

# 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           | 0                 | 2,000,000             | 3,804,623               | 193,365                        | 5,396,629                  |
| 22   | 67           | 0                 | 2,000,000             | 4,007,315               | 202,692                        | 5,599,624                  |
| 23   | 68           | 0                 | 2,000,000             | 4,219,841               | 212,527                        | 5,810,053                  |
| 24   | 69           | -250,000          | 1,750,000             | 4,182,008               | -37,833                        | 5,767,590                  |
| 25   | 70           | 0                 | 1,750,000             | 4,404,405               | 222,397                        | 5,982,735                  |

**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             | 4,637,272               | 232,867                        | 6,205,814                  |
| 27   | 72           | -250,000          | 1,500,000             | 4,620,755               | -16,517                        | 6,177,139                  |
| 28   | 73           | 0                 | 1,500,000             | 4,865,353               | 244,598                        | 6,407,282                  |
| 29   | 74           | 0                 | 1,500,000             | 5,121,271               | 255,919                        | 6,646,683                  |
| 30   | 75           | 0                 | 1,500,000             | 5,388,795               | 267,524                        | 6,895,648                  |
| 31   | 76           | 0                 | 1,500,000             | 5,668,337               | 279,542                        | 7,154,376                  |
| 32   | 77           | 0                 | 1,500,000             | 5,960,127               | 291,790                        | 7,423,026                  |
| 33   | 78           | 0                 | 1,500,000             | 6,264,725               | 304,599                        | 7,701,874                  |
| 34   | 79           | -250,000          | 1,250,000             | 6,321,855               | 57,129                         | 7,730,370                  |
| 35   | 80           | 0                 | 1,250,000             | 6,641,868               | 320,013                        | 8,018,802                  |
| 36   | 81           | 0                 | 1,250,000             | 6,974,759               | 332,892                        | 8,317,406                  |
| 37   | 82           | 0                 | 1,250,000             | 7,320,865               | 346,105                        | 8,626,538                  |
| 38   | 83           | 0                 | 1,250,000             | 7,680,247               | 359,383                        | 8,946,146                  |
| 39   | 84           | 0                 | 1,250,000             | 8,053,009               | 372,762                        | 9,277,543                  |
| 40   | 85           | -250,000          | 1,000,000             | 8,178,652               | 125,643                        | 9,360,618                  |
| 41   | 86           | 0                 | 1,000,000             | 8,566,408               | 387,756                        | 9,705,205                  |
| 42   | 87           | 0                 | 1,000,000             | 8,966,416               | 400,007                        | 10,062,411                 |
| 43   | 88           | 0                 | 1,000,000             | 9,378,156               | 411,740                        | 10,432,206                 |
| 44   | 89           | 0                 | 1,000,000             | 9,801,276               | 423,121                        | 10,814,962                 |
| 45   | 90           | 0                 | 1,000,000             | 10,235,487              | 434,210                        | 11,210,647                 |
| 46   | 91           | 0                 | 1,000,000             | 10,681,237              | 445,750                        | 11,619,321                 |
| 47   | 92           | 0                 | 1,000,000             | 11,139,480              | 458,244                        | 12,041,200                 |
| 48   | 93           | 0                 | 1,000,000             | 11,612,270              | 472,789                        | 12,476,129                 |
| 49   | 94           | 0                 | 1,000,000             | 12,101,666              | 489,397                        | 12,923,773                 |
| 50   | 95           | 0                 | 1,000,000             | 12,611,850              | 510,184                        | 13,383,192                 |

**This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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## Illustration Summary

| Year | Age End Year | Annual Net Outlay | Cumulative Net Outlay | Net Cash Value End Year | Net Annual Cash Value Increase | Net Death Benefit End Year |
|------|--------------|-------------------|-----------------------|-------------------------|--------------------------------|----------------------------|
| 51   | 96           | 0                 | 1,000,000             | 13,149,927              | 538,077                        | 13,853,407                 |
| 52   | 97           | 0                 | 1,000,000             | 13,720,687              | 570,760                        | 14,333,434                 |
| 53   | 98           | 0                 | 1,000,000             | 14,336,110              | 615,422                        | 14,821,488                 |
| 54   | 99           | 0                 | 1,000,000             | 15,017,871              | 681,761                        | 15,314,223                 |
| 55   | 100          | 0                 | 1,000,000             | 15,805,061              | 787,190                        | 15,805,061                 |
| 56   | 101          | 0                 | 1,000,000             | 16,695,078              | 890,017                        | 16,695,078                 |
| 57   | 102          | 0                 | 1,000,000             | 17,634,282              | 939,205                        | 17,634,282                 |
| 58   | 103          | 0                 | 1,000,000             | 18,625,375              | 991,093                        | 18,625,375                 |
| 59   | 104          | 0                 | 1,000,000             | 19,671,204              | 1,045,828                      | 19,671,204                 |
| 60   | 105          | 0                 | 1,000,000             | 20,774,771              | 1,103,567                      | 20,774,771                 |
| 61   | 106          | 0                 | 1,000,000             | 21,939,245              | 1,164,474                      | 21,939,245                 |
| 62   | 107          | 0                 | 1,000,000             | 23,167,964              | 1,228,720                      | 23,167,964                 |
| 63   | 108          | 0                 | 1,000,000             | 24,464,453              | 1,296,488                      | 24,464,453                 |
| 64   | 109          | 0                 | 1,000,000             | 25,832,424              | 1,367,971                      | 25,832,424                 |
| 65   | 110          | 0                 | 1,000,000             | 27,275,796              | 1,443,372                      | 27,275,796                 |
| 66   | 111          | 0                 | 1,000,000             | 28,798,699              | 1,522,903                      | 28,798,699                 |
| 67   | 112          | 0                 | 1,000,000             | 30,405,489              | 1,606,790                      | 30,405,489                 |
| 68   | 113          | 0                 | 1,000,000             | 32,100,760              | 1,695,271                      | 32,100,760                 |
| 69   | 114          | 0                 | 1,000,000             | 33,889,356              | 1,788,596                      | 33,889,356                 |
| 70   | 115          | 0                 | 1,000,000             | 35,776,386              | 1,887,030                      | 35,776,386                 |
| 71   | 116          | 0                 | 1,000,000             | 37,767,235              | 1,990,849                      | 37,767,235                 |
| 72   | 117          | 0                 | 1,000,000             | 39,867,584              | 2,100,349                      | 39,867,584                 |
| 73   | 118          | 0                 | 1,000,000             | 42,083,423              | 2,215,839                      | 42,083,423                 |
| 74   | 119          | 0                 | 1,000,000             | 44,421,067              | 2,337,644                      | 44,421,067                 |
| 75   | 120          | 0                 | 1,000,000             | 46,887,175              | 2,466,109                      | 46,887,175                 |
| 76   | 121          | 0                 | 1,000,000             | 49,488,771              | 2,601,596                      | 49,488,771                 |

**This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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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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**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 | Total Cash Value | Paid-Up Additions | Total Death Benefit | Total Paid-Up Insurance |
|      |              |                  | End Year              | End Year                 |                          | End Year                | End Year         | 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           | 0             | 0           | 0                 | 137,976                  | 1,974,790                        | 1,829,833                              | 0                               | 3,804,623               | 2,595,508                        | 5,396,629                  |
| 22                     | 67           | 0             | 0           | 0                 | 145,271                  | 2,004,594                        | 2,002,720                              | 0                               | 4,007,315               | 2,798,503                        | 5,599,624                  |
| 23                     | 68           | 0             | 0           | 0                 | 152,835                  | 2,034,454                        | 2,185,387                              | 0                               | 4,219,841               | 3,008,932                        | 5,810,053                  |
| 24                     | 69           | -250,000      | 250,000     | -250,000          | 160,724                  | 2,064,342                        | 2,378,216                              | 250,000                         | 4,182,008               | 3,227,019                        | 5,767,590                  |
| 25                     | 70           | 0             | 10,550      | 0                 | 169,072                  | 2,094,230                        | 2,581,720                              | 260,550                         | 4,404,405               | 3,453,160                        | 5,982,735                  |
| 26                     | 71           | 0             | 10,995      | 0                 | 177,843                  | 2,124,006                        | 2,796,270                              | 271,545                         | 4,637,272               | 3,687,697                        | 6,205,814                  |
| 27                     | 72           | -250,000      | 261,459     | -250,000          | 187,454                  | 2,153,586                        | 3,022,667                              | 533,004                         | 4,620,755               | 3,931,515                        | 6,177,139                  |
| 28                     | 73           | 0             | 22,493      | 0                 | 197,616                  | 2,182,886                        | 3,261,407                              | 555,497                         | 4,865,353               | 4,185,100                        | 6,407,282                  |
| 29                     | 74           | 0             | 23,442      | 0                 | 208,322                  | 2,211,765                        | 3,512,877                              | 578,939                         | 5,121,271               | 4,448,932                        | 6,646,683                  |
| 30                     | 75           | 0             | 24,431      | 0                 | 219,470                  | 2,240,169                        | 3,777,459                              | 603,370                         | 5,388,795               | 4,723,359                        | 6,895,648                  |

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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**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<br>End<br>Year | Annual<br>Outlay | Annual<br>Loan | Annual<br>Net<br>Outlay | Annual<br>Dividend<br>End Year | Basic<br>Policy<br>Cash Value<br>End Year | Total Cash<br>Value of<br>Additions<br>End Year | Total<br>Outstanding<br>Loan<br>End Year | Net<br>Cash<br>Value<br>End Year | Total<br>Paid-Up<br>Additions<br>End Year | Net<br>Death<br>Benefit<br>End Year |
| 31                     | 76                 | 0                | 25,462         | 0                       | 230,985                        | 2,268,124                                 | 4,055,583                                       | 628,833                                  | 5,668,337                        | 5,008,624                                 | 7,154,376                           |
| 32                     | 77                 | 0                | 26,537         | 0                       | 242,833                        | 2,295,603                                 | 4,347,550                                       | 655,369                                  | 5,960,127                        | 5,304,931                                 | 7,423,026                           |
| 33                     | 78                 | 0                | 27,657         | 0                       | 255,118                        | 2,322,662                                 | 4,653,914                                       | 683,026                                  | 6,264,725                        | 5,612,602                                 | 7,701,874                           |
| 34                     | 79                 | -250,000         | 278,824        | -250,000                | 267,621                        | 2,349,328                                 | 4,974,966                                       | 961,850                                  | 6,321,855                        | 5,931,688                                 | 7,730,370                           |
| 35                     | 80                 | 0                | 40,590         | 0                       | 280,490                        | 2,375,575                                 | 5,311,036                                       | 1,002,440                                | 6,641,868                        | 6,262,423                                 | 8,018,802                           |
| 36                     | 81                 | 0                | 42,303         | 0                       | 293,776                        | 2,401,289                                 | 5,662,301                                       | 1,044,743                                | 6,974,759                        | 6,605,116                                 | 8,317,406                           |
| 37                     | 82                 | 0                | 44,088         | 0                       | 307,586                        | 2,426,443                                 | 6,029,201                                       | 1,088,831                                | 7,320,865                        | 6,960,197                                 | 8,626,538                           |
| 38                     | 83                 | 0                | 45,949         | 0                       | 321,566                        | 2,451,037                                 | 6,411,878                                       | 1,134,780                                | 7,680,247                        | 7,327,693                                 | 8,946,146                           |
| 39                     | 84                 | 0                | 47,888         | 0                       | 336,879                        | 2,474,762                                 | 6,810,822                                       | 1,182,667                                | 8,053,009                        | 7,708,998                                 | 9,277,543                           |
| 40                     | 85                 | -250,000         | 299,909        | -250,000                | 352,760                        | 2,497,536                                 | 7,226,257                                       | 1,482,576                                | 8,178,652                        | 8,104,638                                 | 9,360,618                           |
| 41                     | 86                 | 0                | 62,565         | 0                       | 368,550                        | 2,519,216                                 | 7,657,537                                       | 1,545,140                                | 8,566,408                        | 8,514,430                                 | 9,705,205                           |
| 42                     | 87                 | 0                | 65,205         | 0                       | 385,474                        | 2,539,636                                 | 8,105,081                                       | 1,610,345                                | 8,966,416                        | 8,939,592                                 | 10,062,411                          |
| 43                     | 88                 | 0                | 67,957         | 0                       | 402,493                        | 2,558,740                                 | 8,568,542                                       | 1,678,302                                | 9,378,156                        | 9,380,212                                 | 10,432,206                          |
| 44                     | 89                 | 0                | 70,824         | 0                       | 419,948                        | 2,576,443                                 | 9,047,773                                       | 1,749,126                                | 9,801,276                        | 9,836,781                                 | 10,814,962                          |
| 45                     | 90                 | 0                | 73,813         | 0                       | 437,459                        | 2,592,774                                 | 9,542,580                                       | 1,822,939                                | 10,235,487                       | 10,309,393                                | 11,210,647                          |
| 46                     | 91                 | 0                | 76,928         | 0                       | 455,128                        | 2,607,900                                 | 10,053,379                                      | 1,899,867                                | 10,681,237                       | 10,798,242                                | 11,619,321                          |
| 47                     | 92                 | 0                | 80,174         | 0                       | 473,125                        | 2,622,045                                 | 10,581,035                                      | 1,980,042                                | 11,139,480                       | 11,303,679                                | 12,041,200                          |
| 48                     | 93                 | 0                | 83,558         | 0                       | 491,183                        | 2,635,687                                 | 11,127,266                                      | 2,063,600                                | 11,612,270                       | 11,825,692                                | 12,476,129                          |
| 49                     | 94                 | 0                | 87,084         | 0                       | 509,216                        | 2,649,272                                 | 11,693,837                                      | 2,150,684                                | 12,101,666                       | 12,364,094                                | 12,923,773                          |
| 50                     | 95                 | 0                | 90,759         | 0                       | 526,823                        | 2,663,670                                 | 12,284,211                                      | 2,241,442                                | 12,611,850                       | 12,918,103                                | 13,383,192                          |
| 51                     | 96                 | 0                | 94,589         | 0                       | 544,229                        | 2,680,141                                 | 12,904,399                                      | 2,336,031                                | 13,149,927                       | 13,486,898                                | 13,853,407                          |
| 52                     | 97                 | 0                | 98,581         | 0                       | 561,602                        | 2,699,384                                 | 13,558,656                                      | 2,434,612                                | 13,720,687                       | 14,069,666                                | 14,333,434                          |
| 53                     | 98                 | 0                | 102,741        | 0                       | 578,591                        | 2,723,278                                 | 14,257,261                                      | 2,537,352                                | 14,336,110                       | 14,664,795                                | 14,821,488                          |
| 54                     | 99                 | 0                | 107,076        | 0                       | 594,419                        | 2,755,183                                 | 15,018,712                                      | 2,644,429                                | 15,017,871                       | 15,269,126                                | 15,314,223                          |
| 55                     | 100                | 0                | 111,595        | 0                       | 607,142                        | 2,801,121                                 | 15,876,268                                      | 2,756,024                                | 15,805,061                       | 15,876,268                                | 15,805,061                          |
| 56                     | 101                | 0                | 116,304        | 0                       | 1,011,229                      | 2,801,121                                 | 16,887,497                                      | 2,872,328                                | 16,695,078                       | 16,887,497                                | 16,695,078                          |
| 57                     | 102                | 0                | 121,212        | 0                       | 1,065,532                      | 2,801,121                                 | 17,953,029                                      | 2,993,540                                | 17,634,282                       | 17,953,029                                | 17,634,282                          |
| 58                     | 103                | 0                | 126,327        | 0                       | 1,122,751                      | 2,801,121                                 | 19,075,780                                      | 3,119,867                                | 18,625,375                       | 19,075,780                                | 18,625,375                          |
| 59                     | 104                | 0                | 131,658        | 0                       | 1,183,043                      | 2,801,121                                 | 20,258,823                                      | 3,251,526                                | 19,671,204                       | 20,258,823                                | 19,671,204                          |
| 60                     | 105                | 0                | 137,214        | 0                       | 1,246,572                      | 2,801,121                                 | 21,505,395                                      | 3,388,740                                | 20,774,771                       | 21,505,395                                | 20,774,771                          |

**\*This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2022 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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**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             | 143,005     | 0                 | 1,313,513                | 2,801,121                        | 22,818,908                             | 3,531,745                       | 21,939,245              | 22,818,908                       | 21,939,245                 |
| 62                     | 107          | 0             | 149,040     | 0                 | 1,384,049                | 2,801,121                        | 24,202,957                             | 3,680,785                       | 23,167,964              | 24,202,957                       | 23,167,964                 |
| 63                     | 108          | 0             | 155,329     | 0                 | 1,458,372                | 2,801,121                        | 25,661,329                             | 3,836,114                       | 24,464,453              | 25,661,329                       | 24,464,453                 |
| 64                     | 109          | 0             | 161,884     | 0                 | 1,536,687                | 2,801,121                        | 27,198,016                             | 3,997,998                       | 25,832,424              | 27,198,016                       | 25,832,424                 |
| 65                     | 110          | 0             | 168,716     | 0                 | 1,619,207                | 2,801,121                        | 28,817,223                             | 4,166,713                       | 27,275,796              | 28,817,223                       | 27,275,796                 |
| 66                     | 111          | 0             | 175,835     | 0                 | 1,706,158                | 2,801,121                        | 30,523,382                             | 4,342,549                       | 28,798,699              | 30,523,382                       | 28,798,699                 |
| 67                     | 112          | 0             | 183,256     | 0                 | 1,797,779                | 2,801,121                        | 32,321,161                             | 4,525,804                       | 30,405,489              | 32,321,161                       | 30,405,489                 |
| 68                     | 113          | 0             | 190,989     | 0                 | 1,894,320                | 2,801,121                        | 34,215,481                             | 4,716,793                       | 32,100,760              | 34,215,481                       | 32,100,760                 |
| 69                     | 114          | 0             | 199,049     | 0                 | 1,996,045                | 2,801,121                        | 36,211,525                             | 4,915,842                       | 33,889,356              | 36,211,525                       | 33,889,356                 |
| 70                     | 115          | 0             | 207,449     | 0                 | 2,103,232                | 2,801,121                        | 38,314,758                             | 5,123,290                       | 35,776,386              | 38,314,758                       | 35,776,386                 |
| 71                     | 116          | 0             | 216,203     | 0                 | 2,216,176                | 2,801,121                        | 40,530,934                             | 5,339,493                       | 37,767,235              | 40,530,934                       | 37,767,235                 |
| 72                     | 117          | 0             | 225,327     | 0                 | 2,335,185                | 2,801,121                        | 42,866,118                             | 5,564,820                       | 39,867,584              | 42,866,118                       | 39,867,584                 |
| 73                     | 118          | 0             | 234,835     | 0                 | 2,460,584                | 2,801,121                        | 45,326,703                             | 5,799,655                       | 42,083,423              | 45,326,703                       | 42,083,423                 |
| 74                     | 119          | 0             | 244,745     | 0                 | 2,592,717                | 2,801,121                        | 47,919,420                             | 6,044,401                       | 44,421,067              | 47,919,420                       | 44,421,067                 |
| 75                     | 120          | 0             | 255,074     | 0                 | 2,731,946                | 2,801,121                        | 50,651,366                             | 6,299,474                       | 46,887,175              | 50,651,366                       | 46,887,175                 |
| 76                     | 121          | 0             | 265,838     | 0                 | 2,878,652                | 2,801,121                        | 53,530,018                             | 6,565,312                       | 49,488,771              | 53,530,018                       | 49,488,771                 |

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**Presented by:** Financial Professional  
**Prepared on:** July 26, 2022

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

## 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           | 0                 | 3,804,623               | 3.94                                |
| 22   | 67           | 0                 | 4,007,315               | 4.01                                |
| 23   | 68           | 0                 | 4,219,841               | 4.08                                |
| 24   | 69           | -250,000          | 4,182,008               | 4.14                                |
| 25   | 70           | 0                 | 4,404,405               | 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 4.82% 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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**Presented by:** Financial Professional  
**Prepared on:** July 26, 2022

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

## 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                 | 4,637,272               | 4.24                                |
| 27   | 72           | -250,000          | 4,620,755               | 4.28                                |
| 28   | 73           | 0                 | 4,865,353               | 4.32                                |
| 29   | 74           | 0                 | 5,121,271               | 4.36                                |
| 30   | 75           | 0                 | 5,388,795               | 4.39                                |
| 31   | 76           | 0                 | 5,668,337               | 4.41                                |
| 32   | 77           | 0                 | 5,960,127               | 4.44                                |
| 33   | 78           | 0                 | 6,264,725               | 4.46                                |
| 34   | 79           | -250,000          | 6,321,855               | 4.48                                |
| 35   | 80           | 0                 | 6,641,868               | 4.50                                |
| 36   | 81           | 0                 | 6,974,759               | 4.51                                |
| 37   | 82           | 0                 | 7,320,865               | 4.52                                |
| 38   | 83           | 0                 | 7,680,247               | 4.53                                |
| 39   | 84           | 0                 | 8,053,009               | 4.54                                |
| 40   | 85           | -250,000          | 8,178,652               | 4.55                                |
| 41   | 86           | 0                 | 8,566,408               | 4.55                                |
| 42   | 87           | 0                 | 8,966,416               | 4.56                                |
| 43   | 88           | 0                 | 9,378,156               | 4.56                                |
| 44   | 89           | 0                 | 9,801,276               | 4.56                                |
| 45   | 90           | 0                 | 10,235,487              | 4.55                                |
| 46   | 91           | 0                 | 10,681,237              | 4.55                                |
| 47   | 92           | 0                 | 11,139,480              | 4.54                                |
| 48   | 93           | 0                 | 11,612,270              | 4.54                                |
| 49   | 94           | 0                 | 12,101,666              | 4.53                                |
| 50   | 95           | 0                 | 12,611,850              | 4.52                                |

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 4.82% 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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**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)

## Internal Rate of Return on Cash Value

Non-Guaranteed Values\*

| Year | Age<br>End<br>Year | Annual<br>Net<br>Outlay | Net<br>Cash<br>Value<br>End Year | Internal<br>Rate of<br>Return(%)<br>End Year |
|------|--------------------|-------------------------|----------------------------------|--|
| 51   | 96                 | 0                       | 13,149,927                       | 4.52   |
| 52   | 97                 | 0                       | 13,720,687                       | 4.52   |
| 53   | 98                 | 0                       | 14,336,110                       | 4.52   |
| 54   | 99                 | 0                       | 15,017,871                       | 4.52   |
| 55   | 100                | 0                       | 15,805,061                       | 4.53   |
| 56   | 101                | 0                       | 16,695,078                       | 4.55   |
| 57   | 102                | 0                       | 17,634,282                       | 4.57   |
| 58   | 103                | 0                       | 18,625,375                       | 4.59   |
| 59   | 104                | 0                       | 19,671,204                       | 4.61   |
| 60   | 105                | 0                       | 20,774,771                       | 4.62   |
| 61   | 106                | 0                       | 21,939,245                       | 4.64   |
| 62   | 107                | 0                       | 23,167,964                       | 4.65   |
| 63   | 108                | 0                       | 24,464,453                       | 4.67   |
| 64   | 109                | 0                       | 25,832,424                       | 4.68   |
| 65   | 110                | 0                       | 27,275,796                       | 4.70   |
| 66   | 111                | 0                       | 28,798,699                       | 4.71   |
| 67   | 112                | 0                       | 30,405,489                       | 4.72   |
| 68   | 113                | 0                       | 32,100,760                       | 4.73   |
| 69   | 114                | 0                       | 33,889,356                       | 4.75   |
| 70   | 115                | 0                       | 35,776,386                       | 4.76   |
| 71   | 116                | 0                       | 37,767,235                       | 4.77   |
| 72   | 117                | 0                       | 39,867,584                       | 4.78   |
| 73   | 118                | 0                       | 42,083,423                       | 4.79   |
| 74   | 119                | 0                       | 44,421,067                       | 4.80   |
| 75   | 120                | 0                       | 46,887,175                       | 4.81   |
| 76   | 121                | 0                       | 49,488,771                       | 4.82   |

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 4.82% 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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**Presented by:** Financial Professional  
**Prepared on:** July 26, 2022

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

## 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           | 0                 | 5,396,629                  | 6.11                                | 8.49   |
| 22   | 67           | 0                 | 5,599,624                  | 5.98                                | 8.31   |
| 23   | 68           | 0                 | 5,810,053                  | 5.86                                | 8.14   |
| 24   | 69           | -250,000          | 5,767,590                  | 5.75                                | 7.99   |
| 25   | 70           | 0                 | 5,982,735                  | 5.66                                | 7.86   |

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 4.82% on your investment (6.69% 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.)**

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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                 | 6,205,814                  | 5.58                                | 7.75   |
| 27   | 72           | -250,000          | 6,177,139                  | 5.50                                | 7.64   |
| 28   | 73           | 0                 | 6,407,282                  | 5.43                                | 7.54   |
| 29   | 74           | 0                 | 6,646,683                  | 5.37                                | 7.46   |
| 30   | 75           | 0                 | 6,895,648                  | 5.31                                | 7.38   |
| 31   | 76           | 0                 | 7,154,376                  | 5.25                                | 7.29   |
| 32   | 77           | 0                 | 7,423,026                  | 5.20                                | 7.22   |
| 33   | 78           | 0                 | 7,701,874                  | 5.16                                | 7.17   |
| 34   | 79           | -250,000          | 7,730,370                  | 5.11                                | 7.10   |
| 35   | 80           | 0                 | 8,018,802                  | 5.07                                | 7.04   |
| 36   | 81           | 0                 | 8,317,406                  | 5.03                                | 6.99   |
| 37   | 82           | 0                 | 8,626,538                  | 5.00                                | 6.94   |
| 38   | 83           | 0                 | 8,946,146                  | 4.96                                | 6.89   |
| 39   | 84           | 0                 | 9,277,543                  | 4.93                                | 6.85   |
| 40   | 85           | -250,000          | 9,360,618                  | 4.90                                | 6.81   |
| 41   | 86           | 0                 | 9,705,205                  | 4.87                                | 6.76   |
| 42   | 87           | 0                 | 10,062,411                 | 4.84                                | 6.72   |
| 43   | 88           | 0                 | 10,432,206                 | 4.81                                | 6.68   |
| 44   | 89           | 0                 | 10,814,962                 | 4.79                                | 6.65   |
| 45   | 90           | 0                 | 11,210,647                 | 4.76                                | 6.61   |
| 46   | 91           | 0                 | 11,619,321                 | 4.74                                | 6.58   |
| 47   | 92           | 0                 | 12,041,200                 | 4.71                                | 6.54   |
| 48   | 93           | 0                 | 12,476,129                 | 4.69                                | 6.51   |
| 49   | 94           | 0                 | 12,923,773                 | 4.67                                | 6.49   |
| 50   | 95           | 0                 | 13,383,192                 | 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                 | 13,853,407                 | 4.62                                | 6.42   |
| 52   | 97           | 0                 | 14,333,434                 | 4.60                                | 6.39   |
| 53   | 98           | 0                 | 14,821,488                 | 4.58                                | 6.36   |
| 54   | 99           | 0                 | 15,314,223                 | 4.56                                | 6.33   |
| 55   | 100          | 0                 | 15,805,061                 | 4.53                                | 6.29   |
| 56   | 101          | 0                 | 16,695,078                 | 4.55                                | 6.32   |
| 57   | 102          | 0                 | 17,634,282                 | 4.57                                | 6.35   |
| 58   | 103          | 0                 | 18,625,375                 | 4.59                                | 6.38   |
| 59   | 104          | 0                 | 19,671,204                 | 4.61                                | 6.40   |
| 60   | 105          | 0                 | 20,774,771                 | 4.62                                | 6.42   |
| 61   | 106          | 0                 | 21,939,245                 | 4.64                                | 6.44   |
| 62   | 107          | 0                 | 23,167,964                 | 4.65                                | 6.46   |
| 63   | 108          | 0                 | 24,464,453                 | 4.67                                | 6.49   |
| 64   | 109          | 0                 | 25,832,424                 | 4.68                                | 6.50   |
| 65   | 110          | 0                 | 27,275,796                 | 4.70                                | 6.53   |
| 66   | 111          | 0                 | 28,798,699                 | 4.71                                | 6.54   |
| 67   | 112          | 0                 | 30,405,489                 | 4.72                                | 6.56   |
| 68   | 113          | 0                 | 32,100,760                 | 4.73                                | 6.57   |
| 69   | 114          | 0                 | 33,889,356                 | 4.75                                | 6.60   |
| 70   | 115          | 0                 | 35,776,386                 | 4.76                                | 6.61   |
| 71   | 116          | 0                 | 37,767,235                 | 4.77                                | 6.63   |
| 72   | 117          | 0                 | 39,867,584                 | 4.78                                | 6.64   |
| 73   | 118          | 0                 | 42,083,423                 | 4.79                                | 6.65   |
| 74   | 119          | 0                 | 44,421,067                 | 4.80                                | 6.67   |
| 75   | 120          | 0                 | 46,887,175                 | 4.81                                | 6.68   |
| 76   | 121          | 0                 | 49,488,771                 | 4.82                                | 6.69   |

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# 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 |
|---------------|---|

# Client Input Summary

Company: MassMutual

July 26, 2022

Product: WL 10

## Disbursements

| Disbursement Option  | Loans              |
|----------------------|--------------------|
| Disbursements        | 24 to 24 - 250,000 |
|                      | 25 to 26 - 0       |
|                      | 27 to 27 - 250,000 |
|                      | 28 to 33 - 0       |
|                      | 34 to 34 - 250,000 |
|                      | 35 to 36 - 0       |
|                      | 37 to 39 - 0       |
|                      | 40 to 40 - 250,000 |
|                      | 41 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                      |