

Prepared for: **Charlie Brown**

Issue Age: 65

NARRATIVE SUMMARY

Policy Description: Initial Base Death Benefit: \$25,000	LifeScape® Simplified Level Benefit Whole Life is a level-benefit whole life insurance policy with level, guaranteed premiums through maturity at age 121.
Underwriting Class: Male, Select Non- Tobacco	The premium required for the insurance coverage will depend on the outcome of the underwriting process and may vary from what is shown on this illustration.
First-Year Contract Premium: \$1,576.56	Based on monthly premiums of \$131.38 the first-year contract premium is \$1,576.56.

NUMERIC SUMMARY AND POLICY VALUES DEFINITIONS

Guaranteed Columns	Illustrate policy values that are guaranteed and established at issue. Available cash values and death benefits will never be less than the values shown here assuming timely payment of the contract premium.
Contract Premium	Illustrated at the beginning of the year and represents the yearly total of the monthly premium payments required to maintain the base policy and rider benefits shown in this illustration.
Guaranteed Cash Value	Illustrated at the end of the year and represents the cash value guaranteed to be available upon policy surrender assuming timely payment of the guaranteed contract premiums by the owner/payor.
Guaranteed Death Benefit	Illustrated at the end of the year and represents the death benefit guaranteed to be paid upon the death of the insured assuming timely payment of the guaranteed contract premiums by the owner/payor.
Paid-up Insurance	Illustrated at the end of the year and represents the amount of paid-up insurance provided by the guaranteed cash value assuming the policy is lapsed at the end of the year and processed to a reduced paid-up nonforfeiture option where no further premiums are paid. These values are guaranteed.

DISCLOSURE

Suicide, incorrect age and incontestability provisions apply. Please review the policy or ask your representative for more information.

**THIS IS ONLY A LIFE INSURANCE ILLUSTRATION, NOT A CONTRACT. AMOUNTS, BENEFITS, TERMS AND
CONDITIONS ARE GOVERNED ONLY BY THE ACTUAL CONTRACT, NOT BY THIS ILLUSTRATION.**

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Level Benefit Whole Life Insurance**



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Initial Monthly Premium: \$131.38

POLICY VALUES

-----Guaranteed-----

Yr	Age	Contract Premium	Cash Value	Paid-Up Insurance	Death Benefit
1	66	1,577	0	0	25,000
2	67	1,577	138	250	25,000
3	68	1,577	968	1,650	25,000
4	69	1,577	1,807	3,000	25,000
5	70	1,577	2,654	4,300	25,000
6	71	1,577	3,505	5,550	25,000
7	72	1,577	4,353	6,725	25,000
8	73	1,577	5,195	7,850	25,000
9	74	1,577	6,032	8,925	25,000
10	75	1,577	6,863	9,925	25,000
11	76	1,577	7,689	10,900	25,000
12	77	1,577	8,508	11,800	25,000
13	78	1,577	9,314	12,675	25,000
14	79	1,577	10,100	13,500	25,000
15	80	1,577	10,865	14,250	25,000
16	81	1,577	11,603	14,975	25,000
17	82	1,577	12,315	15,650	25,000
18	83	1,577	13,004	16,275	25,000
19	84	1,577	13,668	16,850	25,000
20	85	1,577	14,303	17,400	25,000
21	86	1,577	14,907	17,900	25,000
22	87	1,577	15,475	18,350	25,000
23	88	1,577	16,005	18,775	25,000
24	89	1,577	16,496	19,150	25,000
25	90	1,577	16,948	19,500	25,000
26	91	1,577	17,367	19,825	25,000
27	92	1,577	17,763	20,100	25,000
28	93	1,577	18,135	20,375	25,000
29	94	1,577	18,483	20,625	25,000
30	95	1,577	18,803	20,850	25,000
31	96	1,577	19,103	21,075	25,000
32	97	1,577	19,389	21,250	25,000
33	98	1,577	19,659	21,450	25,000
34	99	1,577	19,911	21,625	25,000
35	100	1,577	20,136	21,775	25,000

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POLICY VALUES (continued)

-----Guaranteed-----

Yr	Age	Contract Premium	Cash Value	Paid-Up Insurance	Death Benefit
36	101	1,577	20,341	21,900	25,000
37	102	1,577	20,541	22,025	25,000
38	103	1,577	20,736	22,175	25,000
39	104	1,577	20,926	22,275	25,000
40	105	1,577	21,111	22,400	25,000
41	106	1,577	21,291	22,525	25,000
42	107	1,577	21,466	22,625	25,000
43	108	1,577	21,636	22,750	25,000
44	109	1,577	21,801	22,850	25,000
45	110	1,577	21,961	22,950	25,000
46	111	1,577	22,115	23,050	25,000
47	112	1,577	22,265	23,125	25,000
48	113	1,577	22,409	23,225	25,000
49	114	1,577	22,547	23,300	25,000
50	115	1,577	22,681	23,375	25,000
51	116	1,577	22,809	23,475	25,000
52	117	1,577	22,932	23,550	25,000
53	118	1,577	23,050	23,600	25,000
54	119	1,577	23,162	23,675	25,000
55	120	1,577	23,266	23,725	25,000
56	121	1,577	25,000	25,000	25,000

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INDICES AND PREMIUM MODES

Life Insurance Indices at 5.00%

	<u>10 Year</u>	<u>20 Year</u>
Surrender Cost	38.93	43.24
Net Payment Cost	59.72	59.72

Alternative Premium Modes

<u>Benefits Included</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Base policy	\$1,493.00	\$761.43	\$394.15	\$131.38
Total Premium	<u>\$1,493.00</u>	<u>\$761.43</u>	<u>\$394.15</u>	<u>\$131.38</u>

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HOME OFFICE INFORMATION

New Business-ID	Units
LSSIMPLBWL	25.000

State: NE