guarantee Rider	
Guideline Level Annual Premium	\$101,283.64
Guideline Single Premium	\$560,585.03
7 Pay Premium	\$140,556.58
Target Premium	\$18,975.40
Minimum No Lapse Premium	\$13,989.96
Internal Revenue Code Test:	Guideline Premium Test (GPT)
MEC Status:	This illustration is not a MEC.
Index Allocation(s) & %:	S&P500® Annual Pt-to-Pt w/ Sprd 100%;
Illustrated Rates	Non-Guaranteed interest rates for Index Selections: 5.81% all years.

* A Death Benefit Change or Death Benefit Option Change was not included in this illustration. Please be aware that any changes to your policy, including but not limited to planned premium amount, premium mode, premium duration or Death Benefit amount, do not happen automatically and must be requested by the owner (regardless of whether those changes are reflected in this illustration). Please contact your agent or North American Company for Life and Health Insurance for information regarding changes to your policy.

**Amounts shown for the Withdrawals, Loans and Repayments are annualized.