

EstateShield 10



A FIXED INDEX ANNUITY ILLUSTRATION PREPARED FOR

Valued Client

REPRESENTATIVE

Danny Rasberry
Mississippi

DATE PREPARED

August 20, 2021

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Annuity Contract and Rider issued under form series ICC21 BASE-IDX-MSP, ICC20 MSP-10, ICC20 E-MPTP-C, ICC20 E-PTP-C, ICC20 E-PTP-PR, ICC16 R-MVA, ICC21 R-LIBR-W-BAV, ICC20 R-EBR, and state variations thereof.

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Index Annuity Product Allocation

This illustration is based on allocating your premium to the following index strategies:



Key Terms

Benefits Account Value - The BAV is the value used to calculate both lifetime income payments and the enhanced death benefit options. The initial BAV is the initial premium paid plus the BAV Bonus.

BAV Growth Rate - Equal to the rate of return earned on the contract value in the contract year immediately preceding the contract anniversary, multiplied by the Multiplier of 150%.

Contract Value - The sum of the Fixed Value and Index Value.

Cash Surrender Value - The amount of Proceeds payable if You Surrender the Contract. It equals the greater of: (1) Contract Value minus any applicable Surrender Charges; +/- market value adjustment if applicable; or (2) Minimum Guaranteed Surrender Value.

Minimum Guaranteed Surrender Value - The Minimum Guaranteed Surrender Value equals 87.50% of the sum of all Premiums received, less any Withdrawal proceeds, accumulated at a Minimum Guaranteed Interest Rate of 1.00%.

Death Benefit - The benefit payable at the death of the Owner. This is equal to the greater of Contract Value or the Minimum Guaranteed Surrender Value on the date of death.

Age - In this projection and each of the following projections of values, Age refers to the end of year age; or issue age plus the number of elapsed years.

Maturity Date - The first anniversary date after annuitant's 114th birthday and the date on which proceeds will become payable in full if not already paid out in another manner.

Please refer to the product Disclosure Form and the Product Brochure for additional term descriptions.

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Prepared For:
Type of Funds:

Valued Client
Non-Qualified

Gender, Age:
Initial Premium:

Male, 60
\$100,000.00

Contract Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime Income Payment	Contract Value	Cash * Surrender Value	Minimum Guaranteed Surrender Value	Death Benefit
1	60-61	100,000	0	0	100,000	90,800	88,375	100,000
2	61-62	0	0	0	100,000	91,000	89,259	100,000
3	62-63	0	0	0	100,000	92,000	90,151	100,000
4	63-64	0	0	0	100,000	93,000	91,053	100,000
5	64-65	0	0	0	100,000	94,000	91,963	100,000
6	65-66	0	0	0	100,000	95,000	92,883	100,000
7	66-67	0	0	0	100,000	96,000	93,812	100,000
8	67-68	0	0	0	100,000	97,000	94,750	100,000
9	68-69	0	0	0	100,000	98,000	95,697	100,000
10	69-70	0	0	0	100,000	99,000	96,654	100,000
11	70-71	0	0	6,688	93,313	93,313	90,867	93,313
12	71-72	0	0	6,688	86,625	86,625	85,021	86,625
13	72-73	0	0	6,688	79,938	79,938	79,117	79,938
14	73-74	0	0	6,688	73,250	73,250	73,154	73,250
15	74-75	0	0	6,688	66,563	67,131	67,131	67,131
16	75-76	0	0	6,688	59,875	61,048	61,048	61,048
17	76-77	0	0	6,688	53,188	54,904	54,904	54,904
18	77-78	0	0	6,688	46,500	48,698	48,698	48,698
19	78-79	0	0	6,688	39,813	42,431	42,431	42,431
20	79-80	0	0	6,688	33,125	36,101	36,101	36,101
21	80-81	0	0	13,375	19,750	22,953	22,953	22,953
22	81-82	0	0	13,375	6,375	9,674	9,674	9,674
23	82-83	0	0	13,375	0	0	0	0
24	83-84	0	0	6,688	0	0	0	0
25	84-85	0	0	6,688	0	0	0	0

Rider Payments are based on the greater of your contract value or Benefit Account Value at each contract anniversary.

The Lifetime Income Benefit Payment projected in years 21 to 23 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

* This value does not reflect the effect of any potential Market Value Adjustment (MVA). If an MVA is applicable see the page within this illustration describing the impact of any MVA calculation on the Cash Surrender Value.

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End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime Income Payment	Contract Value	Cash * Surrender Value	Minimum Guaranteed Surrender Value	Death Benefit
26	85-86	0	0	6,688	0	0	0	0
27	86-87	0	0	6,688	0	0	0	0
28	87-88	0	0	6,688	0	0	0	0
29	88-89	0	0	6,688	0	0	0	0
30	89-90	0	0	6,688	0	0	0	0
40	99-100	0	0	6,688	0	0	0	0
50	109-110	0	0	6,688	0	0	0	0
54	113-114	0	0	6,688	0	0	0	0

Rider Payments are based on the greater of your contract value or Benefit Account Value at each contract anniversary.

The Lifetime Income Benefit Payment projected in years 21 to 23 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

* This value does not reflect the effect of any potential Market Value Adjustment (MVA). If an MVA is applicable see the page within this illustration describing the impact of any MVA calculation on the Cash Surrender Value.

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Prepared For:
Type of Funds:

Valued Client
Non-Qualified

Gender, Age:
Initial Premium:

Male, 60
\$100,000.00

Contract Values Projected on a Non-Guaranteed Basis

End of Year	Insured Age	Premium	Accumulation Value Withdrawal	Lifetime Income Payment	Interest Earned	Contract Value	Cash * Surrender Value	Death Benefit
1	60-61	100,000	0	0	0	100,000	90,800	100,000
2	61-62	0	0	0	15,620	115,620	105,214	115,620
3	62-63	0	0	0	0	115,620	106,370	115,620
4	63-64	0	0	0	11,065	126,685	117,817	126,685
5	64-65	0	0	0	0	126,685	119,084	126,685
6	65-66	0	0	0	6,094	132,778	126,139	132,778
7	66-67	0	0	0	0	132,778	127,467	132,778
8	67-68	0	0	0	8,816	141,595	137,347	141,595
9	68-69	0	0	0	0	141,595	138,763	141,595
10	69-70	0	0	0	21,551	163,146	161,514	163,146
11	70-71	0	0	13,669	0	149,477	149,477	149,477
12	71-72	0	0	13,669	21,213	157,021	157,021	157,021
13	72-73	0	0	16,872	0	140,149	140,149	140,149
14	73-74	0	0	16,872	11,798	135,075	135,075	135,075
15	74-75	0	0	19,293	0	115,782	115,782	115,782
16	75-76	0	0	19,293	4,641	101,130	101,130	101,130
17	76-77	0	0	20,685	0	80,444	80,444	80,444
18	77-78	0	0	20,685	3,968	63,727	63,727	63,727
19	78-79	0	0	22,746	0	40,981	40,981	40,981
20	79-80	0	0	22,746	2,775	21,010	21,010	21,010
21	80-81	0	0	55,877	0	0	0	0
22	81-82	0	0	27,939	0	0	0	0
23	82-83	0	0	34,485	0	0	0	0
24	83-84	0	0	34,485	0	0	0	0
25	84-85	0	0	39,435	0	0	0	0

Rider Payments are based on the greater of your contract value or Benefit Account Value at each contract anniversary.

This is a hypothetical illustration of a Modified Single Premium Fixed Indexed Deferred Annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements.

The Lifetime Income Benefit Payment projected in years 21 to 23 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

* This value does not reflect the effect of any potential Market Value Adjustment (MVA). If an MVA is applicable see the page within this illustration describing the impact of any MVA calculation on the Cash Surrender Value.

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End of Year	Insured Age	Premium	Accumulation Value Withdrawal	Lifetime Income Payment	Interest Earned	Contract Value	Cash * Surrender Value	Death Benefit
26	85-86	0	0	39,435	0	0	0	0
27	86-87	0	0	42,280	0	0	0	0
28	87-88	0	0	42,280	0	0	0	0
29	88-89	0	0	46,491	0	0	0	0
30	89-90	0	0	46,491	0	0	0	0
40	99-100	0	0	95,026	0	0	0	0
50	109-110	0	0	194,228	0	0	0	0
54	113-114	0	0	294,468	0	0	0	0

Rider Payments are based on the greater of your contract value or Benefit Account Value at each contract anniversary.

This is a hypothetical illustration of a Modified Single Premium Fixed Indexed Deferred Annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements.

The Lifetime Income Benefit Payment projected in years 21 to 23 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

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Projected Strategy Values

SG Global Sentiment Index 2-Year Point-To-Point Participation Index Strategy

Premium Allocation: 100%

Initial Participation Rate: 70.00%

Non-Guaranteed Values								Guaranteed Values			
End of Year	Age	Premium	Index Change	Credited Rate	Withdrawals, Benefits	Index Credits	Contract Value	Credited Rate	Withdrawals, Benefits	Index Credits	Contract Value
1	60-61	100,000	0.00%	0.00%	0	0	100,000	0.00%	0	0	100,000
2	61-62	0	22.31%	15.62%	0	15,620	115,620	0.00%	0	0	100,000
3	62-63	0	0.00%	0.00%	0	0	115,620	0.00%	0	0	100,000
4	63-64	0	13.67%	9.57%	0	11,065	126,685	0.00%	0	0	100,000
5	64-65	0	0.00%	0.00%	0	0	126,685	0.00%	0	0	100,000
6	65-66	0	6.87%	4.81%	0	6,094	132,778	0.00%	0	0	100,000
7	66-67	0	0.00%	0.00%	0	0	132,778	0.00%	0	0	100,000
8	67-68	0	9.48%	6.64%	0	8,816	141,595	0.00%	0	0	100,000
9	68-69	0	0.00%	0.00%	0	0	141,595	0.00%	0	0	100,000
10	69-70	0	21.75%	15.22%	0	21,551	163,146	0.00%	0	0	100,000
11	70-71	0	0.00%	0.00%	13,669	0	149,477	0.00%	6,688	0	93,313
12	71-72	0	22.31%	15.62%	13,669	21,213	157,021	0.00%	6,688	0	86,625
13	72-73	0	0.00%	0.00%	16,872	0	140,149	0.00%	6,688	0	79,938
14	73-74	0	13.67%	9.57%	16,872	11,798	135,075	0.00%	6,688	0	73,250
15	74-75	0	0.00%	0.00%	19,293	0	115,782	0.00%	6,688	0	66,563
16	75-76	0	6.87%	4.81%	19,293	4,641	101,130	0.00%	6,688	0	59,875
17	76-77	0	0.00%	0.00%	20,685	0	80,444	0.00%	6,688	0	53,188
18	77-78	0	9.48%	6.64%	20,685	3,968	63,727	0.00%	6,688	0	46,500
19	78-79	0	0.00%	0.00%	22,746	0	40,981	0.00%	6,688	0	39,813
20	79-80	0	21.75%	15.22%	22,746	2,775	21,010	0.00%	6,688	0	33,125
21	80-81	0	0.00%	0.00%	55,877	0	0	0.00%	13,375	0	19,750
22	81-82	0	22.31%	15.62%	27,939	0	0	0.00%	13,375	0	6,375
23	82-83	0	0.00%	0.00%	34,485	0	0	0.00%	13,375	0	0
24	83-84	0	13.67%	9.57%	34,485	0	0	0.00%	6,688	0	0
25	84-85	0	0.00%	0.00%	39,435	0	0	0.00%	6,688	0	0

This hypothetical illustration depicts how your index credits would have been calculated for this strategy based on the values from 1/1/2011 to 12/31/2020. The returns from this period are repeated until the maturity date of the contract is reached. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change and the actual non-guaranteed values will be higher or lower than those illustrated above, but not less than the guaranteed values.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

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				Non-Guaranteed Values				Guaranteed Values			
End of Year	Age	Premium	Index Change	Credited Rate	Withdrawals, Benefits	Index Credits	Contract Value	Credited Rate	Withdrawals, Benefits	Index Credits	Contract Value
26	85-86	0	6.87%	4.81%	39,435	0	0	0.00%	6,688	0	0
27	86-87	0	0.00%	0.00%	42,280	0	0	0.00%	6,688	0	0
28	87-88	0	9.48%	6.64%	42,280	0	0	0.00%	6,688	0	0
29	88-89	0	0.00%	0.00%	46,491	0	0	0.00%	6,688	0	0
30	89-90	0	21.75%	15.22%	46,491	0	0	0.00%	6,688	0	0
40	99-100	0	21.75%	15.22%	95,026	0	0	0.00%	6,688	0	0
50	109-110	0	21.75%	15.22%	194,228	0	0	0.00%	6,688	0	0
54	113-114	0	13.67%	9.57%	294,468	0	0	0.00%	6,688	0	0

This hypothetical illustration depicts how your index credits would have been calculated for this strategy based on the values from 1/1/2011 to 12/31/2020. The returns from this period are repeated until the maturity date of the contract is reached. It is likely that the index will not repeat historical performance, the non-guaranteed elements will change and the actual non-guaranteed values will be higher or lower than those illustrated above, but not less than the guaranteed values.

Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

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Comparison of Historical Periods Using Year-End Values SG Global Sentiment Index 2-Year Point-To-Point Participation Index Strategy - 70.00% Participation

These examples indicate how this strategy would have operated in three different 10-year periods in the last 18 years. These examples use SG Global Sentiment Index performance to calculate the values. These examples assume you allocated an initial premium of \$100,000.00 to the 2-Year Point-To-Point Participation Index Strategy on January 1st, you did not purchase the Lifetime Income Benefit Rider, and you did not take any withdrawals during the period.

In this illustration we determine contract values for situations, based on how the underlying index performed over various time periods:

- 1) The consecutive 10-year period during the last 18 years that resulted in the most growth using this index calculation method;
- 2) The consecutive 10-year period during the last 18 years that resulted in the least growth using this index calculation method; and
- 3) The most current consecutive 10-year period using this index calculation method.

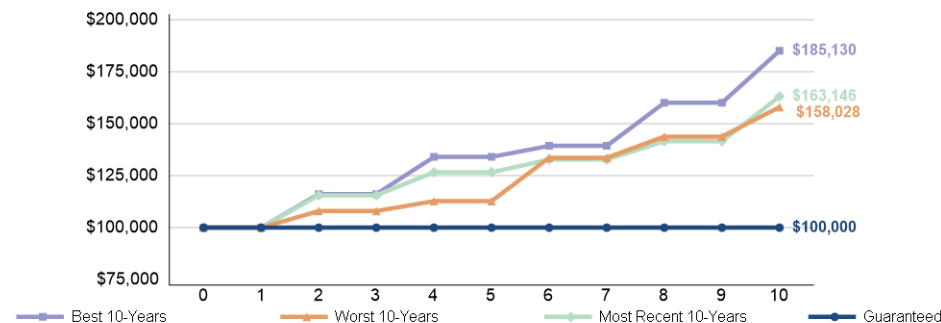
Every SG Global Sentiment Index crediting strategy will use the same time periods. Once we look at how the underlying index performed, then the crediting strategy and adjustments are applied to that particular scenario.

This method does not mean that each 10-year period shown is the one in which the smallest or greatest index interest would have been applied, only that these are the periods with the greatest or least SG Global Sentiment Index growth. The impact of caps and participation rates, along with the application of guaranteed interest rates will determine the actual index interest credited during any specific period.

Best 10 Year Period 1/1/2003 - 12/31/2012 Annualized Return over the period: 6.35%				
End of Year	Index Change	Value Using Index Change	Credited Rate	Contract Value
1	0.00%	\$100,000	0.00%	\$100,000
2	23.12%	\$123,122	16.19%	\$116,190
3	0.00%	\$123,122	0.00%	\$116,190
4	21.99%	\$150,193	15.39%	\$134,072
5	0.00%	\$150,193	0.00%	\$134,072
6	5.64%	\$158,666	3.95%	\$139,367
7	0.00%	\$158,666	0.00%	\$139,367
8	21.27%	\$192,418	14.89%	\$160,119
9	0.00%	\$192,418	0.00%	\$160,119
10	22.31%	\$235,356	15.62%	\$185,130

Worst 10 Year Period 1/1/2006 - 12/31/2015 Annualized Return over the period: 4.68%				
End of Year	Index Change	Value Using Index Change	Credited Rate	Contract Value
1	0.00%	\$100,000	0.00%	\$100,000
2	11.45%	\$111,454	8.02%	\$108,020
3	0.00%	\$111,454	0.00%	\$108,020
4	6.30%	\$118,477	4.41%	\$112,784
5	0.00%	\$118,477	0.00%	\$112,784
6	26.45%	\$149,810	18.51%	\$133,660
7	0.00%	\$149,810	0.00%	\$133,660
8	10.89%	\$166,123	7.62%	\$143,845
9	0.00%	\$166,123	0.00%	\$143,845
10	14.09%	\$189,528	9.86%	\$158,028

Most Recent 10 Year Period 1/1/2011 - 12/31/2020 Annualized Return over the period: 5.02%				
End of Year	Index Change	Value Using Index Change	Credited Rate	Contract Value
1	0.00%	\$100,000	0.00%	\$100,000
2	22.31%	\$122,315	15.62%	\$115,620
3	0.00%	\$122,315	0.00%	\$115,620
4	13.67%	\$139,033	9.57%	\$126,685
5	0.00%	\$139,033	0.00%	\$126,685
6	6.87%	\$148,591	4.81%	\$132,778
7	0.00%	\$148,591	0.00%	\$132,778
8	9.48%	\$162,680	6.64%	\$141,595
9	0.00%	\$162,680	0.00%	\$141,595
10	21.75%	\$198,056	15.22%	\$163,146



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Prepared For: Valued Client Gender, Age: Male, 60
 Lifetime Income Benefit Selected: Single Lifetime Income Lifetime Income Benefit Year: 11
 Benefit Payout Percentage: 5.35%
 Wellbeing Rider: Elected to start in year 21 (values highlighted in blue)

Lifetime Income Benefit Rider Values Projected on a Guaranteed Basis

End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime ** Income Payment	BAV Growth Rate	BAV Growth Amount	Benefits Account Value	Contract Value
1	60-61	100,000	0	0	0.00%	0	125,000	100,000
2	61-62	0	0	0	0.00%	0	125,000	100,000
3	62-63	0	0	0	0.00%	0	125,000	100,000
4	63-64	0	0	0	0.00%	0	125,000	100,000
5	64-65	0	0	0	0.00%	0	125,000	100,000
6	65-66	0	0	0	0.00%	0	125,000	100,000
7	66-67	0	0	0	0.00%	0	125,000	100,000
8	67-68	0	0	0	0.00%	0	125,000	100,000
9	68-69	0	0	0	0.00%	0	125,000	100,000
10	69-70	0	0	0	0.00%	0	125,000	100,000
11	70-71	0	0	6,688	0.00%	0	116,641	93,313
12	71-72	0	0	6,688	0.00%	0	108,281	86,625
13	72-73	0	0	6,688	0.00%	0	99,922	79,938
14	73-74	0	0	6,688	0.00%	0	91,563	73,250
15	74-75	0	0	6,688	0.00%	0	83,203	66,563
16	75-76	0	0	6,688	0.00%	0	74,844	59,875
17	76-77	0	0	6,688	0.00%	0	66,484	53,188
18	77-78	0	0	6,688	0.00%	0	58,125	46,500
19	78-79	0	0	6,688	0.00%	0	49,766	39,813
20	79-80	0	0	6,688	0.00%	0	41,406	33,125

** Increasing Income. During the income period, your annual income payments have the potential to increase based on the interest credited to your contract on the immediately preceding contract anniversary. On each anniversary of your first income payment under this rider, we will increase your annual income payment by an amount equal to your current annual income payment multiplied by the BAV growth rate.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Benefits Account Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

The annual lifetime income benefit will decrease if you withdraw more than your annual lifetime income payment in any year.

The lifetime income payment projected in years 21 to 21 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

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End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime ** Income Payment	BAV Growth Rate	BAV Growth Amount	Benefits Account Value	Contract Value
21	80-81	0	0	13,375	0.00%	0	24,688	19,750
22	81-82	0	0	13,375	0.00%	0	7,969	6,375
23	82-83	0	0	13,375	0.00%	0	0	0
24	83-84	0	0	6,688	0.00%	0	0	0
25	84-85	0	0	6,688	0.00%	0	0	0
26	85-86	0	0	6,688	0.00%	0	0	0
27	86-87	0	0	6,688	0.00%	0	0	0
28	87-88	0	0	6,688	0.00%	0	0	0
29	88-89	0	0	6,688	0.00%	0	0	0
30	89-90	0	0	6,688	0.00%	0	0	0
40	99-100	0	0	6,688	0.00%	0	0	0
50	109-110	0	0	6,688	0.00%	0	0	0
54	113-114	0	0	6,688	0.00%	0	0	0

** Increasing Income. During the income period, your annual income payments have the potential to increase based on the interest credited to your contract on the immediately preceding contract anniversary. On each anniversary of your first income payment under this rider, we will increase your annual income payment by an amount equal to your current annual income payment multiplied by the BAV growth rate.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

Benefits Account Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

The annual lifetime income benefit will decrease if you withdraw more than your annual lifetime income payment in any year.

The lifetime income payment projected in years 21 to 21 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

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Prepared For: Valued Client Gender, Age: Male, 60
 Lifetime Income Benefit Selected: Single Lifetime Income Lifetime Income Benefit Year: 11
 Benefit Payout Percentage: 5.35%
 Wellbeing Rider: Elected to start in year 21 (values highlighted in blue)

Lifetime Income Benefit Rider Values Projected on a Non-Guaranteed Basis

End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime ** Income Payment	BAV Growth Rate	BAV Growth Amount	Benefits Account Value	Contract Value
1	60-61	100,000	0	0	0.00%	0	125,000	100,000
2	61-62	0	0	0	23.43%	29,288	154,288	115,620
3	62-63	0	0	0	0.00%	0	154,288	115,620
4	63-64	0	0	0	14.36%	22,148	176,435	126,685
5	64-65	0	0	0	0.00%	0	176,435	126,685
6	65-66	0	0	0	7.22%	12,730	189,165	132,778
7	66-67	0	0	0	0.00%	0	189,165	132,778
8	67-68	0	0	0	9.96%	18,841	208,006	141,595
9	68-69	0	0	0	0.00%	0	208,006	141,595
10	69-70	0	0	0	22.83%	47,488	255,494	163,146
11	70-71	0	0	13,669	0.00%	0	234,088	149,477
12	71-72	0	0	13,669	23.43%	49,831	262,513	157,021
13	72-73	0	0	16,872	0.00%	0	234,306	140,149
14	73-74	0	0	16,872	14.36%	29,586	235,686	135,075
15	74-75	0	0	19,293	0.00%	0	202,022	115,782
16	75-76	0	0	19,293	7.22%	12,147	180,504	101,130
17	76-77	0	0	20,685	0.00%	0	143,583	80,444
18	77-78	0	0	20,685	9.96%	10,624	117,286	63,727
19	78-79	0	0	22,746	0.00%	0	75,423	40,981
20	79-80	0	0	22,746	22.83%	7,662	41,223	21,010

This is a hypothetical illustration of a Modified Single Premium Fixed Indexed Deferred Annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

**** Increasing Income.** During the income period, your annual income payments have the potential to increase based on the interest credited to your contract on the immediately preceding contract anniversary. On each anniversary of your first income payment under this rider, we will increase your annual income payment by an amount equal to your current annual income payment multiplied by the BAV growth rate.

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The annual lifetime income benefit will decrease if you withdraw more than your annual lifetime income payment in any year.

The lifetime income payment projected in years 21 to 21 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

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End of Year	Age	Premium	Accumulation Value Withdrawal	Lifetime ** Income Payment	BAV Growth Rate	BAV Growth Amount	Benefits Account Value	Contract Value
21	80-81	0	0	55,877	0.00%	0	0	0
22	81-82	0	0	27,939	23.43%	0	0	0
23	82-83	0	0	34,485	0.00%	0	0	0
24	83-84	0	0	34,485	14.36%	0	0	0
25	84-85	0	0	39,435	0.00%	0	0	0
26	85-86	0	0	39,435	7.22%	0	0	0
27	86-87	0	0	42,280	0.00%	0	0	0
28	87-88	0	0	42,280	9.96%	0	0	0
29	88-89	0	0	46,491	0.00%	0	0	0
30	89-90	0	0	46,491	22.83%	0	0	0
40	99-100	0	0	95,026	22.83%	0	0	0
50	109-110	0	0	194,228	22.83%	0	0	0
54	113-114	0	0	294,468	14.36%	0	0	0

This is a hypothetical illustration of a Modified Single Premium Fixed Indexed Deferred Annuity. The non-guaranteed values illustrated are based on the current non-guaranteed elements.

Throughout this illustration any withdrawal amounts demonstrated do not reflect possible surrender charges that would occur on withdrawals greater than the penalty-free amount available.

**** Increasing Income.** During the income period, your annual income payments have the potential to increase based on the interest credited to your contract on the immediately preceding contract anniversary. On each anniversary of your first income payment under this rider, we will increase your annual income payment by an amount equal to your current annual income payment multiplied by the BAV growth rate.

Benefits Account Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.

The annual lifetime income benefit will decrease if you withdraw more than your annual lifetime income payment in any year.

The lifetime income payment projected in years 21 to 21 assumes that at least two of the six Activities of Daily Living (ADLs) are unable to be performed.

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Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date, and assuming no prior withdrawals, partial or full surrender, or income withdrawals prior to the maturity date. The maturity date is age 114. This example illustrates *Single Life With 10-Year Period Certain annuitization*. Other annuitization options are available. Actual annuity payments will depend on the option selected and when you elect to begin payments. See your contract for details.

Annuitant
Gender
Maturity Date
Annuity Payment Type
Annuity Payment Frequency

Valued Client
Male
Age 114
Single Life With 10-Year Period Certain
Monthly

Guaranteed Values

Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	8.96
Annuity Payment Amount	\$0.00

Non-Guaranteed Values

Account Value at Maturity	\$0
Annuity Payment Rate per \$1,000	9.41
Annuity Payment Amount	\$0.00

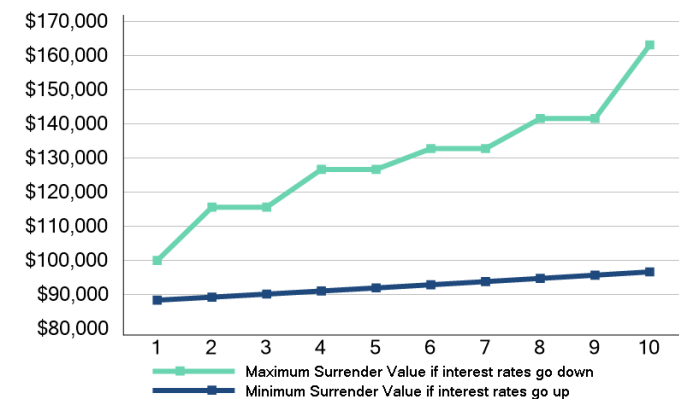
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MVA Impact on Surrender Value

When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. Since we cannot predict what the interest rate environment will be in the next 10 years, the graph shows you the highest and lowest amounts that are possible for a full surrender.

End of Year	Age	Premium	Contract Value	Maximum Surrender Value	Minimum Surrender Value	MGSV
1	60-61	100,000	100,000	100,000	88,375	88,375
2	61-62	0	115,620	115,620	89,259	89,259
3	62-63	0	115,620	115,620	90,151	90,151
4	63-64	0	126,685	126,685	91,053	91,053
5	64-65	0	126,685	126,685	91,963	91,963
6	65-66	0	132,778	132,778	92,883	92,883
7	66-67	0	132,778	132,778	93,812	93,812
8	67-68	0	141,595	141,595	94,750	94,750
9	68-69	0	141,595	141,595	95,697	95,697
10	69-70	0	163,146	163,146	96,654	96,654



Contract Value, cash surrender value, death benefit value, as well as penalty free withdrawals are determined based on the sum of your premium.



Disclosure Page

This contract does not directly participate in any stock, debt or other instruments and is designed for accumulation of funds for your future needs. Holding this contract for a short period of time may result in a loss of value.

For this illustration, additional premiums are shown as being allocated into index options in same percentage as the initial premium at the beginning of each contract year when an additional premium is made. In practice, additional premiums paid between contract anniversary dates will be initially placed into the fixed interest option and then will be distributed to appropriate index or fixed options per the owner's instructions on the next contract anniversary date.

All distributions may be reported as taxable as required by the Internal Revenue Code. Under current tax law, annuities grow tax deferred and an annuity is not required for tax deferral in qualified plans. Any lifetime income benefit payments as described are considered a withdrawal from the Contract Value. Additionally, the taxable portion of any withdrawal taken prior to age 59½ may be subject to a penalty by the Internal Revenue Service for early withdrawal of deferred interest. Please contact a tax professional for additional information.

Please read your annuity contract carefully once received. This illustration is not intended to be a complete discussion of nor a substitute for the annuity contract or any rider, nor is it part of the contract or any rider. The terms of the annuity contract and any rider(s) are controlling in all cases. For any non-guaranteed elements presented in this illustration: (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

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