



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300  
Scottsdale, Arizona 85251/800-531-5067

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**Gold Series  
Fixed Indexed  
Single Premium Whole Life**

*Designed  
for:*

**Valued Client  
TX**

*Presented by:*

**VALUED AGENT  
#350  
9330 LBJ FRWY  
Dallas, TX 78232  
210-494-9955  
Marketing@Levelfourinsurance.com**

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This illustration assumes that the currently illustrated nonguaranteed 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.



BC070274

Prepared on September 28, 2017

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Presented by: VALUED AGENT

7019

Version: 6.2.4.70

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This Illustration is not complete without all pages.

## Explanation of Terms and Benefits

### Life Insurance

The Gold Series Fixed Indexed Single Premium Whole Life is an individual life insurance policy. This illustration shows policy values and benefits based upon assumptions specified herein, and reflects both current and guaranteed values. This illustration is only a summary; please refer to the policy for full details. In the event of conflict, policy language will control.

The values are based upon a number of factors, including charges, and interest credited to the policy. Interest rates and charges are subject to change. The interest rate credited for each Strategy is guaranteed not to be less than the Guaranteed Annual Interest rate shown in the policy for that Strategy. The charges are guaranteed not to exceed the maximums listed in the policy. See the policy for more information.

### Underwriting Class

The premium options and annual charges calculated for this illustration assume a policy is issued with the underwriting class listed above. The actual underwriting class 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 insurance policy.

### Single Premium

This is the amount of premium you plan to pay for this policy. This illustration assumes the single premium is paid as shown. Charges will be applied against the policy in all years prior to age 100. Unless otherwise stated, all values shown are determined as of the end of the policy year. The non-guaranteed benefits and values are based on assumptions that are subject to change by the Company.

### Bonus Interest

The Bonus Interest is a percentage of the Single Premium paid that We automatically credit at issue.

### Allocation Percentage

The Allocation Percentage for each Strategy is the percentage of the Single Premium plus Bonus Interest that is allocated to that strategy.

### Assumed Interest Rate

The Assumed Interest Rate for the Declared Rate Strategy is the initial Declared Rate Strategy interest rate.

The Assumed Interest Rate for the Index Strategy 1 is the arithmetic mean of the geometric means for the 42 25-year periods starting 66 years prior to the current year's last calendar year end.

The Assumed Interest Rate for the Index Strategy 3 is the arithmetic mean of the geometric means for the 25-year periods starting on December 31, 1971 and ending on the current year's last calendar year end.

The indexed strategies' interest rates utilize the current cap and participation rates. The values shown as Illustrated Current Values use the Assumed Interest Rates

### Guaranteed Accumulation Value

The Guaranteed Accumulation Value is equal to the Single Premium paid plus Bonus Interest accumulated at the Guaranteed Annualized Interest Rate, adjusted by any Guaranteed Activity.

### Guaranteed Cash Surrender Value

The Guaranteed Cash Surrender Value is the lowest amount available to the Owner upon surrender.

**Guaranteed Death Benefit Amount**

The Guaranteed Death Benefit Amount is the minimum amount available to the beneficiary upon death of the Insured. It is the greater of (1) The Face Amount; and (2) The greater of the Guaranteed Accumulation Value, the Guaranteed Tabular Cash Value, and the Single Premium paid; divided by the Net Single Premium Factor shown in the policy, less any Indebtedness.

**Death Benefit Amount**

The Death Benefit is the greater of: (1) The Guaranteed Death Benefit Amount, and (2) The Face Amount, less any Indebtedness; and (3) The Accumulation Value, divided by the Net Single Premium Factor shown in the policy, less any Indebtedness.

**Guaranteed Activity**

The Guaranteed Activity is the Maximum Guaranteed Cost of Insurance Charge, Maximum Policy Expense Charge, or transfer to the Loan Collateral Account.

**Alternate Scale Values Interest Credits**

The Alternate Scale uses the Assumed Interest Rate for each Strategy, unless it exceeds the initial Declared Rate Strategy interest rate. It will never be greater than the Assumed Interest Rate for the Declared Rate Strategy.

The Alternate Scale for illustrating the rate credited to the loan balance will never exceed the illustrated loan charge.

**Alternate Scale Accumulation Value**

The Accumulation Value is the sum of the Declared Rate Strategy 1 Account Value, the Index Strategy 1 Account Value, the Index Strategy 3 Account Value, and the balance of the Loan Collateral Account, using illustrated charges with interest credited using the Alternate Scale Values Interest Credits.

**Alternate Scale Cash Surrender Value**

The Cash Surrender Value is the amount available to the Owner upon surrender of the policy, using illustrated charges with interest credited using the Alternate Scale Values Interest Credits.

**Alternate Scale Death Benefit Amount**

The Death Benefit Amount is the amount available to the beneficiary upon death of the Insured, using illustrated charges with interest credited using the Alternate Scale Values Interest Credits.

**Declared Rate Strategy 1 Account Value**

The Declared Rate Strategy 1 Account Value is the amount allocated to this strategy increased by any interest credited at the assumed Declared Rate Strategy 1 interest rate, less any Activity related to this account.

**Indexed Strategy 1 Account Value**

The Index Strategy 1 Account Value is the amount allocated to this strategy increased by any interest credited at the assumed Index Strategy 1 interest rate, less any Activity related to this account.

**Indexed Strategy 3 Account Value**

The Index Strategy 3 Account Value is the amount allocated to this strategy increased by any interest credited at the assumed Index Strategy 3 interest rate, less any Activity related to this account.

**Accumulation Value**

The Accumulation Value is the sum of the Declared Rate Strategy 1 Account Value, the Index Strategy 1 Account Value, the Index Strategy 3 Account Value, and the balance of the Loan Collateral Account.

**Cash Surrender Value**

The Cash Surrender Value is the amount available to the Owner upon surrender of the policy.

**Activity**

Activity is any Cost of Insurance Charge, Policy Expense Charge, or transfer to the Loan Collateral Account.

All values assume that the Face Amount and the Single Premium paid are as shown, and that there have been no loans, or accelerated benefit payments taken.

**Surrender Charges**The Account Value is subject to a surrender charge in the first ten years as follows.

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	12%	12%	11%	10%	9%	8%	7%	6%	4%	2%	0%

**7 Pay Premiums (MEC Calculations)** In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code, a life insurance policy must satisfy a 7-Pay Premium limitation during the first 7 years and during 7 years after certain policy changes. Failure to satisfy this limitation makes the policy a Modified Endowment Contract (MEC) and causes distributions to be taxable to the extent that there is a gain in the policy. In addition, there is a penalty of 10% of taxable income for distributions from such contracts before age 59½ with certain exceptions.

**Modified Endowment Contract**

**As illustrated, your policy may be a MEC and subject to special taxation rules. Please consult your tax advisor for more information.**

**Declared Rate Strategy 1**

The Interest credited is declared by Sagicor Life Insurance Company and is guaranteed for the first year. Interest under Declared Rate Strategy 1 will be credited daily from the time an allocation is made to this strategy. The interest rate declared will not change prior to 1 year following the date when the allocation is made. On the anniversary date of the allocation, the interest rate then declared will once again not change for at least another year.

**Indexed Strategy 1 - S&P 500® Index with a Cap**

This is a 1-year point-to-point strategy based on an annual reset index strategy of the S&P 500® index. Interest is credited at the end of the year, and is based solely upon any positive change in the index value which is subject to a floor of 0% and a maximum equal to the Cap. The Cap is declared in advance, is guaranteed for one year and may change annually.

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### **Indexed Strategy 3 – Basket Index with a Participation Rate**

This is a 1-year point-to-point strategy based on three indexes in this basket: the Russell® 2000 Index, the EURO STOXX 50® Index, and the Hang Seng Index. Interest is credited only at the end of the 1-year Term Period. The Indexed Interest Rate is calculated using 60% of the return of the best performing index, plus 40% of the return of the second best performing index, and is subject to the appropriate Participation Rate and Cap. The worst performing index is not used when determining the Indexed Interest Rate. The indexed strategies guarantee the credited rate will never be less than 0%.

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Prepared for:  
 Valued Client  
 Female, 70, Standard Non-Tobacco

Face Amount: \$163,017.00  
 Single Premium: \$100,000.00  
 Bonus Interest 10% \$10,000.00  
 Total Premium \$110,000.00

Strategy Option	Allocation Percentage	Assumed Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy 1	25%	3.50% annual return	N/A	N/A
Indexed Strategy 1-S&P 500® Index Point-to-point with Cap	50%	4.42% annual return	7%	100%
Indexed Strategy 3-Basket Index with a Participation Rate	25%	6.26% annual return	N/A	25%

Policy Year	End of Year Age	Guaranteed Values			Alternate Scale Values			Current Values		
		Accumulation Value 2% Annual Return	Cash Surrender Value	Death Benefit Amount*	Accumulation Value	Cash Surrender Value	Death Benefit Amount*	Accumulation Value	Cash Surrender Value	Death Benefit Amount*
1	71	107,606	100,000	193,676	109,423	100,000	196,946	110,685	100,000	199,217
2	72	105,147	100,000	184,502	108,787	100,000	190,888	111,409	100,000	195,489
3	73	102,624	100,000	175,666	108,091	100,000	185,024	112,176	101,176	192,016
4	74	100,040	100,000	167,096	107,336	100,000	179,281	112,990	102,990	188,726
5	75	97,272	100,000	163,079	106,518	100,000	173,708	113,856	104,856	185,675
6	76	94,204	100,000	163,017	105,637	100,000	168,265	114,778	106,778	182,826
7	77	90,788	102,163	163,017	104,606	102,163	163,017	115,755	108,755	180,219
8	78	86,968	104,676	163,017	103,350	104,676	163,017	116,755	110,755	177,736
9	79	82,676	107,192	163,017	101,831	107,192	163,017	117,783	113,783	175,402
10	80	77,831	109,709	163,017	100,008	109,709	163,017	118,842	116,842	173,239
11	81	72,288	112,198	163,017	101,017	112,198	163,017	122,992	122,992	175,577
12	82	65,857	114,623	163,017	101,802	114,623	163,017	127,214	127,214	177,972
13	83	58,374	116,988	163,017	102,337	116,988	163,017	131,518	131,518	180,483
14	84	49,643	119,302	163,017	102,592	119,302	163,017	135,915	135,915	183,100
15	85	39,376	121,553	163,017	102,508	121,553	163,017	140,404	140,404	185,842
16	86	27,292	123,763	163,017	102,051	123,763	163,017	145,007	145,007	188,738
17	87	12,879	125,904	163,017	101,111	125,904	163,017	149,711	149,711	191,716
18	88	0	127,923	163,017	99,522	127,923	163,017	154,480	154,480	194,779
19	89	0	129,821	163,017	97,154	129,821	163,017	159,322	159,322	198,038
20	90	0	131,623	163,017	93,874	131,623	163,017	164,269	164,269	201,483
25	95	0	140,634	163,017	55,539	140,634	163,017	192,119	192,119	221,513
30	100	0	146,420	163,017	0	146,420	163,017	223,864	223,864	248,269
35	105	0	151,664	163,017	0	151,664	163,017	297,121	297,121	318,663
40	110	0	155,217	163,017	0	155,217	163,017	394,877	394,877	413,961

\*Refer to the Explanation of Terms and Benefits for the Death Benefit Explanation

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 Valued Client  
 Female, 70, Standard Non-Tobacco

Face Amount: \$163,017.00  
 Single Premium: \$100,000.00  
 Bonus Interest 10% \$10,000.00  
 Total Premium \$110,000.00

Strategy Option	Allocation Percentage	Assumed Interest Rate	Initial Cap Rate	Initial Participation Rate
Declared Rate Strategy 1	25%	3.50% annual return	N/A	N/A
Indexed Strategy 1-S&P 500® Index Point-to-point with Cap	50%	4.42% annual return	7%	100%
Indexed Strategy 3-Basket Index with a Participation Rate	25%	6.26% annual return	N/A	25%

Policy Year	End of Year Age	Guaranteed Values			Alternate Scale Values			Current Values		
		Accumulation Value 2% Annual Return	Cash Surrender Value	Death Benefit Amount*	Accumulation Value	Cash Surrender Value	Death Benefit Amount*	Accumulation Value	Cash Surrender Value	Death Benefit Amount*
45	115	0	157,586	163,017	0	157,586	163,017	525,464	525,464	542,891
50	120	0	163,017	163,017	0	163,017	163,017	700,081	700,081	700,081

\*Refer to the Explanation of Terms and Benefits for the Death Benefit Explanation

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 Female, 70, Standard Non-Tobacco

Face Amount: \$163,017.00  
 Single Premium: \$100,000.00  
 Bonus Interest 10% \$10,000.00  
 Total Premium \$110,000.00

Strategy Option	Allocation Percentage	Assumed Interest Rate	Initial Cap Rate	Initial Participation Rate	Maximum	Average	Minimum
Declared Rate Strategy 1	25%	3.50% annual return	N/A	N/A			
Indexed Strategy 1-S&P 500® Index Point-to-point with Cap	50%	4.42% annual return	7%	100%	5.08%	4.42%	3.91%
Indexed Strategy 3-Basket Index with a Participation Rate	25%	6.26% annual return	N/A	25%	7.58%	6.26%	5.06%

### 20 Year Table of Actual Historical Index Changes with Corresponding Hypothetical Interest Rates

	S&P 500	Index Growth	RTY	Index Growth	SX5E	Index Growth	HS	Index Growth	Hypothetical Interest Rate	
									Index Strategy 1	Index Strategy 3
12/31/2016	2,238.83	9.54 %	1,357.13	19.48 %	3,290.52	0.70 %	22,000.56	0.39 %	7.00 %	2.99 %
12/31/2015	2,043.94	(-)0.73%	1,135.89	(-)5.71%	3,267.52	3.85 %	21,914.40	(-)7.16%	0.00 %	0.01 %
12/31/2014	2,058.90	11.39 %	1,204.70	3.53 %	3,146.43	1.20 %	23,605.00	1.28 %	7.00 %	0.66 %
12/31/2013	1,848.36	29.60 %	1,163.64	37.00 %	3,109.00	17.95 %	23,306.40	2.87 %	7.00 %	7.35 %
12/31/2012	1,426.19	13.41 %	849.35	14.63 %	2,635.93	13.79 %	22,656.90	22.91 %	7.00 %	4.90 %
12/31/2011	1,257.60	0.00 %	740.92	(-)5.45%	2,316.55	(-)17.05%	18,434.40	(-)19.97%	0.00 %	0.00 %
12/31/2010	1,257.64	12.78 %	783.65	25.31 %	2,792.82	(-)5.81%	23,035.50	5.32 %	7.00 %	4.33 %
12/31/2009	1,115.10	23.45 %	625.39	25.22 %	2,964.96	21.14 %	21,872.50	52.02 %	7.00 %	10.33 %
12/31/2008	903.25	(-)38.49%	499.45	(-)34.80%	2,447.62	(-)44.37%	14,387.50	(-)48.27%	0.00 %	0.00 %
12/31/2007	1,468.37	3.53 %	766.04	(-)2.74%	4,399.72	6.79 %	27,812.70	39.31 %	3.53 %	6.58 %
12/31/2006	1,418.30	13.62 %	787.66	17.00 %	4,119.94	15.12 %	19,964.70	34.20 %	7.00 %	6.83 %
12/31/2005	1,248.29	3.00 %	673.22	3.32 %	3,578.93	21.28 %	14,876.40	4.54 %	3.00 %	3.65 %
12/31/2004	1,211.92	8.99 %	651.57	17.00 %	2,951.01	6.90 %	14,230.10	13.15 %	7.00 %	3.86 %
12/31/2003	1,111.92	26.38 %	556.91	45.37 %	2,760.66	15.68 %	12,575.90	34.92 %	7.00 %	10.30 %
12/31/2002	879.82	(-)23.37%	383.09	(-)21.58%	2,386.41	(-)37.30%	9,321.29	(-)18.21%	0.00 %	0.00 %
12/31/2001	1,148.08	(-)13.04%	488.50	1.03 %	3,806.13	(-)20.25%	11,397.20	(-)24.50%	0.00 %	0.00 %
12/31/2000	1,320.28	(-)10.14%	483.53	(-)4.20%	4,772.39	(-)2.69%	15,095.50	(-)11.00%	0.00 %	0.00 %
12/31/1999	1,469.25	19.53 %	504.75	19.62 %	4,904.46	46.74 %	16,962.10	68.80 %	7.00 %	14.99 %
12/31/1998	1,229.23	26.67 %	421.96	(-)3.45%	3,342.32	32.00 %	10,048.60	(-)6.29%	7.00 %	4.46 %
12/31/1997	970.43	31.01 %	437.02	20.52 %	2,531.99	36.84 %	10,722.80	(-)20.29%	7.00 %	7.58 %



LIFE INSURANCE COMPANY  
 4343 N. Scottsdale Rd., Suite 300  
 Scottsdale, Arizona 85251/800-531-5067

**Gold Series  
 Fixed Indexed  
 Single Premium Whole Life**

**Prepared for:**

Valued Client  
 Female, 70, Standard Non-Tobacco

**Face Amount:** \$163,017.00  
**Single Premium:** \$100,000.00  
**Bonus Interest 10%** \$10,000.00  
**Total Premium** \$110,000.00

**Summary**

	Guaranteed	Midpoint	Non-Guaranteed
<b>Year 5, Age 75</b>			
Accumulation Value	97,272	105,564	113,856
Cash Surrender Value	100,000	102,428	104,856
Death Benefit	163,079	174,377	185,675
<b>Year 10, Age 80</b>			
Accumulation Value	77,831	98,336	118,842
Cash Surrender Value	109,709	113,276	116,842
Death Benefit	163,017	168,128	173,239
<b>Year 20, Age 90</b>			
Accumulation Value	0	82,134	164,269
Cash Surrender Value	131,623	147,946	164,269
Death Benefit	163,017	182,250	201,483

I have received a copy of this illustration and understand that any current values illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

\_\_\_\_\_  
 Signature of Applicant (Policy Owner)

\_\_\_\_\_  
 Date

I certify that this illustration has been presented to the applicant and that I have explained that any current values illustrated are subject to change. I have made no statements that are inconsistent with the illustration. I have not made statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any current values.

\_\_\_\_\_  
 Signature of Producer

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Print Name of Producer

\_\_\_\_\_  
 Agent License Number

## Underwriting Requirements

### Accelewriting

- Medical Information Bureau
- Pharmaceutical Database
- Motor Vehicle Record

Underwriting reserves the right to order additional requirements on cases that are referred to underwriting.



LIFE INSURANCE COMPANY

4343 N. Scottsdale Rd., Suite 300  
Scottsdale, Arizona 85251/800-531-5067

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## **Gold Series Fixed Indexed Single Premium Whole Life**

### **About Sagicor Life Insurance Company**

Sagicor Life Insurance Company is licensed in 45 states and the District of Columbia (DC). Sagicor Life is a wholly-owned subsidiary of Sagicor Financial Corporation Limited, one of the oldest insurance groups in the Americas, with operations in 22 countries including the United States, Latin America and the Caribbean.

Sagicor Life (rated A- "Excellent" by A.M. Best Company) is a full-service life insurance company offering a wide range of competitive products consisting of universal life, term life, whole life, and single premium annuity products. Sagicor products are marketed through independent general and career agents. Sagicor has approximately \$6.0\* billion of in-force insurance business and manages approximately \$1.1\* billion in assets. Sagicor is committed to offering our customers world-class service with integrity and value.

For more information visit [www.SagicorLifeUSA.com](http://www.SagicorLifeUSA.com)

For the latest rating visit [www.ambest.com](http://www.ambest.com)

\*As reported on Sagicor's Annual Statement 2016.

**Gold Series**  
**Fixed Indexed Single Premium Whole Life**  
**Supplemental Illustration - Chronic Illness**

Prepared for:  
 Valued Client  
 Female, 70, Standard Non-Tobacco

**Face Amount:** \$163,017.00  
**Single Premium:** \$100,000.00  
**Bonus Interest 10%:** \$10,000.00  
**Total Premium:** \$110,000.00

Strategy Option	Allocation Percentage	Assumed Interest Rate	Initial Cap Rate	Initial Participation Rate
<b>Declared Rate Strategy 1</b>	25%	3.50% annual return	N/A	N/A
<b>Indexed Strategy 1-S&amp;P 500® Index Point-to-point with Cap</b>	50%	4.42% annual return	7%	100%
<b>Indexed Strategy 3-Basket Index with a Participation Rate</b>	25%	6.26% annual return	N/A	25%

Policy Year	End of Year Age	<u>Guaranteed Values</u>				<u>Alternate Scale Values</u>			<u>Current Values</u>			
		Accumulation Value 2% Annual Return	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit Amount	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
1	71	107,606	100,000	193,676	5,111	109,423	100,000	196,946	110,685	100,000	199,217	5,279
2	72	105,147	100,000	184,502	4,833	108,787	100,000	190,888	111,409	100,000	195,489	5,166
3	73	102,624	100,000	175,666	4,566	108,091	100,000	185,024	112,176	101,176	192,016	5,061
4	74	100,040	100,000	167,096	4,306	107,336	100,000	179,281	112,990	102,990	188,726	4,961
5	75	97,272	100,000	163,079	4,184	106,518	100,000	173,708	113,856	104,856	185,675	4,869
6	76	94,204	100,000	163,017	4,182	105,637	100,000	168,265	114,778	106,778	182,826	4,783
7	77	90,788	102,163	163,017	4,182	104,606	102,163	163,017	115,755	108,755	180,219	4,704
8	78	86,968	104,676	163,017	4,182	103,350	104,676	163,017	116,755	110,755	177,736	4,628
9	79	82,676	107,192	163,017	4,182	101,831	107,192	163,017	117,783	113,783	175,402	4,558
10	80	77,831	109,709	163,017	4,182	100,008	109,709	163,017	118,842	116,842	173,239	4,492
11	81	72,288	112,198	163,017	4,182	101,017	112,198	163,017	122,992	122,992	175,577	4,563
12	82	65,857	114,623	163,017	4,182	101,802	114,623	163,017	127,214	127,214	177,972	4,636
13	83	58,374	116,988	163,017	4,182	102,337	116,988	163,017	131,518	131,518	180,483	4,712
14	84	49,643	119,302	163,017	4,182	102,592	119,302	163,017	135,915	135,915	183,100	4,791
15	85	39,376	121,553	163,017	4,182	102,508	121,553	163,017	140,404	140,404	185,842	4,874
16	86	27,292	123,763	163,017	4,182	102,051	123,763	163,017	145,007	145,007	188,738	4,962
17	87	12,879	125,904	163,017	4,182	101,111	125,904	163,017	149,711	149,711	191,716	5,052
18	88	0	127,923	163,017	4,182	99,522	127,923	163,017	154,480	154,480	194,779	5,145
19	89	0	129,821	163,017	4,182	97,154	129,821	163,017	159,322	159,322	198,038	5,244
20	90	0	131,623	163,017	4,182	93,874	131,623	163,017	164,269	164,269	201,483	5,348
21	91	0	133,462	163,017	4,182	89,674	133,462	163,017	169,436	169,436	205,253	5,462
22	92	0	135,388	163,017	4,182	84,395	135,388	163,017	174,876	174,876	209,232	5,583

**Gold Series**  
**Fixed Indexed Single Premium Whole Life**  
**Supplemental Illustration - Chronic Illness**

Prepared for:  
 Valued Client  
 Female, 70, Standard Non-Tobacco

Face Amount: \$163,017.00  
 Single Premium: \$100,000.00  
 Bonus Interest 10% \$10,000.00  
 Total Premium **\$110,000.00**

Strategy Option	Allocation Percentage	Assumed Interest Rate	Initial Cap Rate	Initial Participation Rate
<b>Declared Rate Strategy 1</b>	25%	3.50% annual return	N/A	N/A
<b>Indexed Strategy 1-S&amp;P 500® Index Point-to-point with Cap</b>	50%	4.42% annual return	7%	100%
<b>Indexed Strategy 3-Basket Index with a Participation Rate</b>	25%	6.26% annual return	N/A	25%

Policy Year	End of Year Age	<u>Guaranteed Values</u>				<u>Alternate Scale Values</u>			<u>Current Values</u>			
		Accumulation Value 2% Annual Return	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit Amount	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
23	93	0	137,287	163,017	4,182	77,473	137,287	163,017	180,512	180,512	213,194	5,703
24	94	0	139,065	163,017	4,182	68,186	139,065	163,017	186,277	186,277	217,283	5,827
25	95	0	140,634	163,017	4,182	55,539	140,634	163,017	192,119	192,119	221,513	5,955
26	96	0	141,952	163,017	4,182	38,308	141,952	163,017	198,022	198,022	226,027	6,092
27	97	0	143,021	163,017	4,182	14,959	143,021	163,017	204,001	204,001	230,927	6,240
28	98	0	144,040	163,017	4,182	0	144,040	163,017	210,226	210,226	236,368	6,405
29	99	0	145,220	163,017	4,182	0	145,220	163,017	216,873	216,873	242,289	6,585
30	100	0	146,420	163,017	4,182	0	146,420	163,017	223,864	223,864	248,269	6,766
31	101	0	147,575	163,017	4,182	0	147,575	163,017	236,879	236,879	260,765	7,144
32	102	0	148,686	163,017	4,182	0	148,686	163,017	250,664	250,664	274,010	7,546
33	103	0	149,744	163,017	4,182	0	149,744	163,017	265,267	265,267	288,020	7,576
34	104	0	150,741	163,017	4,182	0	150,741	163,017	280,735	280,735	302,875	7,576
35	105	0	151,664	163,017	4,182	0	151,664	163,017	297,121	297,121	318,663	7,576
36	106	0	152,507	163,017	4,182	0	152,507	163,017	314,480	314,480	335,446	7,576
37	107	0	153,277	163,017	4,182	0	153,277	163,017	332,872	332,872	353,292	7,576
38	108	0	153,982	163,017	4,182	0	153,982	163,017	352,357	352,357	372,274	7,576
39	109	0	154,632	163,017	4,182	0	154,632	163,017	373,002	373,002	392,469	7,576
40	110	0	155,217	163,017	4,182	0	155,217	163,017	394,877	394,877	413,961	7,576
41	111	0	155,738	163,017	4,182	0	155,738	163,017	418,057	418,057	436,750	7,576
42	112	0	156,210	163,017	4,182	0	156,210	163,017	442,619	442,619	461,061	7,576
43	113	0	156,669	163,017	4,182	0	156,669	163,017	468,648	468,648	486,856	7,576
44	114	0	157,155	163,017	4,182	0	157,155	163,017	496,231	496,231	514,123	7,576

**Gold Series**  
**Fixed Indexed Single Premium Whole Life**  
**Supplemental Illustration - Chronic Illness**

**Prepared for:**  
Valued Client  
Female, 70, Standard Non-Tobacco

**Face Amount:** \$163,017.00  
**Single Premium:** \$100,000.00  
**Bonus Interest 10%** \$10,000.00  
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Policy Year	End of Year Age	<u>Guaranteed Values</u>				<u>Alternate Scale Values</u>			<u>Current Values</u>			
		Accumulation Value 2% Annual Return	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit Amount	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
45	115	0	157,586	163,017	4,182	0	157,586	163,017	525,464	525,464	542,891	7,576
46	116	0	157,997	163,017	4,182	0	157,997	163,017	556,446	556,446	569,779	7,576
47	117	0	158,391	163,017	4,182	0	158,391	163,017	589,283	589,283	601,985	7,576
48	118	0	158,750	163,017	4,182	0	158,750	163,017	624,087	624,087	636,174	7,576
49	119	0	159,269	163,017	4,182	0	159,269	163,017	660,977	660,977	672,477	7,576
50	120	0	163,017	163,017	4,182	0	163,017	163,017	700,081	700,081	700,081	7,576

**Gold Series**  
**Fixed Indexed Single Premium Whole Life**  
**Supplemental Illustration - Chronic Illness**

**Accelerated Benefit Rider**

The Accelerated Benefit can be triggered in one of two ways:

**Terminal Condition**, as used in the Rider, means that an imminent death is expected as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of 12 months or less of the Insured. This illustration does not apply to the acceleration of this benefit.

**Chronic Illness\***, as used in the Rider, means that the Insured has been certified by a Licensed Physician within the last 30 days as being unable to perform, without substantial assistance from another individual, at least two Activities Of Daily Living for a period that is expected to last at least 90 days due to a loss of functional capacity.

**Activities Of Daily Living**, as used in the Rider, are the following; eating, toileting, transferring, bathing, dressing, or continence.

**Effect on the Policy** Upon payment of the Accelerated Benefit, Your coverage will remain In Force. However, the Death Benefit will be reduced by the portion of the Accelerated Benefit Amount paid. The Face Amount, Accumulation Value, Minimum Accumulation Value, Guaranteed Tabular Cash Value, Single Premium and any Indebtedness of this Policy will be reduced proportionately based on the ratio of the portion of the Accelerated Benefit Amount paid to the Death Benefit prior to the reduction.

\*Accelerated Death Benefit due to Chronic Illness is not available in all states.

**Gold Series  
Fixed Indexed  
Single Premium Whole Life  
Input Summary Report**

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**Producer Information**

Producer VALUED AGENT

**Insured Information**

Insured Name Valued Client  
Gender Female  
Birth Date 09/28/1947  
Issue Age 70  
Jurisdiction Texas

**Risk Information**

Risk Classification Standard Non-Tobacco

**Product Information**

Solve Solve For Face Amount  
Face Amount Solve  
Premium Amount \$100,000.00

**Allocation Summary**

Declare Rate 25%  
S&P 500® Stand Alone w/Cap 50%  
Basket Index 25%

**Reports Options**

Years to Illustrate Summary