



LIFE INSURANCE COMPANY

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

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**Gold Series  
Interest Sensitive  
Single Premium Whole Life**

*Designed  
for:*

**Valued Clinet  
TX**

*Presented by:*

**THOMAS ANDERSON  
4 TEXAS INSURANCE SERVICES  
14400 NORTHBROOK DR #240  
SAN ANTONIO, TX 78232  
210-494-9955  
JULIE@TLCAG.NET**

**THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES, DIVIDENDS, OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.**

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.



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## Gold Series Interest Sensitive Single Premium Whole Life

### Prepared for:

Valued Client  
Female, 70, Standard Non-Tobacco

**Face Amount:** \$151,967.00  
**Single Premium:** \$100,000.00

## Explanation of Policy Benefits

**Life Insurance** The Gold Series Interest Sensitive Single Premium Whole Life is an individual life insurance policy. This illustration shows policy values and benefits based upon assumptions specified herein, and reflects 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 monthly charges, and interest credited to the policy. Interest rates and charges are subject to change. The interest rate credited is guaranteed not to be less than the minimum interest rate shown in the policy. 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 monthly 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. The insurance policy will specify how to determine the benefit.

**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. Monthly 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.

**Guaranteed Values** The Guaranteed Values are based on the Minimum Guaranteed Interest Rate and Maximum Guaranteed Cost of Insurance. The values assume that the Face Amount and the Single Premium paid are as shown, and that there have been no withdrawals, loans, or accelerated benefit payments taken.

**Guaranteed Accumulation Value** The Guaranteed Accumulation Value is the single premium paid; minus policy charges, plus guaranteed interest accumulated at a rate of 3%.

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

**Guaranteed Death Benefit** The Guaranteed Death Benefit is the minimum amount available to the beneficiary upon death of the insured.

**Current Values** The Current Values are based on the Current Interest Rate and Current Cost of Insurance. The values assume that the Single Premium is paid as shown, and that there have been no withdrawals, loans, or accelerated benefit payments taken.

**Current Accumulation Value** The Current Accumulation Value is the single premium paid; minus the policy charges, plus accumulated interest. The Accumulation Value is subject to a Surrender Charge in the first ten years.

**Current Cash Surrender Value** The Current Cash Surrender Value is the amount available to the owner upon surrender of the policy.

**Current Death Benefit** The Current Death Benefit is the amount available to the beneficiary upon death of the insured.



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**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.**



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**Face Amount:** \$151,967.00

**Single Premium:** \$100,000.00

Policy Year	End of Yr Age	Premium	Guaranteed Values			Current Values		
			Accumulation Value	Cash Surrender Value	Death Benefit	Accumulation Value	Cash Surrender Value	Death Benefit
1	71	100,000	95,378	100,000	175,110	96,506	100,000	175,110
2	72		96,808	100,000	170,788	98,165	100,000	170,788
3	73		98,212	100,000	166,650	99,813	100,000	166,650
4	74		99,591	100,000	162,692	101,449	100,000	165,048
5	75		100,940	100,000	160,400	103,068	100,000	163,783
6	76		102,258	100,000	158,791	104,689	100,000	162,565
7	77		103,544	100,000	157,199	106,310	102,310	161,398
8	78		104,796	101,796	155,629	107,931	104,931	160,285
9	79		106,014	104,014	154,076	109,556	107,556	159,225
10	80		107,198	106,198	152,540	111,185	110,185	158,215
11	81		108,326	108,326	151,967	112,803	112,803	157,271
12	82		109,354	109,354	151,967	114,389	114,389	156,400
13	83		110,219	110,219	151,967	115,954	115,954	155,599
14	84		110,900	111,722	151,967	117,507	117,507	154,871
15	85		111,359	113,883	151,967	119,048	119,048	154,215
16	86		111,576	116,018	151,967	120,596	120,596	153,627
17	87		111,475	118,104	151,967	122,140	122,140	153,115
18	88		110,933	120,099	151,967	123,660	123,660	152,698
19	89		109,857	122,010	151,967	125,167	125,167	152,377
20	90		108,150	123,870	151,967	126,685	126,685	152,134
21	91		105,834	125,807	151,967	130,485	130,485	154,523
22	92		102,762	127,885	151,967	134,400	134,400	156,833
23	93		98,486	130,021	151,967	138,432	138,432	159,152
24	94		92,402	132,175	151,967	142,585	142,585	161,525
25	95		83,631	134,334	151,967	146,863	146,863	163,970
26	96		70,998	136,568	151,967	151,269	151,269	166,408
27	97		52,896	139,041	151,967	155,807	155,807	168,668
28	98		27,817	142,130	151,967	160,481	160,481	170,349
29	99		0	146,279	151,967	165,295	165,295	171,012
30	100		0	151,967	151,967	170,254	170,254	170,254



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## Gold Series Interest Sensitive Single Premium Whole Life

**Prepared for:**

Valued Client

Female, 70, Standard Non-Tobacco

**Face Amount:** \$151,967.00

**Single Premium:** \$100,000.00

### Policy Summary

	Guaranteed Values	Midpoint Values	Current Values
<b>Year 5, Age 75</b>			
Accumulation Value	100,940	102,004	103,068
Cash Surrender Value	100,000	100,000	100,000
Death Benefit	160,400	162,092	163,783
<b>Year 10, Age 80</b>			
Accumulation Value	107,198	109,192	111,185
Cash Surrender Value	106,198	108,192	110,185
Death Benefit	152,540	155,378	158,215
<b>Year 20, Age 90</b>			
Accumulation Value	108,150	117,417	126,685
Cash Surrender Value	123,870	125,277	126,685
Death Benefit	151,967	152,050	152,134

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 Agent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name of Agent

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



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**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.



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## Gold Series Interest Sensitive Single Premium Whole Life Supplemental Illustration - Chronic Illness

Prepared for:

Valued Clinet

Female, 70, Standard Non-Tobacco

Face Amount: \$151,967.00

Single Premium: \$100,000.00

Policy Year	End of Year Age	Premium	Guaranteed Values				Current Values			
			Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
1	71	\$100,000	95,378	100,000	175,110	4,549	96,506	100,000	175,110	4,549
2	72		96,808	100,000	170,788	4,418	98,165	100,000	170,788	4,418
3	73		98,212	100,000	166,650	4,292	99,813	100,000	166,650	4,292
4	74		99,591	100,000	162,692	4,172	101,449	100,000	165,048	4,244
5	75		100,940	100,000	160,400	4,103	103,068	100,000	163,783	4,206
6	76		102,258	100,000	158,791	4,054	104,689	100,000	162,565	4,169
7	77		103,544	100,000	157,199	4,006	106,310	102,310	161,398	4,133
8	78		104,796	101,796	155,629	3,958	107,931	104,931	160,285	4,100
9	79		106,014	104,014	154,076	3,911	109,556	107,556	159,225	4,067
10	80		107,198	106,198	152,540	3,865	111,185	110,185	158,215	4,037
11	81		108,326	108,326	151,967	3,847	112,803	112,803	157,271	4,008
12	82		109,354	109,354	151,967	3,847	114,389	114,389	156,400	3,982
13	83		110,219	110,219	151,967	3,847	115,954	115,954	155,599	3,958
14	84		110,900	111,722	151,967	3,847	117,507	117,507	154,871	3,935
15	85		111,359	113,883	151,967	3,847	119,048	119,048	154,215	3,916
16	86		111,576	116,018	151,967	3,847	120,596	120,596	153,627	3,898
17	87		111,475	118,104	151,967	3,847	122,140	122,140	153,115	3,882
18	88		110,933	120,099	151,967	3,847	123,660	123,660	152,698	3,870
19	89		109,857	122,010	151,967	3,847	125,167	125,167	152,377	3,860
20	90		108,150	123,870	151,967	3,847	126,685	126,685	152,134	3,853
21	91		105,834	125,807	151,967	3,847	130,485	130,485	154,523	3,925

Prepared on June 28, 2018

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Presented by: THOMAS ANDERSON

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## Gold Series

### Interest Sensitive Single Premium Whole Life

### Supplemental Illustration - Chronic Illness

**Prepared for:**

Valued Clinet

Female, 70, Standard Non-Tobacco

**Face Amount:** \$151,967.00

**Single Premium:** \$100,000.00

Policy Year	End of Year Age	Premium	<u>Guaranteed Values</u>				<u>Current Values</u>			
			Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit	Accumulation Value	Cash Surrender Value	Death Benefit	Monthly Chronic Illness Benefit
22	92		102,762	127,885	151,967	3,847	134,400	134,400	156,833	3,995
23	93		98,486	130,021	151,967	3,847	138,432	138,432	159,152	4,065
24	94		92,402	132,175	151,967	3,847	142,585	142,585	161,525	4,137
25	95		83,631	134,334	151,967	3,847	146,863	146,863	163,970	4,211
26	96		70,998	136,568	151,967	3,847	151,269	151,269	166,408	4,285
27	97		52,896	139,041	151,967	3,847	155,807	155,807	168,668	4,354
28	98		27,817	142,130	151,967	3,847	160,481	160,481	170,349	4,405
29	99		0	146,279	151,967	3,847	165,295	165,295	171,012	4,425
30	100		0	151,967	151,967	3,847	170,254	170,254	170,254	4,402





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### **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.