

Prepared for: **Charlie Brown**

Issue Age: 65

**NARRATIVE SUMMARY**

<b>Policy Description</b>	LifeScape® Whole Life is a level-benefit, participating whole life insurance policy with level, guaranteed premiums through maturity at age 121. Any dividends declared on this policy due to its participating status will be paid according to the dividend option selected.
<b>Underwriting Class: Male, Select Non-Tobacco</b>	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. If so, you will receive a revised illustration with your policy.
<b>Initial Base Death Benefit: \$25,000</b>	The initial base death benefit is \$25,000.
<b>First-Year Contract Premium: \$1,530.72</b>	This premium is based on monthly premiums of \$127.56. The first-year contract premium is \$1,530.72.
<b>Initial Dividend Option Selected: Paid-Up Additions</b>	Policy dividends are used to purchase additional paid-up insurance. The amount of additional insurance purchased is what the dividend, applied as net single premium, can buy at the insured's attained age. This dividend option is selected from age 65 to 121.

**NUMERIC SUMMARY AND POLICY VALUES DEFINITIONS**

<b>Guaranteed Columns</b>	Illustrate the policy values that are guaranteed and established at issue. These policy values assume no dividends are paid. Available cash values and death benefits will never be less than the values shown here assuming timely payment of the contract premium.
<b>Non-Guaranteed Columns</b>	Illustrate the policy values that are not guaranteed because the assumptions on which they are based are subject to change. These underlying assumptions will change as Assurity's future experience with respect to mortality, interest, expenses, taxes and other factors unfolds. The outlays, values, and benefits shown in these columns are neither guarantees nor estimates of future Assurity performance. Actual outlays, values and benefits may be more or less favorable than those illustrated. The expense basis used in this illustration is the current NAIC-approved Generally Recognized Expense Table.
<b>Illustrated Scale Columns</b>	Illustrate the policy values that are based on the current dividend scale. The values shown in these columns assume that dividends are payable according to the current scale for the life of the policy. This is very unlikely to occur. Actual results may be more or less favorable.
<b>Midpoint Scale Columns</b>	Illustrate the policy values that are based on dividends payable at one-half of the current scale for the life of the policy.
<b>Contract Premium</b>	Illustrated at 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.

**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.**

Prepared for: **Charlie Brown**

Issue Age: 65

**NARRATIVE SUMMARY (continued)**

<b>Guaranteed Cash Value</b>	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. Policy loans, withdrawals, and partial surrenders will reduce any death benefits and cash values.
<b>Guaranteed Death Benefit</b>	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. Policy loans, withdrawals, and partial surrenders will reduce any death benefits and cash values.
<b>Premium Outlay</b>	Shows the contract premium less any dividends paid in cash or used to reduce premium, any surrenders of paid-up additions, and/or any new policy loans or loan repayments in the year. These values are meant to represent the owner/payor's out-of-pocket cost for the given year. These premium outlay amounts are not guaranteed to maintain the policy and rider benefits illustrated since these outlays assume that portions or all of the contract premium will be paid from non-guaranteed elements.
<b>Total Annual Dividend</b>	Illustrated at the end of the year and includes dividends earned on the base policy and any paid-up additions. These values are not guaranteed. The dividends illustrated are based on 100% of Assurity's current scale and are neither guaranteed nor estimates for the future.
<b>Total Cash Value</b>	Illustrated at the end of the year and includes the guaranteed cash value and any paid-up additions cash value. Policy loans, withdrawals, and partial surrenders will reduce any death benefits and cash values. These values are not guaranteed.
<b>Reduced Paid-up Insurance</b>	Illustrated at the end of the year and represents the amount of paid-up insurance provided by the total 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 not guaranteed.
<b>Total Death Benefit</b>	Illustrated at the end of the year to include the death benefit provided by the base policy, any riders, and any paid-up insurance purchased by the annual dividends on the policy or riders. Policy loans, withdrawals and partial surrenders will reduce any death benefit and cash value. These values are not guaranteed.

**RIDER DESCRIPTIONS**

<b>Accelerated Benefits Rider (AB)</b>	In some states, this policy may include coverage under the Accelerated Benefits Rider at no additional cost. The Accelerated Benefits Rider can advance funds from your life insurance policy in the event the insured becomes terminally ill or permanently confined to a nursing home.
<b>Exchange Privilege Rider (EP)</b>	Provides the right for the policy owner to exchange this policy for a new policy on the life of another person subject to full underwriting at no additional cost.

---

Prepared for: **Charlie Brown**

Issue Age: 65

---

**NARRATIVE SUMMARY (continued)**

---

<p><b>DISCLOSURE</b></p>
--------------------------

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

**LifeScape® Whole Life**  
Basic Illustration



Prepared for: **Charlie Brown**  
Issue Age: 65  
Class: Male, Select Non-Tobacco

Initial Death Benefit: \$25,000  
Initial Monthly Premium: \$127.56  
Dividend Option: Paid-Up Additions  
Riders Included: None

**NUMERIC SUMMARY**

		-----Guaranteed-----			-----Mid-Point-----			-----Non-Guaranteed-----			-----Illustrated Scale-----		
Yr	Age	Contract Premium	Cash Value	Death Benefit	Premium Outlay	Total Cash Value	Total Death Benefit	Premium Outlay	Total Cash Value	Total Death Benefit	Premium Outlay	Total Cash Value	Total Death Benefit
5	70	1,531	3,132	25,000	1,531	3,280	25,252	1,531	3,432	25,512	1,531	3,432	25,512
10	75	1,531	7,692	25,000	1,531	8,127	25,644	1,531	8,595	26,338	1,531	8,595	26,338
20	85	1,531	15,231	25,000	1,531	17,494	27,757	1,531	20,114	30,949	1,531	20,114	30,949
56	121	1,531	25,000	25,000	1,531	42,128	42,128	1,531	70,631	70,631	1,531	70,631	70,631

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

Policy 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 Representative: \_\_\_\_\_

Date: \_\_\_\_\_

FINANCIAL BROKERAGE, INC. FINANCIAL BROKERAGE, INC.  
17110 MARCY ST  
OMAHA, Nebraska 68118-3119  
Phone Number: 4026979998

**LifeScape® Whole Life**  
Basic Illustration



Prepared for: **Charlie Brown**  
Issue Age: 65  
Class: Male, Select Non-Tobacco

Initial Death Benefit: \$25,000  
Initial Monthly Premium: \$127.56  
Dividend Option: Paid-Up Additions  
Riders Included: None

**POLICY VALUES**

		-----Guaranteed-----			-----Non-Guaranteed-----				
Yr	Age	Contract Premium	Cash Value	Death Benefit	Premium Outlay	Total Annual Dividend	Total Cash Value	Reduced Paid-Up Insurance	Total Death Benefit
1	66	1,531	0	25,000	1,531	0	0	0	25,000
2	67	1,531	418	25,000	1,531	59	477	893	25,111
3	68	1,531	1,327	25,000	1,531	67	1,455	2,639	25,233
4	69	1,531	2,231	25,000	1,531	76	2,440	4,288	25,367
5	70	1,531	3,132	25,000	1,531	85	3,432	5,852	25,512
6	71	1,531	4,033	25,000	1,531	93	4,434	7,342	25,665
7	72	1,531	4,939	25,000	1,531	99	5,451	8,771	25,825
8	73	1,531	5,854	25,000	1,531	105	6,485	10,146	25,989
9	74	1,531	6,779	25,000	1,531	110	7,538	11,470	26,155
10	75	1,531	7,692	25,000	1,531	123	8,595	12,736	26,338
11	76	1,531	8,588	25,000	1,531	232	9,746	14,079	26,673
12	77	1,531	9,461	25,000	1,531	255	10,902	15,374	27,033
13	78	1,531	10,302	25,000	1,531	283	12,060	16,624	27,423
14	79	1,531	11,103	25,000	1,531	314	13,212	17,831	27,847
15	80	1,531	11,854	25,000	1,531	350	14,354	18,999	28,310
16	81	1,531	12,572	25,000	1,531	376	15,495	20,138	28,799
17	82	1,531	13,272	25,000	1,531	397	16,644	21,257	29,306
18	83	1,531	13,956	25,000	1,531	417	17,801	22,356	29,829
19	84	1,531	14,614	25,000	1,531	443	18,963	23,440	30,376
20	85	1,531	15,231	25,000	1,531	470	20,114	24,501	30,949
21	86	1,531	15,813	25,000	1,531	570	21,334	25,635	31,634
22	87	1,531	16,357	25,000	1,531	593	22,541	26,746	32,337
23	88	1,531	16,860	25,000	1,531	617	23,731	27,836	33,060
24	89	1,531	17,316	25,000	1,531	633	24,892	28,898	33,795
25	90	1,531	17,740	25,000	1,531	653	26,040	29,946	34,545
26	91	1,531	18,121	25,000	1,531	681	27,172	30,985	35,322
27	92	1,531	18,480	25,000	1,531	696	28,299	32,017	36,110
28	93	1,531	18,817	25,000	1,531	712	29,422	33,042	36,910
29	94	1,531	19,133	25,000	1,531	729	30,539	34,063	37,723
30	95	1,531	19,423	25,000	1,531	745	31,647	35,078	38,549
31	96	1,531	19,695	25,000	1,531	762	32,752	36,092	39,388
32	97	1,531	19,954	25,000	1,531	779	33,863	37,110	40,242
33	98	1,531	20,200	25,000	1,531	797	34,977	38,134	41,111
34	99	1,531	20,428	25,000	1,531	814	36,091	39,159	41,994
35	100	1,531	20,633	25,000	1,531	832	37,195	40,184	42,893

LifeScape® Whole Life  
Basic Illustration



Prepared for: **Charlie Brown**  
Issue Age: 65  
Class: Male, Select Non-Tobacco

Initial Death Benefit: \$25,000  
Initial Monthly Premium: \$127.56  
Dividend Option: Paid-Up Additions  
Riders Included: None

**POLICY VALUES (continued)**

		-----Guaranteed-----			-----Non-Guaranteed-----				
Yr	Age	Contract Premium	Cash Value	Death Benefit	Premium Outlay	Total Annual Dividend	Total Cash Value	Reduced Paid-Up Insurance	Total Death Benefit
36	101	1,531	20,818	25,000	1,531	850	38,295	41,212	43,808
37	102	1,531	21,000	25,000	1,531	869	39,412	42,254	44,740
38	103	1,531	21,177	25,000	1,531	888	40,545	43,310	45,689
39	104	1,531	21,350	25,000	1,531	907	41,694	44,378	46,654
40	105	1,531	21,517	25,000	1,531	927	42,859	45,462	47,638
41	106	1,531	21,681	25,000	1,531	947	44,041	46,559	48,639
42	107	1,531	21,840	25,000	1,531	967	45,240	47,671	49,658
43	108	1,531	21,994	25,000	1,531	988	46,456	48,799	50,696
44	109	1,531	22,143	25,000	1,531	1,041	47,721	49,975	51,786
45	110	1,531	22,288	25,000	1,531	1,110	49,050	51,217	52,944
46	111	1,531	22,429	25,000	1,531	1,184	50,450	52,530	54,177
47	112	1,531	22,564	25,000	1,531	1,262	51,924	53,917	55,487
48	113	1,531	22,695	25,000	1,531	1,341	53,473	55,380	56,876
49	114	1,531	22,821	25,000	1,531	1,418	55,094	56,916	58,341
50	115	1,531	22,942	25,000	1,531	1,495	56,789	58,523	59,881
51	116	1,531	23,058	25,000	1,531	1,571	58,554	60,203	61,496
52	117	1,531	23,170	25,000	1,531	1,645	60,389	61,952	63,183
53	118	1,531	23,277	25,000	1,531	1,716	62,292	63,768	64,940
54	119	1,531	23,378	25,000	1,531	1,792	64,264	65,654	66,770
55	120	1,531	23,472	25,000	1,531	1,887	66,320	67,630	68,694
56	121	1,531	25,000	25,000	1,531	1,937	70,631	70,631	70,631

**LifeScape® Whole Life**  
Basic Illustration



Prepared for: **Charlie Brown**  
Issue Age: 65  
Class: Male, Select Non-Tobacco

Initial Death Benefit: \$25,000  
Initial Monthly Premium: \$127.56  
Dividend Option: Paid-Up Additions  
Riders Included: None

**INDICES AND PREMIUM MODES**

**Life Insurance Indices at 5.00%**

	<u>10 Year</u>	<u>20 Year</u>
Surrender Cost	32.61	35.20
Net Payment Cost	55.91	52.75
Equivalent Level Annual Dividend	2.74	5.90

**Alternative Premium Modes**

<u>Benefits Included</u>	<u>Annual</u>	<u>Semi-Annual</u>	<u>Quarterly</u>	<u>Monthly</u>
Base policy	\$1,466.25	\$747.79	\$387.09	\$127.56
Total Premium	<u>\$1,466.25</u>	<u>\$747.79</u>	<u>\$387.09</u>	<u>\$127.56</u>

**LifeScape® Whole Life**  
Basic Illustration



---

Prepared for: **Charlie Brown**  
Issue Age: 65  
Class: Male, Select Non-Tobacco

Initial Death Benefit: \$25,000  
Initial Monthly Premium: \$127.56  
Dividend Option: Paid-Up Additions  
Riders Included: None

---

**HOME OFFICE INFORMATION**

---

New Business-ID	Units
I L0880 (R01-13)	25.000

State: NE