

Your illustration for  
**Eclipse Accumulator Indexed Universal Life**

Prepared for: Valued Client  
Prepared by: Your Financial Professional

Date: \_\_\_\_\_  
10-14-2020



Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
1	1	\$1,200	\$0	\$0	\$0	\$1,200	\$889	\$0	\$158,033	\$890	\$0	\$158,033
2	2	\$1,200	\$0	\$0	\$0	\$1,200	\$1,813	\$0	\$158,958	\$1,838	\$0	\$158,974
3	3	\$1,200	\$0	\$0	\$0	\$1,200	\$2,774	\$378	\$159,912	\$2,849	\$451	\$159,985
4	4	\$1,200	\$0	\$0	\$0	\$1,200	\$3,769	\$1,714	\$160,905	\$3,922	\$1,867	\$161,058
5	5	\$1,200	\$0	\$0	\$0	\$1,200	\$4,794	\$3,081	\$161,930	\$5,057	\$3,344	\$162,193
		<b>\$6,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$6,000</b>						
6	6	\$1,200	\$0	\$0	\$0	\$1,200	\$5,850	\$4,479	\$162,986	\$6,256	\$4,885	\$163,392
7	7	\$1,200	\$0	\$0	\$0	\$1,200	\$6,937	\$5,909	\$164,073	\$7,523	\$6,495	\$164,659
8	8	\$1,200	\$0	\$0	\$0	\$1,200	\$8,057	\$7,372	\$165,193	\$8,862	\$8,177	\$165,998
9	9	\$1,200	\$0	\$0	\$0	\$1,200	\$9,210	\$8,868	\$166,346	\$10,277	\$9,935	\$167,413
10	10	\$1,200	\$0	\$0	\$0	\$1,200	\$10,398	\$10,398	\$167,534	\$11,773	\$11,773	\$168,909
		<b>\$12,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$12,000</b>						
11	11	\$1,200	\$0	\$0	\$0	\$1,200	\$11,772	\$11,772	\$168,908	\$13,537	\$13,537	\$170,673
12	12	\$1,200	\$0	\$0	\$0	\$1,200	\$13,181	\$13,181	\$170,317	\$15,403	\$15,403	\$172,539
13	13	\$1,200	\$0	\$0	\$0	\$1,200	\$14,620	\$14,620	\$171,756	\$17,370	\$17,370	\$174,506
14	14	\$1,200	\$0	\$0	\$0	\$1,200	\$16,078	\$16,078	\$173,214	\$19,434	\$19,434	\$176,570
15	15	\$1,200	\$0	\$0	\$0	\$1,200	\$17,563	\$17,563	\$174,699	\$21,609	\$21,609	\$178,745
		<b>\$18,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$18,000</b>						
16	16	\$1,200	\$0	\$0	\$0	\$1,200	\$19,075	\$19,075	\$176,211	\$23,899	\$23,899	\$181,035
17	17	\$1,200	\$0	\$0	\$0	\$1,200	\$20,622	\$20,622	\$177,758	\$26,321	\$26,321	\$183,457
18	18	\$1,200	\$0	\$0	\$0	\$1,200	\$22,211	\$22,211	\$179,347	\$28,888	\$28,888	\$186,024
19	19	\$1,200	\$0	\$0	\$0	\$1,200	\$23,848	\$23,848	\$180,984	\$31,614	\$31,614	\$188,750
20	20	\$1,200	\$0	\$0	\$0	\$1,200	\$25,537	\$25,537	\$182,673	\$34,512	\$34,512	\$191,648
		<b>\$24,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$24,000</b>						

This Supplemental Illustration is valid only when accompanied by a complete Basic Illustration.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	21	\$1,200	\$0	\$0	\$0	\$1,200	\$27,280	\$27,280	\$184,416	\$37,594	\$37,594	\$194,730
22	22	\$1,200	\$0	\$0	\$0	\$1,200	\$29,090	\$29,090	\$186,226	\$40,881	\$40,881	\$198,017
23	23	\$1,200	\$0	\$0	\$0	\$1,200	\$30,969	\$30,969	\$188,105	\$44,387	\$44,387	\$201,523
24	24	\$1,200	\$0	\$0	\$0	\$1,200	\$32,924	\$32,924	\$190,060	\$48,132	\$48,132	\$205,268
25	25	\$1,200	\$0	\$0	\$0	\$1,200	\$34,960	\$34,960	\$192,096	\$52,131	\$52,131	\$209,267
		<b>\$30,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$30,000</b>						
26	26	\$1,200	\$0	\$0	\$0	\$1,200	\$37,065	\$37,065	\$194,201	\$56,386	\$56,386	\$213,522
27	27	\$1,200	\$0	\$0	\$0	\$1,200	\$39,242	\$39,242	\$196,378	\$60,915	\$60,915	\$218,051
28	28	\$1,200	\$0	\$0	\$0	\$1,200	\$41,489	\$41,489	\$198,625	\$65,728	\$65,728	\$222,864
29	29	\$1,200	\$0	\$0	\$0	\$1,200	\$43,808	\$43,808	\$200,944	\$70,847	\$70,847	\$227,983
30	30	\$1,200	\$0	\$0	\$0	\$1,200	\$46,200	\$46,200	\$203,336	\$76,287	\$76,287	\$233,423
		<b>\$36,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$36,000</b>						
31	31	\$1,200	\$0	\$0	\$0	\$1,200	\$48,668	\$48,668	\$205,804	\$82,070	\$82,070	\$239,206
32	32	\$1,200	\$0	\$0	\$0	\$1,200	\$51,214	\$51,214	\$208,350	\$88,217	\$88,217	\$245,353
33	33	\$1,200	\$0	\$0	\$0	\$1,200	\$53,837	\$53,837	\$210,973	\$94,747	\$94,747	\$251,883
34	34	\$1,200	\$0	\$0	\$0	\$1,200	\$56,540	\$56,540	\$213,676	\$101,686	\$101,686	\$258,822
35	35	\$1,200	\$0	\$0	\$0	\$1,200	\$59,327	\$59,327	\$216,463	\$109,059	\$109,059	\$272,648 +
		<b>\$42,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$42,000</b>						
36	36	\$1,200	\$0	\$0	\$0	\$1,200	\$62,198	\$62,198	\$219,334	\$116,887	\$116,887	\$292,218 +
37	37	\$1,200	\$0	\$0	\$0	\$1,200	\$65,155	\$65,155	\$222,291	\$125,197	\$125,197	\$312,992 +
38	38	\$1,200	\$0	\$0	\$0	\$1,200	\$68,200	\$68,200	\$225,336	\$134,015	\$134,015	\$335,038 +
39	39	\$1,200	\$0	\$0	\$0	\$1,200	\$71,338	\$71,338	\$228,474	\$143,375	\$143,375	\$358,437 +
40	40	\$1,200	\$0	\$0	\$0	\$1,200	\$74,570	\$74,570	\$231,706	\$153,307	\$153,307	\$383,267 +
		<b>\$48,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$48,000</b>						

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values						
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>			
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit	
41	41	\$1,200	\$0	\$0	\$0	\$1,200	\$77,898	\$77,898	\$235,034	\$163,853	\$163,853	\$398,164	+
42	42	\$1,200	\$0	\$0	\$0	\$1,200	\$81,324	\$81,324	\$238,460	\$175,051	\$175,051	\$413,121	+
43	43	\$1,200	\$0	\$0	\$0	\$1,200	\$84,853	\$84,853	\$241,989	\$186,944	\$186,944	\$428,101	+
44	44	\$1,200	\$0	\$0	\$0	\$1,200	\$88,486	\$88,486	\$245,622	\$199,570	\$199,570	\$443,046	+
45	45	\$1,200	\$0	\$0	\$0	\$1,200	\$92,227	\$92,227	\$249,363	\$212,983	\$212,983	\$457,914	+
		<b>\$54,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$54,000</b>							
46	46	\$1,200	\$0	\$0	\$0	\$1,200	\$96,074	\$96,074	\$253,210	\$227,218	\$227,218	\$474,885	+
47	47	\$1,200	\$0	\$0	\$0	\$1,200	\$100,026	\$100,026	\$257,162	\$242,322	\$242,322	\$491,913	+
48	48	\$1,200	\$0	\$0	\$0	\$1,200	\$104,086	\$104,086	\$261,222	\$258,350	\$258,350	\$508,950	+
49	49	\$1,200	\$0	\$0	\$0	\$1,200	\$108,255	\$108,255	\$265,391	\$275,358	\$275,358	\$525,934	+
50	50	\$1,200	\$0	\$0	\$0	\$1,200	\$112,534	\$112,534	\$269,670	\$293,406	\$293,406	\$542,802	+
		<b>\$60,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$60,000</b>							
51	51	\$1,200	\$0	\$0	\$0	\$1,200	\$116,926	\$116,926	\$274,062	\$312,566	\$312,566	\$556,367	+
52	52	\$1,200	\$0	\$0	\$0	\$1,200	\$121,429	\$121,429	\$278,565	\$332,905	\$332,905	\$569,267	+
53	53	\$1,200	\$0	\$0	\$0	\$1,200	\$126,044	\$126,044	\$283,180	\$354,499	\$354,499	\$581,379	+
54	54	\$1,200	\$0	\$0	\$0	\$1,200	\$130,771	\$130,771	\$287,907	\$377,434	\$377,434	\$592,572	+
55	55	\$1,200	\$0	\$0	\$0	\$1,200	\$135,609	\$135,609	\$292,745	\$401,798	\$401,798	\$602,697	+
		<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$66,000</b>							
56	56	\$1,200	\$0	\$0	\$0	\$1,200	\$140,561	\$140,561	\$297,697	\$427,662	\$427,662	\$624,386	+
57	57	\$1,200	\$0	\$0	\$0	\$1,200	\$145,626	\$145,626	\$302,762	\$455,120	\$455,120	\$646,270	+
58	58	\$1,200	\$0	\$0	\$0	\$1,200	\$150,803	\$150,803	\$307,939	\$484,275	\$484,275	\$668,300	+
59	59	\$1,200	\$0	\$0	\$0	\$1,200	\$156,089	\$156,089	\$313,225	\$515,240	\$515,240	\$690,421	+
60	60	\$1,200	\$0	\$0	\$0	\$1,200	\$161,479	\$161,479	\$318,615 #	\$548,130	\$548,130	\$712,569 #	+
		<b>\$72,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$72,000</b>							

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	61	\$0	\$0	\$0	\$0	\$0	\$165,777	\$165,777	\$318,615	\$581,825	\$581,825	\$744,736
62	62	\$0	\$0	\$0	\$0	\$0	\$170,214	\$170,214	\$318,615	\$617,646	\$617,646	\$778,234
63	63	\$0	\$0	\$0	\$0	\$0	\$174,730	\$174,730	\$318,615	\$655,657	\$655,657	\$813,015
64	64	\$0	\$0	\$0	\$0	\$0	\$179,319	\$179,319	\$318,615	\$695,995	\$695,995	\$849,114
65	65	\$0	\$0	(\$67,373)	(\$921)	(\$67,373)	\$183,976	\$115,513	\$250,152	\$738,107	\$669,644	\$817,265
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$67,373)</b>	<b>(\$921)</b>	<b>\$4,627</b>						
66	66	\$0	\$0	(\$67,373)	(\$2,970)	(\$67,373)	\$188,724	\$49,744	\$179,635	\$781,615	\$642,635	\$791,142
67	67	\$0	\$0	(\$67,373)	(\$5,081)	(\$67,373)	\$0	\$0	\$0	\$826,553	\$614,941	\$763,720
68	68	\$0	\$0	(\$67,373)	(\$7,254)	(\$67,373)	\$0	\$0	\$0	\$872,954	\$586,531	\$734,933
69	69	\$0	\$0	(\$67,373)	(\$9,493)	(\$67,373)	\$0	\$0	\$0	\$920,854	\$557,375	\$704,712
70	70	\$0	\$0	(\$67,373)	(\$11,799)	(\$67,373)	\$0	\$0	\$0	\$970,290	\$527,444	\$672,988
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$404,238)</b>	<b>(\$37,518)</b>	<b>(\$332,238)</b>						
71	71	\$0	\$0	(\$67,373)	(\$14,174)	(\$67,373)	\$0	\$0	\$0	\$1,021,432	\$496,838	\$629,624
72	72	\$0	\$0	(\$67,373)	(\$16,621)	(\$67,373)	\$0	\$0	\$0	\$1,074,373	\$465,577	\$583,758
73	73	\$0	\$0	(\$67,373)	(\$19,140)	(\$67,373)	\$0	\$0	\$0	\$1,129,221	\$433,699	\$535,329
74	74	\$0	\$0	(\$67,373)	(\$21,736)	(\$67,373)	\$0	\$0	\$0	\$1,186,109	\$401,258	\$484,286
75	75	\$0	\$0	(\$67,373)	(\$24,409)	(\$67,373)	\$0	\$0	\$0	\$1,245,191	\$368,332	\$430,592
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$741,103)</b>	<b>(\$133,598)</b>	<b>(\$669,103)</b>						
76	76	\$0	\$0	(\$67,373)	(\$27,162)	(\$67,373)	\$0	\$0	\$0	\$1,306,118	\$334,490	\$399,796
77	77	\$0	\$0	(\$67,373)	(\$29,999)	(\$67,373)	\$0	\$0	\$0	\$1,368,928	\$299,688	\$368,135
78	78	\$0	\$0	(\$67,373)	(\$32,920)	(\$67,373)	\$0	\$0	\$0	\$1,433,660	\$263,881	\$335,564
79	79	\$0	\$0	(\$67,373)	(\$35,928)	(\$67,373)	\$0	\$0	\$0	\$1,500,353	\$227,017	\$302,035
80	80	\$0	\$0	(\$67,373)	(\$39,028)	(\$67,373)	\$0	\$0	\$0	\$1,569,039	\$189,040	\$267,492
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,077,969)</b>	<b>(\$298,635)</b>	<b>(\$1,005,969)</b>						

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

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Year	Age	Premium outlay	Partial surrender	Policy loan	Loan interest	Net outlay	Non-guaranteed values					
							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
81	81	\$0	\$0	(\$67,373)	(\$42,220)	(\$67,373)	\$0	\$0	\$0	\$1,639,710	\$149,848	\$231,834
82	82	\$0	\$0	(\$67,373)	(\$45,507)	(\$67,373)	\$0	\$0	\$0	\$1,712,378	\$109,358	\$194,977
83	83	\$0	\$0	(\$67,373)	(\$48,894)	(\$67,373)	\$0	\$0	\$0	\$1,787,050	\$67,476	\$156,828
84	84	\$0	\$0	(\$67,373)	(\$52,382)	(\$67,373)	\$0	\$0	\$0	\$1,863,720	\$24,096	\$117,282
85	85	\$0	\$0	\$0	(\$55,053)	\$0	\$0	\$0	\$0	\$1,943,062	\$48,250	\$145,403
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$542,690)</b>	<b>(\$1,275,461)</b>						
86	86	\$0	\$0	\$0	(\$56,705)	\$0	\$0	\$0	\$0	\$2,024,852	\$73,195	\$174,438
87	87	\$0	\$0	\$0	(\$58,406)	\$0	\$0	\$0	\$0	\$2,109,047	\$98,841	\$204,293
88	88	\$0	\$0	\$0	(\$60,158)	\$0	\$0	\$0	\$0	\$2,195,557	\$125,044	\$234,822
89	89	\$0	\$0	\$0	(\$61,963)	\$0	\$0	\$0	\$0	\$2,284,262	\$151,633	\$265,846
90	90	\$0	\$0	\$0	(\$63,821)	\$0	\$0	\$0	\$0	\$2,375,054	\$178,447	\$297,200
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$843,742)</b>	<b>(\$1,275,461)</b>						
91	91	\$0	\$0	\$0	(\$65,736)	\$0	\$0	\$0	\$0	\$2,470,238	\$207,733	\$306,542
92	92	\$0	\$0	\$0	(\$67,708)	\$0	\$0	\$0	\$0	\$2,570,593	\$240,213	\$317,331
93	93	\$0	\$0	\$0	(\$69,739)	\$0	\$0	\$0	\$0	\$2,677,061	\$276,769	\$330,310
94	94	\$0	\$0	\$0	(\$71,832)	\$0	\$0	\$0	\$0	\$2,790,793	\$318,493	\$346,400
95	95	\$0	\$0	\$0	(\$73,987)	\$0	\$0	\$0	\$0	\$2,912,353	\$365,884	\$365,884
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$1,192,744)</b>	<b>(\$1,275,461)</b>						
96	96	\$0	\$0	\$0	(\$76,206)	\$0	\$0	\$0	\$0	\$3,038,826	\$415,962	\$415,962
97	97	\$0	\$0	\$0	(\$78,492)	\$0	\$0	\$0	\$0	\$3,170,375	\$468,825	\$468,825
98	98	\$0	\$0	\$0	(\$80,847)	\$0	\$0	\$0	\$0	\$3,307,167	\$524,571	\$524,571
99	99	\$0	\$0	\$0	(\$83,273)	\$0	\$0	\$0	\$0	\$3,449,370	\$583,296	\$583,296
100	100	\$0	\$0	\$0	(\$85,771)	\$0	\$0	\$0	\$0	\$3,597,153	\$645,097	\$645,097
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$1,597,333)</b>	<b>(\$1,275,461)</b>						

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Valued Client, Male, 1, Preferred, Non-Tobacco

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							3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
							Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
101	101	\$0	\$0	\$0	(\$88,344)	\$0	\$0	\$0	\$3,751,895	\$711,277	\$711,277	
102	102	\$0	\$0	\$0	(\$90,994)	\$0	\$0	\$0	\$3,913,950	\$782,113	\$782,113	
103	103	\$0	\$0	\$0	(\$93,724)	\$0	\$0	\$0	\$4,083,688	\$857,897	\$857,897	
104	104	\$0	\$0	\$0	(\$96,536)	\$0	\$0	\$0	\$4,261,501	\$938,936	\$938,936	
105	105	\$0	\$0	\$0	(\$99,432)	\$0	\$0	\$0	\$4,447,801	\$1,025,559	\$1,025,559	
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,066,362)</b>	<b>(\$1,275,461)</b>						
106	106	\$0	\$0	\$0	(\$102,415)	\$0	\$0	\$0	\$4,643,022	\$1,118,112	\$1,118,112	
107	107	\$0	\$0	\$0	(\$105,487)	\$0	\$0	\$0	\$4,847,621	\$1,216,964	\$1,216,964	
108	108	\$0	\$0	\$0	(\$108,652)	\$0	\$0	\$0	\$5,062,081	\$1,322,504	\$1,322,504	
109	109	\$0	\$0	\$0	(\$111,911)	\$0	\$0	\$0	\$5,286,908	\$1,435,144	\$1,435,144	
110	110	\$0	\$0	\$0	(\$115,269)	\$0	\$0	\$0	\$5,522,638	\$1,555,321	\$1,555,321	
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,610,096)</b>	<b>(\$1,275,461)</b>						
111	111	\$0	\$0	\$0	(\$118,727)	\$0	\$0	\$0	\$5,769,835	\$1,683,498	\$1,683,498	
112	112	\$0	\$0	\$0	(\$122,289)	\$0	\$0	\$0	\$6,029,093	\$1,820,166	\$1,820,166	
113	113	\$0	\$0	\$0	(\$125,957)	\$0	\$0	\$0	\$6,301,037	\$1,965,843	\$1,965,843	
114	114	\$0	\$0	\$0	(\$129,736)	\$0	\$0	\$0	\$6,586,329	\$2,121,079	\$2,121,079	
115	115	\$0	\$0	\$0	(\$133,628)	\$0	\$0	\$0	\$6,885,664	\$2,286,457	\$2,286,457	
		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>	<b>(\$1,275,461)</b>						
116	116	\$0	\$0	\$0	(\$137,637)	\$0	\$0	\$0	\$7,199,776	\$2,462,592	\$2,462,592	
117	117	\$0	\$0	\$0	(\$141,766)	\$0	\$0	\$0	\$7,529,437	\$2,650,138	\$2,650,138	
118	118	\$0	\$0	\$0	(\$146,019)	\$0	\$0	\$0	\$7,875,464	\$2,849,785	\$2,849,785	
119	119	\$0	\$0	\$0	(\$150,399)	\$0	\$0	\$0	\$8,238,714	\$3,062,266	\$3,062,266	
120	120	\$0	\$0	\$0	(\$154,911)	\$0	\$0	\$0	\$8,620,096	\$3,288,354	\$3,288,354	
<b>Total</b>		<b>\$72,000</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,971,164)</b>	<b>(\$1,275,461)</b>						

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your supplemental illustration

For guaranteed values, please see the Basic Illustration.

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

# Denotes a change to the Death Benefit Option.

+ Increase in Death Benefit may result in underwriting.

### Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

Illustrated account	Allocation	Years and illustrated rates ‡
		1-120
<b>Indexed Account A: S&amp;P 500® 1-year with 100% Participation</b>	100%	5.69%

‡ Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 4.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated. See the Partial Surrenders and Policy Loans section of the Basic Illustration for the scheduled changes to the rate credited.

This is an illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.



## Important information about your life insurance illustration

For the purpose of this illustration, only the account options and optional agreements selected are shown.

<b>Proposed insured</b>	<b>Valued Client</b> , Male, Issue age 1, Preferred, Non-Tobacco	
<b>Initial base death benefit<sup>1</sup></b>	\$157,136	
<b>Initial death benefit option</b>	Increasing	
<b>Initial annual premium outlay</b>	\$1,200.00	
<b>Annual planned premium amount</b>	\$1,200.00	
<b>Illustrated premium frequency</b>	Monthly (\$100.00)	
<b>Minimum initial premium</b>	\$21.73	
<b>Death benefit qualification test</b>	GPT	
<b>Modified endowment contract (MEC) status</b>	This contract is not a MEC at issue.	
<b>Illustrated account allocations</b>	100%	Indexed Account A: S&P 500® 1-year with 100% Participation
<b>Optional agreements</b>	Accelerated Death Benefit for Terminal Illness Agreement	Overloan Protection Agreement

<sup>1</sup> A Minimum Face solve was used to determine this value.

**IMPORTANT:** This is a life insurance illustration, not a contract. This illustration assumes that the currently illustrated non-guaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

The non-guaranteed values in this illustration assume that all premium outlays, net of premium charges, are allocated 0% into the Fixed Account and 100% into the Indexed Accounts. This illustration is intended to demonstrate the impact of premium payments and policy charges on the cash value under a set of assumptions; it reflects certain assumptions about the amount and timing of your premium payments.

Please review your policy for a complete description of all policy features and benefits.

Prepared by: Your Financial Professional

Prepared on: 10-14-2020

Presented in: CA

## Optional agreements

The following optional agreements were selected for this illustration. Additional agreements may be available. Additional monthly charges may apply when these agreements are exercised or added. For detailed information and limitations, please ask your agent or refer to your contract.

<b>Accelerated Death Benefit for Terminal Illness Agreement</b>	Provides for an accelerated payment of a portion of the death benefit if the insured is certified as having a terminal condition. The death benefit and surrender value will be reduced upon payment of the accelerated death benefit for terminal illness.
<b>Overloan Protection Agreement<sup>1</sup></b>	Prevents an outstanding policy loan from terminating the policy, even if the cash value is insufficient to cover policy charges. There is no charge for this agreement until exercised.

Please review your policy for a complete description of all features and benefits.

For important disclosures, please refer to the Additional Information section at the end of this illustration.

<sup>1</sup> The tax treatment of the Overloan Protection Agreement is uncertain and it is not clear whether the Overloan Protection Agreement will be effective to prevent taxation of any outstanding loan balance as a distribution in those situations where Overloan Protection takes effect. Anyone contemplating exercise of the Policy's Overloan Protection Agreement should consult a tax advisor.

**Eclipse Accumulator Indexed Universal Life (Eclipse Accumulator) offers lifetime death benefit protection and tax-advantaged cash value growth you can access throughout your life.<sup>1</sup>**



**Potential lifetime protection**

As long as you pay enough premium to keep the policy in force, your family or business will be financially protected when you die.<sup>1</sup>



**Choice and flexibility**

You can pay more or less in premiums, or change your death benefit depending on your circumstances.



**Cash value growth potential**

A portion of your premium goes into your policy's cash value where it grows tax-advantaged.<sup>2</sup>



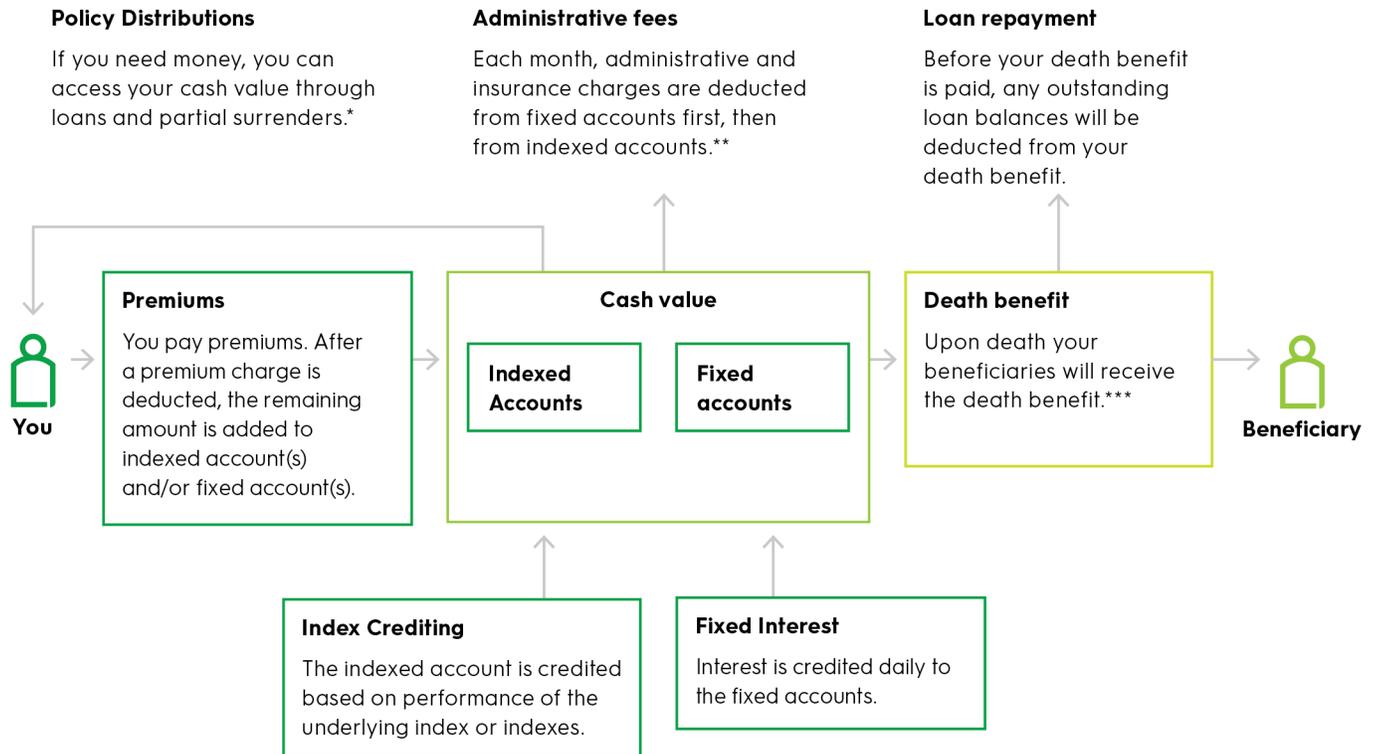
**Customization**

Add optional agreements to strengthen your coverage and design life insurance protection that's right for you.

<sup>1</sup> If owner/insured are different, the death benefit will be paid upon death of the insured.

<sup>2</sup> The value in your contract is there to support your death benefit. If you access this cash value it may affect how long your contract is in force.

## How Eclipse Accumulator works for your benefit



In addition, transaction charges may apply if you request changes to your policy. Your policy will remain active as long as the cash value less any policy loans and accrued interest remains greater than zero.

\* Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits. Additionally, if a policy loan with a fixed policy loan interest rate is taken, a lockout period of 12 months will apply, during which no transfers are allowed from the fixed account to any indexed account.

\*\* Depending upon actual policy experience, you may need to increase premium payments to keep the policy from lapsing. All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges include, but are not limited to interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.

\*\*\* If owner/insured are different, the death benefit will be paid upon death of the insured.

For details regarding how charges affect this illustration, please request the Charges Report from your financial professional.

## Interest and index crediting

### Indexed Universal Life policies offer a different crediting method than other fixed insurance products.

You may allocate your policy's cash value to a Fixed Account and/or indexed account(s) for crediting purposes. Your cash value will increase when interest and index credits are applied to the policy.

#### How index crediting works

1. Premium dollars first go into an interim account, where it earns fixed interest daily. The interim account crediting rate is the policy's guaranteed minimum crediting rate of 2.00%.
2. On the third Friday of each month, the dollars in the interim account are transferred to your chosen indexed account(s).
3. Any earned index credits are now tied to the movement of that index.

### Example

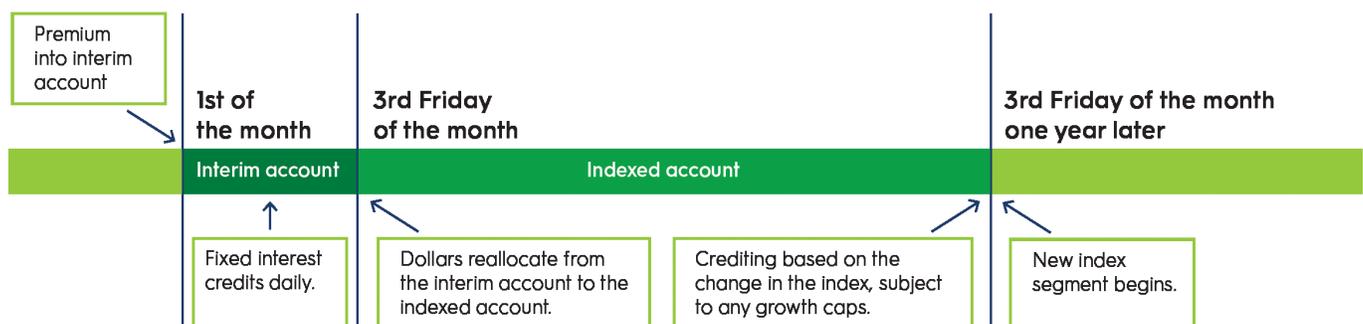
**Premium paid date:** A premium is paid on November 1, 2019 .

**Interim account:** Premium dollars, minus the premium charge, earn fixed interest in the interim account.

**Segment start date:** On the third Friday of November 2019, the money in the interim account is transferred to the indexed account(s), creating a new index segment.

**Segment end date:** On the third Friday of November 2020, index credits are calculated and applied to your cash value. The amount credited is a result of the change in the index from the segment's start date to its end date (one year, for example). If the money remains in the indexed account and is not moved on the segment end date, a new segment begins.

### One-Year Index Segment



The performance of the underlying index may exceed the offered fixed indexed growth caps. Interest crediting within these accounts will vary based on the movement of the investments within the underlying index. Should the index have 0% growth or decline, policy owners bear the risk that no Index credit will be given to the account.

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



### Our bonus interest credit may enhance your policy's crediting potential

Eclipse Accumulator policies may receive a bonus interest credit, which can help increase your index crediting potential through a non-guaranteed reimbursement of expenses.

- The bonus is calculated as a percentage of index credits earned over a 120-month (10-year) rolling period.
- The initial bonus is credited on the 11th policy year anniversary and may continue to be paid every year thereafter.

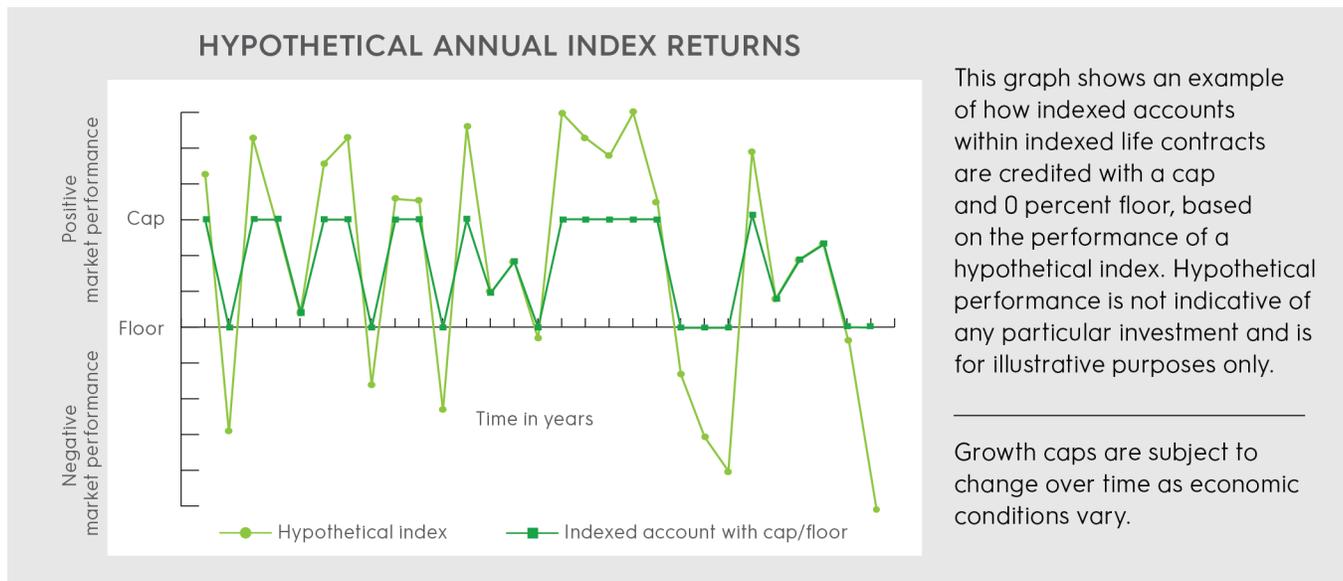
Please keep in mind that the guaranteed rate and the guaranteed maximum charges rate do not reflect the incorporation of the bonus interest credit.

### Upside potential with downside protection

Indexed Universal Life policies, like Eclipse Accumulator, use index crediting to credit your policy based on the changes in the underlying index or indices of your chosen indexed accounts.

The crediting potential has a growth cap and floor, or a maximum and minimum. This means index crediting to your policy could potentially be higher than traditional fixed-interest policies, and you are also protected from negative earnings.

Cash value in these accounts may receive index credits based on movement of an underlying index, but do not invest in the market.



Eclipse Accumulator also offers a Fixed Account, which currently credits 3.50% and provides a guaranteed minimum interest credit of 2.00%. Plus with a lifetime interest crediting guaranteed, in the event of death, policy termination or surrender, the policy's cash value will be credited with an annual interest rate of at least 2.00%.<sup>1</sup>

<sup>1</sup> Guarantees are based on the issuing company's financial strength and claims-paying ability.

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00

## Indexed account options

	Indexed Account A	Indexed Account F	Indexed Account G	Rainbow Indexed Account 1
<b>Segment term</b>	1 year	1 year	1 year	1 year
<b>Underlying index</b>	S&P 500® <sup>i</sup>	EURO STOXX 50® <sup>ii</sup>	S&P 500® Low Volatility	Blended**
<b>Current growth cap</b>	9.00%*	10.00%*	Uncapped*	10.00%*
<b>Participation rate</b>	100%	100%	60%*	100%
<b>Segment floor</b>	0%	0%	0%	0%
<b>Maximum illustrated rate</b>	5.69%	5.69%	5.69%	5.69%

Actuarial Guideline 49 provides guidance for life insurance carriers in determining the maximum crediting rate for life insurance illustrations. The maximum illustrated rate is calculated using market standard benchmark of the S&P 500® excluding dividends, and does not reflect past performance or indicate future performance.

\* Subject to change. Minnesota Life can change these rates for any reason, including changes in market conditions and the impact it may have on our profit margins, according to the terms of your policy. However, once established at the beginning of a segment term, these rates cannot be changed for that segment.

\*\* Rainbow Indexed Account 1 is made up of the following indexes: S&P 500®, Euro Stoxx 50®, and S&P 500® Low Volatility. The segment growth rate is equal to the weighted average of the index growth rates for each reference index. On the index credit date, the index growth rate for each reference index is ranked from highest to lowest and the applicable rank weight applied, using 50% of the highest performing account, 30% from the second highest, and 20% from the third.

The following table shows our current maximum illustrated rate along with the lowest and highest cumulative 25-year crediting rate since 1949 for the S&P 500® Index 1-year with 100% participation, 9.00% growth cap and 0% floor.

Current maximum illustrated rate	Minimum average crediting rate (lowest)	Maximum average crediting rate (highest)
5.69%	3.64%	7.20%

For important disclosures, please refer to the Additional Information section at the end of this illustration.

## Historical data

The 30-year historical index performance table shows past index performance along with a hypothetical crediting rate using our current growth cap, floor and participation rate. We also provide the historical compound average returns over designated periods for your illustrated indexed account options. Please keep in mind that historical performance does not represent future performance for these indexed accounts.

### Indexed Account A: S&P 500® Index 1-year with 100% participation, 9.00% growth cap and 0% floor

#### 30-year historical index performance

Date	S&P 500 Index growth	Hypothetical interest credited	Date	S&P 500 Index growth	Hypothetical interest credited
12/20/90	-5.93%	0.00%	12/14/06	12.16%	9.00%
12/19/91	15.87%	9.00%	12/20/07	2.43%	2.43%
12/17/92	13.83%	9.00%	12/18/08	-39.37%	0.00%
12/16/93	6.41%	6.41%	12/17/09	23.81%	9.00%
12/15/94	-1.73%	0.00%	12/16/10	13.39%	9.00%
12/14/95	35.49%	9.00%	12/15/11	-2.18%	0.00%
12/19/96	20.88%	9.00%	12/20/12	18.75%	9.00%
12/18/97	28.10%	9.00%	12/19/13	25.35%	9.00%
12/17/98	23.52%	9.00%	12/18/14	13.91%	9.00%
12/16/99	20.24%	9.00%	12/17/15	-0.94%	0.00%
12/14/00	-5.49%	0.00%	12/15/16	10.78%	9.00%
12/20/01	-14.99%	0.00%	12/14/17	17.24%	9.00%
12/19/02	-22.43%	0.00%	12/20/18	-6.96%	0.00%
12/18/03	23.18%	9.00%	12/19/19	29.91%	9.00%
12/16/04	10.47%	9.00%	<b>COMPOUND AVERAGE</b>	<b>7.65%</b>	<b>5.80%</b>
12/15/05	5.63%	5.63%			

#### Historical compound average return

	From	To	Hypothetical average return
<b>10 Year</b>	December 2010	December 2019	6.22%
<b>15 Year</b>	December 2005	December 2019	5.86%
<b>20 Year</b>	December 2000	December 2019	5.27%
<b>25 Year</b>	December 1995	December 2019	6.00%
<b>30 Year</b>	December 1990	December 2019	5.80%

Historical information is based on previous actual experience of the given indexes. The historical performance of a market index or indexed account should not be considered a representation of past or future performance for the policy's available indexed accounts. Actual index crediting may be less than or greater than the non-guaranteed assumed index crediting rates used in this illustration. Changes in the growth cap would affect the average return calculation shown above. See the multiple illustrative values in this illustration to better understand how different index crediting rates affect policy cash values. Consult with your financial professional about which hypothetical index crediting rate would be appropriate for your situation.

The underlying indexes only recognize changes in stock prices and do not include dividend returns. The policy and indexed accounts do not actually participate in the stock market. You may not invest directly in an index.

## Accessing your cash value

Life insurance is meant to provide a tax-advantaged death benefit upon your death.<sup>1</sup> Permanent policies can also grow cash value that you can access for emergencies, supplemental retirement income or other life opportunities. **You can access money in two ways: loans and partial surrenders.**

### Your illustration distribution summary

Distribution type	Loan charge rate	Loan crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	3.00%	4.00%	65	120	Monthly

\*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable loans is capped at 1% above the selected variable loan charge rate.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

### Loans

Loans allow you to borrow money against your policy's cash value to create a tax-advantaged distribution at any time - even before age 59½.<sup>2</sup>

Eclipse Accumulator offers fixed interest rate, indexed and variable interest rate loan options. The differences between these loans are summarized in the table below.

	Fixed interest rate loan <sup>3</sup>	Indexed loan	Variable interest rate loan
What happens to your loan amount	Transferred from your current fixed or indexed accounts into the Fixed Loan Account	Transferred from your current fixed or indexed accounts into the Indexed Loan Account	Remains in your current fixed or indexed accounts
Rate charged	4%; loan rate charged remains constant	5%; loan rate charged remains constant	Varies based on Moody's Corporate Bond Yield Average, up to a maximum of 1% above the current fixed account crediting rate
Rate credited	Loan credited at one of two rates based on how long the policy has been in force  <b>Years 1-10: 3.00%</b> <b>Years 11+: 4.00%</b>	Directly tied to the performance of the indexed loan account	Directly tied to the performance of your chosen accounts

You have the option to switch between loan types once per year.

While policy loans are an attractive feature, it is important to remember that the growth in your policy's cash value partially maintains your death benefit. Taking loans could negatively impact your policy:

- Withdrawing too much or taking too large of a loan from your life insurance policy could result in a policy overloan.
- A policy overloan will result in policy termination, which could cause significant income tax consequences. You should consult your tax professional regarding your personal circumstances.

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00

### How index crediting rates impact variable interest rate loans

Under certain circumstances, variable interest rate policy loans can generate additional growth to the policy's cash value. However, in some instances, they can be more costly than a fixed interest rate loan.

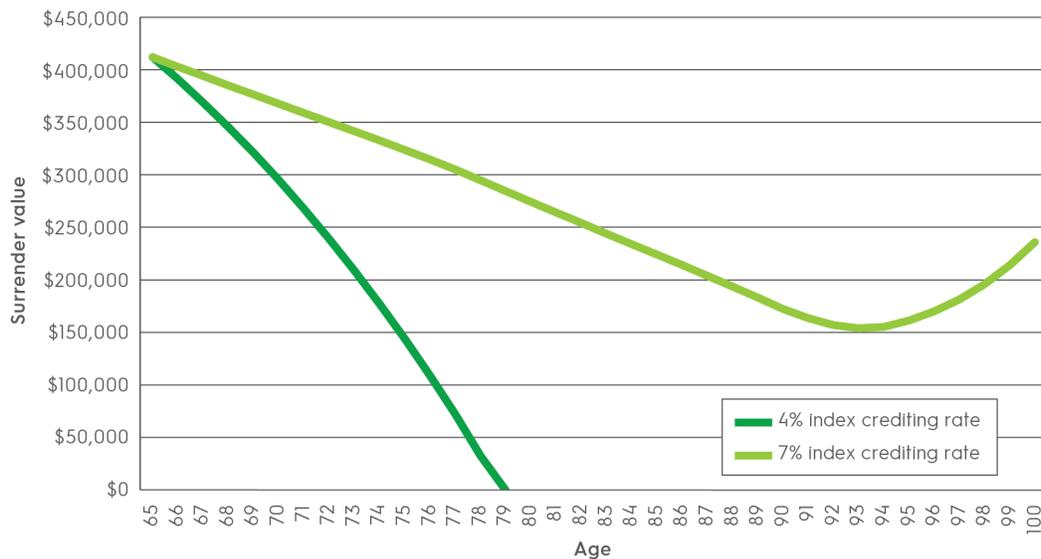
You may choose a variable interest rate loan because you anticipate crediting to be higher than the loan charge rate. However, you must also accept the risk that this may not always occur, and the loan crediting rate may actually be lower than the current loan charge rate. The interest rate environment will have a significant effect on the movement of the loan crediting rate and variable interest rate loan charge rate.

In this hypothetical example, the graph illustrates how the index crediting rate affects variable interest rate loans.

Age	45
Gender	Male
Underwriting class	Preferred
Initial face amount	\$214,456
Death benefit option	Increasing to age 66; change to level

Annual premium	\$10,000
Premium payments end at	Age 65
Distributions begin at	Age 66
Annual distributions	\$37,174
Variable interest rate loan rate charged	6%

- With a **7% index crediting rate**, the contract may **not** lapse under this scenario.
- With a **4% index crediting rate**, the loan balance would exceed the cash value, which may cause the policy to **lapse**.



## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00

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### Partial surrenders

You can also withdraw money from your policy's cash value by requesting a partial surrender, which reduces your policy's surrender value and death benefit. The minimum partial surrender amount is \$500.00. Partial surrenders are taken on a tax-advantaged basis as long as:<sup>4</sup>

1. The amount of the partial surrender is less than or equal to the amount you've paid, minus any previous partial surrenders.
2. Your policy remains active.
3. Your policy is not a modified endowment contract.

A surrender charge is applied in the event of a full policy surrender during the first 10 policy years and for 10 years after any increase in your policy's face amount. The surrender value is illustrated as of the end of the policy year. Surrender charges do not apply when a partial surrender is made; however, partial surrenders incur a transaction charge that is deducted from your cash value.

<sup>1</sup> If owner/insured are different, the death benefit will be paid upon death of the insured.

<sup>2</sup> As long as your policy is not a modified endowment contract.

<sup>3</sup> When you take a fixed interest rate loan a 12 month lockout period begins, during which no transfers are allowed from Fixed Account A to the indexed accounts. Changes from a fixed interest rate loan to an indexed loan, or to a variable interest rate loan will not be allowed while the policy is in a lockout period.

<sup>4</sup> Certain partial surrenders occurring during the first 15 policy years could be taxable, especially if you make large premium payments into your policy. Please consult your tax professional.

Loans and withdrawals will reduce both the surrender value and death benefit. Under certain circumstances, policy loans and withdrawals may be subject to income taxation. Consult a tax professional for specific information. Any value withdrawn before the end of a segment may not receive index credits.

## Taxation of life insurance contracts

This information is a general discussion of the relevant federal tax laws. It is not intended for, nor can it be used by any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer. **Taxpayers should seek the advice of their own tax and legal professionals regarding any tax and legal issues applicable to their specific circumstances.**

A policy will qualify as life insurance under Internal Revenue Code Section 7702 if it meets one of two alternative tests:

- **The Guideline Premium Test**, which is commonly used for accumulation-focused policies, or
- **The Cash Value Accumulation Test**, which is commonly used for protection-focused policies.

Failure to qualify as life insurance will have adverse tax consequences.

### Guideline Premium Test

**This illustration uses the Guideline Premium Test**, which requires that the sum of premiums, less any non-taxable partial surrenders, does not exceed the Guideline Premium Limit. The Guideline Premium Limit is the maximum premium that can be paid into the policy, based on current tax law, if level premiums are paid each year. This Guideline Premium Limit will change if coverage increases, decreases or changes are made to the policy.

Guideline premiums are calculated at policy issue but must be recalculated upon certain changes in the terms or benefits of the policy. This test also requires that the death benefit payable under the policy at any time is at least equal to an applicable percentage of the cash value. The Guideline Premium Limit is the greater of the Guideline Single Premium or the sum of the Guideline Level Premiums at such time.

The policy's cash value may grow to the point where we will increase the death benefit in order to ensure that the policy will continue to satisfy Section 7702 of the Internal Revenue Code. When this happens, we reserve the right to limit premium payments.

<b>Guideline single premium</b>	<b>\$5,295.26</b>
<b>Guideline level premium</b>	<b>\$1,200.00</b>

### Modified Endowment Contracts

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from Modified Endowment Contracts, excluding death benefit payments, are taxed differently and may be subject to a 10% IRS penalty tax. The annual premium to avoid Modified Endowment Contract status in the first seven years for the policy as shown in this illustration is \$1,449.20. Based upon the assumptions used in this illustration, the policy would not be considered a Modified Endowment Contract (MEC) based upon our interpretation of the Internal Revenue Code.

<b>Maximum non-MEC annual premium</b>	<b>\$1,449.20</b>
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## Key terms and definitions

<b>Age</b>	The insured's age on the birthday nearest the beginning of the policy year.
<b>Cash value</b>	When premiums are paid, the balance, after premium charges are deducted, goes into the policy's cash value. The cash value grows as interest is credited to the policy. Once each month, administrative and insurance charges are deducted from the cash value. Partial surrenders also reduce the cash value. It is illustrated as of the end of the policy year. Referred to as accumulation value in the policy.
<b>Charges</b>	<p><b>Current</b> charges are the amounts that we currently charge. We can change the current charges at any time but will not charge more than the guaranteed maximum charges.</p> <p><b>Mid-point</b> charges represent the average of the current and guaranteed maximum charges.</p> <p><b>Guaranteed maximum</b> charges are the maximum amount we can charge.</p> <p>All of the policy fees and charges are subject to adjustment, but will never exceed the maximum amounts shown on your policy's data pages. If any policy charge is adjusted, any such adjustment will be based on future estimated or emerging experience, as well as profit considerations. Those experience factors that could cause a change in the policy charges are interest, mortality, persistency, policy duration, taxes, expenses and profit considerations.</p>
<b>Death benefit</b>	The amount payable upon the death of the insured. This amount is illustrated as an end of year value and is net of any policy loans, accrued loan interest or partial surrenders taken from the cash value.
<b>Death benefit options</b>	<p><b>Level</b> death benefit is equal to the face amount.</p> <p><b>Increasing</b> death benefit is equal to the face amount plus the cash value.</p>
<b>Fixed account interest rate</b>	The Fixed Account is the portion of the cash value that earns interest at a fixed rate. The fixed rate will never be less than the guaranteed interest rate shown on the policy data pages.
<b>Growth cap</b>	The maximum growth rate for any indexed account segment in any index credit term. A separate growth cap will apply to each segment year and for each indexed account. We reserve the right to change the growth cap that is applicable to each of the available indexed accounts and each subsequent index credit terms. And when we do, the new growth cap will apply at the beginning of the index credit term for the applicable indexed account.
<b>Growth floor (rate floor)</b>	The minimum interest rate for any indexed account segment for all index credit terms that is used in the calculation of the interest credit.
<b>Guaranteed values</b>	The values shown as "guaranteed" in this illustration are calculated using the guaranteed minimum interest rate and guaranteed maximum administrative and insurance charges. These values are also based upon the premiums, partial surrenders and loans displayed in this illustration. A different schedule of premiums, partial surrenders and/or loans will cause the guaranteed values to change.
<b>Indexed account</b>	An indexed account is the portion of the cash value that earns interest based on a change in the indexed account's underlying index.
<b>Maximum illustrated rate</b>	The highest rate that can be used to illustrate an indexed crediting rate. The maximum illustrated rate is calculated using the S&P 500® market standard benchmark, as defined by Actuarial Guideline 49, and does not reflect past performance or historical experience.
<b>Net outlay</b>	The amount of premium you intend to pay, plus any loan repayments, less partial surrenders or policy loans.

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00

<p><b>Non-guaranteed values</b></p>	<p>The “non-guaranteed” values shown in this illustration are calculated using non-guaranteed crediting rate(s) and non-guaranteed administrative and insurance charges. These non-guaranteed elements may be changed at our discretion but cannot be less favorable to you than the policy’s guarantees.</p> <p>This illustration assumes that the non-guaranteed elements will continue unchanged for all years shown; however, non-guaranteed elements are likely to change from time to time. This means that actual results may be more or less favorable than those shown.</p> <p>This illustration shows two types of non-guaranteed values:</p> <ul style="list-style-type: none"> <li>• <b>Alternative crediting rate and charges:</b> Values calculated using the current fixed interest crediting rate and our current administrative and insurance charges.</li> <li>• <b>Illustrated crediting rate and current charges:</b> Values calculated using the illustrated crediting rate(s) and our current administrative and insurance charges.</li> </ul>
<p><b>Participation rate</b></p>	<p>A percentage of the index growth used in calculating the index credit for each segment.</p>
<p><b>Premium outlay</b></p>	<p>The amount of premium that you intend to pay. This illustration assumes that the premium is paid at the beginning of each modal period.</p>
<p><b>Surrender value</b></p>	<p>The amount payable in the event of full policy surrender. It is equal to the cash value less any surrender charges and any policy loans and accrued interest. Surrender charges are applied in the event of full policy surrender during the first 10 policy years and for 10 years after any increase in your policy’s face amount. The surrender value is illustrated as of the end of the policy year.</p>

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values						
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>			
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit	
1	1	\$1,200	\$1,200	\$0	\$157,863	\$889	\$0	\$158,033	\$890	\$0	\$158,033	
2	2	\$1,200	\$1,200	\$0	\$158,625	\$1,813	\$0	\$158,958	\$1,838	\$0	\$158,974	
3	3	\$1,200	\$1,200	\$0	\$159,413	\$2,774	\$378	\$159,912	\$2,849	\$451	\$159,985	
4	4	\$1,200	\$1,200	\$1,027	\$160,219	\$3,769	\$1,714	\$160,905	\$3,922	\$1,867	\$161,058	
5	5	\$1,200	\$1,200	\$2,184	\$161,033	\$4,794	\$3,081	\$161,930	\$5,057	\$3,344	\$162,193	
		<b>\$6,000</b>	<b>\$6,000</b>									
6	6	\$1,200	\$1,200	\$3,348	\$161,854	\$5,850	\$4,479	\$162,986	\$6,256	\$4,885	\$163,392	
7	7	\$1,200	\$1,200	\$4,519	\$162,683	\$6,937	\$5,909	\$164,073	\$7,523	\$6,495	\$164,659	
8	8	\$1,200	\$1,200	\$5,700	\$163,521	\$8,057	\$7,372	\$165,193	\$8,862	\$8,177	\$165,998	
9	9	\$1,200	\$1,200	\$6,887	\$164,366	\$9,210	\$8,868	\$166,346	\$10,277	\$9,935	\$167,413	
10	10	\$1,200	\$1,200	\$8,083	\$165,219	\$10,398	\$10,398	\$167,534	\$11,773	\$11,773	\$168,909	
		<b>\$12,000</b>	<b>\$12,000</b>									
11	11	\$1,200	\$1,200	\$9,077	\$166,213	\$11,772	\$11,772	\$168,908	\$13,537	\$13,537	\$170,673	
12	12	\$1,200	\$1,200	\$10,072	\$167,208	\$13,181	\$13,181	\$170,317	\$15,403	\$15,403	\$172,539	
13	13	\$1,200	\$1,200	\$11,067	\$168,203	\$14,620	\$14,620	\$171,756	\$17,370	\$17,370	\$174,506	
14	14	\$1,200	\$1,200	\$12,060	\$169,196	\$16,078	\$16,078	\$173,214	\$19,434	\$19,434	\$176,570	
15	15	\$1,200	\$1,200	\$13,041	\$170,177	\$17,563	\$17,563	\$174,699	\$21,609	\$21,609	\$178,745	
		<b>\$18,000</b>	<b>\$18,000</b>									
16	16	\$1,200	\$1,200	\$14,011	\$171,147	\$19,075	\$19,075	\$176,211	\$23,899	\$23,899	\$181,035	
17	17	\$1,200	\$1,200	\$14,971	\$172,107	\$20,622	\$20,622	\$177,758	\$26,321	\$26,321	\$183,457	
18	18	\$1,200	\$1,200	\$15,930	\$173,066	\$22,211	\$22,211	\$179,347	\$28,888	\$28,888	\$186,024	
19	19	\$1,200	\$1,200	\$16,892	\$174,028	\$23,848	\$23,848	\$180,984	\$31,614	\$31,614	\$188,750	
20	20	\$1,200	\$1,200	\$17,860	\$174,996	\$25,537	\$25,537	\$182,673	\$34,512	\$34,512	\$191,648	
		<b>\$24,000</b>	<b>\$24,000</b>									

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
21	21	\$1,200	\$1,200	\$18,839	\$175,975	\$27,280	\$27,280	\$184,416	\$37,594	\$37,594	\$194,730
22	22	\$1,200	\$1,200	\$19,825	\$176,961	\$29,090	\$29,090	\$186,226	\$40,881	\$40,881	\$198,017
23	23	\$1,200	\$1,200	\$20,819	\$177,955	\$30,969	\$30,969	\$188,105	\$44,387	\$44,387	\$201,523
24	24	\$1,200	\$1,200	\$21,820	\$178,956	\$32,924	\$32,924	\$190,060	\$48,132	\$48,132	\$205,268
25	25	\$1,200	\$1,200	\$22,828	\$179,964	\$34,960	\$34,960	\$192,096	\$52,131	\$52,131	\$209,267
		<b>\$30,000</b>	<b>\$30,000</b>								
26	26	\$1,200	\$1,200	\$23,839	\$180,975	\$37,065	\$37,065	\$194,201	\$56,386	\$56,386	\$213,522
27	27	\$1,200	\$1,200	\$24,852	\$181,988	\$39,242	\$39,242	\$196,378	\$60,915	\$60,915	\$218,051
28	28	\$1,200	\$1,200	\$25,876	\$183,012	\$41,489	\$41,489	\$198,625	\$65,728	\$65,728	\$222,864
29	29	\$1,200	\$1,200	\$26,913	\$184,049	\$43,808	\$43,808	\$200,944	\$70,847	\$70,847	\$227,983
30	30	\$1,200	\$1,200	\$27,963	\$185,099	\$46,200	\$46,200	\$203,336	\$76,287	\$76,287	\$233,423
		<b>\$36,000</b>	<b>\$36,000</b>								
31	31	\$1,200	\$1,200	\$29,024	\$186,160	\$48,668	\$48,668	\$205,804	\$82,070	\$82,070	\$239,206
32	32	\$1,200	\$1,200	\$30,097	\$187,233	\$51,214	\$51,214	\$208,350	\$88,217	\$88,217	\$245,353
33	33	\$1,200	\$1,200	\$31,178	\$188,314	\$53,837	\$53,837	\$210,973	\$94,747	\$94,747	\$251,883
34	34	\$1,200	\$1,200	\$32,264	\$189,400	\$56,540	\$56,540	\$213,676	\$101,686	\$101,686	\$258,822
35	35	\$1,200	\$1,200	\$33,358	\$190,494	\$59,327	\$59,327	\$216,463	\$109,059	\$109,059	\$272,648 +
		<b>\$42,000</b>	<b>\$42,000</b>								
36	36	\$1,200	\$1,200	\$34,451	\$191,587	\$62,198	\$62,198	\$219,334	\$116,887	\$116,887	\$292,218 +
37	37	\$1,200	\$1,200	\$35,546	\$192,682	\$65,155	\$65,155	\$222,291	\$125,197	\$125,197	\$312,992 +
38	38	\$1,200	\$1,200	\$36,637	\$193,773	\$68,200	\$68,200	\$225,336	\$134,015	\$134,015	\$335,038 +
39	39	\$1,200	\$1,200	\$37,723	\$194,859	\$71,338	\$71,338	\$228,474	\$143,375	\$143,375	\$358,437 +
40	40	\$1,200	\$1,200	\$38,803	\$195,939	\$74,570	\$74,570	\$231,706	\$153,307	\$153,307	\$383,267 +
		<b>\$48,000</b>	<b>\$48,000</b>								

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values						
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>			
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit	
41	41	\$1,200	\$1,200	\$39,871	\$197,007	\$77,898	\$77,898	\$235,034	\$163,853	\$163,853	\$398,164	+
42	42	\$1,200	\$1,200	\$40,924	\$198,060	\$81,324	\$81,324	\$238,460	\$175,051	\$175,051	\$413,121	+
43	43	\$1,200	\$1,200	\$41,957	\$199,093	\$84,853	\$84,853	\$241,989	\$186,944	\$186,944	\$428,101	+
44	44	\$1,200	\$1,200	\$42,963	\$200,099	\$88,486	\$88,486	\$245,622	\$199,570	\$199,570	\$443,046	+
45	45	\$1,200	\$1,200	\$43,939	\$201,075	\$92,227	\$92,227	\$249,363	\$212,983	\$212,983	\$457,914	+
		<b>\$54,000</b>	<b>\$54,000</b>									
46	46	\$1,200	\$1,200	\$44,884	\$202,020	\$96,074	\$96,074	\$253,210	\$227,218	\$227,218	\$474,885	+
47	47	\$1,200	\$1,200	\$45,797	\$202,933	\$100,026	\$100,026	\$257,162	\$242,322	\$242,322	\$491,913	+
48	48	\$1,200	\$1,200	\$46,694	\$203,830	\$104,086	\$104,086	\$261,222	\$258,350	\$258,350	\$508,950	+
49	49	\$1,200	\$1,200	\$47,569	\$204,705	\$108,255	\$108,255	\$265,391	\$275,358	\$275,358	\$525,934	+
50	50	\$1,200	\$1,200	\$48,416	\$205,552	\$112,534	\$112,534	\$269,670	\$293,406	\$293,406	\$542,802	+
		<b>\$60,000</b>	<b>\$60,000</b>									
51	51	\$1,200	\$1,200	\$49,224	\$206,360	\$116,926	\$116,926	\$274,062	\$312,566	\$312,566	\$556,367	+
52	52	\$1,200	\$1,200	\$49,975	\$207,111	\$121,429	\$121,429	\$278,565	\$332,905	\$332,905	\$569,267	+
53	53	\$1,200	\$1,200	\$50,661	\$207,797	\$126,044	\$126,044	\$283,180	\$354,499	\$354,499	\$581,379	+
54	54	\$1,200	\$1,200	\$51,264	\$208,400	\$130,771	\$130,771	\$287,907	\$377,434	\$377,434	\$592,572	+
55	55	\$1,200	\$1,200	\$51,766	\$208,902	\$135,609	\$135,609	\$292,745	\$401,798	\$401,798	\$602,697	+
		<b>\$66,000</b>	<b>\$66,000</b>									
56	56	\$1,200	\$1,200	\$52,160	\$209,296	\$140,561	\$140,561	\$297,697	\$427,662	\$427,662	\$624,386	+
57	57	\$1,200	\$1,200	\$52,438	\$209,574	\$145,626	\$145,626	\$302,762	\$455,120	\$455,120	\$646,270	+
58	58	\$1,200	\$1,200	\$52,619	\$209,755	\$150,803	\$150,803	\$307,939	\$484,275	\$484,275	\$668,300	+
59	59	\$1,200	\$1,200	\$52,686	\$209,822	\$156,089	\$156,089	\$313,225	\$515,240	\$515,240	\$690,421	+
60	60	\$1,200	\$1,200	\$52,616	\$209,752#	\$161,479	\$161,479	\$318,615 #	\$548,130	\$548,130	\$712,569 #	+
		<b>\$72,000</b>	<b>\$72,000</b>									

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
61	61	\$0	\$0	\$51,132	\$209,752	\$165,777	\$165,777	\$318,615	\$581,825	\$581,825	\$744,736
62	62	\$0	\$0	\$49,506	\$209,752	\$170,214	\$170,214	\$318,615	\$617,646	\$617,646	\$778,234
63	63	\$0	\$0	\$47,601	\$209,752	\$174,730	\$174,730	\$318,615	\$655,657	\$655,657	\$813,015
64	64	\$0	\$0	\$45,394	\$209,752	\$179,319	\$179,319	\$318,615	\$695,995	\$695,995	\$849,114
65	65	\$0	(\$67,373)	\$0	\$0	\$183,976	\$115,513	\$250,152	\$738,107	\$669,644	\$817,265
		<b>\$72,000</b>	<b>\$4,627</b>								
66	66	\$0	(\$67,373)	\$0	\$0	\$188,724	\$49,744	\$179,635	\$781,615	\$642,635	\$791,142
67	67	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$826,553	\$614,941	\$763,720
68	68	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$872,954	\$586,531	\$734,933
69	69	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$920,854	\$557,375	\$704,712
70	70	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$970,290	\$527,444	\$672,988
		<b>\$72,000</b>	<b>(\$332,238)</b>								
71	71	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,021,432	\$496,838	\$629,624
72	72	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,074,373	\$465,577	\$583,758
73	73	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,129,221	\$433,699	\$535,329
74	74	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,186,109	\$401,258	\$484,286
75	75	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,245,191	\$368,332	\$430,592
		<b>\$72,000</b>	<b>(\$669,103)</b>								
76	76	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,306,118	\$334,490	\$399,796
77	77	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,368,928	\$299,688	\$368,135
78	78	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,433,660	\$263,881	\$335,564
79	79	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,500,353	\$227,017	\$302,035
80	80	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,569,039	\$189,040	\$267,492
		<b>\$72,000</b>	<b>(\$1,005,969)</b>								

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
81	81	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,639,710	\$149,848	\$231,834
82	82	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,712,378	\$109,358	\$194,977
83	83	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,787,050	\$67,476	\$156,828
84	84	\$0	(\$67,373)	\$0	\$0	\$0	\$0	\$0	\$1,863,720	\$24,096	\$117,282
85	85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,943,062	\$48,250	\$145,403
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
86	86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,024,852	\$73,195	\$174,438
87	87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,109,047	\$98,841	\$204,293
88	88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,195,557	\$125,044	\$234,822
89	89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,284,262	\$151,633	\$265,846
90	90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,375,054	\$178,447	\$297,200
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
91	91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,470,238	\$207,733	\$306,542
92	92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,570,593	\$240,213	\$317,331
93	93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,677,061	\$276,769	\$330,310
94	94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,790,793	\$318,493	\$346,400
95	95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,912,353	\$365,884	\$365,884
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
96	96	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,038,826	\$415,962	\$415,962
97	97	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,170,375	\$468,825	\$468,825
98	98	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,307,167	\$524,571	\$524,571
99	99	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,449,370	\$583,296	\$583,296
100	100	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,597,153	\$645,097	\$645,097
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Year	Age	Premium outlay	Net outlay	Guaranteed values		Non-guaranteed values					
				2.00% crediting rate and maximum charges		3.50% alternative crediting rate and current charges			Using illustrated crediting rates and current charges <sup>†</sup>		
				Surrender value	Death benefit	Cash value	Surrender value	Death benefit	Cash value	Surrender value	Death benefit
101	101	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,751,895	\$711,277	\$711,277
102	102	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,913,950	\$782,113	\$782,113
103	103	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,083,688	\$857,897	\$857,897
104	104	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,261,501	\$938,936	\$938,936
105	105	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,447,801	\$1,025,559	\$1,025,559
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
106	106	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,643,022	\$1,118,112	\$1,118,112
107	107	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,847,621	\$1,216,964	\$1,216,964
108	108	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,062,081	\$1,322,504	\$1,322,504
109	109	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,286,908	\$1,435,144	\$1,435,144
110	110	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,522,638	\$1,555,321	\$1,555,321
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
111	111	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,769,835	\$1,683,498	\$1,683,498
112	112	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,029,093	\$1,820,166	\$1,820,166
113	113	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,301,037	\$1,965,843	\$1,965,843
114	114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,586,329	\$2,121,079	\$2,121,079
115	115	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,885,664	\$2,286,457	\$2,286,457
		<b>\$72,000</b>	<b>(\$1,275,461)</b>								
116	116	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,199,776	\$2,462,592	\$2,462,592
117	117	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,529,437	\$2,650,138	\$2,650,138
118	118	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,875,464	\$2,849,785	\$2,849,785
119	119	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,238,714	\$3,062,266	\$3,062,266
120	120	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,620,096	\$3,288,354	\$3,288,354
<b>Total</b>		<b>\$72,000</b>	<b>(\$1,275,461)</b>								

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's illustrated values

Surrender value, cash value and death benefit columns reflect end-of-year values. Age reflects beginning-of-year value.

# Denotes a change to the Death Benefit Option.

+ Increase in Death Benefit may result in underwriting.

### Your non-guaranteed illustrated crediting rates per account are shown below.

† Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

Illustrated account	Allocation	Years and illustrated rates <sup>‡</sup>
<b>Indexed Account A: S&amp;P 500® 1-year with 100% Participation</b>	100%	1-120 5.69%

‡ Variable interest rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 4.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated. See the Partial Surrenders and Policy Loans section of the Basic Illustration for the scheduled changes to the rate credited.

**IMPORTANT:** This is an illustration, not a contract. This illustration assumes that the currently illustrated nonguaranteed elements will remain unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Administrative and insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments to maintain coverage for the desired duration. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination.

**Eclipse Accumulator Indexed Universal Life**

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Numeric summary of illustrated values

Year	Age	Premium outlay	GUARANTEED VALUES		NON-GUARANTEED VALUES			
			Minimum crediting rate and maximum charges		Mid-point crediting rate and mid-point charges		Illustrated crediting rate and current charges †	
			Surrender value	Death benefit	Surrender value	Death benefit	Surrender value	Death benefit
1	1	\$1,200	\$0	\$157,863	\$0	\$157,948	\$0	\$158,033
5	5	\$1,200	\$2,184	\$161,033	\$2,712	\$161,561	\$3,344	\$162,193
10	10	\$1,200	\$8,083	\$165,219	\$9,710	\$166,846	\$11,773	\$168,909
20	20	\$1,200	\$17,860	\$174,996	\$24,457	\$181,593	\$34,512	\$191,648
70	70	\$0	\$0	\$0	\$0	\$0	\$527,444	\$672,988
<b>Lapse year</b>			<b>65 (age 65)</b>		<b>67 (age 67)</b>		<b>121 (age 121)</b>	

I have received a copy of this illustration and understand that any non-guaranteed elements, including the interest credit assumptions illustrated, are subject to change and could be higher or lower. The representative has told me they are not guaranteed.

I understand that any policy changes, policy loans and partial surrenders, or the failure to remit premiums as illustrated, will affect policy values and may require additional premiums to avoid policy termination.

I understand that the indexed accounts do not actually participate in the stock market or the indexes and that past performance should not be considered representative of future results. I also understand that Eclipse Accumulator Indexed Universal Life is primarily designed to provide life insurance protection and, accordingly, the fundamental objective of this product is to provide the peace of mind that the life insurance protection provides to families and businesses.

I understand the representative signing below is an appointed agent for and represents Minnesota Life and will provide service with regard to any Minnesota Life product I purchase. I understand Minnesota Life pays cash compensation and may pay non-cash compensation to its representatives, and the amount of the compensation will vary depending on the product purchased, as well as such factors as the product design, benefits, and features that are purchased and incorporated into my insurance program. I also understand that other factors, including the volume of business sold, may impact the amount of cash or non-cash compensation that is paid.

\_\_\_\_\_  
Signature of Policyowner

\_\_\_\_\_  
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 the illustration. I have received and reviewed the current product training materials provided by Minnesota Life and have not made any statements that are inconsistent with these materials.

I also certify that I presented and explained to the Applicant that the Eclipse Accumulator Indexed Universal Life policy does not represent an investment in the stock market and does not participate in any stock or equity investments.

I have not made any promises about the expected future indexed account values within the policy. I believe the information provided is complete and accurate to the best of my knowledge and that the Eclipse Accumulator Indexed Universal Life policy is not unsuitable for the Applicant.

\_\_\_\_\_  
Signature of Representative

\_\_\_\_\_  
Date

Your Financial Professional

Illustration NOT VALID without representative address

## Additional information

This is an illustration based upon information provided by you (the customer) or your financial professional. Securian Financial Group and its affiliates are not responsible for the accuracy of the information provided. The illustration and related materials should not be considered investment advice by Securian Financial or a recommendation to engage in (or refrain from) a particular course of action. If you are looking for investment advice or recommendations, please contact your financial professional.

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Eclipse Accumulator Indexed Universal Life is designed to provide life insurance protection. While the Interest crediting options available with the product are attractive for cash value accumulation, your fundamental objective in buying this product should be the peace of mind that the life insurance protection provides to you and your family or business.

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Policy Form Numbers: ICC19-20204, 19-20204~, ICC16-20057, 16-20057~, ICC16-20058, 16-20058~, ICC16-20083, 16-20083~, ICC19-20206, 19-20206~, 16-20082~, ICC09-915, 09-915~, 16-20077~, ICC11-916, 11-916~, ICC16-20081, 16-20081~, 12-301~, 14-20005.37, ICC13- 937, 13-937~, ICC18-20141, 18-20141~, ICC15-20040, 15-20040~, 06-944R~

~ State variations apply.

**Not a deposit - Not FDIC/NCUA insured - Not insured by any federal government agency - Not guaranteed by any bank or credit union**

**Securian Financial Group, Inc.**  
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Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Using your policy's cash value

Your life insurance policy provides death benefit protection and also offers you the potential to build cash value. As your cash value grows, you can use it on a tax-advantaged basis whenever and however you wish -- for unexpected expenses, a down payment on a house, travel opportunities, supplemental retirement income, college funding and other financial needs.

## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>	
								Surrender value	Death benefit	Surrender value	Death benefit
1	1	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$0	\$158,033	\$0	\$158,033
2	2	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$0	\$158,958	\$0	\$158,974
3	3	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$378	\$159,912	\$451	\$159,985
4	4	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$1,714	\$160,905	\$1,867	\$161,058
5	5	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$3,081	\$161,930	\$3,344	\$162,193
		<b>\$6,000</b>	<b>\$6,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
6	6	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$4,479	\$162,986	\$4,885	\$163,392
7	7	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$5,909	\$164,073	\$6,495	\$164,659
8	8	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$7,372	\$165,193	\$8,177	\$165,998
9	9	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$8,868	\$166,346	\$9,935	\$167,413
10	10	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$10,398	\$167,534	\$11,773	\$168,909
		<b>\$12,000</b>	<b>\$12,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
11	11	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$11,772	\$168,908	\$13,537	\$170,673
12	12	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$13,181	\$170,317	\$15,403	\$172,539
13	13	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$14,620	\$171,756	\$17,370	\$174,506
14	14	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$16,078	\$173,214	\$19,434	\$176,570
15	15	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$17,563	\$174,699	\$21,609	\$178,745
		<b>\$18,000</b>	<b>\$18,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					

This Distribution Report is valid only when accompanied by a complete Basic Illustration.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>	
								Surrender value	Death benefit	Surrender value	Death benefit
16	16	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$19,075	\$176,211	\$23,899	\$181,035
17	17	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$20,622	\$177,758	\$26,321	\$183,457
18	18	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$22,211	\$179,347	\$28,888	\$186,024
19	19	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$23,848	\$180,984	\$31,614	\$188,750
20	20	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$25,537	\$182,673	\$34,512	\$191,648
		<b>\$24,000</b>	<b>\$24,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
21	21	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$27,280	\$184,416	\$37,594	\$194,730
22	22	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$29,090	\$186,226	\$40,881	\$198,017
23	23	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$30,969	\$188,105	\$44,387	\$201,523
24	24	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$32,924	\$190,060	\$48,132	\$205,268
25	25	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$34,960	\$192,096	\$52,131	\$209,267
		<b>\$30,000</b>	<b>\$30,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
26	26	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$37,065	\$194,201	\$56,386	\$213,522
27	27	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$39,242	\$196,378	\$60,915	\$218,051
28	28	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$41,489	\$198,625	\$65,728	\$222,864
29	29	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$43,808	\$200,944	\$70,847	\$227,983
30	30	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$46,200	\$203,336	\$76,287	\$233,423
		<b>\$36,000</b>	<b>\$36,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
31	31	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$48,668	\$205,804	\$82,070	\$239,206
32	32	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$51,214	\$208,350	\$88,217	\$245,353
33	33	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$53,837	\$210,973	\$94,747	\$251,883
34	34	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$56,540	\$213,676	\$101,686	\$258,822
35	35	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$59,327	\$216,463	\$109,059	\$272,648
		<b>\$42,000</b>	<b>\$42,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values																																																																																																																																																																																																																																							
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>																																																																																																																																																																																																																																					
								Surrender value	Death benefit	Surrender value	Death benefit																																																																																																																																																																																																																																				
36	36	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$62,198	\$219,334	\$116,887	\$292,218																																																																																																																																																																																																																																				
37	37	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$65,155	\$222,291	\$125,197	\$312,992																																																																																																																																																																																																																																				
38	38	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$68,200	\$225,336	\$134,015	\$335,038																																																																																																																																																																																																																																				
39	39	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$71,338	\$228,474	\$143,375	\$358,437																																																																																																																																																																																																																																				
40	40	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$74,570	\$231,706	\$153,307	\$383,267			<b>\$48,000</b>	<b>\$48,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						41	41	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$77,898	\$235,034	\$163,853	\$398,164	42	42	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$81,324	\$238,460	\$175,051	\$413,121	43	43	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$84,853	\$241,989	\$186,944	\$428,101	44	44	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$88,486	\$245,622	\$199,570	\$443,046	45	45	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$92,227	\$249,363	\$212,983	\$457,914			<b>\$54,000</b>	<b>\$54,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						46	46	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$96,074	\$253,210	\$227,218	\$474,885	47	47	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$100,026	\$257,162	\$242,322	\$491,913	48	48	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$104,086	\$261,222	\$258,350	\$508,950	49	49	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$108,255	\$265,391	\$275,358	\$525,934	50	50	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$112,534	\$269,670	\$293,406	\$542,802			<b>\$60,000</b>	<b>\$60,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						51	51	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$116,926	\$274,062	\$312,566	\$556,367	52	52	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$121,429	\$278,565	\$332,905	\$569,267	53	53	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$126,044	\$283,180	\$354,499	\$581,379	54	54	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$130,771	\$287,907	\$377,434	\$592,572	55	55	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$135,609	\$292,745	\$401,798	\$602,697			<b>\$66,000</b>	<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
		<b>\$48,000</b>	<b>\$48,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																																																																																																									
41	41	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$77,898	\$235,034	\$163,853	\$398,164																																																																																																																																																																																																																																				
42	42	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$81,324	\$238,460	\$175,051	\$413,121																																																																																																																																																																																																																																				
43	43	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$84,853	\$241,989	\$186,944	\$428,101																																																																																																																																																																																																																																				
44	44	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$88,486	\$245,622	\$199,570	\$443,046																																																																																																																																																																																																																																				
45	45	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$92,227	\$249,363	\$212,983	\$457,914			<b>\$54,000</b>	<b>\$54,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						46	46	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$96,074	\$253,210	\$227,218	\$474,885	47	47	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$100,026	\$257,162	\$242,322	\$491,913	48	48	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$104,086	\$261,222	\$258,350	\$508,950	49	49	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$108,255	\$265,391	\$275,358	\$525,934	50	50	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$112,534	\$269,670	\$293,406	\$542,802			<b>\$60,000</b>	<b>\$60,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						51	51	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$116,926	\$274,062	\$312,566	\$556,367	52	52	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$121,429	\$278,565	\$332,905	\$569,267	53	53	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$126,044	\$283,180	\$354,499	\$581,379	54	54	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$130,771	\$287,907	\$377,434	\$592,572	55	55	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$135,609	\$292,745	\$401,798	\$602,697			<b>\$66,000</b>	<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																													
		<b>\$54,000</b>	<b>\$54,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																																																																																																									
46	46	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$96,074	\$253,210	\$227,218	\$474,885																																																																																																																																																																																																																																				
47	47	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$100,026	\$257,162	\$242,322	\$491,913																																																																																																																																																																																																																																				
48	48	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$104,086	\$261,222	\$258,350	\$508,950																																																																																																																																																																																																																																				
49	49	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$108,255	\$265,391	\$275,358	\$525,934																																																																																																																																																																																																																																				
50	50	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$112,534	\$269,670	\$293,406	\$542,802			<b>\$60,000</b>	<b>\$60,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>						51	51	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$116,926	\$274,062	\$312,566	\$556,367	52	52	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$121,429	\$278,565	\$332,905	\$569,267	53	53	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$126,044	\$283,180	\$354,499	\$581,379	54	54	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$130,771	\$287,907	\$377,434	\$592,572	55	55	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$135,609	\$292,745	\$401,798	\$602,697			<b>\$66,000</b>	<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																					
		<b>\$60,000</b>	<b>\$60,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																																																																																																									
51	51	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$116,926	\$274,062	\$312,566	\$556,367																																																																																																																																																																																																																																				
52	52	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$121,429	\$278,565	\$332,905	\$569,267																																																																																																																																																																																																																																				
53	53	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$126,044	\$283,180	\$354,499	\$581,379																																																																																																																																																																																																																																				
54	54	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$130,771	\$287,907	\$377,434	\$592,572																																																																																																																																																																																																																																				
55	55	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$135,609	\$292,745	\$401,798	\$602,697			<b>\$66,000</b>	<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																																																																																													
		<b>\$66,000</b>	<b>\$66,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>																																																																																																																																																																																																																																									

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>	
								Surrender value	Death benefit	Surrender value	Death benefit
56	56	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$140,561	\$297,697	\$427,662	\$624,386
57	57	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$145,626	\$302,762	\$455,120	\$646,270
58	58	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$150,803	\$307,939	\$484,275	\$668,300
59	59	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$156,089	\$313,225	\$515,240	\$690,421
60	60	\$1,200	\$1,200	\$0	\$0	\$0	\$0	\$161,479	\$318,615 #	\$548,130	\$712,569 #
		<b>\$72,000</b>	<b>\$72,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>					
61	61	\$0	\$0	\$0	\$0	\$0	\$0	\$165,777	\$318,615	\$581,825	\$744,736
62	62	\$0	\$0	\$0	\$0	\$0	\$0	\$170,214	\$318,615	\$617,646	\$778,234
63	63	\$0	\$0	\$0	\$0	\$0	\$0	\$174,730	\$318,615	\$655,657	\$813,015
64	64	\$0	\$0	\$0	\$0	\$0	\$0	\$179,319	\$318,615	\$695,995	\$849,114
65	65	\$0	(\$67,373)	\$0	(\$67,373)	(\$921)	(\$68,294)	\$115,513	\$250,152	\$669,644	\$817,265
		<b>\$72,000</b>	<b>\$4,627</b>	<b>\$0</b>	<b>(\$67,373)</b>	<b>(\$921)</b>					
66	66	\$0	(\$67,373)	\$0	(\$67,373)	(\$2,970)	(\$138,638)	\$49,744	\$179,635	\$642,635	\$791,142
67	67	\$0	(\$67,373)	\$0	(\$67,373)	(\$5,081)	(\$211,091)	\$0	\$0	\$614,941	\$763,720
68	68	\$0	(\$67,373)	\$0	(\$67,373)	(\$7,254)	(\$285,719)	\$0	\$0	\$586,531	\$734,933
69	69	\$0	(\$67,373)	\$0	(\$67,373)	(\$9,493)	(\$362,585)	\$0	\$0	\$557,375	\$704,712
70	70	\$0	(\$67,373)	\$0	(\$67,373)	(\$11,799)	(\$441,757)	\$0	\$0	\$527,444	\$672,988
		<b>\$72,000</b>	<b>(\$332,238)</b>	<b>\$0</b>	<b>(\$404,238)</b>	<b>(\$37,518)</b>					
71	71	\$0	(\$67,373)	\$0	(\$67,373)	(\$14,174)	(\$523,304)	\$0	\$0	\$496,838	\$629,624
72	72	\$0	(\$67,373)	\$0	(\$67,373)	(\$16,621)	(\$607,297)	\$0	\$0	\$465,577	\$583,758
73	73	\$0	(\$67,373)	\$0	(\$67,373)	(\$19,140)	(\$693,811)	\$0	\$0	\$433,699	\$535,329
74	74	\$0	(\$67,373)	\$0	(\$67,373)	(\$21,736)	(\$782,920)	\$0	\$0	\$401,258	\$484,286
75	75	\$0	(\$67,373)	\$0	(\$67,373)	(\$24,409)	(\$874,702)	\$0	\$0	\$368,332	\$430,592
		<b>\$72,000</b>	<b>(\$669,103)</b>	<b>\$0</b>	<b>(\$741,103)</b>	<b>(\$133,598)</b>					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>	
								Surrender value	Death benefit	Surrender value	Death benefit
76	76	\$0	(\$67,373)	\$0	(\$67,373)	(\$27,162)	(\$969,237)	\$0	\$0	\$334,490	\$399,796
77	77	\$0	(\$67,373)	\$0	(\$67,373)	(\$29,999)	(\$1,066,609)	\$0	\$0	\$299,688	\$368,135
78	78	\$0	(\$67,373)	\$0	(\$67,373)	(\$32,920)	(\$1,166,902)	\$0	\$0	\$263,881	\$335,564
79	79	\$0	(\$67,373)	\$0	(\$67,373)	(\$35,928)	(\$1,270,203)	\$0	\$0	\$227,017	\$302,035
80	80	\$0	(\$67,373)	\$0	(\$67,373)	(\$39,028)	(\$1,376,604)	\$0	\$0	\$189,040	\$267,492
		<b>\$72,000</b>	<b>(\$1,005,969)</b>	<b>\$0</b>	<b>(\$1,077,969)</b>	<b>(\$298,635)</b>					
81	81	\$0	(\$67,373)	\$0	(\$67,373)	(\$42,220)	(\$1,486,196)	\$0	\$0	\$149,848	\$231,834
82	82	\$0	(\$67,373)	\$0	(\$67,373)	(\$45,507)	(\$1,599,077)	\$0	\$0	\$109,358	\$194,977
83	83	\$0	(\$67,373)	\$0	(\$67,373)	(\$48,894)	(\$1,715,343)	\$0	\$0	\$67,476	\$156,828
84	84	\$0	(\$67,373)	\$0	(\$67,373)	(\$52,382)	(\$1,835,098)	\$0	\$0	\$24,096	\$117,282
85	85	\$0	\$0	\$0	\$0	(\$55,053)	(\$1,890,151)	\$0	\$0	\$48,250	\$145,403
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$542,690)</b>					
86	86	\$0	\$0	\$0	\$0	(\$56,705)	(\$1,946,856)	\$0	\$0	\$73,195	\$174,438
87	87	\$0	\$0	\$0	\$0	(\$58,406)	(\$2,005,261)	\$0	\$0	\$98,841	\$204,293
88	88	\$0	\$0	\$0	\$0	(\$60,158)	(\$2,065,419)	\$0	\$0	\$125,044	\$234,822
89	89	\$0	\$0	\$0	\$0	(\$61,963)	(\$2,127,382)	\$0	\$0	\$151,633	\$265,846
90	90	\$0	\$0	\$0	\$0	(\$63,821)	(\$2,191,203)	\$0	\$0	\$178,447	\$297,200
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$843,742)</b>					
91	91	\$0	\$0	\$0	\$0	(\$65,736)	(\$2,256,939)	\$0	\$0	\$207,733	\$306,542
92	92	\$0	\$0	\$0	\$0	(\$67,708)	(\$2,324,647)	\$0	\$0	\$240,213	\$317,331
93	93	\$0	\$0	\$0	\$0	(\$69,739)	(\$2,394,387)	\$0	\$0	\$276,769	\$330,310
94	94	\$0	\$0	\$0	\$0	(\$71,832)	(\$2,466,218)	\$0	\$0	\$318,493	\$346,400
95	95	\$0	\$0	\$0	\$0	(\$73,987)	(\$2,540,205)	\$0	\$0	\$365,884	\$365,884
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$1,192,744)</b>					

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values																																																																																																																																																																																																																																							
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>																																																																																																																																																																																																																																					
								Surrender value	Death benefit	Surrender value	Death benefit																																																																																																																																																																																																																																				
96	96	\$0	\$0	\$0	\$0	(\$76,206)	(\$2,616,411)	\$0	\$0	\$415,962	\$415,962																																																																																																																																																																																																																																				
97	97	\$0	\$0	\$0	\$0	(\$78,492)	(\$2,694,903)	\$0	\$0	\$468,825	\$468,825																																																																																																																																																																																																																																				
98	98	\$0	\$0	\$0	\$0	(\$80,847)	(\$2,775,751)	\$0	\$0	\$524,571	\$524,571																																																																																																																																																																																																																																				
99	99	\$0	\$0	\$0	\$0	(\$83,273)	(\$2,859,023)	\$0	\$0	\$583,296	\$583,296																																																																																																																																																																																																																																				
100	100	\$0	\$0	\$0	\$0	(\$85,771)	(\$2,944,794)	\$0	\$0	\$645,097	\$645,097			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$1,597,333)</b>						101	101	\$0	\$0	\$0	\$0	(\$88,344)	(\$3,033,138)	\$0	\$0	\$711,277	\$711,277	102	102	\$0	\$0	\$0	\$0	(\$90,994)	(\$3,124,132)	\$0	\$0	\$782,113	\$782,113	103	103	\$0	\$0	\$0	\$0	(\$93,724)	(\$3,217,856)	\$0	\$0	\$857,897	\$857,897	104	104	\$0	\$0	\$0	\$0	(\$96,536)	(\$3,314,391)	\$0	\$0	\$938,936	\$938,936	105	105	\$0	\$0	\$0	\$0	(\$99,432)	(\$3,413,823)	\$0	\$0	\$1,025,559	\$1,025,559			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,066,362)</b>						106	106	\$0	\$0	\$0	\$0	(\$102,415)	(\$3,516,238)	\$0	\$0	\$1,118,112	\$1,118,112	107	107	\$0	\$0	\$0	\$0	(\$105,487)	(\$3,621,725)	\$0	\$0	\$1,216,964	\$1,216,964	108	108	\$0	\$0	\$0	\$0	(\$108,652)	(\$3,730,377)	\$0	\$0	\$1,322,504	\$1,322,504	109	109	\$0	\$0	\$0	\$0	(\$111,911)	(\$3,842,288)	\$0	\$0	\$1,435,144	\$1,435,144	110	110	\$0	\$0	\$0	\$0	(\$115,269)	(\$3,957,557)	\$0	\$0	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,610,096)</b>						111	111	\$0	\$0	\$0	\$0	(\$118,727)	(\$4,076,283)	\$0	\$0	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$122,289)	(\$4,198,572)	\$0	\$0	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$125,957)	(\$4,324,529)	\$0	\$0	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$129,736)	(\$4,454,265)	\$0	\$0	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$133,628)	(\$4,587,893)	\$0	\$0	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>					
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$1,597,333)</b>																																																																																																																																																																																																																																									
101	101	\$0	\$0	\$0	\$0	(\$88,344)	(\$3,033,138)	\$0	\$0	\$711,277	\$711,277																																																																																																																																																																																																																																				
102	102	\$0	\$0	\$0	\$0	(\$90,994)	(\$3,124,132)	\$0	\$0	\$782,113	\$782,113																																																																																																																																																																																																																																				
103	103	\$0	\$0	\$0	\$0	(\$93,724)	(\$3,217,856)	\$0	\$0	\$857,897	\$857,897																																																																																																																																																																																																																																				
104	104	\$0	\$0	\$0	\$0	(\$96,536)	(\$3,314,391)	\$0	\$0	\$938,936	\$938,936																																																																																																																																																																																																																																				
105	105	\$0	\$0	\$0	\$0	(\$99,432)	(\$3,413,823)	\$0	\$0	\$1,025,559	\$1,025,559			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,066,362)</b>						106	106	\$0	\$0	\$0	\$0	(\$102,415)	(\$3,516,238)	\$0	\$0	\$1,118,112	\$1,118,112	107	107	\$0	\$0	\$0	\$0	(\$105,487)	(\$3,621,725)	\$0	\$0	\$1,216,964	\$1,216,964	108	108	\$0	\$0	\$0	\$0	(\$108,652)	(\$3,730,377)	\$0	\$0	\$1,322,504	\$1,322,504	109	109	\$0	\$0	\$0	\$0	(\$111,911)	(\$3,842,288)	\$0	\$0	\$1,435,144	\$1,435,144	110	110	\$0	\$0	\$0	\$0	(\$115,269)	(\$3,957,557)	\$0	\$0	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,610,096)</b>						111	111	\$0	\$0	\$0	\$0	(\$118,727)	(\$4,076,283)	\$0	\$0	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$122,289)	(\$4,198,572)	\$0	\$0	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$125,957)	(\$4,324,529)	\$0	\$0	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$129,736)	(\$4,454,265)	\$0	\$0	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$133,628)	(\$4,587,893)	\$0	\$0	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>																																																																													
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,066,362)</b>																																																																																																																																																																																																																																									
106	106	\$0	\$0	\$0	\$0	(\$102,415)	(\$3,516,238)	\$0	\$0	\$1,118,112	\$1,118,112																																																																																																																																																																																																																																				
107	107	\$0	\$0	\$0	\$0	(\$105,487)	(\$3,621,725)	\$0	\$0	\$1,216,964	\$1,216,964																																																																																																																																																																																																																																				
108	108	\$0	\$0	\$0	\$0	(\$108,652)	(\$3,730,377)	\$0	\$0	\$1,322,504	\$1,322,504																																																																																																																																																																																																																																				
109	109	\$0	\$0	\$0	\$0	(\$111,911)	(\$3,842,288)	\$0	\$0	\$1,435,144	\$1,435,144																																																																																																																																																																																																																																				
110	110	\$0	\$0	\$0	\$0	(\$115,269)	(\$3,957,557)	\$0	\$0	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,610,096)</b>						111	111	\$0	\$0	\$0	\$0	(\$118,727)	(\$4,076,283)	\$0	\$0	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$122,289)	(\$4,198,572)	\$0	\$0	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$125,957)	(\$4,324,529)	\$0	\$0	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$129,736)	(\$4,454,265)	\$0	\$0	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$133,628)	(\$4,587,893)	\$0	\$0	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>																																																																																																																																																					
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$2,610,096)</b>																																																																																																																																																																																																																																									
111	111	\$0	\$0	\$0	\$0	(\$118,727)	(\$4,076,283)	\$0	\$0	\$1,683,498	\$1,683,498																																																																																																																																																																																																																																				
112	112	\$0	\$0	\$0	\$0	(\$122,289)	(\$4,198,572)	\$0	\$0	\$1,820,166	\$1,820,166																																																																																																																																																																																																																																				
113	113	\$0	\$0	\$0	\$0	(\$125,957)	(\$4,324,529)	\$0	\$0	\$1,965,843	\$1,965,843																																																																																																																																																																																																																																				
114	114	\$0	\$0	\$0	\$0	(\$129,736)	(\$4,454,265)	\$0	\$0	\$2,121,079	\$2,121,079																																																																																																																																																																																																																																				
115	115	\$0	\$0	\$0	\$0	(\$133,628)	(\$4,587,893)	\$0	\$0	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>																																																																																																																																																																																																																													
		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,240,432)</b>																																																																																																																																																																																																																																									

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



# Your Distribution Report

Below is a summary of your illustrated policy distributions.

Year	Age	Premium outlay	Net outlay	Partial surrender	Policy loan	Loan interest <sup>1</sup>	Cumulative loan balance	Non-guaranteed values			
								3.50% alternative crediting rate and current charges		Using illustrated crediting rates and current charges <sup>†</sup>	
								Surrender value	Death benefit	Surrender value	Death benefit
116	116	\$0	\$0	\$0	\$0	(\$137,637)	(\$4,725,530)	\$0	\$0	\$2,462,592	\$2,462,592
117	117	\$0	\$0	\$0	\$0	(\$141,766)	(\$4,867,295)	\$0	\$0	\$2,650,138	\$2,650,138
118	118	\$0	\$0	\$0	\$0	(\$146,019)	(\$5,013,314)	\$0	\$0	\$2,849,785	\$2,849,785
119	119	\$0	\$0	\$0	\$0	(\$150,399)	(\$5,163,714)	\$0	\$0	\$3,062,266	\$3,062,266
120	120	\$0	\$0	\$0	\$0	(\$154,911)	(\$5,318,625)	\$0	\$0	\$3,288,354	\$3,288,354
<b>Total</b>		<b>\$72,000</b>	<b>(\$1,275,461)</b>	<b>\$0</b>	<b>(\$1,347,461)</b>	<b>(\$3,971,164)</b>					

<sup>1</sup> Variable Loan interest is charged at an initial illustrated annual rate of 3.00%. For additional loan interest rate information, refer to the Partial Surrenders and Policy Loans section of the Basic Illustration.

# Denotes a change to the Death Benefit Option.

## Your illustration distribution summary

Distribution type	Loan charge rate	Loan crediting rate	Starting age	Ending age	Distribution frequency
Variable interest rate loan*	3.00%	4.00%	65	120	Monthly

\*Note: In compliance with regulations, for purposes of this illustration, the maximum rate credited for variable loans is capped at 1% above the selected variable loan charge rate.

This illustration assumes that annual policy loan interest is borrowed and added to the loan balance.

## Your non-guaranteed illustrated crediting rates per account are shown below.

<sup>†</sup> Illustrated non-guaranteed values reflect premiums, charges, and credits made based on the illustrated account allocation and interest rate for each account below.

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



		Years and illustrated rates ‡
Illustrated account	Allocation	1-120
<b>Indexed Account A: S&amp;P 500® 1-year with 100% Participation</b>	100%	5.69%

‡Variable rate loaned values are illustrated to receive a Non-guaranteed Interest Rate credited that is the minimum of 4.00% and the Illustrated Interest Rate for Indexed Accounts where the Cash Value is allocated. See the Partial Surrenders and Policy Loans section of the Basic Illustration for the scheduled changes to the rate credited.

Please keep in mind that the primary reason to purchase a life insurance policy is the death benefit.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

Insurance charges are deducted every month regardless of whether premium outlays are made. Depending upon actual policy experience, the Owner may need to increase premium payments. Any policy loans and partial surrenders will affect policy values and may require additional premiums to avoid policy termination. Policy loans and distributions may have tax consequences. Please consult your tax advisor.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Understanding your life insurance policy charges

To issue and maintain your life insurance policy, charges and expenses are withdrawn from your premium payments and cash value. We believe that the report below will help you better understand your policy's charges, expenses and credits.

## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
1	1	\$1,200	(\$66)	(\$49)	(\$137)	(\$60)	\$0	\$0	\$0	\$2	\$890	\$0	\$158,033
2	2	\$1,200	(\$66)	(\$39)	(\$137)	(\$60)	\$0	\$0	\$0	\$50	\$1,838	\$0	\$158,974
3	3	\$1,200	(\$66)	(\$30)	(\$137)	(\$60)	\$0	\$0	\$0	\$104	\$2,849	\$451	\$159,985
4	4	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$161	\$3,922	\$1,867	\$161,058
5	5	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$222	\$5,057	\$3,344	\$162,193
		<b>\$6,000</b>	<b>(\$330)</b>	<b>(\$167)</b>	<b>(\$685)</b>	<b>(\$300)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$539</b>			
6	6	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$287	\$6,256	\$4,885	\$163,392
7	7	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$355	\$7,523	\$6,495	\$164,659
8	8	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$427	\$8,862	\$8,177	\$165,998
9	9	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$503	\$10,277	\$9,935	\$167,413
10	10	\$1,200	(\$66)	(\$25)	(\$137)	(\$60)	\$0	\$0	\$0	\$584	\$11,773	\$11,773	\$168,909
		<b>\$12,000</b>	<b>(\$660)</b>	<b>(\$290)</b>	<b>(\$1,370)</b>	<b>(\$600)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$2,694</b>			
11	11	\$1,200	(\$66)	(\$24)	\$0	(\$60)	\$40	\$0	\$0	\$673	\$13,537	\$13,537	\$170,673
12	12	\$1,200	(\$66)	(\$31)	\$0	(\$60)	\$50	\$0	\$0	\$773	\$15,403	\$15,403	\$172,539
13	13	\$1,200	(\$66)	(\$47)	\$0	(\$60)	\$61	\$0	\$0	\$879	\$17,370	\$17,370	\$174,506
14	14	\$1,200	(\$66)	(\$73)	\$0	(\$60)	\$73	\$0	\$0	\$990	\$19,434	\$19,434	\$176,570
15	15	\$1,200	(\$66)	(\$91)	\$0	(\$60)	\$85	\$0	\$0	\$1,107	\$21,609	\$21,609	\$178,745
		<b>\$18,000</b>	<b>(\$990)</b>	<b>(\$556)</b>	<b>(\$1,370)</b>	<b>(\$900)</b>	<b>\$310</b>	<b>\$0</b>	<b>\$0</b>	<b>\$7,115</b>			

This Charges Report is valid only when accompanied by a complete Basic Illustration.

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
16	16	\$1,200	(\$66)	(\$111)	\$0	(\$60)	\$99	\$0	\$0	\$1,230	\$23,899	\$23,899	\$181,035
17	17	\$1,200	(\$66)	(\$125)	\$0	(\$60)	\$113	\$0	\$0	\$1,360	\$26,321	\$26,321	\$183,457
18	18	\$1,200	(\$66)	(\$132)	\$0	(\$60)	\$128	\$0	\$0	\$1,497	\$28,888	\$28,888	\$186,024
19	19	\$1,200	(\$66)	(\$135)	\$0	(\$60)	\$144	\$0	\$0	\$1,643	\$31,614	\$31,614	\$188,750
20	20	\$1,200	(\$66)	(\$135)	\$0	(\$60)	\$161	\$0	\$0	\$1,798	\$34,512	\$34,512	\$191,648
		<b>\$24,000</b>	<b>(\$1,320)</b>	<b>(\$1,194)</b>	<b>(\$1,370)</b>	<b>(\$1,200)</b>	<b>\$955</b>	<b>\$0</b>	<b>\$0</b>	<b>\$14,642</b>			
21	21	\$1,200	(\$66)	(\$134)	\$0	(\$60)	\$179	\$0	\$0	\$1,963	\$37,594	\$37,594	\$194,730
22	22	\$1,200	(\$66)	(\$125)	\$0	(\$60)	\$199	\$0	\$0	\$2,139	\$40,881	\$40,881	\$198,017
23	23	\$1,200	(\$66)	(\$112)	\$0	(\$60)	\$219	\$0	\$0	\$2,326	\$44,387	\$44,387	\$201,523
24	24	\$1,200	(\$66)	(\$97)	\$0	(\$60)	\$241	\$0	\$0	\$2,526	\$48,132	\$48,132	\$205,268
25	25	\$1,200	(\$66)	(\$78)	\$0	(\$60)	\$264	\$0	\$0	\$2,740	\$52,131	\$52,131	\$209,267
		<b>\$30,000</b>	<b>(\$1,650)</b>	<b>(\$1,741)</b>	<b>(\$1,370)</b>	<b>(\$1,500)</b>	<b>\$2,056</b>	<b>\$0</b>	<b>\$0</b>	<b>\$26,336</b>			
26	26	\$1,200	(\$66)	(\$75)	\$0	(\$60)	\$288	\$0	\$0	\$2,967	\$56,386	\$56,386	\$213,522
27	27	\$1,200	(\$66)	(\$70)	\$0	(\$60)	\$314	\$0	\$0	\$3,210	\$60,915	\$60,915	\$218,051
28	28	\$1,200	(\$66)	(\$70)	\$0	(\$60)	\$342	\$0	\$0	\$3,467	\$65,728	\$65,728	\$222,864
29	29	\$1,200	(\$66)	(\$68)	\$0	(\$60)	\$372	\$0	\$0	\$3,741	\$70,847	\$70,847	\$227,983
30	30	\$1,200	(\$66)	(\$70)	\$0	(\$60)	\$403	\$0	\$0	\$4,032	\$76,287	\$76,287	\$233,423
		<b>\$36,000</b>	<b>(\$1,980)</b>	<b>(\$2,092)</b>	<b>(\$1,370)</b>	<b>(\$1,800)</b>	<b>\$3,776</b>	<b>\$0</b>	<b>\$0</b>	<b>\$43,754</b>			
31	31	\$1,200	(\$66)	(\$70)	\$0	(\$60)	\$437	\$0	\$0	\$4,342	\$82,070	\$82,070	\$239,206
32	32	\$1,200	(\$66)	(\$71)	\$0	(\$60)	\$472	\$0	\$0	\$4,671	\$88,217	\$88,217	\$245,353
33	33	\$1,200	(\$66)	(\$75)	\$0	(\$60)	\$510	\$0	\$0	\$5,021	\$94,747	\$94,747	\$251,883
34	34	\$1,200	(\$66)	(\$78)	\$0	(\$60)	\$551	\$0	\$0	\$5,392	\$101,686	\$101,686	\$258,822
35	35	\$1,200	(\$66)	(\$81)	\$0	(\$60)	\$594	\$0	\$0	\$5,787	\$109,059	\$109,059	\$272,648
		<b>\$42,000</b>	<b>(\$2,310)</b>	<b>(\$2,466)</b>	<b>(\$1,370)</b>	<b>(\$2,100)</b>	<b>\$6,340</b>	<b>\$0</b>	<b>\$0</b>	<b>\$68,967</b>			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values																																																																																																																																																																																																																																																																												
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											Cash value	Surrender value	Death benefit																																																																																																																																																																																																																																																																										
36	36	\$1,200	(\$66)	(\$92)	\$0	(\$60)	\$639	\$0	\$0	\$6,206	\$116,887	\$116,887	\$292,218																																																																																																																																																																																																																																																																										
37	37	\$1,200	(\$66)	(\$104)	\$0	(\$60)	\$688	\$0	\$0	\$6,651	\$125,197	\$125,197	\$312,992																																																																																																																																																																																																																																																																										
38	38	\$1,200	(\$66)	(\$119)	\$0	(\$60)	\$740	\$0	\$0	\$7,123	\$134,015	\$134,015	\$335,038																																																																																																																																																																																																																																																																										
39	39	\$1,200	(\$66)	(\$133)	\$0	(\$60)	\$795	\$0	\$0	\$7,625	\$143,375	\$143,375	\$358,437																																																																																																																																																																																																																																																																										
40	40	\$1,200	(\$66)	(\$151)	\$0	(\$60)	\$853	\$0	\$0	\$8,157	\$153,307	\$153,307	\$383,267			<b>\$48,000</b>	<b>(\$2,640)</b>	<b>(\$3,065)</b>	<b>(\$1,370)</b>	<b>(\$2,400)</b>	<b>\$10,054</b>	<b>\$0</b>	<b>\$0</b>	<b>\$104,728</b>				41	41	\$1,200	(\$66)	(\$163)	\$0	(\$60)	\$915	\$0	\$0	\$8,721	\$163,853	\$163,853	\$398,164	42	42	\$1,200	(\$66)	(\$178)	\$0	(\$60)	\$980	\$0	\$0	\$9,321	\$175,051	\$175,051	\$413,121	43	43	\$1,200	(\$66)	(\$189)	\$0	(\$60)	\$1,050	\$0	\$0	\$9,958	\$186,944	\$186,944	\$428,101	44	44	\$1,200	(\$66)	(\$205)	\$0	(\$60)	\$1,124	\$0	\$0	\$10,634	\$199,570	\$199,570	\$443,046	45	45	\$1,200	(\$66)	(\$216)	\$0	(\$60)	\$1,203	\$0	\$0	\$11,352	\$212,983	\$212,983	\$457,914			<b>\$54,000</b>	<b>(\$2,970)</b>	<b>(\$4,016)</b>	<b>(\$1,370)</b>	<b>(\$2,700)</b>	<b>\$15,326</b>	<b>\$0</b>	<b>\$0</b>	<b>\$154,713</b>				46	46	\$1,200	(\$66)	(\$240)	\$0	(\$60)	\$1,286	\$0	\$0	\$12,114	\$227,218	\$227,218	\$474,885	47	47	\$1,200	(\$66)	(\$268)	\$0	(\$60)	\$1,375	\$0	\$0	\$12,923	\$242,322	\$242,322	\$491,913	48	48	\$1,200	(\$66)	(\$296)	\$0	(\$60)	\$1,469	\$0	\$0	\$13,782	\$258,350	\$258,350	\$508,950	49	49	\$1,200	(\$66)	(\$328)	\$0	(\$60)	\$1,569	\$0	\$0	\$14,693	\$275,358	\$275,358	\$525,934	50	50	\$1,200	(\$66)	(\$360)	\$0	(\$60)	\$1,675	\$0	\$0	\$15,659	\$293,406	\$293,406	\$542,802			<b>\$60,000</b>	<b>(\$3,300)</b>	<b>(\$5,507)</b>	<b>(\$1,370)</b>	<b>(\$3,000)</b>	<b>\$22,699</b>	<b>\$0</b>	<b>\$0</b>	<b>\$223,884</b>				51	51	\$1,200	(\$66)	(\$387)	\$0	(\$60)	\$1,787	\$0	\$0	\$16,685	\$312,566	\$312,566	\$556,367	52	52	\$1,200	(\$66)	(\$416)	\$0	(\$60)	\$1,907	\$0	\$0	\$17,774	\$332,905	\$332,905	\$569,267	53	53	\$1,200	(\$66)	(\$443)	\$0	(\$60)	\$2,034	\$0	\$0	\$18,931	\$354,499	\$354,499	\$581,379	54	54	\$1,200	(\$66)	(\$466)	\$0	(\$60)	\$2,168	\$0	\$0	\$20,159	\$377,434	\$377,434	\$592,572	55	55	\$1,200	(\$66)	(\$484)	\$0	(\$60)	\$2,311	\$0	\$0	\$21,463	\$401,798	\$401,798	\$602,697			<b>\$66,000</b>	<b>(\$3,630)</b>	<b>(\$7,704)</b>	<b>(\$1,370)</b>	<b>(\$3,300)</b>	<b>\$32,906</b>	<b>\$0</b>	<b>\$0</b>	<b>\$318,896</b>			
		<b>\$48,000</b>	<b>(\$2,640)</b>	<b>(\$3,065)</b>	<b>(\$1,370)</b>	<b>(\$2,400)</b>	<b>\$10,054</b>	<b>\$0</b>	<b>\$0</b>	<b>\$104,728</b>																																																																																																																																																																																																																																																																													
41	41	\$1,200	(\$66)	(\$163)	\$0	(\$60)	\$915	\$0	\$0	\$8,721	\$163,853	\$163,853	\$398,164																																																																																																																																																																																																																																																																										
42	42	\$1,200	(\$66)	(\$178)	\$0	(\$60)	\$980	\$0	\$0	\$9,321	\$175,051	\$175,051	\$413,121																																																																																																																																																																																																																																																																										
43	43	\$1,200	(\$66)	(\$189)	\$0	(\$60)	\$1,050	\$0	\$0	\$9,958	\$186,944	\$186,944	\$428,101																																																																																																																																																																																																																																																																										
44	44	\$1,200	(\$66)	(\$205)	\$0	(\$60)	\$1,124	\$0	\$0	\$10,634	\$199,570	\$199,570	\$443,046																																																																																																																																																																																																																																																																										
45	45	\$1,200	(\$66)	(\$216)	\$0	(\$60)	\$1,203	\$0	\$0	\$11,352	\$212,983	\$212,983	\$457,914			<b>\$54,000</b>	<b>(\$2,970)</b>	<b>(\$4,016)</b>	<b>(\$1,370)</b>	<b>(\$2,700)</b>	<b>\$15,326</b>	<b>\$0</b>	<b>\$0</b>	<b>\$154,713</b>				46	46	\$1,200	(\$66)	(\$240)	\$0	(\$60)	\$1,286	\$0	\$0	\$12,114	\$227,218	\$227,218	\$474,885	47	47	\$1,200	(\$66)	(\$268)	\$0	(\$60)	\$1,375	\$0	\$0	\$12,923	\$242,322	\$242,322	\$491,913	48	48	\$1,200	(\$66)	(\$296)	\$0	(\$60)	\$1,469	\$0	\$0	\$13,782	\$258,350	\$258,350	\$508,950	49	49	\$1,200	(\$66)	(\$328)	\$0	(\$60)	\$1,569	\$0	\$0	\$14,693	\$275,358	\$275,358	\$525,934	50	50	\$1,200	(\$66)	(\$360)	\$0	(\$60)	\$1,675	\$0	\$0	\$15,659	\$293,406	\$293,406	\$542,802			<b>\$60,000</b>	<b>(\$3,300)</b>	<b>(\$5,507)</b>	<b>(\$1,370)</b>	<b>(\$3,000)</b>	<b>\$22,699</b>	<b>\$0</b>	<b>\$0</b>	<b>\$223,884</b>				51	51	\$1,200	(\$66)	(\$387)	\$0	(\$60)	\$1,787	\$0	\$0	\$16,685	\$312,566	\$312,566	\$556,367	52	52	\$1,200	(\$66)	(\$416)	\$0	(\$60)	\$1,907	\$0	\$0	\$17,774	\$332,905	\$332,905	\$569,267	53	53	\$1,200	(\$66)	(\$443)	\$0	(\$60)	\$2,034	\$0	\$0	\$18,931	\$354,499	\$354,499	\$581,379	54	54	\$1,200	(\$66)	(\$466)	\$0	(\$60)	\$2,168	\$0	\$0	\$20,159	\$377,434	\$377,434	\$592,572	55	55	\$1,200	(\$66)	(\$484)	\$0	(\$60)	\$2,311	\$0	\$0	\$21,463	\$401,798	\$401,798	\$602,697			<b>\$66,000</b>	<b>(\$3,630)</b>	<b>(\$7,704)</b>	<b>(\$1,370)</b>	<b>(\$3,300)</b>	<b>\$32,906</b>	<b>\$0</b>	<b>\$0</b>	<b>\$318,896</b>																																																																																							
		<b>\$54,000</b>	<b>(\$2,970)</b>	<b>(\$4,016)</b>	<b>(\$1,370)</b>	<b>(\$2,700)</b>	<b>\$15,326</b>	<b>\$0</b>	<b>\$0</b>	<b>\$154,713</b>																																																																																																																																																																																																																																																																													
46	46	\$1,200	(\$66)	(\$240)	\$0	(\$60)	\$1,286	\$0	\$0	\$12,114	\$227,218	\$227,218	\$474,885																																																																																																																																																																																																																																																																										
47	47	\$1,200	(\$66)	(\$268)	\$0	(\$60)	\$1,375	\$0	\$0	\$12,923	\$242,322	\$242,322	\$491,913																																																																																																																																																																																																																																																																										
48	48	\$1,200	(\$66)	(\$296)	\$0	(\$60)	\$1,469	\$0	\$0	\$13,782	\$258,350	\$258,350	\$508,950																																																																																																																																																																																																																																																																										
49	49	\$1,200	(\$66)	(\$328)	\$0	(\$60)	\$1,569	\$0	\$0	\$14,693	\$275,358	\$275,358	\$525,934																																																																																																																																																																																																																																																																										
50	50	\$1,200	(\$66)	(\$360)	\$0	(\$60)	\$1,675	\$0	\$0	\$15,659	\$293,406	\$293,406	\$542,802			<b>\$60,000</b>	<b>(\$3,300)</b>	<b>(\$5,507)</b>	<b>(\$1,370)</b>	<b>(\$3,000)</b>	<b>\$22,699</b>	<b>\$0</b>	<b>\$0</b>	<b>\$223,884</b>				51	51	\$1,200	(\$66)	(\$387)	\$0	(\$60)	\$1,787	\$0	\$0	\$16,685	\$312,566	\$312,566	\$556,367	52	52	\$1,200	(\$66)	(\$416)	\$0	(\$60)	\$1,907	\$0	\$0	\$17,774	\$332,905	\$332,905	\$569,267	53	53	\$1,200	(\$66)	(\$443)	\$0	(\$60)	\$2,034	\$0	\$0	\$18,931	\$354,499	\$354,499	\$581,379	54	54	\$1,200	(\$66)	(\$466)	\$0	(\$60)	\$2,168	\$0	\$0	\$20,159	\$377,434	\$377,434	\$592,572	55	55	\$1,200	(\$66)	(\$484)	\$0	(\$60)	\$2,311	\$0	\$0	\$21,463	\$401,798	\$401,798	\$602,697			<b>\$66,000</b>	<b>(\$3,630)</b>	<b>(\$7,704)</b>	<b>(\$1,370)</b>	<b>(\$3,300)</b>	<b>\$32,906</b>	<b>\$0</b>	<b>\$0</b>	<b>\$318,896</b>																																																																																																																																																																											
		<b>\$60,000</b>	<b>(\$3,300)</b>	<b>(\$5,507)</b>	<b>(\$1,370)</b>	<b>(\$3,000)</b>	<b>\$22,699</b>	<b>\$0</b>	<b>\$0</b>	<b>\$223,884</b>																																																																																																																																																																																																																																																																													
51	51	\$1,200	(\$66)	(\$387)	\$0	(\$60)	\$1,787	\$0	\$0	\$16,685	\$312,566	\$312,566	\$556,367																																																																																																																																																																																																																																																																										
52	52	\$1,200	(\$66)	(\$416)	\$0	(\$60)	\$1,907	\$0	\$0	\$17,774	\$332,905	\$332,905	\$569,267																																																																																																																																																																																																																																																																										
53	53	\$1,200	(\$66)	(\$443)	\$0	(\$60)	\$2,034	\$0	\$0	\$18,931	\$354,499	\$354,499	\$581,379																																																																																																																																																																																																																																																																										
54	54	\$1,200	(\$66)	(\$466)	\$0	(\$60)	\$2,168	\$0	\$0	\$20,159	\$377,434	\$377,434	\$592,572																																																																																																																																																																																																																																																																										
55	55	\$1,200	(\$66)	(\$484)	\$0	(\$60)	\$2,311	\$0	\$0	\$21,463	\$401,798	\$401,798	\$602,697			<b>\$66,000</b>	<b>(\$3,630)</b>	<b>(\$7,704)</b>	<b>(\$1,370)</b>	<b>(\$3,300)</b>	<b>\$32,906</b>	<b>\$0</b>	<b>\$0</b>	<b>\$318,896</b>																																																																																																																																																																																																																																																															
		<b>\$66,000</b>	<b>(\$3,630)</b>	<b>(\$7,704)</b>	<b>(\$1,370)</b>	<b>(\$3,300)</b>	<b>\$32,906</b>	<b>\$0</b>	<b>\$0</b>	<b>\$318,896</b>																																																																																																																																																																																																																																																																													

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
56	56	\$1,200	(\$66)	(\$521)	\$0	(\$60)	\$2,463	\$0	\$0	\$22,848	\$427,662	\$427,662	\$624,386
57	57	\$1,200	(\$66)	(\$558)	\$0	(\$60)	\$2,624	\$0	\$0	\$24,318	\$455,120	\$455,120	\$646,270
58	58	\$1,200	(\$66)	(\$592)	\$0	(\$60)	\$2,795	\$0	\$0	\$25,879	\$484,275	\$484,275	\$668,300
59	59	\$1,200	(\$66)	(\$623)	\$0	(\$60)	\$2,976	\$0	\$0	\$27,537	\$515,240	\$515,240	\$690,421
60	60	\$1,200	(\$66)	(\$650)	\$0	(\$60)	\$3,169	\$0	\$0	\$29,298	\$548,130	\$548,130	\$712,569
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$10,649)</b>	<b>(\$1,370)</b>	<b>(\$3,600)</b>	<b>\$46,933</b>	<b>\$0</b>	<b>\$0</b>	<b>\$448,777</b>			
61	61	\$0	\$0	(\$717)	\$0	(\$120)	\$3,373	\$0	\$0	\$31,158	\$581,825	\$581,825	\$744,736
62	62	\$0	\$0	(\$787)	\$0	(\$60)	\$3,590	\$0	\$0	\$33,077	\$617,646	\$617,646	\$778,234
63	63	\$0	\$0	(\$860)	\$0	(\$60)	\$3,820	\$0	\$0	\$35,112	\$655,657	\$655,657	\$813,015
64	64	\$0	\$0	(\$937)	\$0	(\$60)	\$4,063	\$0	\$0	\$37,272	\$695,995	\$695,995	\$849,114
65	65	\$0	\$0	(\$1,015)	\$0	(\$60)	\$4,319	\$0	(\$68,294)	\$38,867	\$738,107	\$669,644	\$817,265
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$14,965)</b>	<b>(\$1,370)</b>	<b>(\$3,960)</b>	<b>\$66,099</b>	<b>\$0</b>	<b>(\$68,294)</b>	<b>\$624,264</b>			
66	66	\$0	\$0	(\$1,121)	\$0	(\$60)	\$4,581	\$0	(\$70,343)	\$40,109	\$781,615	\$642,635	\$791,142
67	67	\$0	\$0	(\$1,235)	\$0	(\$60)	\$4,839	\$0	(\$72,454)	\$41,393	\$826,553	\$614,941	\$763,720
68	68	\$0	\$0	(\$1,356)	\$0	(\$60)	\$5,096	\$0	(\$74,627)	\$42,722	\$872,954	\$586,531	\$734,933
69	69	\$0	\$0	(\$1,484)	\$0	(\$60)	\$5,348	\$0	(\$76,866)	\$44,096	\$920,854	\$557,375	\$704,712
70	70	\$0	\$0	(\$1,616)	\$0	(\$60)	\$5,597	\$0	(\$79,172)	\$45,516	\$970,290	\$527,444	\$672,988
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$21,777)</b>	<b>(\$1,370)</b>	<b>(\$4,260)</b>	<b>\$91,559</b>	<b>\$0</b>	<b>(\$441,757)</b>	<b>\$838,099</b>			
71	71	\$0	\$0	(\$1,625)	\$0	(\$60)	\$5,840	\$0	(\$81,547)	\$46,988	\$1,021,432	\$496,838	\$629,624
72	72	\$0	\$0	(\$1,594)	\$0	(\$60)	\$6,077	\$0	(\$83,994)	\$48,517	\$1,074,373	\$465,577	\$583,758
73	73	\$0	\$0	(\$1,508)	\$0	(\$60)	\$6,309	\$0	(\$86,513)	\$50,108	\$1,129,221	\$433,699	\$535,329
74	74	\$0	\$0	(\$1,353)	\$0	(\$60)	\$6,534	\$0	(\$89,109)	\$51,766	\$1,186,109	\$401,258	\$484,286
75	75	\$0	\$0	(\$1,108)	\$0	(\$60)	\$6,751	\$0	(\$91,782)	\$53,500	\$1,245,191	\$368,332	\$430,592
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$28,965)</b>	<b>(\$1,370)</b>	<b>(\$4,560)</b>	<b>\$123,070</b>	<b>\$0</b>	<b>(\$874,702)</b>	<b>\$1,088,977</b>			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
76	76	\$0	\$0	(\$1,281)	\$0	(\$60)	\$6,971	\$0	(\$94,536)	\$55,297	\$1,306,118	\$334,490	\$399,796
77	77	\$0	\$0	(\$1,479)	\$0	(\$60)	\$7,199	\$0	(\$97,372)	\$57,151	\$1,368,928	\$299,688	\$368,135
78	78	\$0	\$0	(\$1,704)	\$0	(\$60)	\$7,435	\$0	(\$100,293)	\$59,062	\$1,433,660	\$263,881	\$335,564
79	79	\$0	\$0	(\$1,959)	\$0	(\$60)	\$7,680	\$0	(\$103,302)	\$61,031	\$1,500,353	\$227,017	\$302,035
80	80	\$0	\$0	(\$2,247)	\$0	(\$60)	\$7,934	\$0	(\$106,401)	\$63,059	\$1,569,039	\$189,040	\$267,492
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$37,636)</b>	<b>(\$1,370)</b>	<b>(\$4,860)</b>	<b>\$160,288</b>	<b>\$0</b>	<b>(\$1,376,604)</b>	<b>\$1,384,577</b>			
81	81	\$0	\$0	(\$2,611)	\$0	(\$60)	\$8,197	\$0	(\$109,593)	\$65,145	\$1,639,710	\$149,848	\$231,834
82	82	\$0	\$0	(\$3,028)	\$0	(\$60)	\$8,470	\$0	(\$112,880)	\$67,287	\$1,712,378	\$109,358	\$194,977
83	83	\$0	\$0	(\$3,503)	\$0	(\$60)	\$8,751	\$0	(\$116,267)	\$69,484	\$1,787,050	\$67,476	\$156,828
84	84	\$0	\$0	(\$4,045)	\$0	(\$60)	\$9,042	\$0	(\$119,755)	\$71,734	\$1,863,720	\$24,096	\$117,282
85	85	\$0	\$0	(\$4,713)	\$0	(\$60)	\$9,341	\$0	(\$55,053)	\$74,774	\$1,943,062	\$48,250	\$145,403
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$55,537)</b>	<b>(\$1,370)</b>	<b>(\$5,160)</b>	<b>\$204,089</b>	<b>\$0</b>	<b>(\$1,890,151)</b>	<b>\$1,733,000</b>			
86	86	\$0	\$0	(\$5,493)	\$0	(\$60)	\$9,016	\$0	(\$56,705)	\$78,327	\$2,024,852	\$73,195	\$174,438
87	87	\$0	\$0	(\$6,403)	\$0	(\$60)	\$8,672	\$0	(\$58,406)	\$81,986	\$2,109,047	\$98,841	\$204,293
88	88	\$0	\$0	(\$7,480)	\$0	(\$60)	\$8,303	\$0	(\$60,158)	\$85,747	\$2,195,557	\$125,044	\$234,822
89	89	\$0	\$0	(\$8,743)	\$0	(\$60)	\$7,904	\$0	(\$61,963)	\$89,603	\$2,284,262	\$151,633	\$265,846
90	90	\$0	\$0	(\$10,167)	\$0	(\$60)	\$7,471	\$0	(\$63,821)	\$93,548	\$2,375,054	\$178,447	\$297,200
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$93,822)</b>	<b>(\$1,370)</b>	<b>(\$5,460)</b>	<b>\$245,455</b>	<b>\$0</b>	<b>(\$2,191,203)</b>	<b>\$2,162,212</b>			
91	91	\$0	\$0	(\$9,415)	\$0	(\$60)	\$6,999	\$0	(\$65,736)	\$97,661	\$2,470,238	\$207,733	\$306,542
92	92	\$0	\$0	(\$8,079)	\$0	(\$60)	\$6,481	\$0	(\$67,708)	\$102,013	\$2,570,593	\$240,213	\$317,331
93	93	\$0	\$0	(\$6,038)	\$0	(\$60)	\$5,914	\$0	(\$69,739)	\$106,652	\$2,677,061	\$276,769	\$330,310
94	94	\$0	\$0	(\$3,138)	\$0	(\$60)	\$5,292	\$0	(\$71,832)	\$111,638	\$2,790,793	\$318,493	\$346,400
95	95	\$0	\$0	\$0	\$0	(\$60)	\$4,610	\$0	(\$73,987)	\$117,010	\$2,912,353	\$365,884	\$365,884
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$5,760)</b>	<b>\$274,751</b>	<b>\$0</b>	<b>(\$2,540,205)</b>	<b>\$2,697,185</b>			

Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values																																																																																																																																																																																																																																																																												
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											Cash value	Surrender value	Death benefit																																																																																																																																																																																																																																																																										
96	96	\$0	\$0	\$0	\$0	(\$60)	\$3,857	\$0	(\$76,206)	\$122,676	\$3,038,826	\$415,962	\$415,962																																																																																																																																																																																																																																																																										
97	97	\$0	\$0	\$0	\$0	(\$60)	\$3,026	\$0	(\$78,492)	\$128,584	\$3,170,375	\$468,825	\$468,825																																																																																																																																																																																																																																																																										
98	98	\$0	\$0	\$0	\$0	(\$60)	\$2,110	\$0	(\$80,847)	\$134,742	\$3,307,167	\$524,571	\$524,571																																																																																																																																																																																																																																																																										
99	99	\$0	\$0	\$0	\$0	(\$60)	\$1,104	\$0	(\$83,273)	\$141,159	\$3,449,370	\$583,296	\$583,296																																																																																																																																																																																																																																																																										
100	100	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$85,771)	\$147,843	\$3,597,153	\$645,097	\$645,097			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,060)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$2,944,794)</b>	<b>\$3,372,188</b>				101	101	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$88,344)	\$154,802	\$3,751,895	\$711,277	\$711,277	102	102	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$90,994)	\$162,115	\$3,913,950	\$782,113	\$782,113	103	103	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$93,724)	\$169,798	\$4,083,688	\$857,897	\$857,897	104	104	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$96,536)	\$177,873	\$4,261,501	\$938,936	\$938,936	105	105	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$99,432)	\$186,360	\$4,447,801	\$1,025,559	\$1,025,559			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,360)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,413,823)</b>	<b>\$4,223,136</b>				106	106	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$102,415)	\$195,281	\$4,643,022	\$1,118,112	\$1,118,112	107	107	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$105,487)	\$204,659	\$4,847,621	\$1,216,964	\$1,216,964	108	108	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$108,652)	\$214,519	\$5,062,081	\$1,322,504	\$1,322,504	109	109	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$111,911)	\$224,887	\$5,286,908	\$1,435,144	\$1,435,144	110	110	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$115,269)	\$235,790	\$5,522,638	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,660)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,957,557)</b>	<b>\$5,298,273</b>				111	111	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$118,727)	\$247,257	\$5,769,835	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$122,289)	\$259,318	\$6,029,093	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$125,957)	\$272,005	\$6,301,037	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$129,736)	\$285,352	\$6,586,329	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$133,628)	\$299,395	\$6,885,664	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,960)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$4,587,893)</b>	<b>\$6,661,599</b>			
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,060)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$2,944,794)</b>	<b>\$3,372,188</b>																																																																																																																																																																																																																																																																													
101	101	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$88,344)	\$154,802	\$3,751,895	\$711,277	\$711,277																																																																																																																																																																																																																																																																										
102	102	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$90,994)	\$162,115	\$3,913,950	\$782,113	\$782,113																																																																																																																																																																																																																																																																										
103	103	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$93,724)	\$169,798	\$4,083,688	\$857,897	\$857,897																																																																																																																																																																																																																																																																										
104	104	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$96,536)	\$177,873	\$4,261,501	\$938,936	\$938,936																																																																																																																																																																																																																																																																										
105	105	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$99,432)	\$186,360	\$4,447,801	\$1,025,559	\$1,025,559			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,360)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,413,823)</b>	<b>\$4,223,136</b>				106	106	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$102,415)	\$195,281	\$4,643,022	\$1,118,112	\$1,118,112	107	107	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$105,487)	\$204,659	\$4,847,621	\$1,216,964	\$1,216,964	108	108	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$108,652)	\$214,519	\$5,062,081	\$1,322,504	\$1,322,504	109	109	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$111,911)	\$224,887	\$5,286,908	\$1,435,144	\$1,435,144	110	110	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$115,269)	\$235,790	\$5,522,638	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,660)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,957,557)</b>	<b>\$5,298,273</b>				111	111	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$118,727)	\$247,257	\$5,769,835	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$122,289)	\$259,318	\$6,029,093	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$125,957)	\$272,005	\$6,301,037	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$129,736)	\$285,352	\$6,586,329	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$133,628)	\$299,395	\$6,885,664	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,960)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$4,587,893)</b>	<b>\$6,661,599</b>																																																																																							
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,360)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,413,823)</b>	<b>\$4,223,136</b>																																																																																																																																																																																																																																																																													
106	106	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$102,415)	\$195,281	\$4,643,022	\$1,118,112	\$1,118,112																																																																																																																																																																																																																																																																										
107	107	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$105,487)	\$204,659	\$4,847,621	\$1,216,964	\$1,216,964																																																																																																																																																																																																																																																																										
108	108	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$108,652)	\$214,519	\$5,062,081	\$1,322,504	\$1,322,504																																																																																																																																																																																																																																																																										
109	109	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$111,911)	\$224,887	\$5,286,908	\$1,435,144	\$1,435,144																																																																																																																																																																																																																																																																										
110	110	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$115,269)	\$235,790	\$5,522,638	\$1,555,321	\$1,555,321			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,660)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,957,557)</b>	<b>\$5,298,273</b>				111	111	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$118,727)	\$247,257	\$5,769,835	\$1,683,498	\$1,683,498	112	112	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$122,289)	\$259,318	\$6,029,093	\$1,820,166	\$1,820,166	113	113	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$125,957)	\$272,005	\$6,301,037	\$1,965,843	\$1,965,843	114	114	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$129,736)	\$285,352	\$6,586,329	\$2,121,079	\$2,121,079	115	115	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$133,628)	\$299,395	\$6,885,664	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,960)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$4,587,893)</b>	<b>\$6,661,599</b>																																																																																																																																																																											
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,660)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$3,957,557)</b>	<b>\$5,298,273</b>																																																																																																																																																																																																																																																																													
111	111	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$118,727)	\$247,257	\$5,769,835	\$1,683,498	\$1,683,498																																																																																																																																																																																																																																																																										
112	112	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$122,289)	\$259,318	\$6,029,093	\$1,820,166	\$1,820,166																																																																																																																																																																																																																																																																										
113	113	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$125,957)	\$272,005	\$6,301,037	\$1,965,843	\$1,965,843																																																																																																																																																																																																																																																																										
114	114	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$129,736)	\$285,352	\$6,586,329	\$2,121,079	\$2,121,079																																																																																																																																																																																																																																																																										
115	115	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$133,628)	\$299,395	\$6,885,664	\$2,286,457	\$2,286,457			<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,960)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$4,587,893)</b>	<b>\$6,661,599</b>																																																																																																																																																																																																																																																															
		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$6,960)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$4,587,893)</b>	<b>\$6,661,599</b>																																																																																																																																																																																																																																																																													

## Eclipse Accumulator Indexed Universal Life

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00



## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

Year	Age	Premium outlay	Premium charge	Cost of insurance charge	Policy issue charge	Additional charges	Bonus interest credit	Additional policy credits	Surrenders and loans	Interest and crediting earned	Non-guaranteed values		
											Using illustrated crediting rates and current charges		
											Cash value	Surrender value	Death benefit
116	116	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$137,637)	\$314,172	\$7,199,776	\$2,462,592	\$2,462,592
117	117	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$141,766)	\$329,721	\$7,529,437	\$2,650,138	\$2,650,138
118	118	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$146,019)	\$346,086	\$7,875,464	\$2,849,785	\$2,849,785
119	119	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$150,399)	\$363,311	\$8,238,714	\$3,062,266	\$3,062,266
120	120	\$0	\$0	\$0	\$0	(\$60)	\$0	\$0	(\$154,911)	\$381,442	\$8,620,096	\$3,288,354	\$3,288,354
<b>Total</b>		<b>\$72,000</b>	<b>(\$3,960)</b>	<b>(\$120,492)</b>	<b>(\$1,370)</b>	<b>(\$7,260)</b>	<b>\$284,848</b>	<b>\$0</b>	<b>(\$5,318,625)</b>	<b>\$8,396,331</b>			

## Glossary

<b>Premium charge</b>	A charge applied to all premium payments to reimburse Minnesota Life for state premium taxes and other administrative expenses.
<b>Cost of insurance charge</b>	Covers the base cost of providing insurance under the policy, which is dependent on the insured's age, gender, health, underwriting class, policy experience and death benefit amount, and is applied throughout the life of the policy.
<b>Policy issue charge</b>	A fixed amount to help cover the cost of issuing, underwriting and distributing the policy. This charge only applies for the first 10 years of the policy or for 10 years after face amount increases.
<b>Additional charges</b>	Includes the monthly policy charge, transaction charges when a policy change occurs, cash extra charges for activities or health conditions that exceed our risk standard, and costs associated with selected agreements, if applicable.
<b>Bonus interest credit</b>	A bonus interest credit may be credited as a reimbursement of expenses on the 11th year anniversary and may continue to be paid every year thereafter. The reimbursement amount is calculated as a percentage of index credits earned over a 120-month rolling period.
<b>Additional policy credits</b>	Credits associated with selected agreements, if applicable.

If this illustration shows zero for Premium Outlay, it does not mean the policy is paid up. Charges for policy costs and expenses continue to be deducted from policy values. Depending upon actual results, the Owner may need to continue premium payments or may need to increase premium payments. Any policy loans and partial surrenders will affect performance and may require additional premiums to avoid policy lapse. **Current policy charges are generally less than the maximum charges allowed under the policy. The insurer has the right to increase policy charges up to the maximums stated in the policy form.**

**Eclipse Accumulator Indexed Universal Life**

Valued Client, Male, 1, Preferred, Non-Tobacco

Initial death benefit: \$157,136, Initial annual premium outlay: \$1,200.00

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## Your policy's current charges summary

This report is based on the non-guaranteed values using illustrated crediting rates and current charges in the Basic Illustration.

This supplemental illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Please refer to the basic illustration for guaranteed elements.

## Illustration Input Summary

Illustration case ID: 17865018

Run Date: 10-14-2020

Concept: Basic Ledger

Product: Eclipse Accumulator Indexed Universal Life

Issue State: CA

Financial Professional Name: Your Financial Professional

### Insured

Valued Client

Male, Age 1, Preferred, Non-Tobacco

### Design

Total face amount

1(A1) - 120(A120)	Minimum Face	\$157,136
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Death benefit option

1(A1) - 60(A60)	Increasing
61(A61) - 120(A120)	Level

Premium

1(A1) - 60(A60)	Specify Amount	\$1,200.00
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Premium frequency: Monthly

Additional first year premium: \$0.00

### Distributions

Distribution/Loan Repayment:

65(A65) - 84(A84)	Loan	Solve max amt	\$67,373
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Target Cash Value \$0 at 120(A120)

Avoid DEFRA tax: Yes

Loan interest method: Borrow Interest

Loan Rate Schedule	Type	Loan rate	Crediting rate
1(A1) - 1(A1)	Variable	3.00%	4.00%
2(A2) - 120(A120)	Variable	3.00%	4.00%

Reduce face upon partial surrender: Yes

Distribution frequency: Monthly

### Agreements

Selected agreements

- Accelerated Death Benefit for Terminal Illness Agreement
- Overloan Protection Agreement

### Assumptions

Definition of life insurance: GPT

MEC testing: Avoid MEC

See basic illustration for account rates and allocations.

### Reports

Selected reports:

- Charges
- Supplemental

This Illustration Input Summary is valid only when accompanied by a complete Basic Illustration.