



LIFE INSURANCE | REGISTERED INDEXED-LINKED FLEXIBLE PREMIUM ADJUSTABLE LIFE WITH GUARANTEED DISTRIBUTION RIDER

Brighthouse SmartGuard PlusSM

Life Insurance Policy Proposal

Prepared For

[Redacted]

Prepared By

[Redacted]

Prepared On

[Redacted]

Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Lose Value

A current Brighthouse SmartGuard PlusSM prospectus must accompany or precede this proposal.

This proposal is not complete unless all pages are included. It is not a contract. Please read the Important Disclosures included in this proposal. Brighthouse SmartGuard PlusSM is a Registered Indexed-Linked Flexible Premium Adjustable Life policy with a Guaranteed Distribution Rider and is issued by Brighthouse Life Insurance Company, 11225 North Community House Road, Charlotte, NC 28277 on Policy Form 5-71-22-PA and Rider Form 5GDR-22. This proposal cannot be used in the State of NY. This material was prepared to show the operation of an insurance product and is based on the options, features, and assumptions you and your financial representative have determined. This proposal and the assumptions are not intended to be investment advice or a recommendation by Brighthouse Life Insurance Company. A proposal is not intended to project or predict performance. The Policy and Rider forms and prospectus provide a full description of terms, conditions, exclusions, and limitations. Please request a specimen Policy and Rider for more information. For costs and complete details of the coverage contact your financial representative. Actual results may be more or less favorable than those shown. As used in this proposal, any reference to the "Company," "we," "our," or "us" means the insurance company identified above.

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Product Overview

Building a strong financial future means protecting your wealth and supplementing income through a source of reliable payments that help you maintain your lifestyle. This life insurance product offers index-linked growth opportunities, a level of protection from market loss, and tax-advantaged guaranteed Distribution Payments you can rely on for life – all while providing a death benefit to your beneficiaries.^{1,2,3}



Growth Opportunities and a Level of Protection

Grow Policy values by participating in index-linked growth opportunities with a level of protection from market loss to help meet future goals.¹



Guaranteed Distribution Payments

This life insurance product provides a source of tax-advantaged guaranteed Distribution Payments that will never fall below a guaranteed minimum amount.²



Guaranteed Death Benefit

Brighthouse SmartGuard Plus helps provide security for loved ones through a guaranteed death benefit that's generally income tax free.³

Brighthouse SmartGuard Plus is an index-linked universal life insurance product that can also provide an effective addition to your retirement strategy when you need it. As an index-linked life insurance product, Brighthouse SmartGuard Plus tracks the performance of one or more market indices and does not invest directly in the markets. Once Distribution Payments begin, all Policy values are transferred to the Fixed Account, and there is no further participation in indexed-linked market performance.



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Guaranteed Distribution Rider (GDR)

After your Brighthouse SmartGuard Plus Policy has been in force for at least 10 years, the GDR, which is automatically included with your Policy on the issue date for an additional charge, allows you to take guaranteed Distribution Payments from the Policy's Cash Value to supplement your retirement income. The Guaranteed Minimum Distribution Payment amount – the minimum amount guaranteed to be available to you annually as a Distribution Payment – is defined at issue and varies based on how long you wait to take payments as well as the frequency of those payments, among other factors. Unlike the Maximum Distribution Payments, the Guaranteed Minimum Distribution Payment amount does not grow based on index performance but increases every 5 years up to age 70 until Distribution Payments are taken.

You may choose your Distribution Payment amount, subject to the Maximum Distribution Payment amount, and you can choose to stop receiving payments at any time. Additionally, Maximum Distribution Payment amounts not taken in full, or at all, after your Distribution Start Date are payable as a One-Time Payment, which is separate from your scheduled Distribution Payments.

Important Information About the GDR

Once Distribution Payments begin, all Policy values are transferred to the Fixed Account, and there is no further participation in index-linked market performance. Separate from your scheduled Distribution Payments, a One-Time Payment can only be elected once. This amount cannot exceed the lesser of \$150,000 or three (3) times your Maximum Distribution Payment. Distribution Payments and the One-Time Payment are paid from the Policy's Cash Value and are in the form of Policy loans. Upon payment, the Fixed Account Cash Value is reduced by the amount of the loan, which is transferred to the Loan Account. Your Policy's Cash Value will be increased under the GDR as necessary to prevent these loans from causing your Policy to lapse. After your Distribution Start Date, if you take Policy Loans in excess of the amount available to you as a Maximum Distribution Payment or the One-Time Payment, the GDR will terminate. When the GDR has terminated, your Policy's Cash Value will no longer receive any increase from the GDR and, without repayment of outstanding loans, your policy may lapse. Loan balances are charged interest at a rate of no more than 8% annually.

¹ Available after the 10th Policy year, Distribution Payments under the Guaranteed Distribution Rider (GDR) are in the form of Policy loans and can significantly reduce the unloaned Cash Value and the Death Benefit amount. When the Cash Value reaches zero, the GDR will continue to support the availability of Distribution Payments. See the prospectus for further details. A Policy loan is generally not treated as a taxable distribution, but exceptions may apply. Consult with your tax advisor.

² Policy loans may significantly reduce the Death Benefit; however, the GDR guarantees a minimum Death Benefit amount, assuming the Policy and GDR remain in force. The guaranteed Death Benefit assumes that the Policy and GDR remain in force. While the Death Benefit is generally income-tax free, exceptions may apply. Other taxes, including estate, gift, or generation-skipping transfer taxes may also apply. Consult with your tax professional.

Distribution Payments with Historical Performance

The hypothetical example below shows how your Distribution Payment amounts would have performed against the actual historical 1-year point-to-point returns over the last 16 years of the selected index² or indices² as shown in the Proposal Summary page on page 13.

Below are the potential scenarios of the Guaranteed Minimum Distribution Payments and Maximum Distribution Payments if starting¹ Distribution Payments at the different ages listed, assuming the historical performance returns and applying the Buffer Rate, Cap Rate and current charges.

For index performance, see Policy Values Ledger starting on page 16.

Planned Annual Premium: \$100,000

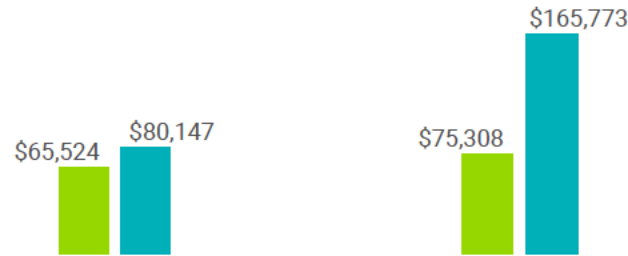
Initial Death Benefit: \$1,705,010

Buffer Rate/Cap Rate: see Proposal Summary Page

HISTORICAL PERFORMANCE OF ANNUAL DISTRIBUTION PAYMENTS

LIFETIME DURATION

■ Guaranteed Minimum Distribution Payments
■ Maximum Distribution Payment (with Cash Value growth)



Historical Year	2017	2022
Distribution Start Age	60	65
Policy Year	11	16
Death Benefit	\$2,128,219	\$2,681,453
Cash Value ³	\$1,148,426	\$2,065,915
Guaranteed Distribution Payment Rate	6.98%	8.02%

All numbers throughout this report have been rounded to the nearest dollar.

¹ Once Distribution Payments start, Policy values are transferred to the Fixed Account. While receiving Distribution Payments, you cannot transfer Policy values to the Indexed Accounts and do not have the opportunity to participate in any index-linked market performance.

² The index performance is calculated without including dividends paid.

³ Cash Value is at beginning of Policy year and is based on historical results and current charges.

Cash Value Crediting Strategies

Buffered Index Crediting Strategy

Brighthouse SmartGuard PlusSM offers a buffered index crediting strategy¹ that allows for index-linked growth opportunities with a level of protection from market loss. With a buffered index crediting strategy, you choose the level of protection by selecting a Buffer Rate. Each Buffer Rate has a distinct Cap Rate.

If the index performance is positive at the end of the one-year term, the lower of the Cap Rate or index performance will be credited to the Indexed Account. If the index performance is negative, the Company absorbs the loss up to the level of protection from the selected Buffer Rate, which is the chosen level of protection, and the Indexed Account will be reduced by any negative performance beyond the Buffer Rate. If you elect an Indexed Account, you could experience a loss if the market declines more than your level of protection. The Buffer Rate and Cap Rate accrue daily and fully accrue at the end of the one-year term.

The Indexed Accounts track the performance of one or more market indices and do not invest directly in the market. The index performance used to determine the amount credited to each index is calculated without including dividends paid on the securities included in the underlying index.

Potential for Cash Value growth through index-linked market performance:

- **Participate in market growth opportunities by choosing from 3 index options that each track the performance of a market index.**
 - S&P 500^{®A}
 - Russell 2000^{®B}
 - MSCI EAFE^C
- **Ability to customize the levels of protection from market loss and associated upside growth potential.**

	Cap Rates		
Buffer	S&P 500 [®]	Russell 2000 [®]	MSCI EAFE
10% Buffer	19.00%	23.00%	20.75%
15% Buffer	14.00%	17.50%	13.75%
20% Buffer	10.00%	12.50%	9.25%
100% Buffer	7.00%	7.75%	6.75%

Fixed Growth Crediting Strategy

Brighthouse SmartGuard PlusSM also offers a fixed growth crediting strategy that allows for growth opportunities with a fixed rate of interest².

¹ To participate in the buffered index crediting strategy, you must allocate to one or more Indexed Accounts. Please refer to the Policy and prospectus for full details on the Indexed Accounts.

² The Fixed Account pays a fixed rate of interest. The credited interest does not reflect the deduction of any charges. Please refer to the Policy and prospectus for full details on the Fixed Account.

Buffered Indexed Crediting Hypothetical Example

Equities can be part of an effective retirement strategy. Though not investing directly in equities, Brighthouse SmartGuard PlusSM gives you access to the growth potential they offer while providing a level of protection against market volatility that can drag down the value of your portfolio. Let's look at how the protection and growth features work in down- and up-market scenarios. For this example, we're using a 10% Buffer Rate for the level of protection and a 15% Cap Rate on growth potential. The index performance for this hypothetical is without dividends paid and without contract fees included.

Hypothetical example for illustrative purposes only. Actual performance may be greater than or less than what is shown. Performance may differ due to the Buffer Rate and Cap Rate. Brighthouse SmartGuard Plus does not invest directly in any index.

Buffer Rate – The rate at which the Company will absorb losses up to the specified level of protection for the selected Indexed Account on the Policy anniversary.

Cap Rate – The maximum positive Segment Index Performance that may be credited at the Policy anniversary. Cap Rates may be changed for each indexed account at each new Indexed Account Segment. The Cap Rate is not a guaranteed rate of return.

Indexed Account Segment: 1 Year, Annual Point-Point

Hypothetical Buffer Rate: 10%

Hypothetical Cap Rate: 15%



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A Brief Description of Your Policy

The Policy and Riders provide a complete description of terms, conditions, exclusions and limitations.

Brighthouse SmartGuard PlusSM is a Registered Indexed-Linked Flexible Premium Adjustable Life Insurance Policy with a Guaranteed Distribution Rider and includes indexed-linked interest crediting and an acceleration of Death Benefit for Terminal Illness provision. It is a non-participating policy, which means it does not pay dividends. Approval of your Application for coverage under the Policy and Rider is subject to underwriting. This proposal assumes that the currently shown 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.

Base Policy

This proposal assumes you pay premiums into your Policy according to the premium schedule shown on the Proposal Summary page.

The initial premium shown in this proposal is \$100,000 in year 1, and years 2 to 10 premiums are \$100,000 annually due at the beginning of the year and \$0.00 thereafter.

Premiums will be credited to your Policy after the deduction of the Percent of Premium Charge. Net premiums may be allocated to the Indexed Accounts and to the Fixed Account. If a premium is made on a date other than at policy anniversary, a Holding Account will be established to hold the net premium for each Indexed Account until the amounts are transferred at Policy anniversary. You may only transfer between accounts at each policy anniversary. You may surrender your Policy or take a Policy loan at any time. Policy loans may impact benefits under the GDR. Partial withdrawals are not permitted. Increases or decreases in your Face Amount are not permitted.

An annual deduction is taken from your Policy's Cash Value at issue and on every policy anniversary.

The charges that make up your annual deduction include:

- o **Cost of Insurance Charge:** charged per thousand of your Policy's net amount at risk.
- o **Administrative Charge:** charged per thousand of your Policy's Face Amount.
- o **Indexed Account Charge:** charged as a percentage of your Policy's Cash Value. This does not include any Cash Value in the Fixed Account or loan account.
- o **Guaranteed Distribution Rider (GDR) Charge:** charged per thousand of your Policy's Cash Value or Face Amount.

These charges are referred to as Annual Cost of Insurance Charge, Annual Administrative Charge, Annual Indexed Account Charge, and Annual GDR Charge in your Policy and prospectus.

A surrender charge will be assessed for the first 10 years of the Policy if the Policy is surrendered.

The Percent of Premium Charge rate is the guaranteed maximum rate, while rates for the Administrative Charge, Indexed Account Charge, and Cost of Insurance Charge are non-guaranteed. Current non-guaranteed rates may be changed at any time, but they cannot exceed the guaranteed maximum rates as stated in your Policy. The GDR Charge is a guaranteed fixed rate.

Allocations to the Fixed Account are credited with interest daily. The current annual Fixed Account interest crediting rate is 3.25%. This rate is not guaranteed. It can be changed at any time, but it will never be less than the guaranteed annual Fixed Account interest crediting rate of 1.00% that is stated in your Policy.

Allocations to the Indexed Accounts are credited interest, if applicable, at the end of each Policy year. Interest credited to the Indexed Accounts may be positive, negative, or zero and is explained in detail in your Policy and prospectus.

Your Policy will accumulate Cash Value. The Cash Value of your Policy equals the total of the values in the Fixed Account, Holding Accounts, Indexed Accounts, and the Loan Account. The amount available to you upon surrender of your Policy is the Cash Surrender Value.

The Cash Surrender Value equals the Policy Cash Value plus an Annual Deduction Refund, minus any Surrender Charge and any outstanding Policy Loan Balance.

Rider

Guaranteed Distribution Rider (GDR or the Rider)

After your Brighthouse SmartGuard Plus Policy has been in force for at least 10 years, the GDR, which is automatically included with your Policy on the issue date for an additional charge, allows you to take guaranteed Distribution Payments from the Policy's Cash Value. There are no withdrawals permitted under the Rider. The Guaranteed Minimum Distribution Payment amount – the minimum amount guaranteed to be available to you annually as a Distribution Payment - is defined at issue and varies based on how long you wait to take payments as well as the frequency of those payments, among other factors. Unlike the Maximum Distribution Payments, the Guaranteed Minimum Distribution Payment amount does not grow based on index performance but increases every 5 years up to age 70 until Distribution Payments are taken.

You may choose your Distribution Payment amount, subject to the Maximum Distribution Payment amount, and you can choose to stop receiving payments at any time. Additionally, Maximum Distribution Payment amounts not taken in full, or at all, after your Distribution Start Date are payable as a One-Time Payment, which is separate from your scheduled Distribution Payments.

Important Information About the GDR

Once Distribution Payments begin, all Policy values are transferred to the Fixed Account, and there is no further participation in index-linked market performance. Separate from your scheduled Distribution Payments, a One-Time Payment can only be elected once. This amount cannot exceed the lesser of \$150,000 or three (3) times your Maximum Distribution Payment. Distribution Payments and the One-Time Payment are paid from the Policy's Cash Value and are in the form of Policy loans. Upon payment, the Fixed Account Cash Value is reduced by the amount of the loan, which is transferred to the Loan Account. Your Policy's Cash Value will be increased under the GDR as necessary to prevent these loans from causing your Policy to lapse. After your Distribution Start Date, if you take Policy Loans in excess of the amount available to you as a Maximum Distribution Payment or the One-Time Payment, the GDR will terminate. When the GDR has terminated, your Policy's Cash Value will no longer receive any increase from the GDR and, without repayment of outstanding loans, your Policy may lapse. Loan balances are charged interest at a rate of no more than 8% annually.

The GDR also guarantees your Policy will never lapse, if annual lapse prevention premiums stated in your Policy are paid and there is no Excess Loan. The annual lapse prevention premium is equal to the cumulative premiums in years 1-10 according to the premium schedule shown on the Proposal Summary page.

If the premiums paid to date are insufficient to keep the Lifetime Lapse Prevention Benefit active, we will give you a 62-day period to allow you to pay an amount sufficient to keep the Lifetime Lapse Prevention Benefit from terminating. If this payment is not made, the GDR, including the Lifetime Lapse Prevention Benefit, will terminate and cannot be reinstated.

You may elect to begin Distribution Payments at any time after your Policy has been in force for 10 years if:

- o Your Policy is not a Modified Endowment Contract ("MEC;") as defined under Section 7702A of the Internal Revenue Code of 1986, as amended ("Code"); and
- o There is no outstanding Policy Loan Balance.

The Distribution Payment Duration and Distribution Payment Frequency that were selected at issue may be changed one time at the start of your Distribution Payments. The Distribution Payment Duration and Distribution Payment Frequency cannot be changed after the Distribution Start Date.

The GDR guarantees a minimum amount of \$10,000 of Policy Proceeds upon the Insured's death. The Policy Proceeds is the Death Benefit plus any premiums received after the death of the Insured plus any Annual Deduction Refund and less any Policy loan balance.

Your Distribution Payments will terminate upon the earliest of: 1) your Policy becoming a MEC; 2) the date an Accelerated Death Benefit Payment has been paid; 3) when Distribution Payments amounts under the Rider have been paid; 4) the Rider terminates; 5) the date the Insured reaches Attained Age 121; or 6) the date the Insured dies. Distribution Payments will not be paid after age 121 and will be forfeited.

Your Rider will terminate upon the earliest of: 1) the monthly anniversary following the day we receive Notice to terminate this Rider; 2) Attained Age 121; 3) annual lapse prevention premiums paid when due; and 4) the date the Policy to which this Rider is attached terminates.

If the Policy and the Rider lapses, the Rider will not be reinstated if the Policy is reinstated.

Eligibility, Exclusions and Limitations

The Policy, Rider, and prospectus provide a complete description of terms, conditions, exclusions, and limitations.

If the Insured dies by suicide, while sane or insane, within two years from the Policy Issue Date, the amount payable will be limited to: the amount of premiums paid (without interest) less any Policy Loan Balance on the date of death.

Key Terms Defined

Capitalized terms used but not defined herein shall have meanings to such terms in the Policy, Rider, and prospectus.

Administrative Charge* – This charge is deducted annually from your Policy's Cash Value. It is charged per thousand of your Policy's Face Amount. This charge is a non-guaranteed element and can change, subject to the guaranteed maximum.

Age – The Insured's attained age at the beginning of the Policy year.

Annualized Historical Return – The actual return of the hypothetical index.

Annualized Historical Net Return – The return when using the historical return and applying the Buffer Rate and Cap Rate.

Cash Value – The total of the values in the Fixed Account, Holding Accounts, Indexed Accounts, and the Loan Account.

Cash Surrender Value – The amount available upon surrender of your Policy as of the end of the Policy year. This is equal to the Policy Cash Value minus any Policy Loan Balance minus the Surrender Charge.

Cost of Insurance Charge* – This charge is deducted annually from your Policy. It is charged per thousand of your Policy's net amount at risk. This is a non-guaranteed element, and the Issuing Company has the right to change.

Cumulative Loan Balance – The sum of all Policy loans taken, including loan interest.

Cumulative Premium – The sum of all premiums made.

Death Benefit – The amount will be the greater of (a) the Face Amount or (b) the Cash Value plus any Annual Deduction Refund times the applicable Minimum Death Benefit Factor. The amount we pay to your beneficiary is the Policy Proceeds, which is the Death Benefit reduced by any Policy loans and loan interest on the Policy if the Insured dies while your Policy is in force.

Net Death Benefit – The Death Benefit amount minus any Policy loan balance. The Policy Loan Balance includes loan interest.

End of Performance Year – The year in which historical return is being used.

Guaranteed Distribution Rider (GDR) Charge* – This charge is deducted annually from your Policy. It is charged from issue until the earlier of the Policy's Maturity Date or when Distribution Payments terminate while the GDR is in force. The GDR Charge also terminates when the GDR terminates. This charge is a guaranteed element and is fixed.

GDR Guaranteed Min Dist Pmt – (GDR Guaranteed Minimum Distribution Payment) The minimum amount that we guarantee will be available to you as an annual Distribution Payment, regardless of your Policy's performance.

GDR Guaranteed Dist Pmt Rate – (GDR Guaranteed Distribution Payment Rate) The rate that is used to determine the Maximum Distribution Payment available at the time Distribution Payments begin. This is the "Distribution Payment Rate" as described in your Policy's Guaranteed Distribution Rider (GDR). Refer to the terms of your Policy including the GDR.

GDR Max Dist Pmt – (GDR Maximum Distribution Payment) Represents the maximum amount available to you, on an annual basis, if you were to start Distribution Payments that Policy Year. It is the greater of the Guaranteed Minimum Distribution Payment or the Cash Value multiplied by the Guaranteed Distribution Payment Rate as stated in your Policy, on the last policy anniversary prior to the date you begin Distribution Payments.

GDR Maximum Distribution Payment Elected – The GDR Maximum Distribution payment assumed to be taken at the assumed state age when exercising the GDR.

GDR Maximum Distribution Payments IRR – Represents the investment return you would need to earn on the amount of the Cumulative Planned Annual Premiums in a different hypothetical instrument to replicate the amount of potential Distribution Payments using the corresponding GDR Maximum Distribution Payment shown.

Indexed Account Charge* – This charge is deducted annually from your Policy. It is charged as a rate of any Indexed Account Cash Value. This charge is a non-guaranteed element and can change, subject to the guaranteed maximum.

Interest Credited – The Segment Credits and Fixed Account Interest Credited.

Percent of Premium Charge – This charge is deducted from each premium payment. It is charged as a percentage of premium. The Percent of Premium Charge rate is a guaranteed element and will not exceed beyond this maximum.

Premium Outlay – The total amount of out-of-pocket premiums paid to us, including any amounts from a 1035 exchange.

Segment Performance Rate – The rate credited to your Policy based on the Segment Index Performance and crediting method you selected.

Surrender Charge – A charge deducted from the Cash Value if the Policy is surrendered during the first ten years.

Tax Equivalent Yield – Converts the GDR Maximum Distribution Payments IRR to a pre-tax metric based on the Assumed Effective Income Tax Rate. It represents the investment yield you would need to earn, before taxes, on your Cumulative Planned Annual Premium to account for income taxes at the Assumed Effective Income Tax Rate.

Year – The number of completed Policy years.

* Charges defined are referred to as Annual Cost of Insurance Charge, Annual Administrative Charge, Annual Indexed Account Charge, and Annual GDR Charge in your prospectus.



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Proposal Summary

Date Prepared: 07/25/2023

Client Profile

Policyowner

- Valued Client
- Issue State: Pennsylvania

Insured

- Valued Client
- Age: 50
- Gender: Male
- Risk Class: Nonsmoker

Rider and Benefits

- Guaranteed Distribution Rider (GDR)
 - o Distribution Payment Duration: Lifetime
 - o Distribution Payment Frequency: Monthly
- Face Amount: \$1,705,009.87

Premium

- Total First Year Premium: \$100,000.00
 - o Initial Premium: \$100,000
 - o At Issue 1035 Exchange: \$0.00
- Years 2-10 Premium: \$100,000
- PDA* Equivalent Deposit Amount: \$818,762

Indexed Accounts	Initial Premium Allocation	Current Cap Rate	Guaranteed Minimum Cap Rate	Buffer Rate	Non-Guaranteed Illustrated Interest Rate
S&P 500®	100%	19.00%	3.00%	10.00%	Based on Annual Historical Returns
Total	100%				

* The PDA is NOT part of your life insurance Policy. The PDA is governed by the PDA Agreement.



TP: 41,528.00

Historical Returns Summary

The following ledgers that are based on historical returns use the historical performance of the selected Indexed Account(s), excluding dividends. The ledgers are meant to show how the performance of the selected Index Account(s) could affect the Policy's Cash Value and Death Benefit. It assumes net premiums and unloaned Cash Value are allocated to the same Indexed Account(s), which are renewed each one-year term, and also takes into account the Buffer Rate selected and associated Cap Rate. It is not intended to serve as a prediction or projection of future investment returns. The ledgers based on historical returns assume the non-guaranteed elements, such as current charges and Buffer Rate selected and associated Cap Rate, will not change. This is unlikely to occur, and actual values will be higher or lower than those in the ledgers but will not be less than the minimum guarantees.

The following ledgers assume that after 10 years of paying premiums according to the premium schedule shown on the Proposal Summary page and after applying the historical return, the amounts listed are what the Maximum Distribution Payments would be at each age if Distribution Payments start at that age. Distribution Payments are level for the Distribution Payment frequency and duration shown. Distribution Payments under the Guaranteed Distribution Rider (GDR) are in the form of Policy loans and can significantly reduce the unloaned Cash Value and Death Benefit payable to the beneficiary. When the unloaned Cash Value reaches zero, the GDR will continue to support the availability of Distribution Payments. **The following ledgers assume that Distribution Payments are not started and no other loans are taken from the Policy.**

Summary of Values

Valued Client, Male, 50, Nonsmoker
 Distribution Payment Duration: Lifetime, Distribution Payment Frequency: Monthly

Year	Cumulative Premium	Assumed Interest Rate of 0% and Maximum Charges			Historical Returns and Current Charges		
		Cash Surrender Value	Death Benefit	GDR Maximum Distribution Payment	Cash Surrender Value	Death Benefit	GDR Maximum Distribution Payment
5	\$500,000	\$329,506	\$1,705,010	-	\$375,194	\$1,705,010	-
10	\$1,000,000	\$700,560	\$1,705,010	-	\$1,136,306	\$1,851,263	-
20	\$1,000,000	\$465,138	\$1,705,010	\$75,308			
Age 70	\$1,000,000	\$432,823	\$1,705,010	\$82,822			

Signatures

I have received a copy of this 34 page proposal. My financial representative has explained to me, and I understand that **any non-guaranteed elements illustrated are subject to change** and could be either higher or lower. The agent has told me that they are not guaranteed.

Applicant Signature

_____ Date _____

I certify that this proposal has been presented to the applicant and that I have explained that **any non-guaranteed elements shown are subject to change**. I have made no statements that are inconsistent with the proposal.

By signing below, I certify that I am licensed to sell life insurance, as required by the state in which the proposed Policy will be issued, and that all necessary continuing education requirements are current.

Financial Representative Signature

_____ Date _____



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Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Historical Returns and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³	Annualized Historical Return	Annualized Historical Net Return	End of Perf. Year
1	50	\$100,000	\$78,828	\$39,896	\$1,705,010	-	-	-	3.53%	3.53%	2007
2	51	\$100,000	\$110,439	\$72,977	\$1,705,010	-	-	-	-38.49%	-28.49%	2008
3	52	\$100,000	\$220,797	\$184,548	\$1,705,010	-	-	-	23.45%	19.00%	2009
4	53	\$100,000	\$333,205	\$298,688	\$1,705,010	-	-	-	12.78%	12.78%	2010
5	54	\$100,000	\$407,464	\$375,194	\$1,705,010	-	-	-	0.00%	0.00%	2011
6	55	\$100,000	\$545,975	\$521,120	\$1,705,010	-	-	-	13.41%	13.41%	2012
7	56	\$100,000	\$737,433	\$713,230	\$1,705,010	-	-	-	29.60%	19.00%	2013
8	57	\$100,000	\$903,470	\$880,948	\$1,705,010	-	-	-	11.39%	11.39%	2014
9	58	\$100,000	\$976,404	\$957,588	\$1,705,010	-	-	-	-0.73%	0.00%	2015
10	59	\$100,000	\$1,148,426	\$1,136,306	\$1,851,263	-	-	-	9.54%	9.54%	2016
11	60	\$0	\$1,343,572	\$1,343,572	\$2,128,219	\$65,524	6.98%	\$80,147	19.42%	19.00%	2017
12	61	\$0	\$1,320,895	\$1,320,895	\$2,057,955	\$65,524	6.98%	\$93,766	-6.24%	0.00%	2018
13	62	\$0	\$1,545,220	\$1,545,220	\$2,367,277	\$65,524	6.98%	\$92,184	28.88%	19.00%	2019
14	63	\$0	\$1,766,021	\$1,766,021	\$2,661,393	\$65,524	6.98%	\$107,839	16.26%	16.26%	2020
15	64	\$0	\$2,065,915	\$2,065,915	\$3,061,685	\$65,524	6.98%	\$123,249	26.89%	19.00%	2021
16	65	\$0	\$1,839,131	\$1,839,131	\$2,681,453	\$75,308	8.02%	\$165,773	-19.44%	-9.44%	2022

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

Your Policy will remain active until the death of the insured, regardless of policy performance, subject to the GDR's Lifetime Lapse Prevention Benefit provision if premiums are paid when due as shown on this ledger.

All numbers throughout this report have been rounded to the nearest dollar.

¹Once Distribution Payments begin, all Policy values are transferred into the Fixed Account and there is no further participation in any index-linked market performance.

²If your Policy has been in force for at least ten years, you are eligible to exercise the GDR. Please refer to the Policy and prospectus for full details on the Distribution Payments.

³Guaranteed Minimum Distribution Payments and Maximum Distribution Payments are the minimum and maximum amounts available as a Distribution Payment if payments were to start at that Policy year and age. You may take less than the Guaranteed Minimum Distribution Payment when you start Distribution Payments.

Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
1	50	\$100,000	\$76,140	\$37,209	\$1,705,010	-	-	-
2	51	\$100,000	\$151,752	\$114,291	\$1,705,010	-	-	-
3	52	\$100,000	\$226,838	\$190,588	\$1,705,010	-	-	-
4	53	\$100,000	\$301,487	\$266,970	\$1,705,010	-	-	-
5	54	\$100,000	\$375,742	\$343,472	\$1,705,010	-	-	-
6	55	\$100,000	\$449,684	\$424,829	\$1,705,010	-	-	-
7	56	\$100,000	\$523,339	\$499,136	\$1,705,010	-	-	-
8	57	\$100,000	\$596,812	\$574,291	\$1,705,010	-	-	-
9	58	\$100,000	\$670,114	\$651,298	\$1,705,010	-	-	-
10	59	\$100,000	\$743,354	\$731,234	\$1,705,010	-	-	-
11	60	\$0	\$726,314	\$726,314	\$1,705,010	\$65,524	6.98%	\$65,524
12	61	\$0	\$708,956	\$708,956	\$1,705,010	\$65,524	6.98%	\$65,524
13	62	\$0	\$691,249	\$691,249	\$1,705,010	\$65,524	6.98%	\$65,524
14	63	\$0	\$673,182	\$673,182	\$1,705,010	\$65,524	6.98%	\$65,524
15	64	\$0	\$654,711	\$654,711	\$1,705,010	\$65,524	6.98%	\$65,524
16	65	\$0	\$635,790	\$635,790	\$1,705,010	\$75,308	8.02%	\$75,308
17	66	\$0	\$616,597	\$616,597	\$1,705,010	\$75,308	8.02%	\$75,308
18	67	\$0	\$597,068	\$597,068	\$1,705,010	\$75,308	8.02%	\$75,308
19	68	\$0	\$577,125	\$577,125	\$1,705,010	\$75,308	8.02%	\$75,308
20	69	\$0	\$556,701	\$556,701	\$1,705,010	\$75,308	8.02%	\$75,308

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

All numbers throughout this report have been rounded to the nearest dollar.

¹Once Distribution Payments begin, all Policy values are transferred into the Fixed Account and there is no further participation in any index-linked market performance.

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³Guaranteed Minimum Distribution Payments and Maximum Distribution Payments are the minimum and maximum amounts available as a Distribution Payment if payments were to start at that Policy year and age. You may take less than the Guaranteed Minimum Distribution Payment when you start Distribution Payments.

Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
21	70	\$0	\$535,685	\$535,685	\$1,705,010	\$82,822	8.82%	\$82,822
22	71	\$0	\$513,963	\$513,963	\$1,705,010	\$82,822	8.82%	\$82,822
23	72	\$0	\$491,392	\$491,392	\$1,705,010	\$82,822	8.82%	\$82,822
24	73	\$0	\$467,806	\$467,806	\$1,705,010	\$82,822	8.82%	\$82,822
25	74	\$0	\$443,040	\$443,040	\$1,705,010	\$82,822	8.82%	\$82,822
26	75	\$0	\$416,908	\$416,908	\$1,705,010	\$82,822	8.82%	\$82,822
27	76	\$0	\$389,197	\$389,197	\$1,705,010	\$82,822	8.82%	\$82,822
28	77	\$0	\$359,664	\$359,664	\$1,705,010	\$82,822	8.82%	\$82,822
29	78	\$0	\$328,047	\$328,047	\$1,705,010	\$82,822	8.82%	\$82,822
30	79	\$0	\$294,022	\$294,022	\$1,705,010	\$82,822	8.82%	\$82,822
31	80	\$0	\$257,191	\$257,191	\$1,705,010	\$82,822	8.82%	\$82,822
32	81	\$0	\$215,764	\$215,764	\$1,705,010	\$82,822	8.82%	\$82,822
33	82	\$0	\$168,786	\$168,786	\$1,705,010	\$82,822	8.82%	\$82,822
34	83	\$0	\$116,896	\$116,896	\$1,705,010	\$82,822	8.82%	\$82,822
35	84	\$0	\$57,128	\$57,128	\$1,705,010	\$82,822	8.82%	\$82,822
36	85	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
37	86	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
38	87	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
39	88	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
40	89	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

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Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
41	90	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
42	91	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
43	92	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
44	93	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
45	94	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
46	95	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
47	96	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
48	97	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
49	98	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
50	99	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
51	100	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
52	101	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
53	102	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
54	103	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
55	104	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
56	105	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
57	106	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
58	107	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
59	108	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
60	109	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822

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Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
61	110	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
62	111	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
63	112	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
64	113	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
65	114	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
66	115	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
67	116	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
68	117	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
69	118	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
70	119	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
71	120	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
72	121	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
73	122	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
74	123	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
75	124	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

Your Policy will remain active until the death of the insured, regardless of policy performance, subject to the GDR's Lifetime Lapse Prevention Benefit provision if premiums are paid when due as shown on this ledger.

All numbers throughout this report have been rounded to the nearest dollar.

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Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Historical Returns and Maximum Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³	Annualized Historical Return	Annualized Historical Net Return	End of Perf. Year
1	50	\$100,000	\$75,957	\$37,025	\$1,705,010	-	-	-	3.53%	3.53%	2007
2	51	\$100,000	\$106,428	\$68,966	\$1,705,010	-	-	-	-38.49%	-28.49%	2008
3	52	\$100,000	\$212,847	\$176,597	\$1,705,010	-	-	-	23.45%	19.00%	2009
4	53	\$100,000	\$321,078	\$286,561	\$1,705,010	-	-	-	12.78%	12.78%	2010
5	54	\$100,000	\$392,373	\$360,103	\$1,705,010	-	-	-	0.00%	0.00%	2011
6	55	\$100,000	\$525,359	\$500,504	\$1,705,010	-	-	-	13.41%	13.41%	2012
7	56	\$100,000	\$708,975	\$684,772	\$1,705,010	-	-	-	29.60%	19.00%	2013
8	57	\$100,000	\$867,656	\$845,134	\$1,705,010	-	-	-	11.39%	11.39%	2014
9	58	\$100,000	\$937,013	\$918,197	\$1,705,010	-	-	-	-0.73%	0.00%	2015
10	59	\$100,000	\$1,101,134	\$1,089,014	\$1,775,028	-	-	-	9.54%	9.54%	2016
11	60	\$0	\$1,282,959	\$1,282,959	\$2,032,207	\$65,524	6.98%	\$76,847	19.42%	19.00%	2017
12	61	\$0	\$1,256,057	\$1,256,057	\$1,956,937	\$65,524	6.98%	\$89,536	-6.24%	0.00%	2018
13	62	\$0	\$1,463,086	\$1,463,086	\$2,241,448	\$65,524	6.98%	\$87,659	28.88%	19.00%	2019
14	63	\$0	\$1,664,812	\$1,664,812	\$2,508,872	\$65,524	6.98%	\$102,107	16.26%	16.26%	2020
15	64	\$0	\$1,938,750	\$1,938,750	\$2,873,228	\$65,524	6.98%	\$116,185	26.89%	19.00%	2021
16	65	\$0	\$1,717,966	\$1,717,966	\$2,504,795	\$75,308	8.02%	\$155,569	-19.44%	-9.44%	2022

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Your Policy will remain active until the death of the insured, regardless of policy performance, subject to the GDR's Lifetime Lapse Prevention Benefit provision if premiums are paid when due as shown on this ledger.

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Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Maximum Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
1	50	\$100,000	\$73,367	\$34,436	\$1,705,010	-	-	-
2	51	\$100,000	\$146,246	\$108,784	\$1,705,010	-	-	-
3	52	\$100,000	\$218,592	\$182,342	\$1,705,010	-	-	-
4	53	\$100,000	\$290,427	\$255,910	\$1,705,010	-	-	-
5	54	\$100,000	\$361,775	\$329,506	\$1,705,010	-	-	-
6	55	\$100,000	\$432,687	\$407,832	\$1,705,010	-	-	-
7	56	\$100,000	\$503,222	\$479,019	\$1,705,010	-	-	-
8	57	\$100,000	\$573,390	\$550,868	\$1,705,010	-	-	-
9	58	\$100,000	\$643,217	\$624,401	\$1,705,010	-	-	-
10	59	\$100,000	\$712,680	\$700,560	\$1,705,010	-	-	-
11	60	\$0	\$691,756	\$691,756	\$1,705,010	\$65,524	6.98%	\$65,524
12	61	\$0	\$670,287	\$670,287	\$1,705,010	\$65,524	6.98%	\$65,524
13	62	\$0	\$648,165	\$648,165	\$1,705,010	\$65,524	6.98%	\$65,524
14	63	\$0	\$625,269	\$625,269	\$1,705,010	\$65,524	6.98%	\$65,524
15	64	\$0	\$601,501	\$601,501	\$1,705,010	\$65,524	6.98%	\$65,524
16	65	\$0	\$576,757	\$576,757	\$1,705,010	\$75,308	8.02%	\$75,308
17	66	\$0	\$550,926	\$550,926	\$1,705,010	\$75,308	8.02%	\$75,308
18	67	\$0	\$523,854	\$523,854	\$1,705,010	\$75,308	8.02%	\$75,308
19	68	\$0	\$495,353	\$495,353	\$1,705,010	\$75,308	8.02%	\$75,308
20	69	\$0	\$465,138	\$465,138	\$1,705,010	\$75,308	8.02%	\$75,308

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Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Maximum Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
21	70	\$0	\$432,823	\$432,823	\$1,705,010	\$82,822	8.82%	\$82,822
22	71	\$0	\$397,940	\$397,940	\$1,705,010	\$82,822	8.82%	\$82,822
23	72	\$0	\$359,911	\$359,911	\$1,705,010	\$82,822	8.82%	\$82,822
24	73	\$0	\$318,098	\$318,098	\$1,705,010	\$82,822	8.82%	\$82,822
25	74	\$0	\$271,777	\$271,777	\$1,705,010	\$82,822	8.82%	\$82,822
26	75	\$0	\$220,192	\$220,192	\$1,705,010	\$82,822	8.82%	\$82,822
27	76	\$0	\$162,441	\$162,441	\$1,705,010	\$82,822	8.82%	\$82,822
28	77	\$0	\$97,416	\$97,416	\$1,705,010	\$82,822	8.82%	\$82,822
29	78	\$0	\$23,643	\$23,643	\$1,705,010	\$82,822	8.82%	\$82,822
30	79	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
31	80	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
32	81	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
33	82	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
34	83	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
35	84	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
36	85	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
37	86	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
38	87	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
39	88	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
40	89	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822

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All numbers throughout this report have been rounded to the nearest dollar.

¹Once Distribution Payments begin, all Policy values are transferred into the Fixed Account and there is no further participation in any index-linked market performance.

²If your Policy has been in force for at least ten years, you are eligible to exercise the GDR. Please refer to the Policy and prospectus for full details on the Distribution Payments.

³Guaranteed Minimum Distribution Payments and Maximum Distribution Payments are the minimum and maximum amounts available as a Distribution Payment if payments were to start at that Policy year and age. You may take less than the Guaranteed Minimum Distribution Payment when you start Distribution Payments.

Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Maximum Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
41	90	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
42	91	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
43	92	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
44	93	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
45	94	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
46	95	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
47	96	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
48	97	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
49	98	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
50	99	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
51	100	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
52	101	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
53	102	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
54	103	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
55	104	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
56	105	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
57	106	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
58	107	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
59	108	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
60	109	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

All numbers throughout this report have been rounded to the nearest dollar.

¹Once Distribution Payments begin, all Policy values are transferred into the Fixed Account and there is no further participation in any index-linked market performance.

²If your Policy has been in force for at least ten years, you are eligible to exercise the GDR. Please refer to the Policy and prospectus for full details on the Distribution Payments.

³Guaranteed Minimum Distribution Payments and Maximum Distribution Payments are the minimum and maximum amounts available as a Distribution Payment if payments were to start at that Policy year and age. You may take less than the Guaranteed Minimum Distribution Payment when you start Distribution Payments.

Policy Values Ledgers

Values below assume the hypothetical interest rate and assumed charges displayed, premiums shown are paid, and Distribution Payments are never started. **Refer to the comparable assumptions based upon the ledger Assumed Interest Rate of 0% and Maximum Charges starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual

Distribution Payment Duration: Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Assumed Interest Rate of 0% and Maximum Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	GDR ² Guaranteed Min Dist Pmt ³	GDR Guaranteed Dist Pmt Rate	GDR ² Max Dist Pmt ³
61	110	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
62	111	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
63	112	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
64	113	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
65	114	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
66	115	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
67	116	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
68	117	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
69	118	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
70	119	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
71	120	\$0	\$0	\$0	\$1,705,010	\$82,822	8.82%	\$82,822
72	121	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
73	122	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
74	123	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0
75	124	\$0	\$0	\$0	\$1,705,010	\$0	0.00%	\$0

This ledger assumes that Distribution Payments have not started and shows you the Distribution Payments that may be available to you each Policy year. Because Distribution Payments have not started, Distribution Payments are not deducted from any Policy values.

Your Policy will remain active until the death of the insured, regardless of policy performance, subject to the GDR's Lifetime Lapse Prevention Benefit provision if premiums are paid when due as shown on this ledger.

All numbers throughout this report have been rounded to the nearest dollar.

¹Once Distribution Payments begin, all Policy values are transferred into the Fixed Account and there is no further participation in any index-linked market performance.

²If your Policy has been in force for at least ten years, you are eligible to exercise the GDR. Please refer to the Policy and prospectus for full details on the Distribution Payments.

³Guaranteed Minimum Distribution Payments and Maximum Distribution Payments are the minimum and maximum amounts available as a Distribution Payment if payments were to start at that Policy year and age. You may take less than the Guaranteed Minimum Distribution Payment when you start Distribution Payments.

Guaranteed Distribution Rider Exercise Report

Below is a hypothetical ledger showing what the Maximum Distribution Payment amount would be if electing to receive Distribution Payments under the GDR*. Values below assume the hypothetical interest rate and charges displayed, premiums shown are paid, and Distribution Payments are started in the year shown. Refer to the *Guaranteed Distribution Payments with Growth Potential* and *Impact of Waiting* sections for additional information. **For guaranteed charges, refer to the Assumed Interest Rate of 0% and Maximum Charges ledger starting on page 22.**

Valued Client, Male, 50, Nonsmoker
Premium Frequency: Annual, Tax Bracket: 28.00%

Distribution Payment Start Age and Duration: 65, Lifetime
Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Annual Historical Returns and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	Net Death Benefit	GDR Maximum Distribution Payment Elected	Cumulative Loan Balance	GDR Maximum Distribution Payments IRR	Taxable Equivalent Yield
1	50	\$100,000	\$78,828	\$39,896	\$1,705,010	\$1,705,010	-	-	-	-
2	51	\$100,000	\$110,439	\$72,977	\$1,705,010	\$1,705,010	-	-	-	-
3	52	\$100,000	\$220,797	\$184,548	\$1,705,010	\$1,705,010	-	-	-	-
4	53	\$100,000	\$333,205	\$298,688	\$1,705,010	\$1,705,010	-	-	-	-
5	54	\$100,000	\$407,464	\$375,194	\$1,705,010	\$1,705,010	-	-	-	-
6	55	\$100,000	\$545,975	\$521,120	\$1,705,010	\$1,705,010	-	-	-	-
7	56	\$100,000	\$737,433	\$713,230	\$1,705,010	\$1,705,010	-	-	-	-
8	57	\$100,000	\$903,470	\$880,948	\$1,705,010	\$1,705,010	-	-	-	-
9	58	\$100,000	\$976,404	\$957,588	\$1,705,010	\$1,705,010	-	-	-	-
10	59	\$100,000	\$1,148,426	\$1,136,306	\$1,851,263	\$1,851,263	-	-	-	-
11	60	\$0	\$1,343,572	\$1,343,572	\$2,128,219	\$2,128,219	-	-	-	-
12	61	\$0	\$1,320,895	\$1,320,895	\$2,057,955	\$2,057,955	-	-	-	-
13	62	\$0	\$1,545,220	\$1,545,220	\$2,367,277	\$2,367,277	-	-	-	-
14	63	\$0	\$1,766,021	\$1,766,021	\$2,661,393	\$2,661,393	-	-	-	-
15	64	\$0	\$2,065,915	\$2,065,915	\$3,061,685	\$3,061,685	-	-	-	-
16	65	\$0	\$2,101,933	\$1,932,382	\$3,064,618	\$2,895,067	\$165,773	\$169,551	-	-
17	66	\$0	\$2,140,999	\$1,794,658	\$3,072,334	\$2,725,993	\$165,773	\$346,341	-	-
18	67	\$0	\$2,182,866	\$1,652,255	\$3,082,207	\$2,551,595	\$165,773	\$530,612	-	-
19	68	\$0	\$2,227,853	\$1,505,139	\$3,096,715	\$2,374,002	\$165,773	\$722,714	-	-
20	69	\$0	\$2,276,108	\$1,353,128	\$3,115,992	\$2,193,012	\$165,773	\$922,980	-	-

All numbers throughout this report have been rounded to the nearest dollar.

* If your Policy has been in force for at least ten years, you are eligible to exercise the GDR. Distribution Payments are in the form of Policy loans. Please refer to the Policy and prospectus for full details on the Distribution Payments.

¹ Once Distribution Payments begin, all Policy values are transferred into the Fixed Account, and there is no further participation in any index-linked market performance.

Guaranteed Distribution Rider Exercise Report

For guaranteed charges, refer to the *Assumed Interest Rate of 0% and Maximum Charges ledger starting on page 22.*

Valued Client, Male, 50, Nonsmoker
 Premium Frequency: Annual, Tax Bracket: 28.00%

Distribution Payment Start Age and Duration: 65, Lifetime
 Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Annual Historical Returns and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	Net Death Benefit	GDR Maximum Distribution Payment Elected	Cumulative Loan Balance	GDR Maximum Distribution Payments IRR	Taxable Equivalent Yield
21	70	\$0	\$2,328,018	\$1,196,137	\$3,138,168	\$2,006,287	\$165,773	\$1,131,880	-	-
22	71	\$0	\$2,383,278	\$1,033,741	\$3,164,993	\$1,815,456	\$165,773	\$1,349,536	1.07%	1.49%
23	72	\$0	\$2,442,265	\$865,822	\$3,196,925	\$1,620,482	\$165,773	\$1,576,443	1.97%	2.73%
24	73	\$0	\$2,505,161	\$692,168	\$3,231,658	\$1,418,665	\$165,773	\$1,812,992	2.71%	3.76%
25	74	\$0	\$2,572,431	\$512,607	\$3,272,133	\$1,212,308	\$165,773	\$2,059,824	3.32%	4.62%
26	75	\$0	\$2,643,726	\$326,808	\$3,317,876	\$1,000,958	\$165,773	\$2,316,918	3.84%	5.34%
27	76	\$0	\$2,719,548	\$134,611	\$3,366,801	\$781,863	\$165,773	\$2,584,938	4.29%	5.96%
28	77	\$0	\$2,864,349*	\$0	\$3,500,234	\$635,885	\$165,773	\$2,864,349	4.67%	6.48%
29	78	\$0	\$3,155,988*	\$0	\$3,806,122	\$650,134	\$165,773	\$3,155,988	5.00%	6.94%
30	79	\$0	\$3,459,669*	\$0	\$4,123,925	\$664,256	\$165,773	\$3,459,669	5.28%	7.34%
31	80	\$0	\$3,776,255*	\$0	\$4,444,653	\$668,397	\$165,773	\$3,776,255	5.53%	7.69%
32	81	\$0	\$4,106,297*	\$0	\$4,779,730	\$673,433	\$165,773	\$4,106,297	5.75%	7.99%
33	82	\$0	\$4,450,867*	\$0	\$5,118,497	\$667,630	\$165,773	\$4,450,867	5.95%	8.26%
34	83	\$0	\$4,809,580*	\$0	\$5,473,302	\$663,722	\$165,773	\$4,809,580	6.12%	8.50%
35	84	\$0	\$5,183,538*	\$0	\$5,836,664	\$653,126	\$165,773	\$5,183,538	6.27%	8.71%
36	85	\$0	\$5,573,390*	\$0	\$6,208,756	\$635,366	\$165,773	\$5,573,390	6.41%	8.90%
37	86	\$0	\$5,980,485*	\$0	\$6,602,456	\$621,970	\$165,773	\$5,980,485	6.53%	9.07%
38	87	\$0	\$6,404,207*	\$0	\$6,999,798	\$595,591	\$165,773	\$6,404,207	6.64%	9.22%
39	88	\$0	\$6,845,937*	\$0	\$7,414,149	\$568,213	\$165,773	\$6,845,937	6.73%	9.35%
40	89	\$0	\$7,306,440*	\$0	\$7,847,117	\$540,677	\$165,773	\$7,306,440	6.82%	9.47%

All numbers throughout this report have been rounded to the nearest dollar.

* Cash Value is increased to cover the Distribution Payment

¹ Once Distribution Payments begin, all Policy values are transferred into the Fixed Account, and there is no further participation in any index-linked market performance.

Guaranteed Distribution Rider Exercise Report

For guaranteed charges, refer to the *Assumed Interest Rate of 0% and Maximum Charges* ledger starting on page 22.

Valued Client, Male, 50, Nonsmoker
 Premium Frequency: Annual, Tax Bracket: 28.00%

Distribution Payment Start Age and Duration: 65, Lifetime
 Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Annual Historical Returns and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	Net Death Benefit	GDR Maximum Distribution Payment Elected	Cumulative Loan Balance	GDR Maximum Distribution Payments IRR	Taxable Equivalent Yield
41	90	\$0	\$7,787,396*	\$0	\$8,285,790	\$498,393	\$165,773	\$7,787,396	6.90%	9.58%
42	91	\$0	\$8,287,912*	\$0	\$8,735,459	\$447,547	\$165,773	\$8,287,912	6.97%	9.68%
43	92	\$0	\$8,809,699*	\$0	\$9,197,326	\$387,627	\$165,773	\$8,809,699	7.03%	9.77%
44	93	\$0	\$9,353,662*	\$0	\$9,652,979	\$299,317	\$165,773	\$9,353,662	7.09%	9.85%
45	94	\$0	\$9,921,869*	\$0	\$10,100,463	\$178,594	\$165,773	\$9,921,869	7.15%	9.92%
46	95	\$0	\$10,513,099*	\$0	\$10,523,612	\$10,513	\$165,773	\$10,513,099	7.19%	9.99%
47	96	\$0	\$11,129,457*	\$0	\$11,140,587	\$11,129	\$165,773	\$11,129,457	7.24%	10.05%
48	97	\$0	\$11,772,010*	\$0	\$11,783,782	\$11,772	\$165,773	\$11,772,010	7.28%	10.11%
49	98	\$0	\$12,443,284*	\$0	\$12,455,727	\$12,443	\$165,773	\$12,443,284	7.31%	10.16%
50	99	\$0	\$13,141,675*	\$0	\$13,154,816	\$13,142	\$165,773	\$13,141,675	7.35%	10.20%
51	100	\$0	\$13,869,747*	\$0	\$13,883,617	\$13,870	\$165,773	\$13,869,747	7.38%	10.25%
52	101	\$0	\$14,628,762*	\$0	\$14,643,391	\$14,629	\$165,773	\$14,628,762	7.40%	10.28%
53	102	\$0	\$15,421,788*	\$0	\$15,437,209	\$15,422	\$165,773	\$15,421,788	7.43%	10.32%
54	103	\$0	\$16,246,765*	\$0	\$16,263,011	\$16,247	\$165,773	\$16,246,765	7.45%	10.35%
55	104	\$0	\$17,106,803*	\$0	\$17,123,910	\$17,107	\$165,773	\$17,106,803	7.47%	10.38%
56	105	\$0	\$18,003,393*	\$0	\$18,021,397	\$18,003	\$165,773	\$18,003,393	7.49%	10.41%
57	106	\$0	\$18,940,242*	\$0	\$18,959,182	\$18,940	\$165,773	\$18,940,242	7.51%	10.43%
58	107	\$0	\$19,914,753*	\$0	\$19,934,668	\$19,915	\$165,773	\$19,914,753	7.53%	10.46%
59	108	\$0	\$20,930,681*	\$0	\$20,951,612	\$20,931	\$165,773	\$20,930,681	7.54%	10.48%
60	109	\$0	\$21,989,786*	\$0	\$22,011,776	\$21,990	\$165,773	\$21,989,786	7.56%	10.50%

All numbers throughout this report have been rounded to the nearest dollar.

* Cash Value is increased to cover the Distribution Payment

¹ Once Distribution Payments begin, all Policy values are transferred into the Fixed Account, and there is no further participation in any index-linked market performance.

Guaranteed Distribution Rider Exercise Report

For guaranteed charges, refer to the *Assumed Interest Rate of 0% and Maximum Charges ledger starting on page 22.*

Valued Client, Male, 50, Nonsmoker
 Premium Frequency: Annual, Tax Bracket: 28.00%

Distribution Payment Start Age and Duration: 65, Lifetime
 Distribution Payment Frequency: Monthly

Non-Guaranteed Results Based on Annual Historical Returns and Current Charges

Year	Age	Premium Outlay	Cash Value ¹	Cash Surrender Value	Death Benefit	Net Death Benefit	GDR Maximum Distribution Payment Elected	Cumulative Loan Balance	GDR Maximum Distribution Payments IRR	Taxable Equivalent Yield
61	110	\$0	\$23,096,530*	\$0	\$23,119,627	\$23,097	\$165,773	\$23,096,530	7.57%	10.51%
62	111	\$0	\$24,247,684*	\$0	\$24,271,931	\$24,248	\$165,773	\$24,247,684	7.58%	10.53%
63	112	\$0	\$25,447,761*	\$0	\$25,473,209	\$25,448	\$165,773	\$25,447,761	7.59%	10.55%
64	113	\$0	\$26,698,842*	\$0	\$26,725,541	\$26,699	\$165,773	\$26,698,842	7.60%	10.56%
65	114	\$0	\$28,006,281*	\$0	\$28,034,287	\$28,006	\$165,773	\$28,006,281	7.61%	10.57%
66	115	\$0	\$29,366,099*	\$0	\$29,395,465	\$29,366	\$165,773	\$29,366,099	7.62%	10.58%
67	116	\$0	\$30,783,709*	\$0	\$30,814,493	\$30,784	\$165,773	\$30,783,709	7.63%	10.59%
68	117	\$0	\$32,261,568*	\$0	\$32,293,830	\$32,262	\$165,773	\$32,261,568	7.64%	10.61%
69	118	\$0	\$33,806,084*	\$0	\$33,839,890	\$33,806	\$165,773	\$33,806,084	7.64%	10.61%
70	119	\$0	\$35,412,394*	\$0	\$35,447,806	\$35,412	\$165,773	\$35,412,394	7.65%	10.62%
71	120	\$0	\$37,086,971*	\$0	\$37,124,058	\$37,087	\$165,773	\$37,086,971	7.65%	10.63%
72	121	\$0	\$38,663,168	\$0	\$38,701,831	\$38,663	-	\$38,663,168	-	-
73	122	\$0	\$40,310,949	\$0	\$40,351,260	\$40,311	-	\$40,310,949	-	-
74	123	\$0	\$42,024,164	\$0	\$42,066,188	\$42,024	-	\$42,024,164	-	-
75	124	\$0	\$43,810,191	\$0	\$43,854,001	\$43,810	-	\$43,810,191	-	-

All numbers throughout this report have been rounded to the nearest dollar.

* Cash Value is increased to cover the Distribution Payment

¹ Once Distribution Payments begin, all Policy values are transferred into the Fixed Account, and there is no further participation in any index-linked market performance.

A Word About Taxes

Life Insurance policies such as Brighthouse SmartGuard PlusSM must satisfy Section 7702 of the Internal Revenue Code of 1986, as amended, ("Code"). This Policy is intended to satisfy Section 7702 of the Code by meeting the requirements of the Cash Value Accumulation Test ("CVAT"). The Death Benefit payable on the death of the Insured will never be less than the minimum amount required to permit the Policy to meet the cash value accumulation test set forth in Section 7702(b) of the Code, as in effect on the date the Policy was issued.

In order to receive favorable tax treatment under the Code on Policy distributions, life insurance Policy premiums must be within certain limits during the first seven Policy years and during the first seven Policy years after certain Policy changes. Failure to satisfy these limits would cause the Policy to become a Modified Endowment Contract ("MEC") and cause distributions to be taxable (and possibly subject to a 10% tax penalty if received before the recipient's age 59 1/2) to the extent there is a gain (generally, the Cash Value in excess of remaining basis) in the Policy. Distributions from a MEC include a surrender or withdrawal of the Policy Values, Policy loans or pledges to secure a loan. Loans from a non-MEC Policy are generally not treated as distributions and, therefore, may not be taxable unless the Policy lapses, is surrendered, or is exchanged. Furthermore, a non-MEC Policy generally is not subject to a 10% tax penalty upon taking a loan or a taxable distribution such as a surrender. Please note that the Policy does not allow withdrawals of Cash Value while the Policy remains in force, and both a MEC and non-MEC Policy are subject to taxation if the Policy is surrendered to the extent there is a gain in the Policy. **As illustrated, this Policy is not a MEC**

MECs still qualify as life insurance for federal income tax purposes. Therefore, Death Benefit proceeds from both MEC and non-MEC policies are generally received by a beneficiary free of federal income tax, subject to certain transfer-for-value and other rules. In particular, in the case of a business owned Policy, the provisions of section 101(j) of the Code may limit the amount of the Death Benefit excludable from gross income unless a specified exception applies and

a notice and consent requirement is satisfied. The Death Benefit may be subject to federal and state estate taxes, but your beneficiary will generally not be subject to federal income tax on the Death Benefit.

This proposal shows pre-tax values.

Even if the Policy is not a MEC, changes to benefits, premiums, premium mode or surrenders, whether displayed here or not, may cause the Policy to lose its favorable tax status. Please also note, if you surrender your Policy, or if your Policy lapses while loans are outstanding, income tax could be payable on borrowed amounts.

Distribution Payments under the Guaranteed Distribution Rider (GDR) are made in the form of Policy loans. A Policy loan is generally not treated as a taxable distribution if the Policy is not a MEC and the Policy remains in force during the lifetime of the Insured. As a result, the Company generally does not intend to report the benefits payable under the GDR to the IRS as taxable income based upon the Company's current understanding of applicable tax law. Taxation and tax reporting may apply if the Policy lapses, is surrendered, or the Policy becomes a MEC. The tax law is complex and subject to change. Our tax reporting position may change in the future due to future IRS guidance, as well as any clarifications or changes to applicable tax law. The Company cannot guarantee particular tax results. You should consult with your attorney or qualified tax advisor to determine the tax consequences of the GDR and the Policy.

Any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation, and should not be construed as legal tax, or accounting advice. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

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Client Input Summary

Company: Brighthouse Financial

July 25, 2023

Product: SmartGuard Plus

Insured

Insured Name	Valued Client
Sex	Male
Age	50
Class	Nonsmoker
State of Issue	Pennsylvania
Owner Tax Rate	28

Plan

Policy Design	Premium
Premium Design	10-pay Level Premium
Level Premium Amount	100,000
GDR Payment Duration	Lifetime
GDR Payment Frequency	Monthly

Allocation

End Year/Age	Age
Age	65
Historical Returns Year	2022
Allocation	Allocation
S&P 500 - 10% Buffer	100
Russell 2000 - 10% Buffer	0
MSCI EAFE - 10% Buffer	0
S&P 500 - 15% Buffer	0
Russell 2000 - 15% Buffer	0
MSCI EAFE - 15% Buffer	0
S&P 500 - 20% Buffer	0
Russell 2000 - 20% Buffer	0
MSCI EAFE - 20% Buffer	0
S&P 500 - 100% Buffer	0
Russell 2000 - 100% Buffer	0
MSCI EAFE - 100% Buffer	0
Fixed Account	0
Total Allocation - MUST EQUAL 100%	100%
Cap Crediting Rate	Cap /CreditingRate
S&P 500 - 10% Buffer	19.00
Russell 2000 - 10% Buffer	23.00
MSCI EAFE - 10% Buffer	20.75
S&P 500 - 15% Buffer	14.00
Russell 2000 - 15% Buffer	17.50
MSCI EAFE - 15% Buffer	13.75
S&P 500 - 20% Buffer	10.00
Russell 2000 - 20% Buffer	12.50
MSCI EAFE - 20% Buffer	9.25
S&P 500 - 100% Buffer	7.00

Client Input Summary

Company: Brighthouse Financial

July 25, 2023

Product: SmartGuard Plus

Allocation

Russell 2000 - 100% Buffer	7.75
MSCI EAFE - 100% Buffer	6.75
Fixed Account	3.25

Policy Options

1035 Exchange Amount	0
Revised Illustration	N

Report Options

Report Options	Y
Guaranteed Distribution Rider (GDR) Exercise Report	Y
Distribution Start Age	65
Detail Summary	N
Input Summary	N

[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]