



Lafayette Life Insurance Company

A member of Western & Southern Financial Group

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
(800) 243-6631

A Basic Life Insurance Illustration of Liberty 15: Single Premium Whole Life Insurance Policy

Policy form LL-02 1408 CA

Designed for

MEC Bond

Agent/Representative

Katie Kuhn

(Agent Number 123456)
1616 Dickey Street
Fallbrook, CA 92028
(760) 221-8363

This is an illustration only. An illustration is not intended to predict actual performance. Interest rates, dividends, and values set forth in the illustration are not guaranteed, except for those clearly labeled as guaranteed. This illustration is not valid without all 12 pages.

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Liberty 15: Single Premium Whole Life Insurance Policy

Narrative Summary

MEC Bond
Male Age 65 Standard No Tobacco
Div Opt: PUA
Riders: None

Single Premium Amount: \$99,999.81
Initial Face Amount: \$162,834

Basic Life Insurance Illustration

Policy Summary	This summary provides a brief description of a life insurance policy and any riders. It also includes definitions of key terms and column headings. This summary is not intended as a substitute for a life insurance policy or any riders which may be issued with the policy. <i>In the event of any conflict, the provisions of the policy and the riders, and NOT this summary, shall control.</i>
Policy Form	The Liberty 15 (LL-02 1408 CA) is a whole life insurance policy which provides a level amount of insurance as long as the policy continues in force. A single premium is payable at issue. If the policy is still in effect when the insured reaches age 121, the policy will mature and we will pay the net cash value to you.
Premium Information	In this illustration, a single premium of \$99,999.81 is assumed to be paid at issue. This illustration assumes that premiums are paid in cash, out of pocket by you, each year until the insured attains age 66 or until death of the insured, whichever comes first. This illustration uses male rates.
Dividends	Increases in future values are dependent upon dividends. <i>Dividends are NOT guaranteed.</i> If actual dividends are lower than assumed in this illustration, projected cash values and death benefits will be lower than shown. If actual dividends are higher than assumed, projected cash values and death benefits will be higher than shown.
Surrenders	This illustration shows surrenders of dividend paid-up additions to receive cash from the insurance policy. The amount of additions available for surrender is dependent upon future dividends which are not guaranteed. If actual dividends are lower than assumed in the illustration, the amount of cash available will be lower. If dividends are higher than illustrated, the amount of cash available will be higher.
Policy Loans	This illustration shows loans being made against the cash value of the policy. The loan rate illustrated is 5.00%. The loan rate is adjustable, and may change from year to year. A loan is secured by the policy's cash value. We will lend you an amount up to the policy's loan value. Your loan value will be less than the policy's cash value. Loans will be charged interest payable to Lafayette Life at an adjustable loan interest rate that we may change from year to year. The minimum loan interest rate is 5.00%. The maximum loan interest rate is determined by a formula using a third-party index as set forth in the policy, and is not capped. We recommend that you pay accrued loan interest prior to the end of a policy year. Any interest that is not paid at the end of a policy year is added to the loan balance, which will also be charged interest. Interest that you pay to us is not credited to the cash value of the policy and it does not increase the cash value of the policy. A policy dividend, if any, may not be sufficient to pay loan interest. An unpaid loan balance may cause policy termination.
Important Tax Information	Any references to the taxation of life insurance policies in this illustration are based on Lafayette Life's understanding of the Federal taxation of life insurance as of the date of this illustration. Lafayette Life and its agents do not provide tax advice. Please consult your tax advisor regarding your own personal situation. 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. * Life insurance policy premiums must be within certain limits during the first 7 policy years and also during the

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7-year period following certain policy changes.

- * Failure to satisfy this limitation, either at issue or later, would classify the policy as a Modified Endowment Contract (MEC) and result in distributions receiving less favorable tax treatment.
- * **The initial 7-pay premium for the policy as illustrated is \$15,465.97 per year. This is the maximum premium you can pay per year during the first 7 policy years, without causing the policy to be classified as a MEC.** Certain changes to the policy benefits or premiums over the lifetime of the policy (whether illustrated or not) will alter the premium limitation.

The policy, as illustrated, is a MEC. Please review the adverse tax consequences described below regarding this MEC status.

If your policy is in MEC status:

- * You may be subject to additional taxes and penalties on any distributions from your policy during the life of the insured.
- * Policy distributions, such as loans, withdrawals, surrenders, cash dividends, and dividends retained by the insurer as principal or interest on a loan under the policy, will be taxed on a "gain first" basis to the full extent of such gains in the policy.
- * There is a penalty of 10% of taxable income for distributions from the policy prior to the policyowner's age 59 ½, with certain limited exceptions.

In all cases, any gain in the policy is taxable on full surrender of the policy. The tax treatment of any death benefit provided under the policy does not change depending on whether the policy is a MEC or not.

Other Important Information

Premiums and surrender of additions are assumed to be beginning of the year values. The dollar value of dividends is added to the cash value and death benefits at the end of each policy year illustrated. Please see the contract for details regarding each specific dividend option. The dividend option shown on this illustration include:

- o Paid Up Additions: At the beginning of the next policy year, the dollar value of the dividend is used to purchase paid-up additional insurance. The amount of paid up additional insurance purchased is displayed in the non-guaranteed values of the tabular detail.

This illustration has been prepared based on 100% of the company's current dividend scale. 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.

This illustration assumes that all premiums are paid in cash each year by you until the insured attains age 66. Whether future values will increase is dependent on dividends *which are not guaranteed*. If actual dividends are lower than assumed in this illustration, then projected, non-guaranteed net cash values and death benefits will be lower than those shown. If actual dividends are higher than assumed, the projected, non-guaranteed net cash values and death benefits will be higher than those shown.

Policy loans illustrated on the non-guaranteed Tabular Detail ARE NOT reflected in the Guaranteed columns. Surrenders for cash are reflected in the guaranteed columns until rider values are depleted.

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Narrative Summary

MEC Bond
Male Age 65 Standard No Tobacco
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Riders: None

Single Premium Amount: \$99,999.81
Initial Face Amount: \$162,834

Address Please address all inquiries to The Lafayette Life Insurance Company.

The Lafayette Life Insurance Company
400 Broadway
Cincinnati, OH 45202-3341
(800) 243-6631

Agent: Katie Kuhn
1616 Dickey Street
Fallbrook, CA 92028
123456

Riders No riders are included in this illustration.

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Liberty 15: Single Premium Whole Life Insurance Policy

Definitions of Key Terms and Column Headings

MEC Bond Male Age 65 Standard No Tobacco Div Opt: PUA Riders: None	Single Premium Amount: \$99,999.81 Initial Face Amount: \$162,834	
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"Annual Date" - Means the same date each year as the policy's Date of Issue (the Date of Issue is the effective date for the policy. However, insurance coverage only takes effect under the policy if all requirements for such coverage have been met).

"Annual Dividend" - For the purposes of the non-guaranteed elements depicted in this illustration, means the dividend we anticipate will be credited annually to this policy based on the percentage of our current dividend scale stated in the Other Important Information section of this illustration. *Dividends are neither estimates nor guarantees.* The first dividend, if any, will be credited once the entire premium for the second policy year has been paid.

"Beneficiary" - Means the person(s) named to receive the death benefit and applicable rider benefits upon the death of the insured.

"Contract Premium" - Means the gross premium required for the base policy and all riders shown in this illustration.

"Cumulative Premiums" - Means the total to date of all out-of-pocket premiums paid by you.

"Death Benefit" - Means the amount payable, by reason of the insured's death, under the base policy and any riders which provide insurance on the life of the insured. It does not include benefits which may be payable under an Accidental Death Benefit Rider, if applicable. The death benefit will be reduced by any outstanding loans and loan interest and any unpaid premiums due at the insured's death. The death benefit will include any in force dividend additions under the base policy and any applicable riders. The death benefit will also include a pro rata share of the dividend for the policy year of death and a refund of premiums paid for any period after the insured's death.

"Guaranteed Elements" - Are the premiums, benefits and values which are guaranteed.

"Illustrated Scale" - Means the scale of non-guaranteed elements currently being illustrated by us. This scale is reasonably based on our actual, recent historical experience. The non-guaranteed elements of the illustration are based on 100% of our current dividend scale.

"Insured" - Means the person named on page 1 of this illustration.

"Loan Amount" - Means the amount of a policy loan taken each year. When loans are taken, the illustration depicts the effect of such loans based on the current loan interest rate. This rate is subject to change. The rate will be no lower than the minimum loan interest rate and it may be higher than displayed. Where a zero is displayed in the column, it is anticipated that no loan will be taken. Policy Loans illustrated on the non-guaranteed Tabular Detail ARE NOT reflected in the Guaranteed Columns.

"Loan Balance" - The total amount of loan and loan interest as of the end of the policy year. Any loan interest that is not paid to Lafayette Life at the end of the policy year is added to the loan balance, which is also charged interest.

"Non-Guaranteed Elements" - Are the premiums, benefits, and values that are not guaranteed. The assumptions on which these are based are subject to change by us and actual results may be more or less favorable.

"Net Cash Value" - Means the amount of money we will pay you on surrender of the policy. It is equal to the cash value (which includes the cash value of any paid-up additions, which are still in force) less all indebtedness (loans and loan interest). (This illustration assumes that loans will be taken.)

"Paid-Up Additions" - Means that any dividend declared on this policy shall be used to purchase paid-up additional insurance.

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Liberty 15: Single Premium Whole Life Insurance Policy

Definitions of Key Terms and Column Headings

MEC Bond	Single Premium Amount:	\$99,999.81
Male Age 65 Standard No Tobacco	Initial Face Amount:	\$162,834
Div Opt: PUA		
Riders: None		

"Partial Surrender" - Means the amount of paid-up additions surrendered each policy year and paid in cash to you. Where a zero is displayed in this column, it is anticipated no surrender will occur.

"Premium Outlay" - This column reflects the use of non-guaranteed elements to pay premiums. This illustration assumes that premiums are paid on a(n) Annual basis.

"Policy Loan" - That portion of the policy's cash value which is borrowed against. A loan amount can be repaid. Loan interest will also be charged against the policy's cash value and is payable to us. The loan interest may be repaid. It is recommended that loan interest be paid prior to the end of a policy year. A policy loan and interest reduces the death benefit if not repaid. An unpaid loan balance may result in policy termination.

"Taxable Gain on Surrender" - Taxable amount accruing to the policyowner if the policy is surrendered. This amount is based on the exact scenario illustrated. Other scenarios will produce different taxable gain amounts.

"50% Illustrated Scale" - Is a scale of the non-guaranteed dividends reduced by 50%. This reduction includes the non-guaranteed interest and charges contained in the non-guaranteed elements of this illustration.

"We, our, or us" - Means The Lafayette Life Insurance Company

"You or your" - Means the owner(s) of the policy described in this illustration. The owner is also the applicant.

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.

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Liberty 15: Single Premium Whole Life Insurance Policy

Numeric Summary

MEC Bond
 Male Age 65 Standard No Tobacco
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 Riders: None

Single Premium Amount: \$99,999.81
 Initial Face Amount: \$162,834

Year	Guaranteed			Non-Guaranteed							
	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	50% Illustrated Scale Premium Outlay	Net Cash Value	Death Benefit	Contract Premium	50% Illustrated Scale Premium Outlay	Net Cash Value	Death Benefit
5	0	100,672	162,834	0	0	97,434	159,596	0	0	98,240	160,402
10	0	112,723	162,834	0	0	104,226	154,337	0	0	105,117	155,228
20	0	134,024	162,834	0	0	113,690	142,500	0	0	114,755	143,566
Age 70	0	100,672	162,834	0	0	97,434	159,596	0	0	98,240	160,402

The non-guaranteed elements 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.

Policy Loans illustrated ARE NOT reflected in the Guaranteed columns.
 Surrenders for Cash are reflected in the Guaranteed columns until rider values are depleted.

This policy as illustrated is a Modified Endowment Contract for tax purposes. In general, this means that policy distributions will be taxed on a "gain first" basis to the full extent of such gains in the policy. Such distributions may also be subject to a 10% penalty tax. Please review the Important Tax Information Section of the Narrative Summary and consult your tax advisor.

I (we) 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.

 Your Signature (owner/applicant)

 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.

 Agent

 Date

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Liberty 15: Single Premium Whole Life Insurance Policy

Tabular Detail

MEC Bond
Male Age 65 Standard No Tobacco
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		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	Cumulative Premium	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
66	1 &	100,000	91,117	162,834	100,000	100,000	1,285	92,402	92,402	164,119
67	2	0	93,470	162,834	0	100,000	1,579	1,477	93,878	163,242
68	3	0	95,847	162,834	0	100,000	1,588	1,465	95,344	162,331
69	4	0	98,249	162,834	0	100,000	1,597	1,454	96,798	161,383
70	5	0	100,672	162,834	0	100,000	1,612	1,442	98,240	160,402
71	6	0	103,108	162,834	0	100,000	1,633	1,428	99,668	159,394
72	7	0	105,539	162,834	0	100,000	1,667	1,407	101,075	158,369
73	8	0	107,949	162,834	0	100,000	1,713	1,380	102,454	157,339
74	9	0	110,343	162,834	0	100,000	1,749	1,348	103,802	156,293
75	10	0	112,723	162,834	0	100,000	1,781	1,315	105,117	155,228
76	11	0	115,089	162,834	0	100,000	1,809	1,275	106,392	154,136
77	12	0	117,433	162,834	0	100,000	1,838	1,227	107,618	153,020
78	13	0	119,740	162,834	0	100,000	1,877	1,174	108,793	151,887
79	14	0	121,992	162,834	0	100,000	1,925	1,109	109,902	150,744
80	15	0	124,179	162,834	0	100,000	1,975	1,038	110,939	149,595
81	16	0	126,294	162,834	0	100,000	2,031	964	111,903	148,443
82	17	0	128,333	162,834	0	100,000	2,073	872	112,775	147,277
83	18	0	130,303	162,834	0	100,000	2,102	775	113,550	146,081
84	19	0	132,203	162,834	0	100,000	2,130	672	114,222	144,853
85	20	0	134,024	162,834	0	100,000	2,132	533	114,755	143,566
86	21	0	135,751	162,834	0	100,000	2,107	351	115,107	142,189
87	22	0	137,377	162,834	0	100,000	2,045	118	115,225	140,682
88	23	0	138,894	162,834	0	100,000	1,983	-127	115,098	139,038
89	24	0	140,301	162,834	0	100,000	1,926	-377	114,721	137,254
90	25	0	141,594	162,834	0	100,000	1,871	-635	114,086	135,326
91	26	0	142,796	162,834	0	100,000	1,819	-875	113,211	133,250
92	27	0	143,929	162,834	0	100,000	1,768	-1,098	112,114	131,019
93	28	0	144,994	162,834	0	100,000	1,720	-1,326	110,788	128,628
94	29	0	145,989	162,834	0	100,000	1,671	-1,565	109,223	126,068
95	30	0	146,907	162,834	0	100,000	1,625	-1,815	107,408	123,335
96	31	0	147,764	162,834	0	100,000	1,581	-2,057	105,351	120,421
97	32	0	148,583	162,834	0	100,000	1,537	-2,284	103,066	117,318
98	33	0	149,358	162,834	0	100,000	1,495	-2,526	100,540	114,017
99	34	0	150,078	162,834	0	100,000	1,451	-2,790	97,750	110,507
100	35	0	150,722	162,834	0	100,000	1,409	-3,083	94,667	106,779
101	36	0	151,309	162,834	0	100,000	1,363	-3,374	91,293	102,819
102	37	0	151,882	162,834	0	100,000	1,290	-3,658	87,636	98,588
103	38	0	152,440	162,834	0	100,000	1,247	-3,926	83,709	94,103
104	39	0	152,986	162,834	0	100,000	1,210	-4,201	79,508	89,356
105	40	0	153,513	162,834	0	100,000	1,174	-4,492	75,016	84,336
106	41	0	154,030	162,834	0	100,000	1,138	-4,790	70,225	79,030
107	42	0	154,529	162,834	0	100,000	1,101	-5,110	65,116	73,420
108	43	0	155,016	162,834	0	100,000	1,065	-5,439	59,677	67,494
109	44	0	155,489	162,834	0	100,000	1,031	-5,784	53,893	61,238
110	45	0	155,946	162,834	0	100,000	997	-6,146	47,747	54,635
111	46	0	156,389	162,834	0	100,000	964	-6,523	41,224	47,669
112	47	0	156,816	162,834	0	100,000	909	-6,943	34,281	40,299

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Liberty 15: Single Premium Whole Life Insurance Policy

Tabular Detail

MEC Bond
 Male Age 65 Standard No Tobacco
 Div Opt: PUA
 Riders: None

Single Premium Amount: \$99,999.81
 Initial Face Amount: \$162,834

		Guaranteed			Non-Guaranteed Assumptions 100% of Current Dividend Scale					
Age	Year	Contract Premium	Net Cash Value	Death Benefit	Contract Premium	Cumulative Premium	Annual Dividend	Increase in Net Cash Value	Net Cash Value	Death Benefit
113	48	0	157,228	162,834	0	100,000	850	-7,385	26,896	32,502
114	49	0	157,625	162,834	0	100,000	786	-7,853	19,043	24,252
115	50	0	158,008	162,834	0	100,000	718	-8,348	10,695	15,521
116	51	0	158,374	162,834	0	100,000	646	-8,873	1,822	6,282
117	52	0	158,726	162,834	0	100,000	568	-1,549	274	4,382
118	53	0	159,064	162,834	0	100,000	482	-21	252	4,022
119	54	0	159,385	162,834	0	100,000	389	-24	228	3,677
120	55	0	159,682	162,834	0	100,000	254	-67	161	3,314
121	56	0	162,834	162,834	0	100,000	80	2,817	2,978	2,978

The benefits and values 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.

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Liberty 15: Single Premium Whole Life Insurance Policy

Additional Information

MEC Bond
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Life Insurance Cost Information

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Projected	Guaranteed	Projected
Year 10	75.74	66.36	23.33	13.94
Year 20	46.93	36.73	23.23	13.02

These indices are computed by the formulae as prescribed by the National Association of Insurance Commissioners, and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Premium Information

First Year Premiums

Regularly Billed Premiums Paid Annual

Base Policy	\$99,999.81
	\$99,999.81

& The initial 7-pay premium for the policy as illustrated is \$15,465.97 per year. The policy, as illustrated, is a MODIFIED ENDOWMENT CONTRACT (MEC). Please review the adverse tax consequences described above in Important Tax Information regarding this MEC status.

Underwriting Requirements

Primary Insured Underwriting Requirements (\$71,717):

- o Paramedical examination plus urine specimen. Get state specific form 1556, Blood Authorization Form, signed if state requires it.

Additional Information

The above underwriting requirements are based solely on age and death benefit of the proposed insured. They do not take into account other factors which may affect underwriting, such as adverse medical history and/or total life insurance applied for and/or inforce with this and all other companies. Under these circumstances please contact The Lafayette Life Insurance Company Underwriting Department to determine if any additional requirements are necessary.

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Liberty 15: Single Premium Whole Life Insurance Policy

Supplemental Illustration - Loan

MEC Bond
 Male Age 65 Standard No Tobacco
 Div Opt: PUA
 Riders: None

Single Premium Amount: \$99,999.81
 Initial Face Amount: \$162,834

Non-Guaranteed Assumptions

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit	Taxable Gain On Surrender
66	1	100,000	0	0	0	0	100,000	92,402	164,119	0
67	2	0	1,285	1,115	56	1,171	-2,400	93,878	163,242	0
68	3	0	1,579	821	100	2,091	-2,400	95,344	162,331	299
69	4	0	1,588	812	145	3,049	-2,400	96,798	161,383	4,299
70	5	0	1,597	803	193	4,044	-2,400	98,240	160,402	8,334
71	6	0	1,612	788	242	5,073	-2,400	99,668	159,394	12,403
72	7	0	1,633	767	292	6,132	-2,400	101,075	158,369	16,501
73	8	0	1,667	733	343	7,208	-2,400	102,454	157,339	20,624
74	9	0	1,713	687	395	8,290	-2,400	103,802	156,293	24,767
75	10	0	1,749	651	447	9,388	-2,400	105,117	155,228	28,929
76	11	0	1,781	619	500	10,507	-2,400	106,392	154,136	33,104
77	12	0	1,809	591	555	11,653	-2,400	107,618	153,020	37,286
78	13	0	1,838	562	611	12,825	-2,400	108,793	151,887	41,470
79	14	0	1,877	523	667	14,015	-2,400	109,902	150,744	45,647
80	15	0	1,925	475	725	15,215	-2,400	110,939	149,595	49,809
81	16	0	1,975	425	782	16,421	-2,400	111,903	148,443	53,955
82	17	0	2,031	369	840	17,630	-2,400	112,775	147,277	58,066
83	18	0	2,073	327	898	18,855	-2,400	113,550	146,081	62,139
84	19	0	2,102	298	958	20,111	-2,400	114,222	144,853	66,169
85	20	0	2,130	270	1,019	21,400	-2,400	114,755	143,566	70,121
86	21	0	2,132	269	1,083	22,752	-2,400	115,107	142,189	73,956
87	22	0	2,107	293	1,152	24,197	-2,400	115,225	140,682	77,626
88	23	0	2,045	355	1,228	25,779	-2,400	115,098	139,038	81,127
89	24	0	1,983	417	1,310	27,506	-2,400	114,721	137,254	84,460
90	25	0	1,926	474	1,399	29,379	-2,400	114,086	135,326	87,624
91	26	0	1,871	529	1,495	31,403	-2,400	113,211	133,250	90,645
92	27	0	1,819	581	1,599	33,583	-2,400	112,114	131,019	93,546
93	28	0	1,768	632	1,711	35,926	-2,400	110,788	128,628	96,331
94	29	0	1,720	680	1,830	38,437	-2,400	109,223	126,068	98,996
95	30	0	1,671	729	1,958	41,124	-2,400	107,408	123,335	101,540
96	31	0	1,625	775	2,095	43,994	-2,400	105,351	120,421	103,978
97	32	0	1,581	819	2,241	47,054	-2,400	103,066	117,318	106,334
98	33	0	1,537	863	2,396	50,312	-2,400	100,540	114,017	108,604
99	34	0	1,495	905	2,561	53,778	-2,400	97,750	110,507	110,774
100	35	0	1,451	949	2,736	57,464	-2,400	94,667	106,779	112,828
101	36	0	1,409	991	2,923	61,378	-2,400	91,293	102,819	114,777
102	37	0	1,363	1,037	3,121	65,536	-2,400	87,636	98,588	116,639
103	38	0	1,290	1,110	3,332	69,979	-2,400	83,709	94,103	118,445
104	39	0	1,247	1,153	3,557	74,688	-2,400	79,508	89,356	120,201
105	40	0	1,210	1,190	3,794	79,672	-2,400	75,016	84,336	121,902
106	41	0	1,174	1,226	4,045	84,943	-2,400	70,225	79,030	123,557
107	42	0	1,138	1,262	4,310	90,515	-2,400	65,116	73,420	125,157
108	43	0	1,101	1,299	4,591	96,405	-2,400	59,677	67,494	126,709
109	44	0	1,065	1,335	4,887	102,627	-2,400	53,893	61,238	128,212
110	45	0	1,031	1,369	5,200	109,196	-2,400	47,747	54,635	129,666
111	46	0	997	1,403	5,530	116,129	-2,400	41,224	47,669	131,073
112	47	0	964	1,436	5,878	123,443	-2,400	34,281	40,299	132,408
113	48	0	909	1,491	6,247	131,182	-2,400	26,896	32,502	133,670

This is an illustration only, not an offer, policy, 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 12 pages.

Liberty 15: Single Premium Whole Life Insurance Policy

Supplemental Illustration - Loan

MEC Bond
 Male Age 65 Standard No Tobacco
 Div Opt: PUA
 Riders: None

Single Premium Amount: \$99,999.81
 Initial Face Amount: \$162,834

Non-Guaranteed Assumptions

Age	Year	Contract Premium	Partial Surrender	Loan Amt. Less Div. To Pay Loan	Loan Interest Added to Loan	Loan Balance	Net Premium Outlay	Net Cash Value	Net Death Benefit	Taxable Gain On Surrender
114	49	0	850	1,550	6,637	139,368	-2,400	19,043	24,252	134,854
115	50	0	786	1,614	7,049	148,031	-2,400	10,695	15,521	135,955
116	51	0	718	1,682	7,486	157,198	-2,400	1,822	6,282	136,968
117	52	0	646	-5,750	7,572	159,020	5,104	274	4,382	137,888
118	53	0	568	-7,312	7,585	159,294	6,744	252	4,022	138,708
119	54	0	482	-7,345	7,597	159,546	6,863	228	3,677	139,418
120	55	0	389	-7,380	7,608	159,774	6,991	161	3,314	139,969
121	56	0	254	-7,455	7,616	159,936	7,201	2,978	2,978	143,201

The non-guaranteed elements 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 supplemental illustration must be accompanied by a basic illustration for required disclosure, guaranteed elements, and other important information. For guaranteed values, please refer to the guaranteed values shown on the Tabular Detail section of the basic illustration.

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