ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

801 Grand Ave
Des Moines, IA 50309

F&G Pathsetter™

Life Insurance Illustration

F&G Pathsetter™ is a Flexible Premium Adjustable Death Benefit Universal Life Insurance Policy with Index-Linked Interest

Wealth Transfer

Cash Value Accumulation

Living Benefits

Supplemental Riders

Prepared on April 5, 2021 for: **Lottie Rasberry**

Presented by: **Danny Rasberry**

401 Central Avenue, Laurel, MS 39440 · (601) 649-2822

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Narrative Summary

F&G Pathsetter

This illustration is provided to help you understand the life insurance policy. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This 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.

The F&G Pathsetter is a Flexible Premium Adjustable Life Insurance policy. This Individual Life Insurance policy will provide a Death Benefit if the insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any indebtedness to the Company. Premium payments are flexible and the owner may change the amount and frequency of premium payments.

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefits or election of options to purchase additional insurance.

Monthly No-Lapse Premium

Monthly No-Lapse Premium is the minimum premium required during the No-Lapse Period to keep your policy in effect. The Monthly No-Lapse Premium for the policy illustrated is **$203.50**. The Monthly No-Lapse Premium may change depending on changes to your policy or riders. If the sum of the premium, less loans and withdrawals, equals or exceeds the sum of all Monthly No-Lapse Premiums beginning with the policy date, your policy will not enter the grace period for the duration shown. At the end of the No-Lapse Period, the guaranteed Policy Values may be insufficient to keep the policy in effect unless additional premium is paid. If you pay the Monthly No-Lapse Premium, the guarantee period is to Age **15**.

No-Lapse Period

No-Lapse Period is the period during which the policy will not terminate for insufficient surrender value if certain conditions are met. The No-Lapse Period to keep your policy in effect is to Age **15**.

Guideline Premium Limitation

The Guideline Premium Limitation is the maximum premium allowed by the Internal Revenue Code. The Guideline Premium Limitation is the greater of the Guideline Single Premium or the sum of the annual Guideline Level Premiums as of the date of the calculation.

Guideline Level Premium

The Guideline Level Premium for this illustration is **$2,543.82**.

Guideline Single Premium

The Guideline Single Premium for this illustration is **$22,602.08**.

Death Benefit

This life insurance policy initially provides a Death Benefit as described in the policy. The initial Death Benefit provided is assumed to be **$1,100,000**. The actual amount payable at death may be decreased by policy withdrawals or outstanding loans, or increased by additional insurance benefits purchased. In addition, you may change Death Benefit Options at any time after the first policy year.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Death Benefit Options

Option A: The Death Benefit is the greater of the Face Amount or the Account Value multiplied by the Death Benefit ratio.

Option B: The Death Benefit is the greater of the Face Amount plus the Account Value or the Account Value multiplied by the Death Benefit ratio.

Face Amount

The initial Face Amount is the amount on which the Death Benefit is determined. The owner may increase the Face Amount after the first policy anniversary. An increase requires proof of insurability and must be requested prior to the insured's Age **81**. Face Amount decreases are allowed after the third policy year.

Monthly Deductions

Each Monthly Deduction consists of the monthly Cost of Insurance, the Expense Charges, any charges for additional benefits provided by riders and any charges for substandard premium Class rating.

Partial Withdrawals

The owner may make partial withdrawals after the first policy year up to the available withdrawal amount. There is a $25 withdrawal fee for each withdrawal. The minimum withdrawal amount is $500.

Variable Loans

Under the Variable Loan option, the owner may borrow any amount up to the available Surrender Value. The variable loan option allows the amount of the Account Value borrowed to continue to be eligible for interest and/or index credits in the same manner as though a loan had not been taken. The amount borrowed will be charged a loan interest rate tied to the Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc. The maximum rate of interest charged on a Variable Loan will be **5.00%**, payable in arrears. For the purpose of this illustration, the variable loan interest rate assumed is **5.00%**. Actual interest charged on borrowed amounts will depend on market conditions at the time the loan is taken and remains outstanding.

Fixed Loans

The owner may borrow any amount up to the available Surrender Value. The maximum loan interest rate is **8.00%**, payable in arrears. The loaned portion of the Account Value will continue to grow at the loan collateral interest rate of **6.00%**. After the 10th policy year, the policy guarantees a preferred loan. Account Value segments securing any loans from the loan option are not eligible for interest and/or index interest credits other than the loan collateral interest rate.

Account value in excess of premiums paid will be available for a preferred loan. During the first 10 policy years, all loans are charged the declared annual interest rate, plus 2%. From policy years 11 on, the interest charged on preferred loans and the interest paid on the account value secured by the loan are the same - the declared annual interest rate - while the interest charged on other loans will be the declared annual interest rate, plus 2%.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Definitions of Illustration Column Headings and Key Terms

Age	Age represents the owner's Age at the end of the Contract Year.
Contract Year	Year is measured from the date of issue.
Planned Premium Outlay	The Planned Premium Outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year Planned Premium Outlay is **$4,884.00**. The amount, timing and frequency of premium payments may be varied, subject to the Guideline Premium Limitation, as determined by the Internal Revenue Code and Regulations. This illustration assumes that all payments are made as planned. The amount, timing and frequency of premium payments will affect the Account Value and length of coverage.
Withdrawals / Loans	This is the amount borrowed or withdrawn from the policy at the beginning of the Contract Year.
Annualized Loan Amount	This is the annualized amount borrowed from the policy throughout the Contract Year. The Loan was taken monthly.
Loan Interest	This is the amount of interest due at the end of the year for the outstanding loan on the policy. This illustration assumes that the loan interest is being added to the outstanding loan balance.
Total Annualized Loan	This is the annualized amount of loan taken in the Contract Year.
Cumulative Loan	This is the total amount of the outstanding loan on the policy.
Account Value	The Account Value is the amount of value, in this insurance policy, before the deduction of Surrender Charges, if applicable.
Surrender Value	The Surrender Value is equal to the Account Value less any unpaid loans and loan interest; less any surrender charge.
Net Death Benefit	The Net Death Benefit is the amount payable under the Death Benefit Option in effect plus any additional benefit provided by riders; less any unpaid loans and loan interest; less any amount required to cover the monthly deductions through the month in which the death occurred, unless that monthly deduction was waived by a rider.
Guaranteed Assumptions	The values that would result assuming guaranteed interest rates, guaranteed Expense Charges and guaranteed Cost of Insurance rates.
Guaranteed Elements	The benefits, values, credits and charges that are guaranteed at issue.
Mid-Point Assumptions	The values that would result assuming interest rates, Expense Charges and Cost of Insurance rates that are the average of the current and guaranteed rates. These assumptions are not guaranteed.
Current Assumptions	The values that would result assuming current interest rates, current Expense Charges and current Cost of Insurance rates. These assumptions are not guaranteed.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Non-Guaranteed Assumptions	The values that would be generated using current, specified or midpoint assumptions. These assumptions are not guaranteed.
Non-Guaranteed Elements	The premiums, benefits, values, credits or charges (Non-Guaranteed Cost of Insurance rates, Expense Charges, Premium) under the illustrated policy that are not guaranteed or cannot be determined at issue. Expense Charges and current interest rates are subject to change by the Company. Actual results may be more or less favorable.
Expense Charge	An Expense Charge that will be deducted from the Account Value each month.
Benchmark Index Account	As described in Acturarial Guideline 49.A section D, the Benchmark Index Account is based on the S&P 500 Index with a floor of 0% and a 100% participation rate.
Bonus	A non-guaranteed Bonus, if available, may result in additional interest being credited to the policy's account value. Bonuses may be associated with policy persistency, specific index crediting strategies, or riders that may be available.
Cost of Insurance	The amount the Company charges for providing life insurance coverage under the base policy. The Cost of Insurance rates may be changed by the Company, subject to the guaranteed Cost of Insurance rates as stated in your policy. Any change in the Cost of Insurance rates will be on a uniform basis for insureds of the same Class.
Class	The risk Class of the proposed insured used in preparing this illustration. The actual Class will be determined when the application is underwritten and may vary from the illustrated Class. If so, a revised illustration will be delivered with the policy.
CAP Rate	The CAP Rate represents the maximum percentage increase that may be credited to the index Account Value segment. The CAP Rate is declared in advance and is guaranteed for each segment for 12 months from the segment's buy date.
Spread	This rate is subtracted from any positive index percentage change prior to applying the PAR rate and CAP Rate.
PAR	The Participation rate which is the maximum percentage of the annual increase in the index that will be credited.
Premium Expense Charge	A percentage of each premium payment that is deducted from the premium payment resulting in the Net Premium.

Numeric Summary

Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions					
				Fixed		Midpoint		Current	
		Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
5	3,000	6,759	1,100,000	9,785	1,100,000	8,365	1,100,000	10,553	1,100,000
10	0	6,724	1,100,000	15,258	1,100,000	11,260	1,100,000	18,733	1,100,000
20	0	1,590	400,000	29,461	400,000	14,384	400,000	45,286	400,000
Age 70	0	0	0	202,775	278,021	0	0	2,189,864	2,583,044

Based on Guaranteed Assumptions, the illustration terminates in year: **22**
Based on Fixed Assumptions, the illustration terminates in year: **71**
Based on Midpoint Assumptions, the illustration terminates in year: **58**

The Guaranteed columns show values and benefits assuming minimum guaranteed interest of **0.25%** and the maximum guaranteed Cost of Insurance rates and Expense Charges.

The Fixed columns show values assuming an interest rate of **4.75%**, and that current charges will remain in effect throughout the life of the policy. The Midpoint columns show values assuming an interest rate of **3.71%**, which is midway between the guaranteed and current rate, and uses an average of the current and guaranteed charges. The Current columns show values and benefits assuming current interest of **7.16%**, applicable bonus interest and that current charges will remain in effect throughout the life of the policy. For the purpose of this illustration, the amount of the Account Value borrowed will grow at an assumed credited rate of **4.75%** on the alternative scale, **0.25%** on the guaranteed basis and **5.50%** on the non-guaranteed basis. These may differ from the company's actual credited rates on account value borrowed.

Signature Statement

This 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. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by F&G Annuities & Life Company.

I have read the summary and understand: (1) the description of the F&G Pathsetter, a fixed indexed universal life insurance product; (2) that I am applying for a fixed indexed life insurance product whose values may be affected by an external index, but does not participate in any stock, bond, or equity investments; (3) that neither F&G Annuities & Life Company nor my agent has made any guarantees or promises regarding future index values, index changes, index credits, or interest rate for this insurance product.

I have received a copy of this illustration, and understand that any Non-Guaranteed Elements illustrated are subject to change and could be higher or lower. The agent has told me that they are not guaranteed.

_____ _____
Owner 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.

_____ _____
Authorized Company Representative Date

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Rider Description(s)

Over loan Protection Rider

This rider can prevent your life insurance policy from entering a lapse status as the result of outstanding loans that exceed your Surrender Value. There is no Cost of Insurance charge for this rider. However, certain conditions must be met before the rider can be exercised, and there is a one-time administrative fee when the rider is exercised. This rider may be exercised one time during the lifetime of the life insurance contract to which it is attached.

Accelerated Benefit for Critical Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted to get a present value and future policy charges, a portion of the Loan Balance and a processing fee are subtracted to determine the amount paid. The amount paid will vary based on the qualifying Covered Critical Illness and the severity of the illness at time of claim. A higher severity will result in a higher Accelerated Benefit payment amount. There is no Cost of Insurance charge for this rider. The Death Benefit, Surrender Value, any Loan Balance and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The amount paid will never be less than the Surrender Value associated with the Death Benefit that is requested to be accelerated. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Sample calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit for Terminal Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted with interest for 18 months and policy charges for next 18 months and a processing fee are subtracted to determine the amount paid. To qualify, the insured must be diagnosed with a Terminal Illness such that a doctor certifies that the insured is expected to live twenty-four months or less. There is no Cost of Insurance charge for this rider. The Death Benefit and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Illustrated calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit Rider for Chronic Illness Rider

You may accelerate up to 25% of the policy’s death benefit if certified by a licensed health care practitioner in the previous 12 months as having a qualifying chronic illness. This rider does not terminate after the initial acceleration. Subsequent annual accelerations are available, upon continued qualification, until you have accelerated either 100% of the death benefit or the lifetime maximum of **$1,000,000**. The amount paid upon acceleration will be subject to administrative fees, and your death benefit will be reduced by the amount accelerated. For more information refer to the issued rider.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Summary of Coverages
Prepared for:
Lottie Rasberry

Product: **F&G Pathsetter**
State: **MS**
Female, Age 0, Nontobacco

Face Amount: **$1,100,000**
Death Benefit Option: **A (Level)**
Initial Premium: **$4,884.00 Annual**
Riders: **OPR CIR TIR CHR**

Tabular Detail

				Guaranteed [1] Assumptions 0.25% EOY			Non-Guaranteed [2] Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed [2] Assumptions - Current Interest 7.16% EOY		
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
1	1	4,884	0	3,314	0	1,100,000	3,623	0	1,100,000	3,623	0	1,100,000
2	2	3,000	0	5,098	459	1,100,000	5,887	1,247	1,100,000	5,975	1,335	1,100,000
3	3	3,000	0	6,942	2,547	1,100,000	8,336	3,940	1,100,000	8,575	4,179	1,100,000
4	4	3,000	0	8,802	4,650	1,100,000	10,938	6,787	1,100,000	11,401	7,249	1,100,000
5	5	3,000	0	10,666	6,759	1,100,000	13,692	9,785	1,100,000	14,460	10,553	1,100,000
6	6	3,000	0	12,524	8,861	1,100,000	16,595	12,932	1,100,000	17,760	14,097	1,100,000
7	7	0*	0	11,741	8,322	1,100,000	16,897	13,478	1,100,000	18,562	15,143	1,100,000
8	8	0*	0	10,966	7,791	1,100,000	17,226	14,052	1,100,000	19,440	16,265	1,100,000
9	9	0*	0	10,189	7,258	1,100,000	17,575	14,645	1,100,000	20,390	17,460	1,100,000
10	10	0*	0	9,410	6,724	1,100,000	17,944	15,258	1,100,000	21,420	18,733	1,100,000
		19,884	**0**									
11	11	0*	0	8,681	6,239	400,000	18,822	16,380	400,000	23,032	20,590	400,000
12	12	0*	0	7,951	5,997	400,000	19,754	17,800	400,000	24,782	22,829	400,000
13	13	0*	0	7,222	5,757	400,000	20,745	19,280	400,000	26,686	25,220	400,000
14	14	0*	0	6,487	5,511	400,000	21,794	20,817	400,000	28,747	27,770	400,000
15	15	0*	0	5,728	5,239	400,000	22,883	22,394	400,000	30,962	30,474	400,000
16	16	0*	0	4,934	4,934	400,000	24,074	24,074	400,000	33,403	33,403	400,000
17	17	0*	0	4,110	4,110	400,000	25,312	25,312	400,000	36,026	36,026	400,000
18	18	0*	0	3,273	3,273	400,000	26,615	26,615	400,000	38,864	38,864	400,000
19	19	0*	0	2,433	2,433	400,000	27,996	27,996	400,000	41,943	41,943	400,000
20	20	0*	0	1,590	1,590	400,000	29,461	29,461	400,000	45,286	45,286	400,000
		19,884	**0**									
21	21	0*	0	749	749	400,000	31,020	31,020	400,000	48,918	48,918	400,000
22	22	0*	0	0	0	0	32,674	32,674	400,000	52,860	52,860	400,000
23	23	0*	0	0	0	0	34,429	34,429	400,000	57,139	57,139	400,000
24	24	0*	0	0	0	0	36,290	36,290	400,000	61,784	61,784	400,000
25	25	0*	0	0	0	0	38,266	38,266	400,000	66,826	66,826	400,000
26	26	0*	0	0	0	0	40,362	40,362	400,000	72,300	72,300	400,000
27	27	0*	0	0	0	0	42,585	42,585	400,000	78,241	78,241	400,000
28	28	0*	0	0	0	0	44,938	44,938	400,000	84,683	84,683	400,000
29	29	0*	0	0	0	0	47,423	47,423	400,000	91,667	91,667	400,000
30	30	0*	0	0	0	0	50,052	50,052	400,000	99,243	99,243	400,000
		19,884	**0**									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Tabular Detail

				Guaranteed [1] Assumptions 0.25% EOY			Non-Guaranteed [2] Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed [2] Assumptions - Current Interest 7.16% EOY		
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
31	31	0*	0	0	0	0	52,836	52,836	400,000	107,460	107,460	400,000
32	32	0*	0	0	0	0	55,782	55,782	400,000	116,375	116,375	400,000
33	33	0*	0	0	0	0	58,892	58,892	400,000	126,039	126,039	400,000
34	34	0*	0	0	0	0	62,164	62,164	400,000	136,509	136,509	400,000
35	35	0*	0	0	0	0	65,615	65,615	400,000	147,861	147,861	400,000
36	36	0*	0	0	0	0	69,258	69,258	400,000	160,173	160,173	400,431
37	37	0*	0	0	0	0	73,111	73,111	400,000	173,511	173,511	433,778
38	38	0*	0	0	0	0	77,178	77,178	400,000	187,950	187,950	469,876
39	39	0*	0	0	0	0	81,486	81,486	400,000	203,591	203,591	508,978
40	40	0*	0	0	0	0	86,047	86,047	400,000	220,529	220,529	551,324
		19,884	**0**									
41	41	0*	0	0	0	0	90,873	90,873	400,000	238,868	238,868	597,171
42	42	0*	0	0	0	0	95,981	95,981	400,000	258,740	258,740	628,738
43	43	0*	0	0	0	0	101,383	101,383	400,000	280,265	280,265	661,427
44	44	0*	0	0	0	0	107,116	107,116	400,000	303,609	303,609	695,265
45	45	0*	0	0	0	0	113,200	113,200	400,000	328,926	328,926	730,216
46	46	0*	0	0	0	0	119,654	119,654	400,000	356,381	356,381	766,220
47	47	0*	0	0	0	0	126,496	126,496	400,000	386,145	386,145	807,044
48	48	0*	0	0	0	0	133,745	133,745	400,000	418,406	418,406	849,365
49	49	0*	0	0	0	0	141,425	141,425	400,000	453,373	453,373	893,145
50	50	0*	0	0	0	0	149,557	149,557	400,000	491,267	491,267	938,320
		19,884	**0**									
51	51	0*	0	0	0	0	158,165	158,165	400,000	532,326	532,326	984,803
52	52	0*	0	0	0	0	167,273	167,273	400,000	576,816	576,816	1,026,733
53	53	0*	0	0	0	0	176,908	176,908	400,000	625,025	625,025	1,068,792
54	54	0*	0	0	0	0	187,098	187,098	400,000	677,260	677,260	1,110,707
55	55	0*	0	0	0	0	197,878	197,878	400,000	733,873	733,873	1,152,180
56	56	0*	0	0	0	0	209,293	209,293	400,000	795,260	795,260	1,192,890
57	57	0*	0	0	0	0	221,388	221,388	400,000	861,785	861,785	1,258,206
58	58	0*	0	0	0	0	234,215	234,215	400,000	933,899	933,899	1,326,136
59	59	0*	0	0	0	0	247,822	247,822	400,000	1,012,082	1,012,082	1,396,673
60	60	0*	0	0	0	0	262,264	262,264	400,000	1,096,865	1,096,865	1,469,800
		19,884	**0**									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Tabular Detail

				Guaranteed [1] Assumptions 0.25% EOY			Non-Guaranteed [2] Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed [2] Assumptions - Current Interest 7.16% EOY		
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
61	61	0*	0	0	0	0	277,598	277,598	400,000	1,188,819	1,188,819	1,545,465
62	62	0*	0	0	0	0	293,884	293,884	400,000	1,288,460	1,288,460	1,649,228
63	63	0*	0	0	0	0	311,192	311,192	400,000	1,396,432	1,396,432	1,759,505
64	64	0*	0	0	0	0	329,572	329,572	408,669	1,513,433	1,513,433	1,876,657
65	65	0*	0	0	0	0	349,046	349,046	425,837	1,640,233	1,640,233	2,001,085
66	66	0*	0	0	0	0	369,679	369,679	443,615	1,777,669	1,777,669	2,133,203
67	67	0*	0	0	0	0	391,518	391,518	465,907	1,926,534	1,926,534	2,292,576
68	68	0*	0	0	0	0	414,636	414,636	489,270	2,087,781	2,087,781	2,463,582
69	69	0*	0	0	0	0	439,105	439,105	513,752	2,262,432	2,262,432	2,647,045
70	70	0*	260,510	0	0	0	470,288	202,775	278,021	2,457,376	2,189,864	2,583,044
		19,884	**260,510**									
71	71	0*	260,510	0	0	0	0	0	0	2,663,786	2,115,385	2,514,953
72	72	0*	260,510	0	0	0	0	0	0	2,882,650	2,039,316	2,414,060
73	73	0*	260,510	0	0	0	0	0	0	3,114,854	1,961,840	2,304,474
74	74	0*	260,510	0	0	0	0	0	0	3,361,396	1,883,218	2,185,744
75	75	0*	260,510	0	0	0	0	0	0	3,623,409	1,803,809	2,057,448
76	76	0*	260,510	0	0	0	0	0	0	3,902,200	1,724,107	1,919,217
77	77	0*	260,510	0	0	0	0	0	0	4,197,686	1,643,176	1,853,060
78	78	0*	260,510	0	0	0	0	0	0	4,510,805	1,561,057	1,786,597
79	79	0*	260,510	0	0	0	0	0	0	4,842,510	1,477,762	1,719,887
80	80	0*	260,510	0	0	0	0	0	0	5,193,742	1,393,243	1,652,930
		19,884	**2,865,610**									
81	81	0*	260,510	0	0	0	0	0	0	5,565,449	1,307,412	1,585,685
82	82	0*	260,510	0	0	0	0	0	0	5,958,700	1,220,249	1,518,184
83	83	0*	260,510	0	0	0	0	0	0	6,374,644	1,131,757	1,450,490
84	84	0*	260,510	0	0	0	0	0	0	6,814,288	1,041,744	1,382,458
85	85	0*	260,510	0	0	0	0	0	0	7,278,130	949,446	1,313,353
86	86	0*	260,510	0	0	0	0	0	0	7,766,890	854,259	1,242,603
87	87	0*	260,510	0	0	0	0	0	0	8,282,916	757,141	1,171,287
88	88	0*	260,510	0	0	0	0	0	0	8,826,247	656,670	1,097,982
89	89	0*	260,510	0	0	0	0	0	0	9,397,886	552,318	1,022,212
90	90	0*	260,510	0	0	0	0	0	0	9,998,710	443,349	943,285
		19,884	**5,470,710**									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Tabular Detail

				Guaranteed [1] Assumptions 0.25% EOY			Non-Guaranteed [2] Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed [2] Assumptions - Current Interest 7.16% EOY		
Age	Year	Planned Premium Outlay	Withdrawals/ Loans	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
91	91	0*	260,510	0	0	0	0	0	0	10,635,066	334,424	866,178
92	92	0*	260,510	0	0	0	0	0	0	11,320,218	237,032	689,841
93	93	0*	260,510	0	0	0	0	0	0	12,058,834	153,975	515,741
94	94	0*	260,510	0	0	0	0	0	0	12,856,088	88,474	345,595
95	95	0*	260,510	0	0	0	0	0	0	13,717,727	44,219	181,397
96	96	0*	260,510	0	0	0	0	0	0	14,650,139	25,444	25,444
97	97	0*	260,510	0	0	0	0	0	0	15,645,159	21,715	21,715
98	98	0*	260,510	0	0	0	0	0	0	16,707,276	35,147	35,147
99	99	0*	260,510	0	0	0	0	0	0	17,841,323	68,075	68,075
100	100	0*	260,510	0	0	0	0	0	0	19,052,499	123,075	123,075
		19,884	**8,075,810**									
101	101	0*	260,510	0	0	0	0	0	0	20,346,399	202,991	202,991
102	102	0*	260,510	0	0	0	0	0	0	21,729,047	310,956	310,956
103	103	0*	260,510	0	0	0	0	0	0	23,206,927	450,419	450,419
104	104	0*	260,510	0	0	0	0	0	0	24,787,025	625,178	625,178
105	105	0*	260,510	0	0	0	0	0	0	26,476,861	839,409	839,409
106	106	0*	260,510	0	0	0	0	0	0	28,284,539	1,097,702	1,097,702
107	107	0*	260,510	0	0	0	0	0	0	30,218,791	1,405,099	1,405,099
108	108	0*	260,510	0	0	0	0	0	0	32,289,026	1,767,137	1,767,137
109	109	0*	260,510	0	0	0	0	0	0	34,505,387	2,189,891	2,189,891
110	110	0*	260,510	0	0	0	0	0	0	36,878,809	2,680,025	2,680,025
		19,884	**10,680,910**									
111	111	0*	260,510	0	0	0	0	0	0	39,421,081	3,244,844	3,244,844
112	112	0*	260,510	0	0	0	0	0	0	42,144,917	3,892,356	3,892,356
113	113	0*	260,510	0	0	0	0	0	0	45,064,033	4,631,331	4,631,331
114	114	0*	260,510	0	0	0	0	0	0	48,193,221	5,471,371	5,471,371
115	115	0*	260,510	0	0	0	0	0	0	51,548,445	6,422,990	6,422,990
116	116	0*	260,510	0	0	0	0	0	0	55,146,930	7,497,689	7,497,689
117	117	0*	260,510	0	0	0	0	0	0	59,007,267	8,708,051	8,708,051
118	118	0*	260,510	0	0	0	0	0	0	63,149,523	10,067,833	10,067,833
119	119	0*	260,510	0	0	0	0	0	0	67,595,363	11,592,076	11,592,076
120	120	0*	260,510	0	0	0	0	0	0	72,368,180	13,297,215	13,297,215
		19,884	**13,286,010**									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

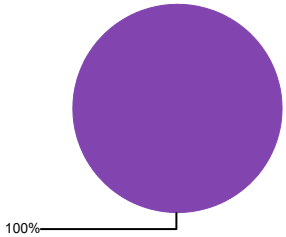
This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Additional Information

Interest Crediting Options

Premium payments may be allocated between any of the following Interest Crediting Options:

Interest Crediting Options	Allocation	Minimum 25-Year Average	Maximum 25-Year Average	Current Cap/Spread Rate	Bonus Amount Year 1	Bonus Amount Year 2+	Maximum Illustrated Rate
S&P 500® One-Year Annual PtP With 100% PAR w/ CAP	0%	4.84%	9.71%	13.50%	N/A	N/A	7.54%[1]
S&P 500® Annual PtP With 100% PAR With 1% Bonus	0%	3.93%	7.52%	9.50%	0.00%	1.00%	6.01%[1]
S&P 500® One-Year Annual PtP With 140% PAR w/ CAP	0%	4.39%	8.15%	9.50%	N/A	N/A	6.33%[1]
S&P 500® One-Year Monthly PtP w/CAP	0%	4.24%	10.26%	4.25%	N/A	N/A	7.16%
Barclays Trailblazer Sectors 5 Annual PtP With a Spread And a 145% PAR With 1% Bonus	100%	N/A	N/A	0.00%	0.00%	1.00%	7.16%
Fixed Rate	0%	N/A	N/A	N/A	N/A	N/A	4.75%



[1] This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rates noted above and a 0.25% minimum.

The current values in this illustration assume an overall crediting rate of **7.16%** which is the weighted average of the assumed rates for each Account. The illustrated value for each Account Value segment may be capped at the benchmark rate.

A Prospective Annual Interest Bonus credits an additional 0.25% to account value after 10 years; guaranteed as long as current declared credited rates exceed guaranteed minimum. The bonus is credited to the declared rate and indexed account value. The Prospective Annual Interest Bonus rate is not credited to the collateral account backing a loan under the Fixed Loan option. We reserve the right not to pay this bonus.

The benchmark index account is a S&P 500® One-Year Annual PtP with 100% PAR w/ CAP Rate and a 0% floor. The maximum illustrated rate for an available index cannot exceed the interest generated from the excess option budget above the allowance generated by the lesser of 1) benchmark index account historical returns and 2) 145% of F&G Annuities and Life's portfolio rate net of investment expense and default risk charges.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by F&G Annuities & Life Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by F&G Annuities & Life Company. This Life Insurance product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

It is important to note the Barclays Trailblazer Sectors 5 Index was first calculated on July 5, 2016. All index value information presented prior to this date for this index is created through back-testing. Back-tested performance is not actual performance; it is hypothetical.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Index-Linked Universal Life Policies and Barclays has no responsibilities, obligations or duties to contract owners of Index-Linked Universal Life Policies. The Index is a trademark owned by Barclays Bank PLC and licensed for use by F&G Annuities & Life Company as the Issuer of Index-Linked Universal Life Policies.

Account Allocation Dates

Net premiums (total premium less applicable charges and expenses) will earn interest in a short-term Fixed Rate Account until the next available account allocation date. Currently, this short-term account is crediting **4.75%**.

Account Value allocation dates occur on the 15th of each month. Premiums received less than two business days before the 15th will remain in the short-term Fixed Rate Account until the 15th of the following month. On the Account Value allocation date, the net premium plus interest earned in the short-term Fixed Rate Account will be allocated among the Fixed Rate Account, Annual Point to Point 100% Participation Rate Index Account, Annual Point to Point 140% Participation Rate Index Account, Monthly Point to Point Index Account, S&P 500® Annual Point to Point 100% Par with 1% Bonus, and Barclays Trailblazer Sectors 5 Annual Point to Point with 1% Bonus option per your request.

Notification of any requested allocation changes must be provided at least 30 days prior to the Account Value allocation anniversary date.

How the Interest Crediting Works

Unless specified differently in the interest crediting strategy descriptions, interest is credited daily at a rate of 0.25%. Additional interest may be credited on each segment anniversary date. The interest rate for the Fixed Rate Account will be declared at the beginning of each 12-month crediting period. Interest is credited daily in the Fixed Rate Account at a rate of 0.25%. The additional interest credited on the segment anniversary is equal to the declared annual rate less the 0.25% that had been credited throughout the 12-month crediting period. The current rate for the Fixed Rate Account is **4.75%**.

The additional interest that may be credited to the indexed accounts is based on formulas linked to changes in an external index over a 12-month period. Note that the 12-month crediting period is based upon the date the account value is moved into an indexed account, not the calendar year or the policy year.

For the **Annual Point To Point 100% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® Index over the same period of time, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%**,** less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **13.50%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **13.50%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

For the **Annual Point To Point 100% Participation with 1.00% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the currrent rate for the Fixed Rate Account is greater than the 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® 100% Participation Index over the same period of time. This is subject to a maximum rate (CAP Rate) and a minimum rate of 0.25% during the first policy year and 1.00% in policy years after the first, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly segment crediting period. The current CAP Rate is **9.50%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **9.50%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period.

For the **Annual Point To Point 140% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting year account value by the percentage change in the S&P 500® Index over the same period of time, multiplied by 140%, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **9.50%**, meaning that this Account would earn interest equal to 140% of the corresponding change in the S&P 500® Index up to a maximum of **9.50%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value.

For the **Monthly Point To Point Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by adding together the twelve monthly "capped index changes" from the crediting period, subject to a minimum annual rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The "capped index change" for a particular month is equal to the S&P 500® Index value at the end of the month less the S&P 500® Index value at the beginning of the month, divided by the value at the beginning of the month, subject to a maximum rate (CAP Rate). This monthly index change can be negative and the CAP Rate would not reduce the impact of a monthly decline in the S&P 500® Index. At the end of the 12-month crediting period, the twelve monthly "capped index changes" are added together to produce the annual credited rate. The CAP Rate, guaranteed not to be less than 0.50%, is set on each account allocation anniversary. The current CAP Rate is **4.25%**, meaning that this Account could earn a maximum of **51.00%** if the S&P 500® Index were to increase by at least **4.25%** in each of the 12-months during the crediting period. If the sum of the 12-monthly capped index changes for the 12-month crediting period is less than 0.25%, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

For the **Barclays Trailblazer Sectors 5 Annual Point to Point with a Spread and a PAR Account with 1% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the current rate for the Fixed Rate Account is greater than 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the Barclays Trailblazer Sectors 5 Index over the same period of time, subject to a Spread Rate, a Participation Rate and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The Spread Rate and Participation Rate are set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current Spread Rate is **0.00%** and the current Participation Rate is **145%** meaning that this Account would earn interest equal to the corresponding change in the Barclays Trailblazer Sectors 5 Index less the Spread Rate of **0.00%** multiplied by the Participation Rate of **145%**. If Barclays Trailblazer Sectors 5 Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first policy year if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

Life Insurance Cost Information				
	Net Payment Cost Index at 5%		Surrender Cost Index at 5%	
Year	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
10	2.00	2.00	1.54	0.71
20	1.64	1.64	1.58	0.07

Projected annual cost indices are based upon assumed interest and current Cost of Insurance rates and are not guaranteed. There are two types of cost indices: 1) Net Payment Cost Index which helps you compare your costs if you don't give up your policy before its coverage ends; 2) Surrender Cost Index which helps you compare the costs between two policies if you give up the policy and take out the Surrender Value.

Favorable Tax Treatment

In order to receive favorable federal tax treatments on distributions (including loans), a life insurance policy must satisfy a 7-Pay Premium limitation during the first seven policy years. A new 7-year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be considered a Modified Endowment Contract (MEC). Distributions under a MEC are taxable to the extent there is a gain in the contract. In addition, with certain exceptions, there is a non-deductible penalty tax equal to 10% of the taxable distribution, if a policy distribution is made before Age 59 1/2. In any case, a gain in the contract is taxable upon full surrender of the policy. Based on the initial 7-Pay Premium, the premiums illustrated during the first 7 policy years are within the limitation for favorable status.

In order to receive favorable federal income tax treatment on the policy Death Benefit, the premium paid on a life insurance policy must not exceed the maximum Guideline Premium Limitation. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Level Premiums paid annually. If the maximum guideline premium limitation is exceeded, the policy will no longer be considered life insurance. The policy owner will be taxed on the gain in the policy each year even if a cash distribution is not made. However, the policy Death Benefit will generally be income tax-free when paid to the beneficiary.

The policy values displayed below reflect the assumptions at the date of issue and do not reflect any policy changes.

Target:	**$4,884.00**	GL Single:	**$22,602.08**
7-Pay:	**$8,391.19**	GL Annual:	**$2,543.82**
Monthly Min No-Lapse:	**$203.50**		

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Historical Performance Summary

The index account rates shown in this illustration are subject to a maximum regulatory rate, which is based on the Benchmark Index Account as defined in Actuarial Guideline 49.A. The maximum illustrated increase for all illustrated indices is the supplemental option budget plus the lesser of the 1) Benchmark Index Account average from all of the 25 year rolling periods over the last 65 years when subject to the current CAP Rates, PAR rates and Spread rates, and 2) 145% of F&G Annuities and Life's portfolio rate less investment expense and default risk.

The following table shows the actual historical index price changes and corresponding hypothetical index account increases using the guaranteed minimum rates and the current index CAP Rates, PAR rates and Spread rates for the most recent 20-year period.

Start Year	End Year	S&P 500® Index	S&P 500® Annual Point to Point 100% PAR with 13.50% CAP	S&P 500® Annual Point to Point 100% PAR w/ 9.50% CAP and 1% Bonus	S&P 500® Annual Point to Point 140% PAR with 9.50% CAP	S&P 500® Monthly Point to Point with 4.25 % CAP	Barclays Trailblazer Sectors 5 Index	Barclays Annual Point to Point 145% PAR with 0.00% Spread and 1% Bonus
12/15/2000	12/15/2001	-13.55%	0.25%	0.25%	0.25%	0.25%	N/A	N/A
12/15/2001	12/15/2002	-19.74%	0.25%	0.25%	0.25%	0.25%	N/A	N/A
12/15/2002	12/15/2003	17.32%	13.50%	9.50%	9.50%	12.30%	N/A	N/A
12/15/2003	12/15/2004	12.89%	12.89%	9.50%	9.50%	8.51%	N/A	N/A
12/15/2004	12/15/2005	5.41%	5.41%	5.41%	7.57%	5.65%	0.18%	0.26%
12/15/2005	12/15/2006	12.29%	12.29%	9.50%	9.50%	11.91%	4.39%	6.37%
12/15/2006	12/15/2007	1.32%	1.32%	1.32%	1.85%	0.25%	-0.51%	0.25%
12/15/2007	12/15/2008	-39.93%	0.25%	0.25%	0.25%	0.25%	-5.60%	0.25%
12/15/2008	12/15/2009	27.56%	13.50%	9.50%	9.50%	13.00%	2.66%	3.86%
12/15/2009	12/15/2010	11.49%	11.49%	9.50%	9.50%	9.54%	7.42%	10.76%
12/15/2010	12/15/2011	-1.58%	0.25%	0.25%	0.25%	0.25%	10.28%	14.91%
12/15/2011	12/15/2012	17.65%	13.50%	9.50%	9.50%	13.43%	9.01%	13.06%
12/15/2012	12/15/2013	24.90%	13.50%	9.50%	9.50%	18.58%	6.02%	8.74%
12/15/2013	12/15/2014	11.37%	11.37%	9.50%	9.50%	6.25%	14.31%	20.75%
12/15/2014	12/15/2015	2.70%	2.70%	2.70%	3.78%	1.91%	-3.97%	0.25%
12/15/2015	12/15/2016	10.70%	10.70%	9.50%	9.50%	8.77%	7.06%	10.24%
12/15/2016	12/15/2017	18.29%	13.50%	9.50%	9.50%	16.97%	12.30%	17.84%
12/15/2017	12/15/2018	-4.85%	0.25%	0.25%	0.25%	0.25%	-7.53%	0.25%
12/15/2018	12/15/2019	25.35%	13.50%	9.50%	9.50%	20.22%	15.78%	22.89%
12/15/2019	12/15/2020	15.77%	13.50%	9.50%	9.50%	5.19%	-0.11%	0.25%
10 Year Average		11.58%	9.13%	6.90%	7.01%	8.94%	6.05%	10.62%
20 Year Average		5.31%	8.04%	6.15%	6.34%	7.49%	N/A	N/A

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 7.16% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
1	1	4,884	440	281	559	0	18	3,623	0	1,100,000
2	2	3,000	270	151	559	0	332	5,975	1,335	1,100,000
3	3	3,000	270	97	559	0	526	8,575	4,179	1,100,000
4	4	3,000	270	86	559	0	741	11,401	7,249	1,100,000
5	5	3,000	270	86	559	0	974	14,460	10,553	1,100,000
6	6	3,000	270	96	559	0	1,226	17,760	14,097	1,100,000
7	7	0	0	96	559	0	1,456	18,562	15,143	1,100,000
8	8	0	0	85	559	0	1,523	19,440	16,265	1,100,000
9	9	0	0	85	559	0	1,595	20,390	17,460	1,100,000
10	10	0	0	85	559	0	1,673	21,420	18,733	1,100,000
		19,884								
11	11	0	0	34	174	0	1,821	23,032	20,590	400,000
12	12	0	0	34	174	0	1,958	24,782	22,829	400,000
13	13	0	0	30	174	0	2,107	26,686	25,220	400,000
14	14	0	0	33	174	0	2,269	28,747	27,770	400,000
15	15	0	0	55	174	0	2,444	30,962	30,474	400,000
16	16	0	0	84	108	0	2,633	33,403	33,403	400,000
17	17	0	0	109	108	0	2,841	36,026	36,026	400,000
18	18	0	0	118	108	0	3,064	38,864	38,864	400,000
19	19	0	0	118	108	0	3,306	41,943	41,943	400,000
20	20	0	0	117	108	0	3,568	45,286	45,286	400,000
		19,884								
21	21	0	0	113	108	0	3,852	48,918	48,918	400,000
22	22	0	0	111	108	0	4,162	52,860	52,860	400,000
23	23	0	0	110	108	0	4,497	57,139	57,139	400,000
24	24	0	0	108	108	0	4,862	61,784	61,784	400,000
25	25	0	0	107	108	0	5,257	66,826	66,826	400,000
26	26	0	0	105	108	0	5,686	72,300	72,300	400,000
27	27	0	0	103	108	0	6,152	78,241	78,241	400,000
28	28	0	0	108	108	0	6,658	84,683	84,683	400,000
29	29	0	0	115	108	0	7,207	91,667	91,667	400,000
30	30	0	0	118	108	0	7,801	99,243	99,243	400,000
		19,884								
31	31	0	0	121	108	0	8,446	107,460	107,460	400,000
32	32	0	0	123	108	0	9,146	116,375	116,375	400,000
33	33	0	0	132	108	0	9,904	126,039	126,039	400,000
34	34	0	0	149	108	0	10,727	136,509	136,509	400,000
35	35	0	0	158	108	0	11,618	147,861	147,861	400,000

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 7.16% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
36	36	0	0	165	108	0	12,585	160,173	160,173	400,431
37	37	0	0	186	108	0	13,633	173,511	173,511	433,778
38	38	0	0	221	108	0	14,768	187,950	187,950	469,876
39	39	0	0	248	108	0	15,997	203,591	203,591	508,978
40	40	0	0	281	108	0	17,328	220,529	220,529	551,324
		19,884								
41	41	0	0	322	108	0	18,769	238,868	238,868	597,171
42	42	0	0	351	108	0	20,330	258,740	258,740	628,738
43	43	0	0	388	108	0	22,021	280,265	280,265	661,427
44	44	0	0	402	108	0	23,854	303,609	303,609	695,265
45	45	0	0	416	108	0	25,841	328,926	328,926	730,216
46	46	0	0	433	108	0	27,996	356,381	356,381	766,220
47	47	0	0	461	108	0	30,333	386,145	386,145	807,044
48	48	0	0	498	108	0	32,867	418,406	418,406	849,365
49	49	0	0	538	108	0	35,613	453,373	453,373	893,145
50	50	0	0	587	108	0	38,589	491,267	491,267	938,320
		19,884								
51	51	0	0	648	108	0	41,815	532,326	532,326	984,803
52	52	0	0	711	108	0	45,309	576,816	576,816	1,026,733
53	53	0	0	780	108	0	49,096	625,025	625,025	1,068,792
54	54	0	0	856	108	0	53,199	677,260	677,260	1,110,707
55	55	0	0	925	108	0	57,646	733,873	733,873	1,152,180
56	56	0	0	970	108	0	62,465	795,260	795,260	1,192,890
57	57	0	0	1,057	108	0	67,690	861,785	861,785	1,258,206
58	58	0	0	1,131	108	0	73,353	933,899	933,899	1,326,136
59	59	0	0	1,200	108	0	79,491	1,012,082	1,012,082	1,396,673
60	60	0	0	1,255	108	0	86,147	1,096,865	1,096,865	1,469,800
		19,884								
61	61	0	0	1,303	108	0	93,364	1,188,819	1,188,819	1,545,465
62	62	0	0	1,442	108	0	101,191	1,288,460	1,288,460	1,649,228
63	63	0	0	1,591	108	0	109,672	1,396,432	1,396,432	1,759,505
64	64	0	0	1,753	108	0	118,862	1,513,433	1,513,433	1,876,657
65	65	0	0	1,913	108	0	128,821	1,640,233	1,640,233	2,001,085
66	66	0	0	2,071	108	0	139,614	1,777,669	1,777,669	2,133,203
67	67	0	0	2,338	108	0	151,311	1,926,534	1,926,534	2,292,576
68	68	0	0	2,627	108	0	163,981	2,087,781	2,087,781	2,463,582
69	69	0	0	2,946	108	0	177,705	2,262,432	2,262,432	2,647,045
70	70	0	0	3,312	108	0	198,365	2,457,376	2,189,864	2,583,044
		19,884								

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 7.16% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
71	71	0	0	3,720	108	0	210,238	2,663,786	2,115,385	2,514,953
72	72	0	0	3,883	108	0	222,855	2,882,650	2,039,316	2,414,060
73	73	0	0	3,973	108	0	236,285	3,114,854	1,961,840	2,304,474
74	74	0	0	3,944	108	0	250,593	3,361,396	1,883,218	2,185,744
75	75	0	0	3,730	108	0	265,851	3,623,409	1,803,809	2,057,448
76	76	0	0	3,244	108	0	282,143	3,902,200	1,724,107	1,919,217
77	77	0	0	3,952	108	0	299,546	4,197,686	1,643,176	1,853,060
78	78	0	0	4,824	108	0	318,052	4,510,805	1,561,057	1,786,597
79	79	0	0	5,911	108	0	337,724	4,842,510	1,477,762	1,719,887
80	80	0	0	7,287	108	0	358,627	5,193,742	1,393,243	1,652,930
		19,884								
81	81	0	0	9,006	108	0	380,821	5,565,449	1,307,412	1,585,685
82	82	0	0	11,010	108	0	404,370	5,958,700	1,220,249	1,518,184
83	83	0	0	13,294	108	0	429,345	6,374,644	1,131,757	1,450,490
84	84	0	0	16,071	108	0	455,823	6,814,288	1,041,744	1,382,458
85	85	0	0	19,908	108	0	483,859	7,278,130	949,446	1,313,353
86	86	0	0	24,608	108	0	513,476	7,766,890	854,259	1,242,603
87	87	0	0	28,599	108	0	544,734	8,282,916	757,141	1,171,287
88	88	0	0	34,335	108	0	577,774	8,826,247	656,670	1,097,982
89	89	0	0	40,840	108	0	612,588	9,397,886	552,318	1,022,212
90	90	0	0	48,299	108	0	649,230	9,998,710	443,349	943,285
		19,884								
91	91	0	0	51,358	108	0	687,822	10,635,066	334,424	866,178
92	92	0	0	43,699	108	0	728,960	11,320,218	237,032	689,841
93	93	0	0	34,888	108	0	773,685	12,058,834	153,975	515,741
94	94	0	0	24,779	108	0	822,606	12,856,088	88,474	345,595
95	95	0	0	13,212	108	0	875,962	13,717,727	44,219	181,397
96	96	0	0	0	108	0	933,979	14,650,139	25,444	25,444
97	97	0	0	0	108	0	996,859	15,645,159	21,715	21,715
98	98	0	0	0	108	0	1,064,012	16,707,276	35,147	35,147
99	99	0	0	0	108	0	1,135,744	17,841,323	68,075	68,075
100	100	0	0	0	108	0	1,212,431	19,052,499	123,075	123,075
		19,884								
101	101	0	0	0	108	0	1,294,574	20,346,399	202,991	202,991
102	102	0	0	0	108	0	1,382,839	21,729,047	310,956	310,956
103	103	0	0	0	108	0	1,477,989	23,206,927	450,419	450,419
104	104	0	0	0	108	0	1,580,205	24,787,025	625,178	625,178
105	105	0	0	0	108	0	1,689,944	26,476,861	839,409	839,409

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 7.16% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
106	106	0	0	0	108	0	1,807,786	28,284,539	1,097,702	1,097,702
107	107	0	0	0	108	0	1,934,360	30,218,791	1,405,099	1,405,099
108	108	0	0	0	108	0	2,070,343	32,289,026	1,767,137	1,767,137
109	109	0	0	0	108	0	2,216,469	34,505,387	2,189,891	2,189,891
110	110	0	0	0	108	0	2,373,530	36,878,809	2,680,025	2,680,025
		19,884								
111	111	0	0	0	108	0	2,542,380	39,421,081	3,244,844	3,244,844
112	112	0	0	0	108	0	2,723,945	42,144,917	3,892,356	3,892,356
113	113	0	0	0	108	0	2,919,223	45,064,033	4,631,331	4,631,331
114	114	0	0	0	108	0	3,129,297	48,193,221	5,471,371	5,471,371
115	115	0	0	0	108	0	3,355,332	51,548,445	6,422,990	6,422,990
116	116	0	0	0	108	0	3,598,593	55,146,930	7,497,689	7,497,689
117	117	0	0	0	108	0	3,860,445	59,007,267	8,708,051	8,708,051
118	118	0	0	0	108	0	4,142,364	63,149,523	10,067,833	10,067,833
119	119	0	0	0	108	0	4,445,948	67,595,363	11,592,076	11,592,076
120	120	0	0	0	108	0	4,772,925	72,368,180	13,297,215	13,297,215
		19,884								

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Charges & Expense

Guaranteed Assumptions Interest of 0.25% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
1	1	4,884	586	285	716	0	17	3,314	0	1,100,000
2	2	3,000	360	153	716	0	14	5,098	459	1,100,000
3	3	3,000	360	98	716	0	18	6,942	2,547	1,100,000
4	4	3,000	360	87	716	0	23	8,802	4,650	1,100,000
5	5	3,000	360	87	716	0	28	10,666	6,759	1,100,000
6	6	3,000	360	98	716	0	32	12,524	8,861	1,100,000
7	7	0	0	98	716	0	30	11,741	8,322	1,100,000
8	8	0	0	87	716	0	28	10,966	7,791	1,100,000
9	9	0	0	87	716	0	26	10,189	7,258	1,100,000
10	10	0	0	87	716	0	24	9,410	6,724	1,100,000
		19,884								
11	11	0	0	35	716	0	23	8,681	6,239	400,000
12	12	0	0	35	716	0	21	7,951	5,997	400,000
13	13	0	0	31	716	0	19	7,222	5,757	400,000
14	14	0	0	35	716	0	17	6,487	5,511	400,000
15	15	0	0	59	716	0	15	5,728	5,239	400,000
16	16	0	0	91	716	0	13	4,934	4,934	400,000
17	17	0	0	119	716	0	11	4,110	4,110	400,000
18	18	0	0	131	716	0	9	3,273	3,273	400,000
19	19	0	0	131	716	0	7	2,433	2,433	400,000
20	20	0	0	131	716	0	5	1,590	1,590	400,000
		19,884								
21	21	0	0	128	716	0	3	749	749	400,000
22	22	0	0	0	0	0	0	0	0	0

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Wealth Transfer

Life Insurance

Tax-Free Death Benefit
Initial Face Amount: $1,100,000

Cash Value Accumulation

Tax-Deferred Accumulation

Policy has the potential to accumulate tax-deferred cash value that may provide tax-free income distributions through the use of policy loans and withdrawals for retirement income, college expenses or help with life's emergencies.[1]

At Age 70: $2,189,864 At Age 90: $443,349[2]

Living Benefits

Accelerated Death Benefits for:
Critical Illness Rider
Chronic Illness Rider
Terminal Illness Rider

Critical Illness Amount available at age 70 (Minor): $500,000
Chronic Illness Amount available at age 70: $521,853
Terminal Illness Amount available at age 70: $870,737

The use of one benefit may reduce or eliminate other policy and rider benefits

Supplemental Riders

Added Benefits

Included Rider
- OPR - Overloan Protection Rider

Optional Riders [3]
- STR - Spousal Term Rider
- LTR - Primary Insured Level Term Life Insurance Rider
- CTR - Child Term Rider
- WMD - Waiver of Monthly Deduction
- ABR - Accidental Benefit Rider

Please refer to the basic illustration for guaranteed elements and other information.

[1] IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges will reduce the policy's cash values in early years. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

[2] These values assume current charges and interest. Benefits and values are not guaranteed. The assumptions on which they are based, are subject to change by the insurer and actual results may be more or less favorable than those shown.

[3] Riders are optional and may require additional premium. Only one Waiver is allowed on the policy.

This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the Ledger for guaranteed values and other important information.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

The Accelerated Benefit Riders (ABR)[1] offer you flexibility to access your death benefit if you have a qualifying Terminal, Chronic, or Critical Illness.[2] The non-guaranteed projected values are based on Lottie Rasberry.

Terminal Illness

As an example, if the full, available death benefit is accelerated, the discounted benefit for Lottie Rasberry would be about $870,737 at age 70.

Chronic Illness

The table for the rider demonstrates if the available annual death benefit is accelerated, the discounted chronic illness benefit will be the amount shown.

Attained Age	40	50	60	70	80
Chronic Illness Discounted Benefit	111,970	192,037	309,093	521,853	336,958

Critical Illness

The table below projects the approximate net amount paid if the full available death benefit is accelerated through the Critical Illness Rider.

Attained Age	Category 1 Minor	Category 2 Moderate	Category 3 Severe	Category 4 Critical
40	119,434	220,529	220,529	379,761
50	295,441	443,161	590,882	768,146
60	400,000	550,000	650,000	800,000
70	500,000	600,000	700,000	830,000
80	650,000	700,000	750,000	850,000

The use of one benefit may reduce or eliminate other policy and rider benefits.

The sample benefits shown assume current accelerated benefits mortality tables, projected illustrated rate of 4.50% and an acceleration discount rate of 5.50%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration.

[1] Accelerated Benefit Riders are included, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

[2] The Terminal, Chronic and Critical Illness riders are not available on policies approved with an underwriting rating greater than Table 4. The Terminal Illness, Chronic Illness and Critical Illness riders are not available on any policies having temporary or permanent flat extra rating charges.

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 24 pages.

Input Summary

Agent Information

Agent Name: Danny Rasberry
Address Line 1: 401 Central Avenue
Address Line 2:
City/State/Zip: Laurel, MS 39440 Phone: (601) 649-2822 License:

Product Information

Product Name: F&G Pathsetter State: MS

Client Information

First Name: Lottie Last Name: Rasberry Gender: Female Age: 0
Owner Name: Papa eMail: Underwriting Class: Nontobacco

Solves

Solve type: Income Stream
Cash value: 1,000.00 At age/year: A119 Income Stream: *Calculated* Income type: Loan Start age: 69 Years: 55 Loan type: Variable Solve for 2nd Income: No

Face Amount

Initial face amount: 1,100,000.00 Death benefit option: A-Level Change face amount?: Yes

Premium

Premium Mode: Annual Premium type: Specified Varied Details: *see Yearly Info* Funding Test: Guideline
Pay premium to: Y100 Force minimum premiums to year: 0 Lump sum: No
External 1035: 0.00 Internal 1035: 0.00 External Non-1035: 0.00 Internal Non-1035: 0.00

Interest Crediting Options

Investment Options	Allocation %	Illus Rate	Max Rate
S&P 500® One-Year Annual PtP With 100% PAR w/ CAP	0.00	7.54	7.54
S&P 500® Annual PtP With 100% PAR With 1% Bonus	0.00	6.01	6.01
S&P 500® One-Year Annual PtP With 140% PAR w/ CAP	0.00	6.33	6.33
S&P 500® One-Year Monthly PtP w/CAP	0.00	7.16	7.16
Barclays Trailblazer Sectors 5 Annual PtP With a Spread And a 145% PAR With 1% Bonus	100.00	7.16	7.16
Fixed Rate	0.00	4.75	4.75

Loans/Withdrawals

Loan/Withdrawal Option: None Mode: Monthly Allow surrenders greater than basis?: No
Loan Type: Variable
Loan Interest: Added to loan

Additional Benefits

Terminal Illnes Rider: Yes
Critical Illness Rider: Yes
Waiver of monthly deduction: No
Waiver of specified premium : No
Ultimate income rider Yes Lump Sum at Death: Monthly Income: Year (N) for Monthly Income: Lump Sum at the End of N years:

Output Options

Years to Illustrate: Every year

Yearly Input

Age	Year	Premium	Death Benefit Value	Death Benefit Option	Loans By Percent	Withdrawals By Percent
1	1	4,884.00	1,100,000	A	n/a	n/a
2	2	3,000.00	1,100,000	A	n/a	n/a
3	3	3,000.00	1,100,000	A	n/a	n/a
4	4	3,000.00	1,100,000	A	n/a	n/a
5	5	3,000.00	1,100,000	A	n/a	n/a
6	6	3,000.00	1,100,000	A	n/a	n/a
7	7	0.00	1,100,000	A	n/a	n/a
8	8	0.00	1,100,000	A	n/a	n/a
9	9	0.00	1,100,000	A	n/a	n/a
10	10	0.00	1,100,000	A	n/a	n/a
11	11	0.00	400,000	A	n/a	n/a
12	12	0.00	400,000	A	n/a	n/a
13	13	0.00	400,000	A	n/a	n/a
14	14	0.00	400,000	A	n/a	n/a
15	15	0.00	400,000	A	n/a	n/a
16	16	0.00	400,000	A	n/a	n/a
17	17	0.00	400,000	A	n/a	n/a
18	18	0.00	400,000	A	n/a	n/a
19	19	0.00	400,000	A	n/a	n/a
20	20	0.00	400,000	A	n/a	n/a
21	21	0.00	400,000	A	n/a	n/a
22	22	0.00	400,000	A	n/a	n/a
23	23	0.00	400,000	A	n/a	n/a
24	24	0.00	400,000	A	n/a	n/a
25	25	0.00	400,000	A	n/a	n/a
26	26	0.00	400,000	A	n/a	n/a
27	27	0.00	400,000	A	n/a	n/a
28	28	0.00	400,000	A	n/a	n/a
29	29	0.00	400,000	A	n/a	n/a
30	30	0.00	400,000	A	n/a	n/a
31	31	0.00	400,000	A	n/a	n/a
32	32	0.00	400,000	A	n/a	n/a
33	33	0.00	400,000	A	n/a	n/a
34	34	0.00	400,000	A	n/a	n/a
35	35	0.00	400,000	A	n/a	n/a
36	36	0.00	400,000	A	n/a	n/a
37	37	0.00	400,000	A	n/a	n/a
38	38	0.00	400,000	A	n/a	n/a
39	39	0.00	400,000	A	n/a	n/a
40	40	0.00	400,000	A	n/a	n/a
41	41	0.00	400,000	A	n/a	n/a
42	42	0.00	400,000	A	n/a	n/a
43	43	0.00	400,000	A	n/a	n/a
44	44	0.00	400,000	A	n/a	n/a
45	45	0.00	400,000	A	n/a	n/a
46	46	0.00	400,000	A	n/a	n/a
47	47	0.00	400,000	A	n/a	n/a
48	48	0.00	400,000	A	n/a	n/a
49	49	0.00	400,000	A	n/a	n/a
50	50	0.00	400,000	A	n/a	n/a

Yearly Input

Age	Year	Premium	Death Benefit Value	Death Benefit Option	Loans By Percent	Withdrawals By Percent
51	51	0.00	400,000	A	n/a	n/a
52	52	0.00	400,000	A	n/a	n/a
53	53	0.00	400,000	A	n/a	n/a
54	54	0.00	400,000	A	n/a	n/a
55	55	0.00	400,000	A	n/a	n/a
56	56	0.00	400,000	A	n/a	n/a
57	57	0.00	400,000	A	n/a	n/a
58	58	0.00	400,000	A	n/a	n/a
59	59	0.00	400,000	A	n/a	n/a
60	60	0.00	400,000	A	n/a	n/a
61	61	0.00	400,000	A	n/a	n/a
62	62	0.00	400,000	A	n/a	n/a
63	63	0.00	400,000	A	n/a	n/a
64	64	0.00	400,000	A	n/a	n/a
65	65	0.00	400,000	A	n/a	n/a
66	66	0.00	400,000	A	n/a	n/a
67	67	0.00	400,000	A	n/a	n/a
68	68	0.00	400,000	A	n/a	n/a
69	69	0.00	400,000	A	n/a	n/a
70	70	0.00	400,000	A	n/a	n/a
71	71	0.00	400,000	A	n/a	n/a
72	72	0.00	400,000	A	n/a	n/a
73	73	0.00	400,000	A	n/a	n/a
74	74	0.00	400,000	A	n/a	n/a
75	75	0.00	400,000	A	n/a	n/a
76	76	0.00	400,000	A	n/a	n/a
77	77	0.00	400,000	A	n/a	n/a
78	78	0.00	400,000	A	n/a	n/a
79	79	0.00	400,000	A	n/a	n/a
80	80	0.00	400,000	A	n/a	n/a
81	81	0.00	400,000	A	n/a	n/a
82	82	0.00	400,000	A	n/a	n/a
83	83	0.00	400,000	A	n/a	n/a
84	84	0.00	400,000	A	n/a	n/a
85	85	0.00	400,000	A	n/a	n/a
86	86	0.00	400,000	A	n/a	n/a
87	87	0.00	400,000	A	n/a	n/a
88	88	0.00	400,000	A	n/a	n/a
89	89	0.00	400,000	A	n/a	n/a
90	90	0.00	400,000	A	n/a	n/a
91	91	0.00	400,000	A	n/a	n/a
92	92	0.00	400,000	A	n/a	n/a
93	93	0.00	400,000	A	n/a	n/a
94	94	0.00	400,000	A	n/a	n/a
95	95	0.00	400,000	A	n/a	n/a
96	96	0.00	400,000	A	n/a	n/a
97	97	0.00	400,000	A	n/a	n/a
98	98	0.00	400,000	A	n/a	n/a
99	99	0.00	400,000	A	n/a	n/a
100	100	0.00	400,000	A	n/a	n/a

Yearly Input

Age	Year	Premium	Death Benefit Value	Death Benefit Option	Loans By Percent	Withdrawals By Percent
101	101	0.00	400,000	A	n/a	n/a
102	102	0.00	400,000	A	n/a	n/a
103	103	0.00	400,000	A	n/a	n/a
104	104	0.00	400,000	A	n/a	n/a
105	105	0.00	400,000	A	n/a	n/a
106	106	0.00	400,000	A	n/a	n/a
107	107	0.00	400,000	A	n/a	n/a
108	108	0.00	400,000	A	n/a	n/a
109	109	0.00	400,000	A	n/a	n/a
110	110	0.00	400,000	A	n/a	n/a
111	111	0.00	400,000	A	n/a	n/a
112	112	0.00	400,000	A	n/a	n/a
113	113	0.00	400,000	A	n/a	n/a
114	114	0.00	400,000	A	n/a	n/a
115	115	0.00	400,000	A	n/a	n/a
116	116	0.00	400,000	A	n/a	n/a
117	117	0.00	400,000	A	n/a	n/a
118	118	0.00	400,000	A	n/a	n/a
119	119	0.00	400,000	A	n/a	n/a
120	120	0.00	400,000	A	n/a	n/a