

# A Supplemental Illustration Summary

## MassMutual Whole Life 10 Pay

**Prepared for:**  
Valued Client

**Presented by:**  
Financial Professional  
ABC Financial Services  
ABC Rd  
Boston, MA 02108  
Agent Telephone Number: (000) -

July 26, 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 10 Pay Basic Illustration dated July 26, 2022. **Refer to the Basic Illustration for guaranteed elements and other important information.**

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# Whole Life Insurance Summary

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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.<sup>1</sup>
- 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 10 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: \$2,801,121.00

Total Initial Premium: \$200,000.04

<sup>1</sup> 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	200,000	200,000	74,426	74,426	2,819,437
2	47	200,000	400,000	205,899	131,473	2,852,977
3	48	200,000	600,000	402,610	196,711	2,902,140
4	49	200,000	800,000	612,337	209,726	2,967,123
5	50	200,000	1,000,000	835,962	223,625	3,048,439
6	51	200,000	1,200,000	1,070,269	234,307	3,139,394
7	52	200,000	1,400,000	1,315,811	245,543	3,240,269
8	53	200,000	1,600,000	1,573,219	257,408	3,351,459
9	54	200,000	1,800,000	1,843,111	269,892	3,473,183
10	55	200,000	2,000,000	2,126,293	283,181	3,605,964
11	56	0	2,000,000	2,243,479	117,186	3,740,440
12	57	0	2,000,000	2,366,784	123,305	3,879,783
13	58	0	2,000,000	2,496,527	129,743	4,024,255
14	59	0	2,000,000	2,633,004	136,476	4,174,070
15	60	0	2,000,000	2,776,504	143,500	4,329,493
16	61	0	2,000,000	2,927,348	150,844	4,490,762
17	62	0	2,000,000	3,085,722	158,374	4,658,045
18	63	0	2,000,000	3,252,259	166,537	4,831,905
19	64	0	2,000,000	3,427,339	175,080	5,012,781
20	65	0	2,000,000	3,611,258	183,919	5,200,918
21	66	-250,000	1,750,000	3,544,073	-67,185	5,136,079
22	67	0	1,750,000	3,735,769	191,696	5,328,078
23	68	0	1,750,000	3,936,837	201,067	5,527,048
24	69	0	1,750,000	4,147,611	210,774	5,733,193
25	70	0	1,750,000	4,368,556	220,945	5,946,887

**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 10 Pay Basic Life Insurance Illustration dated 07/26/2022. 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	1,750,000	4,599,910	231,354	6,168,452
27	72	-250,000	1,500,000	4,581,817	-18,093	6,138,200
28	73	0	1,500,000	4,824,771	242,955	6,366,700
29	74	0	1,500,000	5,078,977	254,206	6,604,389
30	75	0	1,500,000	5,344,716	265,739	6,851,569
31	76	0	1,500,000	5,622,398	277,682	7,108,437
32	77	0	1,500,000	5,912,249	289,851	7,375,149
33	78	0	1,500,000	6,214,828	302,578	7,651,976
34	79	-250,000	1,250,000	6,269,851	55,024	7,678,366
35	80	0	1,250,000	6,587,670	317,818	7,964,603
36	81	0	1,250,000	6,918,274	330,604	8,260,920
37	82	-250,000	1,000,000	7,001,445	83,171	8,307,119
38	83	0	1,000,000	7,347,349	345,903	8,613,248
39	84	0	1,000,000	7,706,062	358,713	8,930,596
40	85	0	1,000,000	8,077,614	371,552	9,259,580
41	86	0	1,000,000	8,461,106	383,492	9,599,903
42	87	0	1,000,000	8,856,670	395,564	9,952,666
43	88	0	1,000,000	9,263,779	407,109	10,317,830
44	89	0	1,000,000	9,682,073	418,294	10,695,759
45	90	0	1,000,000	10,111,253	429,180	11,086,413
46	91	0	1,000,000	10,551,760	440,507	11,489,844
47	92	0	1,000,000	11,004,540	452,780	11,906,260
48	93	0	1,000,000	11,471,635	467,095	12,335,494
49	94	0	1,000,000	11,955,097	483,462	12,777,203
50	95	0	1,000,000	12,459,095	503,998	13,230,437

**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 10 Pay Basic Life Insurance Illustration dated 07/26/2022. 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
51	96	0	1,000,000	12,990,726	531,631	13,694,206
52	97	0	1,000,000	13,554,768	564,042	14,167,515
53	98	0	1,000,000	14,163,188	608,421	14,648,566
54	99	0	1,000,000	14,837,652	674,464	15,134,004
55	100	0	1,000,000	15,617,237	779,585	15,617,237
56	101	0	1,000,000	16,499,328	882,091	16,499,328
57	102	0	1,000,000	17,430,272	930,944	17,430,272
58	103	0	1,000,000	18,412,755	982,483	18,412,755
59	104	0	1,000,000	19,449,611	1,036,856	19,449,611
60	105	0	1,000,000	20,543,827	1,094,216	20,543,827
61	106	0	1,000,000	21,698,555	1,154,728	21,698,555
62	107	0	1,000,000	22,917,118	1,218,563	22,917,118
63	108	0	1,000,000	24,203,020	1,285,903	24,203,020
64	109	0	1,000,000	25,559,959	1,356,939	25,559,959
65	110	0	1,000,000	26,991,833	1,431,874	26,991,833
66	111	0	1,000,000	28,502,753	1,510,920	28,502,753
67	112	0	1,000,000	30,097,054	1,594,301	30,097,054
68	113	0	1,000,000	31,779,309	1,682,255	31,779,309
69	114	0	1,000,000	33,554,340	1,775,031	33,554,340
70	115	0	1,000,000	35,427,232	1,872,892	35,427,232
71	116	0	1,000,000	37,403,347	1,976,115	37,403,347
72	117	0	1,000,000	39,488,340	2,084,993	39,488,340
73	118	0	1,000,000	41,688,175	2,199,835	41,688,175
74	119	0	1,000,000	44,009,139	2,320,964	44,009,139
75	120	0	1,000,000	46,457,864	2,448,725	46,457,864
76	121	0	1,000,000	49,041,343	2,583,479	49,041,343

**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 10 Pay Basic Life Insurance Illustration dated 07/26/2022. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations and other important information.

Since 1851, our business decisions have been guided by our customers' needs. Today, we offer a wide range of financial products and services to help people secure their future and protect the ones they love.

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[Learn more at www.massmutual.com](http://www.massmutual.com)

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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

# Whole Life 10 Pay

## Basic Life Insurance Illustration

**Prepared for:**

Valued Client  
Male, Age 45

**Presented by:**

Financial Professional  
ABC Financial Services  
ABC Rd  
Boston, MA 02108  
Agent Telephone Number: (000) -

July 26, 2022

**CRN: 284138**

## Narrative Summary

**Whole Life 10 Pay** is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 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 10 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	ICC18-MMWL*
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

### Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$200,000.04
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	\$200,000.04

### Initial Coverage Information

Base Policy Face Amount	\$2,801,121.00
Total Initial Death Benefit	\$2,801,121.00

\*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 10 Pay:** Whole Life 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 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 10 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:** Financial Professional  
**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)



## Narrative Summary

**IMPORTANT INFORMATION ABOUT DIVIDENDS** Whole Life 10 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 Massachusetts on July 26, 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**

	Policy Year	
	10	20
Life Insurance Surrender Cost Index	\$14.05	\$7.47
Life Insurance Net Payment Cost Index	\$58.70	\$27.47
Equivalent Level Annual Dividend at 5%	\$12.70	\$16.77

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**

## Narrative Summary

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

**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.

**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.

**Internal Rate of Return (%) End Year:** The Internal Rate of Return (IRR) is the rate at which the out-of-pocket payments would accumulate each year to equal the policy value in this policy year.

**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.

## Narrative Summary

**Tax Equiv Internal Rate of Return (%) End Year:** The tax equivalent internal rate of return is the return that would have to be earned on a taxable asset to produce an amount equal to the death benefit under the policy.

**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.

**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	\$200,000.04	1	\$200,000.04	\$0.00	-
Semi-Annual	\$102,340.02	2	\$204,680.04	\$4,680.00	9.6%
Quarterly	\$51,780.01	4	\$207,120.04	\$7,120.00	9.5%
Monthly	\$17,400.00	12	\$208,800.00	\$8,799.96	9.5%

**Consider Additional Coverage:** In some cases, the cost per unit of the Whole Life 10 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	200,000	702,185	2,801,121	767,453	2,921,784	835,962	3,048,439
Year 10	200,000	1,651,709	2,801,121	1,875,156	3,180,062	2,126,293	3,605,964
Year 20	0	1,944,958	2,801,121	2,661,717	3,833,394	3,611,258	5,200,918
Age 70	0	2,094,230	2,801,121	3,150,235	4,213,572	4,675,950	6,254,281

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	2,801,121	200,000.04	102,340.02	51,780.01	17,400.00
Total Initial Modal Premium (Annualized)		200,000.04	204,680.04	207,120.04	208,800.00

## Tabular Values

					Non-Guaranteed Values*					
Year	Age End Year	Contract Premium	Guaranteed Cash Value	Guaranteed Death Benefit	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
			End Year	End Year						
1	46	200,000	65,182	2,801,121	9,244	9,244	74,426	18,316	2,819,437	147,468
2	47	200,000	179,272	2,801,121	17,222	26,627	205,899	51,856	2,852,977	400,979
3	48	200,000	349,832	2,801,121	25,686	52,778	402,610	101,019	2,902,140	770,605
4	49	200,000	524,090	2,801,121	34,545	88,247	612,337	166,002	2,967,123	1,151,874
5	50	200,000	702,185	2,801,121	43,984	133,777	835,962	247,318	3,048,439	1,545,472
6	51	200,000	884,090	2,801,121	50,060	186,179	1,070,269	338,273	3,139,394	1,944,599
7	52	200,000	1,069,888	2,801,121	56,490	245,923	1,315,811	439,148	3,240,269	2,349,662
8	53	200,000	1,259,664	2,801,121	63,350	313,555	1,573,219	550,338	3,351,459	2,761,245
9	54	200,000	1,453,558	2,801,121	70,556	389,554	1,843,111	672,062	3,473,183	3,179,752
10	55	200,000	1,651,709	2,801,121	78,296	474,584	2,126,293	804,843	3,605,964	
11	56	0	1,680,084	2,801,121	80,657	563,394	2,243,479	939,319	3,740,440	
12	57	0	1,708,768	2,801,121	85,003	658,016	2,366,784	1,078,662	3,879,783	
13	58	0	1,737,731	2,801,121	89,626	758,796	2,496,527	1,223,134	4,024,255	
14	59	0	1,766,947	2,801,121	94,503	866,056	2,633,004	1,372,949	4,174,070	
15	60	0	1,796,359	2,801,121	99,672	980,145	2,776,504	1,528,372	4,329,493	
16	61	0	1,825,939	2,801,121	105,125	1,101,409	2,927,348	1,689,641	4,490,762	
17	62	0	1,855,603	2,801,121	110,817	1,230,120	3,085,722	1,856,924	4,658,045	
18	63	0	1,885,379	2,801,121	117,022	1,366,880	3,252,259	2,030,784	4,831,905	
19	64	0	1,915,182	2,801,121	123,669	1,512,156	3,427,339	2,211,660	5,012,781	
20	65	0	1,944,958	2,801,121	130,633	1,666,299	3,611,258	2,399,797	5,200,918	
21	66	0	1,974,790	2,801,121	137,976	1,829,833	3,804,623	2,595,508	5,396,629	
22	67	0	2,004,594	2,801,121	145,271	2,002,720	4,007,315	2,798,503	5,599,624	
23	68	0	2,034,454	2,801,121	152,835	2,185,387	4,219,841	3,008,932	5,810,053	
24	69	0	2,064,342	2,801,121	160,724	2,378,216	4,442,558	3,227,019	6,028,140	
25	70	0	2,094,230	2,801,121	169,072	2,581,720	4,675,950	3,453,160	6,254,281	
26	71	0	2,124,006	2,801,121	177,843	2,796,270	4,920,276	3,687,697	6,488,818	
27	72	0	2,153,586	2,801,121	187,454	3,022,667	5,176,252	3,931,515	6,732,636	
28	73	0	2,182,886	2,801,121	197,616	3,261,407	5,444,292	4,185,100	6,986,221	
29	74	0	2,211,765	2,801,121	208,322	3,512,877	5,724,642	4,448,932	7,250,053	
30	75	0	2,240,169	2,801,121	219,470	3,777,459	6,017,628	4,723,359	7,524,480	

**\*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: Financial Professional  
 Prepared on: July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)

## 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
31	76	0	2,268,124	2,801,121	230,985	4,055,583	6,323,707	5,008,624	7,809,745
32	77	0	2,295,603	2,801,121	242,833	4,347,550	6,643,153	5,304,931	8,106,052
33	78	0	2,322,662	2,801,121	255,118	4,653,914	6,976,575	5,612,602	8,413,723
34	79	0	2,349,328	2,801,121	267,621	4,974,966	7,324,295	5,931,688	8,732,809
35	80	0	2,375,575	2,801,121	280,490	5,311,036	7,686,611	6,262,423	9,063,544
36	81	0	2,401,289	2,801,121	293,776	5,662,301	8,063,590	6,605,116	9,406,237
37	82	0	2,426,443	2,801,121	307,586	6,029,201	8,455,644	6,960,197	9,761,318
38	83	0	2,451,037	2,801,121	321,566	6,411,878	8,862,915	7,327,693	10,128,814
39	84	0	2,474,762	2,801,121	336,879	6,810,822	9,285,585	7,708,998	10,510,119
40	85	0	2,497,536	2,801,121	352,760	7,226,257	9,723,793	8,104,638	10,905,759
41	86	0	2,519,216	2,801,121	368,550	7,657,537	10,176,754	8,514,430	11,315,551
42	87	0	2,539,636	2,801,121	385,474	8,105,081	10,644,717	8,939,592	11,740,713
43	88	0	2,558,740	2,801,121	402,493	8,568,542	11,127,282	9,380,212	12,181,333
44	89	0	2,576,443	2,801,121	419,948	9,047,773	11,624,216	9,836,781	12,637,902
45	90	0	2,592,774	2,801,121	437,459	9,542,580	12,135,354	10,309,393	13,110,514
46	91	0	2,607,900	2,801,121	455,128	10,053,379	12,661,279	10,798,242	13,599,363
47	92	0	2,622,045	2,801,121	473,125	10,581,035	13,203,080	11,303,679	14,104,800
48	93	0	2,635,687	2,801,121	491,183	11,127,266	13,762,953	11,825,692	14,626,813
49	94	0	2,649,272	2,801,121	509,216	11,693,837	14,343,109	12,364,094	15,165,215
50	95	0	2,663,670	2,801,121	526,823	12,284,211	14,947,881	12,918,103	15,719,224
51	96	0	2,680,141	2,801,121	544,229	12,904,399	15,584,539	13,486,898	16,288,019
52	97	0	2,699,384	2,801,121	561,602	13,558,656	16,258,040	14,069,666	16,870,787
53	98	0	2,723,278	2,801,121	578,591	14,257,261	16,980,539	14,664,795	17,465,916
54	99	0	2,755,183	2,801,121	594,419	15,018,712	17,773,895	15,269,126	18,070,247
55	100	0	2,801,121	2,801,121	607,142	15,876,268	18,677,389	15,876,268	18,677,389
56	101	0	2,801,121	2,801,121	1,011,229	16,887,497	19,688,618	16,887,497	19,688,618
57	102	0	2,801,121	2,801,121	1,065,532	17,953,029	20,754,150	17,953,029	20,754,150
58	103	0	2,801,121	2,801,121	1,122,751	19,075,780	21,876,901	19,075,780	21,876,901
59	104	0	2,801,121	2,801,121	1,183,043	20,258,823	23,059,944	20,258,823	23,059,944
60	105	0	2,801,121	2,801,121	1,246,572	21,505,395	24,306,516	21,505,395	24,306,516

**\*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:** Financial Professional  
**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)

## 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	2,801,121	2,801,121	1,313,513	22,818,908	25,620,029	22,818,908	25,620,029
62	107	0	2,801,121	2,801,121	1,384,049	24,202,957	27,004,078	24,202,957	27,004,078
63	108	0	2,801,121	2,801,121	1,458,372	25,661,329	28,462,450	25,661,329	28,462,450
64	109	0	2,801,121	2,801,121	1,536,687	27,198,016	29,999,137	27,198,016	29,999,137
65	110	0	2,801,121	2,801,121	1,619,207	28,817,223	31,618,344	28,817,223	31,618,344
66	111	0	2,801,121	2,801,121	1,706,158	30,523,382	33,324,503	30,523,382	33,324,503
67	112	0	2,801,121	2,801,121	1,797,779	32,321,161	35,122,282	32,321,161	35,122,282
68	113	0	2,801,121	2,801,121	1,894,320	34,215,481	37,016,602	34,215,481	37,016,602
69	114	0	2,801,121	2,801,121	1,996,045	36,211,525	39,012,646	36,211,525	39,012,646
70	115	0	2,801,121	2,801,121	2,103,232	38,314,758	41,115,879	38,314,758	41,115,879
71	116	0	2,801,121	2,801,121	2,216,176	40,530,934	43,332,055	40,530,934	43,332,055
72	117	0	2,801,121	2,801,121	2,335,185	42,866,118	45,667,239	42,866,118	45,667,239
73	118	0	2,801,121	2,801,121	2,460,584	45,326,703	48,127,824	45,326,703	48,127,824
74	119	0	2,801,121	2,801,121	2,592,717	47,919,420	50,720,541	47,919,420	50,720,541
75	120	0	2,801,121	2,801,121	2,731,946	50,651,366	53,452,487	50,651,366	53,452,487
76	121	0	2,801,121	2,801,121	2,878,652	53,530,018	56,331,139	53,530,018	56,331,139

**\*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:** Financial Professional  
**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)



Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,801,121	200,000.04	102,340.02	51,780.01	17,400.00
Total Initial Modal Premium (Annualized)		200,000.04	204,680.04	207,120.04	208,800.00

## Supplemental Values

### Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Loan	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	200,000	0	200,000	9,244	65,182	9,244	0	74,426	18,316	2,819,437
2	47	200,000	0	200,000	17,222	179,272	26,627	0	205,899	51,856	2,852,977
3	48	200,000	0	200,000	25,686	349,832	52,778	0	402,610	101,019	2,902,140
4	49	200,000	0	200,000	34,545	524,090	88,247	0	612,337	166,002	2,967,123
5	50	200,000	0	200,000	43,984	702,185	133,777	0	835,962	247,318	3,048,439
6	51	200,000	0	200,000	50,060	884,090	186,179	0	1,070,269	338,273	3,139,394
7	52	200,000	0	200,000	56,490	1,069,888	245,923	0	1,315,811	439,148	3,240,269
8	53	200,000	0	200,000	63,350	1,259,664	313,555	0	1,573,219	550,338	3,351,459
9	54	200,000	0	200,000	70,556	1,453,558	389,554	0	1,843,111	672,062	3,473,183
10	55	200,000	0	200,000	78,296	1,651,709	474,584	0	2,126,293	804,843	3,605,964
11	56	0	0	0	80,657	1,680,084	563,394	0	2,243,479	939,319	3,740,440
12	57	0	0	0	85,003	1,708,768	658,016	0	2,366,784	1,078,662	3,879,783
13	58	0	0	0	89,626	1,737,731	758,796	0	2,496,527	1,223,134	4,024,255
14	59	0	0	0	94,503	1,766,947	866,056	0	2,633,004	1,372,949	4,174,070
15	60	0	0	0	99,672	1,796,359	980,145	0	2,776,504	1,528,372	4,329,493
16	61	0	0	0	105,125	1,825,939	1,101,409	0	2,927,348	1,689,641	4,490,762
17	62	0	0	0	110,817	1,855,603	1,230,120	0	3,085,722	1,856,924	4,658,045
18	63	0	0	0	117,022	1,885,379	1,366,880	0	3,252,259	2,030,784	4,831,905
19	64	0	0	0	123,669	1,915,182	1,512,156	0	3,427,339	2,211,660	5,012,781
20	65	0	0	0	130,633	1,944,958	1,666,299	0	3,611,258	2,399,797	5,200,918
21	66	-250,000	250,000	-250,000	137,976	1,974,790	1,829,833	250,000	3,544,073	2,595,508	5,136,079
22	67	0	10,550	0	145,271	2,004,594	2,002,720	260,550	3,735,769	2,798,503	5,328,078
23	68	0	10,995	0	152,835	2,034,454	2,185,387	271,545	3,936,837	3,008,932	5,527,048
24	69	0	11,459	0	160,724	2,064,342	2,378,216	283,004	4,147,611	3,227,019	5,733,193
25	70	0	11,943	0	169,072	2,094,230	2,581,720	294,947	4,368,556	3,453,160	5,946,887
26	71	0	12,447	0	177,843	2,124,006	2,796,270	307,394	4,599,910	3,687,697	6,168,452
27	72	-250,000	262,972	-250,000	187,454	2,153,586	3,022,667	570,366	4,581,817	3,931,515	6,138,200
28	73	0	24,069	0	197,616	2,182,886	3,261,407	594,435	4,824,771	4,185,100	6,366,700
29	74	0	25,085	0	208,322	2,211,765	3,512,877	619,521	5,078,977	4,448,932	6,604,389
30	75	0	26,144	0	219,470	2,240,169	3,777,459	645,664	5,344,716	4,723,359	6,851,569

**\*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. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 07/26/2022. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

**Prepared for:** Valued Client (Male, 45, Ultra Preferred Non-Tobacco)  
**Presented by:** Financial Professional  
**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)

## Supplemental Values

Non-Guaranteed Values\*

Year	Age End Year	Annual Outlay	Annual Loan	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	27,247	0	230,985	2,268,124	4,055,583	672,911	5,622,398	5,008,624	7,108,437
32	77	0	28,397	0	242,833	2,295,603	4,347,550	701,308	5,912,249	5,304,931	7,375,149
33	78	0	29,595	0	255,118	2,322,662	4,653,914	730,904	6,214,828	5,612,602	7,651,976
34	79	-250,000	280,844	-250,000	267,621	2,349,328	4,974,966	1,011,748	6,269,851	5,931,688	7,678,366
35	80	0	42,696	0	280,490	2,375,575	5,311,036	1,054,443	6,587,670	6,262,423	7,964,603
36	81	0	44,498	0	293,776	2,401,289	5,662,301	1,098,941	6,918,274	6,605,116	8,260,920
37	82	-250,000	296,375	-250,000	307,586	2,426,443	6,029,201	1,395,316	7,001,445	6,960,197	8,307,119
38	83	0	58,882	0	321,566	2,451,037	6,411,878	1,454,199	7,347,349	7,327,693	8,613,248
39	84	0	61,367	0	336,879	2,474,762	6,810,822	1,515,566	7,706,062	7,708,998	8,930,596
40	85	0	63,957	0	352,760	2,497,536	7,226,257	1,579,523	8,077,614	8,104,638	9,259,580
41	86	0	66,656	0	368,550	2,519,216	7,657,537	1,646,178	8,461,106	8,514,430	9,599,903
42	87	0	69,469	0	385,474	2,539,636	8,105,081	1,715,647	8,856,670	8,939,592	9,952,666
43	88	0	72,400	0	402,493	2,558,740	8,568,542	1,788,048	9,263,779	9,380,212	10,317,830
44	89	0	75,456	0	419,948	2,576,443	9,047,773	1,863,503	9,682,073	9,836,781	10,695,759
45	90	0	78,640	0	437,459	2,592,774	9,542,580	1,942,143	10,111,253	10,309,393	11,086,413
46	91	0	81,958	0	455,128	2,607,900	10,053,379	2,024,101	10,551,760	10,798,242	11,489,844
47	92	0	85,417	0	473,125	2,622,045	10,581,035	2,109,518	11,004,540	11,303,679	11,906,260
48	93	0	89,022	0	491,183	2,635,687	11,127,266	2,198,540	11,471,635	11,825,692	12,335,494
49	94	0	92,778	0	509,216	2,649,272	11,693,837	2,291,319	11,955,097	12,364,094	12,777,203
50	95	0	96,694	0	526,823	2,663,670	12,284,211	2,388,012	12,459,095	12,918,103	13,230,437
51	96	0	100,774	0	544,229	2,680,141	12,904,399	2,488,786	12,990,726	13,486,898	13,694,206
52	97	0	105,027	0	561,602	2,699,384	13,558,656	2,593,813	13,554,768	14,069,666	14,167,515
53	98	0	109,459	0	578,591	2,723,278	14,257,261	2,703,272	14,163,188	14,664,795	14,648,566
54	99	0	114,078	0	594,419	2,755,183	15,018,712	2,817,350	14,837,652	15,269,126	15,134,004
55	100	0	118,892	0	607,142	2,801,121	15,876,268	2,936,242	15,617,237	15,876,268	15,617,237
56	101	0	123,909	0	1,011,229	2,801,121	16,887,497	3,060,152	16,499,328	16,887,497	16,499,328
57	102	0	129,138	0	1,065,532	2,801,121	17,953,029	3,189,290	17,430,272	17,953,029	17,430,272
58	103	0	134,588	0	1,122,751	2,801,121	19,075,780	3,323,878	18,412,755	19,075,780	18,412,755
59	104	0	140,268	0	1,183,043	2,801,121	20,258,823	3,464,146	19,449,611	20,258,823	19,449,611
60	105	0	146,187	0	1,246,572	2,801,121	21,505,395	3,610,333	20,543,827	21,505,395	20,543,827

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

**Presented by:** Financial Professional

**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)

## Supplemental Values

Non-Guaranteed Values*											
Year	Age End Year	Annual Outlay	Annual Loan	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	152,356	0	1,313,513	2,801,121	22,818,908	3,762,689	21,698,555	22,818,908	21,698,555
62	107	0	158,785	0	1,384,049	2,801,121	24,202,957	3,921,474	22,917,118	24,202,957	22,917,118
63	108	0	165,486	0	1,458,372	2,801,121	25,661,329	4,086,960	24,203,020	25,661,329	24,203,020
64	109	0	172,470	0	1,536,687	2,801,121	27,198,016	4,259,430	25,559,959	27,198,016	25,559,959
65	110	0	179,748	0	1,619,207	2,801,121	28,817,223	4,439,178	26,991,833	28,817,223	26,991,833
66	111	0	187,333	0	1,706,158	2,801,121	30,523,382	4,626,511	28,502,753	30,523,382	28,502,753
67	112	0	195,239	0	1,797,779	2,801,121	32,321,161	4,821,750	30,097,054	32,321,161	30,097,054
68	113	0	203,478	0	1,894,320	2,801,121	34,215,481	5,025,228	31,779,309	34,215,481	31,779,309
69	114	0	212,065	0	1,996,045	2,801,121	36,211,525	5,237,293	33,554,340	36,211,525	33,554,340
70	115	0	221,014	0	2,103,232	2,801,121	38,314,758	5,458,306	35,427,232	38,314,758	35,427,232
71	116	0	230,341	0	2,216,176	2,801,121	40,530,934	5,688,647	37,403,347	40,530,934	37,403,347
72	117	0	240,061	0	2,335,185	2,801,121	42,866,118	5,928,708	39,488,340	42,866,118	39,488,340
73	118	0	250,191	0	2,460,584	2,801,121	45,326,703	6,178,899	41,688,175	45,326,703	41,688,175
74	119	0	260,750	0	2,592,717	2,801,121	47,919,420	6,439,649	44,009,139	47,919,420	44,009,139
75	120	0	271,753	0	2,731,946	2,801,121	50,651,366	6,711,402	46,457,864	50,651,366	46,457,864
76	121	0	283,221	0	2,878,652	2,801,121	53,530,018	6,994,623	49,041,343	53,530,018	49,041,343

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## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
1	46	200,000	74,426	-62.79
2	47	200,000	205,899	-36.89
3	48	200,000	402,610	-18.66
4	49	200,000	612,337	-10.41
5	50	200,000	835,962	-5.91
6	51	200,000	1,070,269	-3.26
7	52	200,000	1,315,811	-1.55
8	53	200,000	1,573,219	-0.38
9	54	200,000	1,843,111	0.47
10	55	200,000	2,126,293	1.11
11	56	0	2,243,479	1.76
12	57	0	2,366,784	2.24
13	58	0	2,496,527	2.61
14	59	0	2,633,004	2.90
15	60	0	2,776,504	3.13
16	61	0	2,927,348	3.33
17	62	0	3,085,722	3.49
18	63	0	3,252,259	3.63
19	64	0	3,427,339	3.74
20	65	0	3,611,258	3.85
21	66	-250,000	3,544,073	3.93
22	67	0	3,735,769	4.01
23	68	0	3,936,837	4.08
24	69	0	4,147,611	4.14
25	70	0	4,368,556	4.19

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Cash Value. For example, you would have to earn 4.83% on your investment in order to equal the Net Cash Value from the proposed Whole Life 10 Pay over 76 years.

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## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
26	71	0	4,599,910	4.24
27	72	-250,000	4,581,817	4.28
28	73	0	4,824,771	4.32
29	74	0	5,078,977	4.36
30	75	0	5,344,716	4.39
31	76	0	5,622,398	4.42
32	77	0	5,912,249	4.44
33	78	0	6,214,828	4.46
34	79	-250,000	6,269,851	4.48
35	80	0	6,587,670	4.50
36	81	0	6,918,274	4.51
37	82	-250,000	7,001,445	4.53
38	83	0	7,347,349	4.54
39	84	0	7,706,062	4.55
40	85	0	8,077,614	4.55
41	86	0	8,461,106	4.56
42	87	0	8,856,670	4.56
43	88	0	9,263,779	4.56
44	89	0	9,682,073	4.56
45	90	0	10,111,253	4.56
46	91	0	10,551,760	4.55
47	92	0	11,004,540	4.55
48	93	0	11,471,635	4.54
49	94	0	11,955,097	4.53
50	95	0	12,459,095	4.53

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## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
51	96	0	12,990,726	4.52
52	97	0	13,554,768	4.52
53	98	0	14,163,188	4.52
54	99	0	14,837,652	4.52
55	100	0	15,617,237	4.54
56	101	0	16,499,328	4.56
57	102	0	17,430,272	4.57
58	103	0	18,412,755	4.59
59	104	0	19,449,611	4.61
60	105	0	20,543,827	4.63
61	106	0	21,698,555	4.64
62	107	0	22,917,118	4.66
63	108	0	24,203,020	4.67
64	109	0	25,559,959	4.69
65	110	0	26,991,833	4.70
66	111	0	28,502,753	4.71
67	112	0	30,097,054	4.73
68	113	0	31,779,309	4.74
69	114	0	33,554,340	4.75
70	115	0	35,427,232	4.76
71	116	0	37,403,347	4.78
72	117	0	39,488,340	4.79
73	118	0	41,688,175	4.80
74	119	0	44,009,139	4.81
75	120	0	46,457,864	4.82
76	121	0	49,041,343	4.83

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Cash Value. For example, you would have to earn 4.83% on your investment in order to equal the Net Cash Value from the proposed Whole Life 10 Pay over 76 years.

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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year <sup>1</sup>
1	46	200,000	2,819,437	1,309.72	1,819.06
2	47	200,000	2,852,977	230.98	320.81
3	48	200,000	2,902,140	102.97	143.01
4	49	200,000	2,967,123	60.09	83.46
5	50	200,000	3,048,439	39.79	55.26
6	51	200,000	3,139,394	28.32	39.33
7	52	200,000	3,240,269	21.13	29.35
8	53	200,000	3,351,459	16.32	22.67
9	54	200,000	3,473,183	12.94	17.97
10	55	200,000	3,605,964	10.49	14.57
11	56	0	3,740,440	9.54	13.25
12	57	0	3,879,783	8.81	12.24
13	58	0	4,024,255	8.25	11.46
14	59	0	4,174,070	7.79	10.82
15	60	0	4,329,493	7.42	10.31
16	61	0	4,490,762	7.11	9.88
17	62	0	4,658,045	6.84	9.50
18	63	0	4,831,905	6.62	9.19
19	64	0	5,012,781	6.42	8.92
20	65	0	5,200,918	6.26	8.69
21	66	-250,000	5,136,079	6.11	8.49
22	67	0	5,328,078	5.99	8.32
23	68	0	5,527,048	5.87	8.15
24	69	0	5,733,193	5.77	8.01
25	70	0	5,946,887	5.67	7.88

The Internal Rate of Returns are a measure that can be used to evaluate performance and is based on the current dividend schedule. They are an amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.83% on your investment (6.71% on a taxable asset) in order to equal the Net Death Benefit from the proposed Whole Life 10 Pay over 76 years.

<sup>1</sup>The assumed tax rate is 28%.

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**MEC Limit:** \$212,121.66  
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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year <sup>1</sup>
26	71	0	6,168,452	5.59	7.76
27	72	-250,000	6,138,200	5.51	7.65
28	73	0	6,366,700	5.44	7.56
29	74	0	6,604,389	5.38	7.47
30	75	0	6,851,569	5.32	7.39
31	76	0	7,108,437	5.26	7.31
32	77	0	7,375,149	5.21	7.24
33	78	0	7,651,976	5.16	7.17
34	79	-250,000	7,678,366	5.12	7.11
35	80	0	7,964,603	5.08	7.06
36	81	0	8,260,920	5.04	7.00
37	82	-250,000	8,307,119	5.00	6.94
38	83	0	8,613,248	4.97	6.90
39	84	0	8,930,596	4.94	6.86
40	85	0	9,259,580	4.91	6.82
41	86	0	9,599,903	4.88	6.78
42	87	0	9,952,666	4.85	6.74
43	88	0	10,317,830	4.82	6.69
44	89	0	10,695,759	4.79	6.65
45	90	0	11,086,413	4.77	6.63
46	91	0	11,489,844	4.74	6.58
47	92	0	11,906,260	4.72	6.56
48	93	0	12,335,494	4.70	6.53
49	94	0	12,777,203	4.67	6.49
50	95	0	13,230,437	4.65	6.46

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## Internal Rate of Return on Death Benefit

Non-Guaranteed Values\*

Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year <sup>1</sup>
51	96	0	13,694,206	4.63	6.43
52	97	0	14,167,515	4.61	6.40
53	98	0	14,648,566	4.58	6.36
54	99	0	15,134,004	4.56	6.33
55	100	0	15,617,237	4.54	6.31
56	101	0	16,499,328	4.56	6.33
57	102	0	17,430,272	4.57	6.35
58	103	0	18,412,755	4.59	6.38
59	104	0	19,449,611	4.61	6.40
60	105	0	20,543,827	4.63	6.43
61	106	0	21,698,555	4.64	6.44
62	107	0	22,917,118	4.66	6.47
63	108	0	24,203,020	4.67	6.49
64	109	0	25,559,959	4.69	6.51
65	110	0	26,991,833	4.70	6.53
66	111	0	28,502,753	4.71	6.54
67	112	0	30,097,054	4.73	6.57
68	113	0	31,779,309	4.74	6.58
69	114	0	33,554,340	4.75	6.60
70	115	0	35,427,232	4.76	6.61
71	116	0	37,403,347	4.78	6.64
72	117	0	39,488,340	4.79	6.65
73	118	0	41,688,175	4.80	6.67
74	119	0	44,009,139	4.81	6.68
75	120	0	46,457,864	4.82	6.69
76	121	0	49,041,343	4.83	6.71

The Internal Rate of Returns are a measure that can be used to evaluate performance and is based on the current dividend schedule. They are an amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.83% on your investment (6.71% on a taxable asset) in order to equal the Net Death Benefit from the proposed Whole Life 10 Pay over 76 years.

<sup>1</sup>The assumed tax rate is 28%.

**\*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. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 07/26/2022. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

**Prepared for:** Valued Client (Male, 45, Ultra Preferred Non-Tobacco)  
**Presented by:** Financial Professional  
**Prepared on:** July 26, 2022

**MEC Limit:** \$212,121.66  
**Version:** WF Web2022-07-01(MA)

# Client Input Summary

Company: MassMutual

July 26, 2022

Product: WL 10

## 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	Massachusetts

## Design

Design	Base
Premium Mode	Annual
Known	Initial Premium
Initial Modal Premium Amount	1 to 76 - 200,000
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

To illustrate the LISR rider or modify the LTCR rider, when available, use the Design Tab.

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
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# Client Input Summary

Company: MassMutual

July 26, 2022

Product: WL 10

## Disbursements

Disbursement Option	Loans
Disbursements	21 to 21 - 250,000
	22 to 26 - 0
	27 to 27 - 250,000
	28 to 33 - 0
	34 to 34 - 250,000
	35 to 36 - 0
	37 to 37 - 250,000
	38 to 76 - 0
Loan Interest Option	Borrow from Policy
Repay Loans	N

## Reports

### BASIC 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	Y
Internal Rate of Return on Death Benefit	Y
MassMutual Dividends	N
Revised Illustration	N
'Wealth In Motion®'	N
Presentations	
The Value of Whole Life Insurance	Y
Supplemental Illustration Summary	Y

## Agent Info

Agent First Name	Financial
Agent Last Name	Professional
Agent Company	ABC Financial Services
Agent Address1	ABC Rd
Agent City	Boston
Agent State	Massachusetts
Agent Zip Code	02108
Bank Sale	N