



New Client
 Male, Issue Age 35
 Preferred Plus Non-Tobacco
 \$502,793

Builder Plus® IUL4
A Universal Life Insurance Policy Supplemental Illustration

AGENT ONLY REPORT

Not to be used for consumer solicitation purposes

Target (annualized)	\$7,627.37	Maximum Level Annual	\$25,000.04		
Minimum (annualized)	\$3,936.24	Maximum Single	\$137,615.68	7-Pay Annual	\$32,063.13

This illustration reflects the following:

Premium Allocations: S&P500® Annual Pt-to-Pt 50%; High Par Fidelity Multifactor Yield IndexSM 5% ER Annual Pt-to-Pt 50%;

Death Benefit Qualification: Guideline Premium Test (GPT)

Riders, as listed on the last page

INTEREST AND COST SCENARIOS

Initial Death Benefit: \$502,793.00
 Initial DB Option: 3-Return of Premium
 Initial Annual Premium: \$25,000.00

End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount	Type	Guaranteed Maximum Charges Minimum Account Value: 2.50%			Non-Guaranteed Alternate Current Charges Index Credits: 4.50%**			Non-Guaranteed Assumed Current Charges Index Credits: 6.55%**		
					Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
1	35/36	25,000.00	0	P	21,391	8,821	527,793	22,808	10,238	527,793	23,289	10,719	527,793
2	36/37	25,000.00	0	P	43,071	31,130	552,793	46,504	34,562	552,793	47,965	36,024	552,793
3	37/38	25,000.00	0	P	65,045	53,732	577,793	71,126	59,813	577,793	74,115	62,802	577,793
4	38/39	25,000.00	0	P	87,317	77,261	602,793	96,775	86,719	602,793	101,892	91,836	602,793
5	39/40	25,000.00	0	P	109,830	101,031	627,793	123,494	114,695	627,793	131,400	122,601	627,793
6	40/41	25,000.00	0	P	132,649	125,107	652,793	151,329	143,787	652,793	162,748	155,206	652,793
7	41/42	25,000.00	0	P	155,780	149,495	677,793	180,327	174,042	677,793	196,052	189,767	677,793
8	42/43	25,000.00	0	P	179,229	174,201	702,793	210,539	205,511	702,793	231,435	226,407	702,793
9	43/44	25,000.00	0	P	203,065	199,294	727,793	242,015	238,244	727,793	269,029	265,259	727,793
10	44/45	25,000.00	0	P	227,231	224,717	752,793	274,811	272,297	752,793	308,975	306,461	752,793
		250,000.00	0										
11	45/46	25,000.00	0	P	251,798	251,798	777,793	310,473	310,473	777,793	353,081	353,081	777,793
12	46/47	25,000.00	0	P	276,709	276,709	802,793	347,811	347,811	802,793	400,170	400,170	836,356
13	47/48	25,000.00	0	P	301,971	301,971	827,793	386,904	386,904	827,793	450,417	450,417	914,347
14	48/49	25,000.00	0	P	327,654	327,654	852,793	427,837	427,837	852,793	504,019	504,019	992,917
15	49/50	25,000.00	0	P	353,703	353,703	877,793	470,697	470,697	899,031	561,204	561,204	1,071,899

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INTEREST AND COST SCENARIOS

Initial Death Benefit: \$502,793.00
Initial DB Option: 3-Return of Premium
Initial Annual Premium: \$25,000.00

					Guaranteed Maximum Charges Minimum Account Value: 2.50%			Non-Guaranteed Alternate Current Charges Index Credits: 4.50%**			Non-Guaranteed Assumed Current Charges Index Credits: 6.55%**		
End of Year	Beg/End of Yr Age	Annualized Modal Premium	Dist. Amount	Type	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit	Account Value	Net Cash Surrender Value	Death Benefit
16	50/51	25,000.00	0	P	380,126	380,126	902,793	515,467	515,467	953,614	622,096	622,096	1,150,878
17	51/52	25,000.00	0	P	406,867	406,867	927,793	562,227	562,227	1,000,765	686,954	686,954	1,222,777
18	52/53	25,000.00	0	P	433,996	433,996	952,793	611,128	611,128	1,045,030	756,108	756,108	1,292,945
19	53/54	25,000.00	0	P	461,458	461,458	977,793	662,280	662,280	1,086,139	829,859	829,859	1,360,969
20	54/55	25,000.00	0	P	489,199	489,199	1,002,793	715,706	715,706	1,123,658	908,414	908,414	1,426,210
		500,000.00	0										
21	55/56	25,000.00	0	P	517,289	517,289	1,027,793	772,815	772,815	1,159,222	993,423	993,423	1,490,135
22	56/57	25,000.00	0	P	545,675	545,675	1,052,793	832,467	832,467	1,215,402	1,083,974	1,083,974	1,582,602
23	57/58	25,000.00	0	P	574,303	574,303	1,077,793	894,794	894,794	1,270,607	1,180,451	1,180,451	1,676,240
24	58/59	25,000.00	0	P	603,184	603,184	1,102,793	959,978	959,978	1,324,770	1,283,324	1,283,324	1,770,987
25	59/60	25,000.00	0	P	632,326	632,326	1,127,793	1,028,132	1,028,132	1,377,697	1,392,993	1,392,993	1,866,611
26	60/61	25,000.00	0	P	661,619	661,619	1,152,793	1,099,271	1,099,271	1,429,052	1,509,745	1,509,745	1,962,669
27	61/62	25,000.00	0	P	691,072	691,072	1,177,793	1,173,587	1,173,587	1,502,191	1,634,120	1,634,120	2,091,673
28	62/63	25,000.00	0	P	720,638	720,638	1,202,793	1,251,128	1,251,128	1,576,421	1,766,485	1,766,485	2,225,771
29	63/64	25,000.00	0	P	750,327	750,327	1,227,793	1,332,065	1,332,065	1,651,760	1,907,395	1,907,395	2,365,170
30	64/65	25,000.00	0	P	780,092	780,092	1,252,793	1,416,582	1,416,582	1,728,230	2,057,452	2,057,452	2,510,091
		750,000.00	0										
31	65/66	0.00	219,048	FL	786,800	558,372	1,024,365	1,484,105	1,258,351	1,555,172	2,195,261	1,969,507	2,408,559
32	66/67	0.00	219,048	FL	793,926	318,795	777,662	1,558,896	1,094,521	1,390,711	2,345,442	1,881,067	2,326,701
33	67/68	0.00	219,048	FL	801,562	59,992	511,223	1,641,507	924,909	1,220,381	2,508,971	1,792,373	2,243,988
34	68/69	0.00	219,048	FL	0	0	0	1,732,536	749,338	1,043,869	2,686,902	1,703,704	2,160,477
35	69/70	0.00	219,048	FL	0	0	0	1,832,686	567,693	860,923	2,880,480	1,615,487	2,076,364
36	70/71	0.00	219,048	FL	0	0	0	1,942,843	379,992	671,419	3,091,254	1,528,403	1,992,091
37	71/72	0.00	219,048	FL	0	0	0	2,063,765	186,079	454,369	3,320,605	1,442,919	1,874,598
38	72/73	0.00	219,048	FL	0	0	0	0	0	0	3,570,183	1,359,716	1,752,436
39	73/74	0.00	219,048	FL	0	0	0	0	0	0	3,841,705	1,279,489	1,625,243
40	74/75	0.00	219,048	FL	0	0	0	0	0	0	4,137,314	1,203,299	1,492,911
		750,000.00	2,190,480										
41	75/76	0.00	219,048	FL	0	0	0	0	0	0	4,459,359	1,132,353	1,355,321

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 Initial Annual Premium: \$25,000.00

					Guaranteed Maximum Charges Minimum Account Value: 2.50%			Non-Guaranteed Alternate Current Charges Index Credits: 4.50%**			Non-Guaranteed Assumed Current Charges Index Credits: 6.55%**		
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42	76/77	0.00	219,048	FL	0	0	0	0	0	0	4,808,239	1,065,842	1,306,254
43	77/78	0.00	219,048	FL	0	0	0	0	0	0	5,185,880	1,004,415	1,263,709
44	78/79	0.00	219,048	FL	0	0	0	0	0	0	5,594,338	948,778	1,228,495
45	79/80	0.00	219,048	FL	0	0	0	0	0	0	6,035,901	899,793	1,201,588
46	80/81	0.00	219,048	FL	0	0	0	0	0	0	6,512,682	858,065	1,183,699
47	81/82	0.00	219,048	FL	0	0	0	0	0	0	7,027,063	824,383	1,175,736
48	82/83	0.00	219,048	FL	0	0	0	0	0	0	7,581,629	799,646	1,178,727
49	83/84	0.00	219,048	FL	0	0	0	0	0	0	8,178,965	784,658	1,193,606
50	84/85	0.00	219,048	FL	0	0	0	0	0	0	8,821,645	780,113	1,221,196
		750,000.00	4,380,960										
51	85/86	0.00	219,048	FL	0	0	0	0	0	0	9,512,342	786,694	1,262,311
52	86/87	0.00	219,048	FL	0	0	0	0	0	0	10,253,188	804,429	1,317,088
53	87/88	0.00	219,048	FL	0	0	0	0	0	0	11,046,684	833,598	1,385,933
54	88/89	0.00	219,048	FL	0	0	0	0	0	0	11,895,620	874,640	1,469,421
55	89/90	0.00	219,048	FL	0	0	0	0	0	0	12,801,876	926,953	1,567,047
56	90/91	0.00	219,048	FL	0	0	0	0	0	0	13,768,875	991,334	1,679,778
57	91/92	0.00	219,048	FL	0	0	0	0	0	0	14,816,634	1,085,027	1,677,692
58	92/93	0.00	219,048	FL	0	0	0	0	0	0	15,955,711	1,215,656	1,694,327
59	93/94	0.00	219,048	FL	0	0	0	0	0	0	17,200,104	1,394,121	1,738,123
60	94/95	0.00	219,048	FL	0	0	0	0	0	0	18,567,294	1,634,625	1,820,298
		750,000.00	6,571,440										
61	95/96	0.00	219,048	FL	0	0	0	0	0	0	20,080,135	1,956,560	1,956,560
62	96/97	0.00	219,048	FL	0	0	0	0	0	0	21,713,081	2,330,719	2,330,719
63	97/98	0.00	219,048	FL	0	0	0	0	0	0	23,475,283	2,762,383	2,762,384
64	98/99	0.00	219,048	FL	0	0	0	0	0	0	25,376,516	3,257,240	3,257,240
65	99/100	0.00	219,048	FL	0	0	0	0	0	0	27,427,313	3,821,497	3,821,497
66	100/101	0.00	219,048	FL	0	0	0	0	0	0	29,638,968	4,461,880	4,461,880
67	101/102	0.00	0		0	0	0	0	0	0	32,020,635	5,408,468	5,408,468
68	102/103	0.00	0		0	0	0	0	0	0	34,584,604	6,455,558	6,455,558

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69	103/104	0.00	0		0	0	0	0	0	0	37,344,377	7,611,992	7,611,992
70	104/105	0.00	0		0	0	0	0	0	0	40,314,488	8,887,374	8,887,374
		750,000.00	7,885,728										
71	105/106	0.00	0		0	0	0	0	0	0	43,510,490	10,292,049	10,292,049
72	106/107	0.00	0		0	0	0	0	0	0	46,949,043	11,837,170	11,837,170
73	107/108	0.00	0		0	0	0	0	0	0	50,648,054	13,534,824	13,534,824
74	108/109	0.00	0		0	0	0	0	0	0	54,626,689	15,398,026	15,398,026
75	109/110	0.00	0		0	0	0	0	0	0	58,905,477	17,440,803	17,440,803
76	110/111	0.00	0		0	0	0	0	0	0	63,506,500	19,678,364	19,678,363
77	111/112	0.00	0		0	0	0	0	0	0	68,453,420	22,127,104	22,127,105
78	112/113	0.00	0		0	0	0	0	0	0	73,771,517	24,804,629	24,804,628
79	113/114	0.00	0		0	0	0	0	0	0	79,488,040	27,730,067	27,730,067
80	114/115	0.00	0		0	0	0	0	0	0	85,632,002	30,923,854	30,923,854
		750,000.00	7,885,728										
81	115/116	0.00	0		0	0	0	0	0	0	92,234,560	34,408,079	34,408,079
82	116/117	0.00	0		0	0	0	0	0	0	99,329,224	38,206,667	38,206,667
83	117/118	0.00	0		0	0	0	0	0	0	106,951,780	42,345,272	42,345,272
84	118/119	0.00	0		0	0	0	0	0	0	115,140,685	46,851,643	46,851,644
85	119/120	0.00	0		0	0	0	0	0	0	123,937,087	51,755,609	51,755,610
		750,000.00	7,885,728										

Interest & Cost Scenarios Descriptions:

Amounts shown in the Annualized Modal Premium & Distribution Amount columns are annualized.

P = Premium (Annual)

FL = Fixed Interest Participating Policy Loan Monthly - Loan interest rate 5.70% all years

Non-Guaranteed Alternate weighted average interest rates for Index Selections: 4.50%

**Non-Guaranteed weighted average interest rates for Index Selections: 6.55% all years

This illustration reflects the following Rider(s)/Options:

Accelerated Death Benefit Endorsement - Terminal, Chronic, Critical Illness