

“The Illusions of Life Insurance”



November 9, 2023

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List of Possible Ratings

	A.M.Best	Standard & Poor's	Moody's	Fitch Ratings	Weiss
1.	A++ Superior	AAA Extremely Strong	Aaa Exceptional	AAA Exceptionally Strong	A+ Excellent
2.	A+ Superior	AA+ Very Strong	Aa1 Excellent	AA+ Very Strong	A Excellent
3.	A Excellent	AA Very Strong	Aa2 Excellent	AA Very Strong	A- Excellent
4.	A- Excellent	AA- Very Strong	Aa3 Excellent	AA- Very Strong	B+ Good
5.	B++ Very Good	A+ Strong	A1 Good	A+ Strong	B Good
6.	B+ Good	A Strong	A2 Good	A Strong	B Good
7.	B Fair	A- Strong	A3 Good	A- Strong	C+ Fair
8.	B- Fair	BBB+ Good	Baa1 Adequate	BBB+ Good	C Fair
9.	C++ Marginal	BBB Good	Baa2 Adequate	BBB Good	C- Fair
10.	C+ Marginal	BBB- Good	Baa3 Adequate	BBB- Good	D+ Weak
11.	C Weak	BB+ Marginal	Ba1 Questionable	BB+ Moderately Weak	D Weak
12.	C- DWeak	BB Marginal	Ba2 Questionable	BB Moderately Weak	D- Weak
13.	D Poor	BB- Marginal	Ba3 Questionable	BB- Moderately Weak	E+ Very Weak
14.	E Under State Supervision	B+ Weak	B1 Poor	B+ Weak	E Very Weak
15.	F In Liquidation	B Weak	B2 Poor	B Weak	E- Very Weak
16.		B- Weak	B3 Poor	B- Weak	F Failed
17.		CCC+ Very Weak	Caa1 Very Poor	CCC+ Very Weak	
18.		CCC Very Weak	Caa2 Very Poor	CCC Very Weak	
19.		CCC- Very Weak	Caa3 Very Poor	CCC- Very Weak	
20.		CC Extremely Weak	Ca Extremely Poor	CC Extremely Weak	
21.			C Lowest	C Distressed	

Life Insurer Financial Analysis

Company	Massachusetts Mutual Life Ins	Prudential Ins Co of America	United States Life Ins in NY	Principal National Life Ins Co	Genworth Life Ins Co of NY
Ratings					
A.M. Best Company (Financial Strength)	A++ (1)	A+ (2)	A (3)	A+ (2)	C++ (9)
Standard & Poor's (Financial Strength)	AA+ (2)	AA- (4)	A+ (5)	A+ (5)	
Moody's (Financial Strength)	Aa3 (4)	Aa3 (4)	A2 (6)	A1 (5)	Caa1 (17)
Fitch Ratings (Financial Strength)	AA+ (2)	AA- (4)	A+ (5)	AA- (4)	
Weiss (Safety Rating)	B (5)	B (5)	C+ (7)	B (5)	C (8)
Comdex Ranking (Percentile in Rated Companies)	98	95	80	90	32
Asset Analysis					
Total Admitted Assets	314,967,246	324,304,204	32,282,065	832,399	7,569,548
Total Liabilities	287,987,990	305,181,269	30,262,046	562,897	7,345,343
Separate Accounts	76,159,844	161,305,342	6,147,778	545,749	417,468
Total Surplus & AVR	33,393,440	23,404,415	2,513,068	270,852	271,866
As % of General Account Assets	14.0%	14.4%	9.6%	94.5%	3.8%
Invested Assets	229,771,796	155,032,590	25,635,852	258,708	7,021,842
Bonds(%)	54.1%	62.9%	77.5%	90.4%	86.9%
Stocks(%)	11.5%	8.7%	0.1%	0.0%	0.1%
Mortgages(%)	11.5%	13.6%	12.4%	0.0%	8.0%
Real Estate(%)	0.2%	0.3%	0.0%	0.0%	0.0%
Policy Loans(%)	7.0%	1.9%	0.6%	0.0%	0.4%
Cash & Short-Term(%)	2.6%	4.2%	0.7%	8.8%	2.5%
Other Invested Assets(%)	13.1%	8.4%	8.7%	0.8%	2.1%
	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>	<u>100.0%</u>
Net Yield on Mean Invested Assets					
2021 (Industry Average 3.37%)	3.92%	3.44%	4.68%	3.06%	4.44%
2020 (Industry Average 3.52%)	4.28%	3.41%	4.29%	3.17%	4.60%
2019 (Industry Average 4.27%)	4.28%	3.98%	4.96%	3.16%	4.62%
2018 (Industry Average 4.1%)	4.70%	4.00%	5.00%	2.69%	4.56%
2017 (Industry Average 4.01%)	4.50%	4.37%	4.89%	2.87%	4.58%
5 Year Average (Industry Average 3.85%)	4.34%	3.84%	4.76%	2.99%	4.56%
Asset Growth					
2021 Total Admitted Assets	314,967,246	324,304,204	32,282,065	832,399	7,569,548
1-Year Growth	4.8%	4.4%	6.5%	33.8%	-1.1%
3-Year Compound Growth	8.9%	6.1%	4.6%	29.1%	-0.4%
2021 Total Surplus & AVR	33,393,440	23,404,415	2,513,068	270,852	271,866
1-Year Growth	13.1%	52.3%	13.1%	7.6%	0.8%
3-Year Compound Growth	20.9%	20.9%	14.8%	9.6%	-0.3%

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2021 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of May 16, 2022. Ratings are subject to change. This report is produced by VitalSigns, a product of EbixExchange USA.

Presented by: Scott Kohen, 6800 Jericho Turnpike, Suite 202W, Syosset, NY 11791 Phone: 516-364-7396 Email: skohen@laffiefinancial.com

10 Year Level Term Guaranteed Survey

Annual Premiums

** Minimum Best Rating: A- Excellent Minimum size Category: Quote all with Best category

Face Amount: **\$1,000,000**

Prepared for

Page 1 of 2

Prepared by Scott Kohen

NY Non-Bus

Male Age: 45/45

Non-Smoker Preferred

<p>Principal Life Insurance Company 10-Year Term (10/2022) Preferred non-tobacco (PfNS) AMB # 06150 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">670.01</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">11,125.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">11,905.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">12,652.50</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">13,432.50</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">14,342.50</td> </tr> </table> <p>Benefit Advance Option included. If life Renewable to 95</p> <p style="text-align: right;">Convertible to 52</p>		Guaranteed	Age 45	670.01	Age 55	11,125.00	Age 56	11,905.00	Age 57	12,652.50	Age 58	13,432.50	Age 59	14,342.50	<p>Penn Insurance and Annuity Co of NY Non-Convertible 10 Year Term Preferred Non Tobacco (PfNS) AMB # 060691 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">704.30</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">15,370.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">16,450.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">17,490.00</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">18,570.00</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">19,830.00</td> </tr> </table> <p>Renewable to 95</p>		Guaranteed	Age 45	704.30	Age 55	15,370.00	Age 56	16,450.00	Age 57	17,490.00	Age 58	18,570.00	Age 59	19,830.00
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<p>Principal Life Insurance Company 10-Year Term (10/2022) w/ ConvExt Preferred non-tobacco (PfNS) AMB # 06150 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">726.54</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">11,125.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">11,905.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">12,652.50</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">13,432.50</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">14,342.50</td> </tr> </table> <p>Benefit Advance Option included. If life Renewable to 95</p> <p style="text-align: right;">Convertible to 55</p>		Guaranteed	Age 45	726.54	Age 55	11,125.00	Age 56	11,905.00	Age 57	12,652.50	Age 58	13,432.50	Age 59	14,342.50	<p>Protective Life and Annuity Insurance Co Protective Classic Choice Term 10 Preferred Non-Tobacco (PfNS) AMB # 08860 A+ XV (6-15-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">729.95</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">2,825.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">4,915.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">6,995.00</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">9,085.00</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">11,175.00</td> </tr> </table> <p>Accelerated Death Benefit loan of up to Renewable to 90</p> <p style="text-align: right;">Convertible to 53</p>		Guaranteed	Age 45	729.95	Age 55	2,825.00	Age 56	4,915.00	Age 57	6,995.00	Age 58	9,085.00	Age 59	11,175.00
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<p>Security Mutual Life Insurance Co of NY LT Security Plus 10-Year (NY) Preferred Nonsmoker (PfNS) AMB # 07034 A- VIII (8-18-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">755.00</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">17,075.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">18,275.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">19,425.00</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">20,625.00</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">22,025.00</td> </tr> </table> <p>Renewable to 90</p> <p style="text-align: right;">Convertible to 55</p>		Guaranteed	Age 45	755.00	Age 55	17,075.00	Age 56	18,275.00	Age 57	19,425.00	Age 58	20,625.00	Age 59	22,025.00	<p>Securian Life Insurance Company Advantage Elite Select Life - 10 Year Preferred Non-Tobacco (PfNS) AMB # 09064 A+ XV (11-18-22) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">775.00</td> </tr> <tr> <td>Age 55</td> <td style="text-align: right;">13,675.00</td> </tr> <tr> <td>Age 56</td> <td style="text-align: right;">14,635.00</td> </tr> <tr> <td>Age 57</td> <td style="text-align: right;">15,555.00</td> </tr> <tr> <td>Age 58</td> <td style="text-align: right;">16,515.00</td> </tr> <tr> <td>Age 59</td> <td style="text-align: right;">17,635.00</td> </tr> </table> <p>Digital application submission through Renewable to 95</p> <p style="text-align: right;">Convertible to 50</p>		Guaranteed	Age 45	775.00	Age 55	13,675.00	Age 56	14,635.00	Age 57	15,555.00	Age 58	16,515.00	Age 59	17,635.00
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Legend: ** Refer to Guide to Best's Ratings

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

10 Year Level Term Guaranteed

		Annual	
New York Life Insurance Company	10 Year Level Term (10LCT)	779.00	Pf
Symetra Life Insurance Company	Symetra Term 5.0 10 (NY)	791.50	Pf
William Penn Life Insurance Co of NY	OpTerm 10 - 10 Year Term	794.89	Pf
United States Life Ins in the City of NY	Select-a-Term - 10 Year	794.90	Pf
Equitable Financial Life Insurance Co	Term Series 160 - 10 Year	795.00	Pf
Pruco Life Insurance Co of New Jersey	Term Essential 10	795.00	Pf
Securian Life Insurance Company	Advantage Elite - 10 Year (w/ext conv.)	798.25	Pf
Penn Insurance and Annuity Co of NY	Convertible 10 Year Term	808.70	Pf
Massachusetts Mutual Life Insurance	Vantage Term 10	815.00	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 10	840.00	Pf
National Life Insurance Company	10-Year Term	855.00	Pf
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 10 Year	860.00	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 10 w/CER	870.00	Pf
Nationwide Life Insurance Company	YourLife(SM) GLT 10 Year Term	925.00	Pf
National Benefit Life Insurance Company	Custom Advantage - 10 Year	1,015.00	Pf
Guardian Life Insurance Co of America	Level Term 10	1,050.00	Pf
Guardian Life Insurance Co of America	Level Term 10 (w/extended conversion)	1,100.00	Pf
John Hancock Life Insurance Company NY	Protection Term 10	1,197.00	Pf
Northwestern Mutual Life Insurance	TT Level Term 10	1,346.00	Pf
Penn Insurance and Annuity Co of NY	Non-Convertible 10 Year Term	973.90	R+
Principal Life Insurance Company	10-Year Term (10/2022)	979.81	R+
United States Life Ins in the City of NY	Select-a-Term - 10 Year	980.20	R+
Security Mutual Life Insurance Co of NY	LT Security Plus 10-Year (NY)	1,005.00	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 10	1,050.00	R+
New York Life Insurance Company	10 Year Level Term (10LCT)	1,059.00	R+
Equitable Financial Life Insurance Co	Term Series 160 - 10 Year	1,065.00	R+
Securian Life Insurance Company	Advantage Elite Select Life - 10 Year	1,065.00	R+
Principal Life Insurance Company	10-Year Term (10/2022) w/ ConvExt	1,065.77	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 10 w/CER	1,090.00	R+
Penn Insurance and Annuity Co of NY	Convertible 10 Year Term	1,090.90	R+
Securian Life Insurance Company	Advantage Elite - 10 Year (w/ext conv.)	1,096.95	R+
William Penn Life Insurance Co of NY	OpTerm 10 - 10 Year Term	1,098.99	R+
Symetra Life Insurance Company	Symetra Term 5.0 10 (NY)	1,099.00	R+
National Life Insurance Company	10-Year Term	1,145.00	R+
Pruco Life Insurance Co of New Jersey	Term Essential 10	1,175.00	R+
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 10 Year	1,250.00	R+
Nationwide Life Insurance Company	YourLife(SM) GLT 10 Year Term	1,375.00	R+
John Hancock Life Insurance Company NY	Protection Term 10	1,567.00	R+
Principal Life Insurance Company	10-Year Term (10/2022)	1,109.92	Rg
William Penn Life Insurance Co of NY	OpTerm 10 - 10 Year Term	1,114.53	Rg
Protective Life and Annuity Insurance Co	Protective Classic Choice Term 10	1,114.59	Rg
Penn Insurance and Annuity Co of NY	Non-Convertible 10 Year Term	1,119.10	Rg
Principal Life Insurance Company	10-Year Term (10/2022) w/ ConvExt	1,208.24	Rg
Security Mutual Life Insurance Co of NY	LT Security Plus 10-Year (NY)	1,225.00	Rg
Guardian Life Insurance Co of America	Level Term 10	1,230.00	Rg
New York Life Insurance Company	10 Year Level Term (10LCT)	1,233.00	Rg
Ameritas Life Insurance Corp of New York	Value Plus Term 10	1,260.00	Rg
Penn Insurance and Annuity Co of NY	Convertible 10 Year Term	1,279.90	Rg
United States Life Ins in the City of NY	Select-a-Term - 10 Year	1,293.90	Rg

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

20 Year Level Term Guaranteed Survey

Annual Premiums

** Minimum Best Rating: A- Excellent Minimum size Category: Quote all with Best category

Face Amount: **\$1,000,000**

Prepared for

Page 1 of 2

Prepared by Scott Kohen

NY Non-Bus

Male Age: 45/45

Non-Smoker Preferred

<p>Penn Insurance and Annuity Co of NY Non-Convertible 20 Year Term Preferred Non Tobacco (PfNS) AMB # 060691 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">1,199.80</td> </tr> <tr> <td>Age 65</td> <td style="text-align: right;">35,890.00</td> </tr> <tr> <td>Age 66</td> <td style="text-align: right;">39,720.00</td> </tr> <tr> <td>Age 67</td> <td style="text-align: right;">43,810.00</td> </tr> <tr> <td>Age 68</td> <td style="text-align: right;">48,360.00</td> </tr> <tr> <td>Age 69</td> <td style="text-align: right;">53,490.00</td> </tr> </table> <p>Renewable to 95</p>		Guaranteed	Age 45	1,199.80	Age 65	35,890.00	Age 66	39,720.00	Age 67	43,810.00	Age 68	48,360.00	Age 69	53,490.00	<p>Principal Life Insurance Company 20-Year Term (10/2022) Preferred non-tobacco (PfNS) AMB # 06150 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">1,199.89</td> </tr> <tr> <td>Age 65</td> <td style="text-align: right;">25,945.00</td> </tr> <tr> <td>Age 66</td> <td style="text-align: right;">28,707.50</td> </tr> <tr> <td>Age 67</td> <td style="text-align: right;">31,665.00</td> </tr> <tr> <td>Age 68</td> <td style="text-align: right;">34,947.50</td> </tr> <tr> <td>Age 69</td> <td style="text-align: right;">38,652.50</td> </tr> </table> <p>Benefit Advance Option included. If life Renewable to 95</p> <p style="text-align: right;">Convertible to 60</p>		Guaranteed	Age 45	1,199.89	Age 65	25,945.00	Age 66	28,707.50	Age 67	31,665.00	Age 68	34,947.50	Age 69	38,652.50
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<p>William Penn Life Insurance Co of NY OPTerm 20 - 20 Year Term Preferred Non-Tobacco (PfNS) AMB # 06734 A+ XV (11-3-22) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">1,249.82</td> </tr> </table> <p>Renewable to 65</p> <p style="text-align: right;">Convertible to 65</p>		Guaranteed	Age 45	1,249.82	<p>United States Life Ins in the City of NY Select-a-Term - 20 Year Preferred Non-Tobacco (PfNS) AMB # 07192 A XV (12-16-22) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Current</td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td></td> <td style="text-align: right;">1,257.30</td> </tr> <tr> <td>Age 65</td> <td style="text-align: right;">22,976.00 *</td> <td style="text-align: right;">24,290.40</td> </tr> <tr> <td>Age 66</td> <td style="text-align: right;">25,243.80 *</td> <td style="text-align: right;">27,003.00</td> </tr> <tr> <td>Age 67</td> <td style="text-align: right;">27,481.30 *</td> <td style="text-align: right;">29,954.70</td> </tr> <tr> <td>Age 68</td> <td style="text-align: right;">29,983.80 *</td> <td style="text-align: right;">33,263.30</td> </tr> <tr> <td>Age 69</td> <td style="text-align: right;">33,042.70 *</td> <td style="text-align: right;">37,125.30</td> </tr> </table> <p>Renewable to 95</p> <p style="text-align: right;">Convertible to 65</p>		Current	Guaranteed	Age 45		1,257.30	Age 65	22,976.00 *	24,290.40	Age 66	25,243.80 *	27,003.00	Age 67	27,481.30 *	29,954.70	Age 68	29,983.80 *	33,263.30	Age 69	33,042.70 *	37,125.30			
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<p>Protective Life and Annuity Insurance Co Protective Classic Choice Term 20 Preferred Non-Tobacco (PfNS) AMB # 08860 A+ XV (6-15-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">1,257.38</td> </tr> <tr> <td>Age 65</td> <td style="text-align: right;">23,945.00</td> </tr> <tr> <td>Age 66</td> <td style="text-align: right;">26,495.00</td> </tr> <tr> <td>Age 67</td> <td style="text-align: right;">29,225.00</td> </tr> <tr> <td>Age 68</td> <td style="text-align: right;">32,255.00</td> </tr> <tr> <td>Age 69</td> <td style="text-align: right;">35,675.00</td> </tr> </table> <p>Accelerated Death Benefit loan of up to Renewable to 90</p> <p style="text-align: right;">Convertible to 63</p>		Guaranteed	Age 45	1,257.38	Age 65	23,945.00	Age 66	26,495.00	Age 67	29,225.00	Age 68	32,255.00	Age 69	35,675.00	<p>Equitable Financial Life Insurance Co Term Series 160 - 20 Year Preferred Non-Tobacco (PfNS) AMB # 06341 A XV (2-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">1,265.00</td> </tr> <tr> <td>Age 65</td> <td style="text-align: right;">23,715.00</td> </tr> <tr> <td>Age 66</td> <td style="text-align: right;">26,245.00</td> </tr> <tr> <td>Age 67</td> <td style="text-align: right;">28,945.00</td> </tr> <tr> <td>Age 68</td> <td style="text-align: right;">31,945.00</td> </tr> <tr> <td>Age 69</td> <td style="text-align: right;">35,325.00</td> </tr> </table> <p>Renewable to 95</p> <p style="text-align: right;">Convertible to 65</p>		Guaranteed	Age 45	1,265.00	Age 65	23,715.00	Age 66	26,245.00	Age 67	28,945.00	Age 68	31,945.00	Age 69	35,325.00
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Legend: * Value projected, not guaranteed, ** Refer to Guide to Best's Ratings
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20 Year Level Term Guaranteed

		Annual	
Principal Life Insurance Company	20-Year Term (10/2022) w /ConvExt	1,289.88	Pf
Penn Insurance and Annuity Co of NY	Convertible 20 Year Term	1,308.70	Pf
Symetra Life Insurance Company	Symetra Term 5.0 20 (NY)	1,341.05	Pf
Pruco Life Insurance Co of New Jersey	Term Essential 20	1,365.00	Pf
Security Mutual Life Insurance Co of NY	LT Security Plus 2 20-Year	1,365.00	Pf
New York Life Insurance Company	20 Year Level Term (20LCT)	1,370.00	Pf
Securian Life Insurance Company	Advantage Elite Select Life - 20 Year	1,375.00	Pf
Massachusetts Mutual Life Insurance	Vantage Term 20	1,395.00	Pf
Securian Life Insurance Company	Advantage Elite - 20 Year (w/ext conv.)	1,416.25	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 20	1,420.00	Pf
National Life Insurance Company	20-Year Term	1,445.00	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 20 w/CER	1,500.00	Pf
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 20 Year	1,530.00	Pf
Northwestern Mutual Life Insurance	TT Level Term 20 (NY)	1,540.00	Pf
Nationwide Life Insurance Company	YourLife(SM) GLT 20 Year Term	1,665.00	Pf
Massachusetts Mutual Life Insurance	Vantage Term 20 (with ECP)	1,685.00	Pf
National Benefit Life Insurance Company	Custom Advantage - 20 Year	1,685.00	Pf
John Hancock Life Insurance Company NY	Protection Term 20	1,733.00	Pf
Guardian Life Insurance Co of America	Level Term 20	1,850.00	Pf
Guardian Life Insurance Co of America	Level Term 20 (w/extended conversion)	1,940.00	Pf
William Penn Life Insurance Co of NY	OPTerm 20 - 20 Year Term	1,600.29	R+
United States Life Ins in the City of NY	Select-a-Term - 20 Year	1,609.80	R+
Principal Life Insurance Company	20-Year Term (10/2022)	1,609.90	R+
Penn Insurance and Annuity Co of NY	Non-Convertible 20 Year Term	1,612.80	R+
Equitable Financial Life Insurance Co	Term Series 160 - 20 Year	1,685.00	R+
Principal Life Insurance Company	20-Year Term (10/2022) w /ConvExt	1,732.69	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 20	1,780.00	R+
Penn Insurance and Annuity Co of NY	Convertible 20 Year Term	1,834.90	R+
Pruco Life Insurance Co of New Jersey	Term Essential 20	1,865.00	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 20 w/CER	1,870.00	R+
New York Life Insurance Company	20 Year Level Term (20LCT)	1,872.00	R+
Security Mutual Life Insurance Co of NY	LT Security Plus 2 20-Year	1,895.00	R+
Securian Life Insurance Company	Advantage Elite Select Life - 20 Year	1,925.00	R+
Symetra Life Insurance Company	Symetra Term 5.0 20 (NY)	1,934.00	R+
Securian Life Insurance Company	Advantage Elite - 20 Year (w/ext conv.)	1,982.75	R+
National Life Insurance Company	20-Year Term	1,995.00	R+
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 20 Year	2,010.00	R+
John Hancock Life Insurance Company NY	Protection Term 20	2,259.00	R+
Nationwide Life Insurance Company	YourLife(SM) GLT 20 Year Term	2,495.00	R+
United States Life Ins in the City of NY	Select-a-Term - 20 Year	1,859.30	Rg
Principal Life Insurance Company	20-Year Term (10/2022)	1,859.40	Rg
Penn Insurance and Annuity Co of NY	Non-Convertible 20 Year Term	1,859.80	Rg
William Penn Life Insurance Co of NY	OPTerm 20 - 20 Year Term	1,979.70	Rg
Protective Life and Annuity Insurance Co	Protective Classic Choice Term 20	1,979.78	Rg
Principal Life Insurance Company	20-Year Term (10/2022) w /ConvExt	2,002.15	Rg
Equitable Financial Life Insurance Co	Term Series 160 - 20 Year	2,015.00	Rg
Ameritas Life Insurance Corp of New York	Value Plus Term 20	2,070.00	Rg
Penn Insurance and Annuity Co of NY	Convertible 20 Year Term	2,075.30	Rg
Guardian Life Insurance Co of America	Level Term 20	2,080.00	Rg

NOTE: Every effort has been made to assure the accuracy of this information but we cannot guarantee accuracy and are not liable for errors or omissions.

30 Year Level Term Guaranteed Survey

Annual Premiums

** Minimum Best Rating: A- Excellent Minimum size Category: Quote all with Best category

Face Amount: **\$1,000,000**

Prepared for

Page 1 of 2

Prepared by Scott Kohen

NY Non-Bus

Male Age: 45/45

Non-Smoker Preferred

<p>Penn Insurance and Annuity Co of NY Non-Convertible 30 Year Term Preferred Non Tobacco (PfNS) AMB # 060691 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">2,099.80</td> </tr> <tr> <td>Age 75</td> <td style="text-align: right;">105,360.00</td> </tr> <tr> <td>Age 76</td> <td style="text-align: right;">117,890.00</td> </tr> <tr> <td>Age 77</td> <td style="text-align: right;">131,550.00</td> </tr> <tr> <td>Age 78</td> <td style="text-align: right;">146,530.00</td> </tr> <tr> <td>Age 79</td> <td style="text-align: right;">163,500.00</td> </tr> </table> <p>Renewable to 95</p>		Guaranteed	Age 45	2,099.80	Age 75	105,360.00	Age 76	117,890.00	Age 77	131,550.00	Age 78	146,530.00	Age 79	163,500.00	<p>Principal Life Insurance Company 30-Year Term (10/2022) Preferred non-tobacco (PfNS) AMB # 06150 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">2,109.95</td> </tr> <tr> <td>Age 75</td> <td style="text-align: right;">78,855.00</td> </tr> <tr> <td>Age 76</td> <td style="text-align: right;">88,865.00</td> </tr> <tr> <td>Age 77</td> <td style="text-align: right;">99,882.50</td> </tr> <tr> <td>Age 78</td> <td style="text-align: right;">112,070.00</td> </tr> <tr> <td>Age 79</td> <td style="text-align: right;">125,980.00</td> </tr> </table> <p>Benefit Advance Option included. If life Renewable to 95</p> <p style="text-align: right;">Convertible to 65</p>		Guaranteed	Age 45	2,109.95	Age 75	78,855.00	Age 76	88,865.00	Age 77	99,882.50	Age 78	112,070.00	Age 79	125,980.00
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<p>William Penn Life Insurance Co of NY OPTerm 30 - 30 Year Term Preferred Non-Tobacco (PfNS) AMB # 06734 A+ XV (11-3-22) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">2,149.94</td> </tr> </table> <p>Renewable to 75</p> <p style="text-align: right;">Convertible to 70</p>		Guaranteed	Age 45	2,149.94	<p>United States Life Ins in the City of NY Select-a-Term - 30 Year Preferred Non-Tobacco (PfNS) AMB # 07192 A XV (12-16-22) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Current</td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td></td> <td style="text-align: right;">2,162.70</td> </tr> <tr> <td>Age 75</td> <td style="text-align: right;">76,341.50 *</td> <td style="text-align: right;">80,692.10</td> </tr> <tr> <td>Age 76</td> <td></td> <td style="text-align: right;">92,019.90</td> </tr> <tr> <td>Age 77</td> <td></td> <td style="text-align: right;">104,668.10</td> </tr> <tr> <td>Age 78</td> <td></td> <td style="text-align: right;">118,876.80</td> </tr> <tr> <td>Age 79</td> <td></td> <td style="text-align: right;">135,281.50</td> </tr> </table> <p>Renewable to 95</p> <p style="text-align: right;">Convertible to 70</p>		Current	Guaranteed	Age 45		2,162.70	Age 75	76,341.50 *	80,692.10	Age 76		92,019.90	Age 77		104,668.10	Age 78		118,876.80	Age 79		135,281.50			
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<p>Protective Life and Annuity Insurance Co Protective Classic Choice Term 30 Preferred Non-Tobacco (PfNS) AMB # 08860 A+ XV (6-15-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">2,162.72</td> </tr> <tr> <td>Age 75</td> <td style="text-align: right;">72,785.00</td> </tr> <tr> <td>Age 76</td> <td style="text-align: right;">82,025.00</td> </tr> <tr> <td>Age 77</td> <td style="text-align: right;">92,195.00</td> </tr> <tr> <td>Age 78</td> <td style="text-align: right;">103,445.00</td> </tr> <tr> <td>Age 79</td> <td style="text-align: right;">116,285.00</td> </tr> </table> <p>Accelerated Death Benefit loan of up to Renewable to 90</p> <p style="text-align: right;">Convertible to 63</p>		Guaranteed	Age 45	2,162.72	Age 75	72,785.00	Age 76	82,025.00	Age 77	92,195.00	Age 78	103,445.00	Age 79	116,285.00	<p>Penn Insurance and Annuity Co of NY Convertible 30 Year Term Preferred Non Tobacco (PfNS) AMB # 060691 A+ XV (3-16-23) **</p> <table border="0"> <tr> <td></td> <td style="text-align: right;">Guaranteed</td> </tr> <tr> <td>Age 45</td> <td style="text-align: right;">2,216.60</td> </tr> <tr> <td>Age 75</td> <td style="text-align: right;">105,360.00</td> </tr> <tr> <td>Age 76</td> <td style="text-align: right;">117,890.00</td> </tr> <tr> <td>Age 77</td> <td style="text-align: right;">131,550.00</td> </tr> <tr> <td>Age 78</td> <td style="text-align: right;">146,530.00</td> </tr> <tr> <td>Age 79</td> <td style="text-align: right;">163,500.00</td> </tr> </table> <p>Renewable to 95</p> <p style="text-align: right;">Convertible to 65</p>		Guaranteed	Age 45	2,216.60	Age 75	105,360.00	Age 76	117,890.00	Age 77	131,550.00	Age 78	146,530.00	Age 79	163,500.00
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30 Year Level Term Guaranteed

		Annual	
Principal Life Insurance Company	30-Year Term (10/2022) w/ ConvExt	2,272.75	Pf
Symetra Life Insurance Company	Symetra Term 5.0 30 (NY)	2,360.00	Pf
Securian Life Insurance Company	Advantage Elite Select Life - 30 Year	2,361.45	Pf
Security Mutual Life Insurance Co of NY	LT Security Plus 2 30-Year	2,385.00	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 30	2,390.00	Pf
Massachusetts Mutual Life Insurance	Vantage Term 30	2,425.00	Pf
Securian Life Insurance Company	Advantage Elite - 30 Year (w/ext conv.)	2,432.29	Pf
Ameritas Life Insurance Corp of New York	Value Plus Term 30 w/CER	2,470.00	Pf
Pruco Life Insurance Co of New Jersey	Term Essential 30	2,505.00	Pf
Nationwide Life Insurance Company	YourLife(SM) GLT 30 Year Term	2,555.00	Pf
National Life Insurance Company	30-Year Term	2,605.00	Pf
Massachusetts Mutual Life Insurance	Vantage Term 30 (with ECP)	2,625.00	Pf
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 30 Year	2,800.00	Pf
Guardian Life Insurance Co of America	Level Term 30	3,650.00	Pf
Guardian Life Insurance Co of America	Level Term 30 (w/extended conversion)	3,850.00	Pf
Principal Life Insurance Company	30-Year Term (10/2022)	2,749.91	R+
Penn Insurance and Annuity Co of NY	Non-Convertible 30 Year Term	2,752.80	R+
Principal Life Insurance Company	30-Year Term (10/2022) w/ ConvExt	2,963.90	R+
Penn Insurance and Annuity Co of NY	Convertible 30 Year Term	2,964.90	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 30	3,070.00	R+
William Penn Life Insurance Co of NY	OPTerm 30 - 30 Year Term	3,094.99	R+
Ameritas Life Insurance Corp of New York	Value Plus Term 30 w/CER	3,160.00	R+
Security Mutual Life Insurance Co of NY	LT Security Plus 2 30-Year	3,175.00	R+
United States Life Ins in the City of NY	Select-a-Term - 30 Year	3,250.40	R+
Securian Life Insurance Company	Advantage Elite Select Life - 30 Year	3,250.50	R+
National Life Insurance Company	30-Year Term	3,305.00	R+
Securian Life Insurance Company	Advantage Elite - 30 Year (w/ext conv.)	3,348.02	R+
Pruco Life Insurance Co of New Jersey	Term Essential 30	3,435.00	R+
Symetra Life Insurance Company	Symetra Term 5.0 30 (NY)	3,475.00	R+
Nationwide Life Insurance Company	YourLife(SM) GLT 30 Year Term	3,655.00	R+
SBLI USA Life Insurance Co Inc	Renewable and Convertible Term - 30 Year	3,850.00	R+
Penn Insurance and Annuity Co of NY	Non-Convertible 30 Year Term	3,339.80	Rg
Principal Life Insurance Company	30-Year Term (10/2022)	3,349.95	Rg
William Penn Life Insurance Co of NY	OPTerm 30 - 30 Year Term	3,443.70	Rg
United States Life Ins in the City of NY	Select-a-Term - 30 Year	3,464.10	Rg
Protective Life and Annuity Insurance Co	Protective Classic Choice Term 30	3,464.18	Rg
Penn Insurance and Annuity Co of NY	Convertible 30 Year Term	3,584.10	Rg
Ameritas Life Insurance Corp of New York	Value Plus Term 30	3,610.00	Rg
Principal Life Insurance Company	30-Year Term (10/2022) w/ ConvExt	3,611.95	Rg
Ameritas Life Insurance Corp of New York	Value Plus Term 30 w/CER	3,700.00	Rg
Massachusetts Mutual Life Insurance	Vantage Term 30	3,855.00	Rg
Symetra Life Insurance Company	Symetra Term 5.0 30 (NY)	3,860.99	Rg
National Life Insurance Company	30-Year Term	3,985.00	Rg
Security Mutual Life Insurance Co of NY	LT Security Plus 2 30-Year	3,985.00	Rg
Pruco Life Insurance Co of New Jersey	Term Essential 30	4,035.00	Rg
Securian Life Insurance Company	Advantage Elite Select Life - 30 Year	4,038.58	Rg
Securian Life Insurance Company	Advantage Elite - 30 Year (w/ext conv.)	4,159.74	Rg
Massachusetts Mutual Life Insurance	Vantage Term 30 (with ECP)	4,175.00	Rg
Nationwide Life Insurance Company	YourLife(SM) GLT 30 Year Term	4,385.00	Rg

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Northwestern Mutual - Not Available



Supplemental Report
Nationwide No-Lapse Guarantee UL II
Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mr Client // Male/55/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$1,000,000
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,209.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
1	56	14,508	0	-100.00%	0	-100.00%	1,000,000	6792.75%
2	57	14,508	0	-100.00%	0	-100.00%	1,000,000	681.73%
3	58	14,508	0	-100.00%	0	-100.00%	1,000,000	271.78%
4	59	14,508	0	-100.00%	0	-100.00%	1,000,000	156.09%
5	60	14,508	0	-100.00%	0	-100.00%	1,000,000	105.14%
6	61	14,508	0	-100.00%	0	-100.00%	1,000,000	77.29%
7	62	14,508	0	-100.00%	0	-100.00%	1,000,000	60.00%
8	63	14,508	0	-100.00%	0	-100.00%	1,000,000	48.36%
9	64	14,508	0	-100.00%	0	-100.00%	1,000,000	40.03%
10	65	14,508	0	-100.00%	0	-100.00%	1,000,000	33.82%
11	66	14,508	0	-100.00%	0	-100.00%	1,000,000	29.03%
12	67	14,508	0	-100.00%	0	-100.00%	1,000,000	25.24%
13	68	14,508	0	-100.00%	0	-100.00%	1,000,000	22.17%
14	69	14,508	0	-100.00%	0	-100.00%	1,000,000	19.64%
15	70	14,508	0	-100.00%	0	-100.00%	1,000,000	17.53%
16	71	14,508	0	-100.00%	0	-100.00%	1,000,000	15.75%
17	72	14,508	0	-100.00%	0	-100.00%	1,000,000	14.22%
18	73	14,508	0	-100.00%	0	-100.00%	1,000,000	12.89%
19	74	14,508	0	-100.00%	0	-100.00%	1,000,000	11.74%
20	75	14,508	0	-100.00%	0	-100.00%	1,000,000	10.73%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

(3,5,7) The Internal Rate of Return is the rate at which Outlays up to that year must be compounded each and every year to generate the Death Benefit, Contract Value or Surrender Value.

Contract values are based on current cost of insurance and the current rate of return. This rate is 3.00%.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.



Supplemental Report
Nationwide No-Lapse Guarantee UL II
Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mr Client // Male/55/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$1,000,000
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$1,209.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
21	76	14,508	0	-100.00%	0	-100.00%	1,000,000	9.84%
22	77	14,508	0	-100.00%	0	-100.00%	1,000,000	9.04%
23	78	14,508	0	-100.00%	0	-100.00%	1,000,000	8.33%
24	79	14,508	0	-100.00%	0	-100.00%	1,000,000	7.69%
25	80	14,508	0	-100.00%	0	-100.00%	1,000,000	7.12%
26	81	14,508	0	-100.00%	0	-100.00%	1,000,000	6.60%
27	82	14,508	0	-100.00%	0	-100.00%	1,000,000	6.12%
28	83	14,508	0	-100.00%	0	-100.00%	1,000,000	5.69%
29	84	14,508	0	-100.00%	0	-100.00%	1,000,000	5.30%
30	85	14,508	0	-100.00%	0	-100.00%	1,000,000	4.93%
31	86	14,508	0	-100.00%	0	-100.00%	1,000,000	4.60%
32	87	14,508	0	-100.00%	0	-100.00%	1,000,000	4.29%
33	88	14,508	0	-100.00%	0	-100.00%	1,000,000	4.01%
34	89	14,508	0	-100.00%	0	-100.00%	1,000,000	3.74%
35	90	14,508	0	-100.00%	0	-100.00%	1,000,000	3.49%
36	91	14,508	0	-100.00%	0	-100.00%	1,000,000	3.27%
37	92	14,508	0	-100.00%	0	-100.00%	1,000,000	3.05%
38	93	14,508	0	-100.00%	0	-100.00%	1,000,000	2.85%
39	94	14,508	0	-100.00%	0	-100.00%	1,000,000	2.67%
40	95	14,508	0	-100.00%	0	-100.00%	1,000,000	2.49%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

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Contract values are based on current cost of insurance and the current rate of return. This rate is 3.00%.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.



Supplemental Report
Nationwide No-Lapse Guarantee UL II
Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mr Client // Male/55/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$1,000,000
ENLG Max Attained Age: 120
Initial Planned Premium: \$1,209.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
41	96	14,508	0	-100.00%	0	-100.00%	1,000,000	2.33%
42	97	14,508	0	-100.00%	0	-100.00%	1,000,000	2.17%
43	98	14,508	0	-100.00%	0	-100.00%	1,000,000	2.03%
44	99	14,508	0	-100.00%	0	-100.00%	1,000,000	1.89%
45	100	14,508	0	-100.00%	0	-100.00%	1,000,000	1.76%
46	101	14,508	0	-100.00%	0	-100.00%	1,000,000	1.64%
47	102	14,508	0	-100.00%	0	-100.00%	1,000,000	1.52%
48	103	14,508	0	-100.00%	0	-100.00%	1,000,000	1.41%
49	104	14,508	0	-100.00%	0	-100.00%	1,000,000	1.31%
50	105	14,508	0	-100.00%	0	-100.00%	1,000,000	1.21%
51	106	14,508	0	-100.00%	0	-100.00%	1,000,000	1.11%
52	107	14,508	0	-100.00%	0	-100.00%	1,000,000	1.02%
53	108	14,508	0	-100.00%	0	-100.00%	1,000,000	0.94%
54	109	14,508	0	-100.00%	0	-100.00%	1,000,000	0.86%
55	110	14,508	0	-100.00%	0	-100.00%	1,000,000	0.78%
56	111	14,508	0	-100.00%	0	-100.00%	1,000,000	0.71%
57	112	14,508	0	-100.00%	0	-100.00%	1,000,000	0.64%
58	113	14,508	0	-100.00%	0	-100.00%	1,000,000	0.57%
59	114	14,508	0	-100.00%	0	-100.00%	1,000,000	0.51%
60	115	14,508	0	-100.00%	0	-100.00%	1,000,000	0.45%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

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Contract values are based on current cost of insurance and the current rate of return. This rate is 3.00%.

This supplemental report assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

Please see the basic illustration for further information on the guaranteed elements and other important information.



Supplemental Report

Nationwide No-Lapse Guarantee UL II Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mrs Client // Female/50/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$1,000,000
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$804.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
1	51	9,648	0	-100.00%	0	-100.00%	1,000,000	10264.84%
2	52	9,648	0	-100.00%	0	-100.00%	1,000,000	869.31%
3	53	9,648	0	-100.00%	0	-100.00%	1,000,000	332.07%
4	54	9,648	0	-100.00%	0	-100.00%	1,000,000	187.83%
5	55	9,648	0	-100.00%	0	-100.00%	1,000,000	125.84%
6	56	9,648	0	-100.00%	0	-100.00%	1,000,000	92.44%
7	57	9,648	0	-100.00%	0	-100.00%	1,000,000	71.90%
8	58	9,648	0	-100.00%	0	-100.00%	1,000,000	58.13%
9	59	9,648	0	-100.00%	0	-100.00%	1,000,000	48.34%
10	60	9,648	0	-100.00%	0	-100.00%	1,000,000	41.05%
11	61	9,648	0	-100.00%	0	-100.00%	1,000,000	35.43%
12	62	9,648	0	-100.00%	0	-100.00%	1,000,000	30.99%
13	63	9,648	0	-100.00%	0	-100.00%	1,000,000	27.40%
14	64	9,648	0	-100.00%	0	-100.00%	1,000,000	24.44%
15	65	9,648	0	-100.00%	0	-100.00%	1,000,000	21.97%
16	66	9,648	0	-100.00%	0	-100.00%	1,000,000	19.88%
17	67	9,648	0	-100.00%	0	-100.00%	1,000,000	18.08%
18	68	9,648	0	-100.00%	0	-100.00%	1,000,000	16.53%
19	69	9,648	0	-100.00%	0	-100.00%	1,000,000	15.18%
20	70	9,648	0	-100.00%	0	-100.00%	1,000,000	13.99%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

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Please see the basic illustration for further information on the guaranteed elements and other important information.



Supplemental Report
Nationwide No-Lapse Guarantee UL II
 Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mrs Client // Female/50/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$1,000,000
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$804.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
21	71	9,648	0	-100.00%	0	-100.00%	1,000,000	12.94%
22	72	9,648	0	-100.00%	0	-100.00%	1,000,000	12.00%
23	73	9,648	0	-100.00%	0	-100.00%	1,000,000	11.17%
24	74	9,648	0	-100.00%	0	-100.00%	1,000,000	10.41%
25	75	9,648	0	-100.00%	0	-100.00%	1,000,000	9.73%
26	76	9,648	0	-100.00%	0	-100.00%	1,000,000	9.11%
27	77	9,648	0	-100.00%	0	-100.00%	1,000,000	8.55%
28	78	9,648	0	-100.00%	0	-100.00%	1,000,000	8.04%
29	79	9,648	0	-100.00%	0	-100.00%	1,000,000	7.57%
30	80	9,648	0	-100.00%	0	-100.00%	1,000,000	7.13%
31	81	9,648	0	-100.00%	0	-100.00%	1,000,000	6.73%
32	82	9,648	0	-100.00%	0	-100.00%	1,000,000	6.36%
33	83	9,648	0	-100.00%	0	-100.00%	1,000,000	6.02%
34	84	9,648	0	-100.00%	0	-100.00%	1,000,000	5.70%
35	85	9,648	0	-100.00%	0	-100.00%	1,000,000	5.41%
36	86	9,648	0	-100.00%	0	-100.00%	1,000,000	5.13%
37	87	9,648	0	-100.00%	0	-100.00%	1,000,000	4.87%
38	88	9,648	0	-100.00%	0	-100.00%	1,000,000	4.63%
39	89	9,648	0	-100.00%	0	-100.00%	1,000,000	4.41%
40	90	9,648	0	-100.00%	0	-100.00%	1,000,000	4.19%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

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Supplemental Report

Nationwide No-Lapse Guarantee UL II Nationwide Life Insurance Company, Columbus, Ohio

Prepared For: Mrs Client // Female/50/Preferred Nontobacco
 IRC Section 7702: Guideline Premium Test
 Specified Amount: \$1,000,000
 ENLG Max Attained Age: 120
 Initial Planned Premium: \$804.00 Monthly

Internal Rate of Return

Policy Year	Age	(1) Net Annual Outlay	(2) Contract Value	(3) IRR On Contract Value	(4) Cash Surrender Value	(5) IRR On Surrender Value	(6) Death Benefit	(7) IRR On Death Benefit
41	91	9,648	0	-100.00%	0	-100.00%	1,000,000	3.99%
42	92	9,648	0	-100.00%	0	-100.00%	1,000,000	3.81%
43	93	9,648	0	-100.00%	0	-100.00%	1,000,000	3.63%
44	94	9,648	0	-100.00%	0	-100.00%	1,000,000	3.46%
45	95	9,648	0	-100.00%	0	-100.00%	1,000,000	3.30%
46	96	9,648	0	-100.00%	0	-100.00%	1,000,000	3.15%
47	97	9,648	0	-100.00%	0	-100.00%	1,000,000	3.01%
48	98	9,648	0	-100.00%	0	-100.00%	1,000,000	2.87%
49	99	9,648	0	-100.00%	0	-100.00%	1,000,000	2.74%
50	100	9,648	0	-100.00%	0	-100.00%	1,000,000	2.62%
51	101	9,648	0	-100.00%	0	-100.00%	1,000,000	2.51%
52	102	9,648	0	-100.00%	0	-100.00%	1,000,000	2.40%
53	103	9,648	0	-100.00%	0	-100.00%	1,000,000	2.29%
54	104	9,648	0	-100.00%	0	-100.00%	1,000,000	2.19%
55	105	9,648	0	-100.00%	0	-100.00%	1,000,000	2.09%
56	106	9,648	0	-100.00%	0	-100.00%	1,000,000	2.00%
57	107	9,648	0	-100.00%	0	-100.00%	1,000,000	1.91%
58	108	9,648	0	-100.00%	0	-100.00%	1,000,000	1.83%
59	109	9,648	0	-100.00%	0	-100.00%	1,000,000	1.75%
60	110	9,648	0	-100.00%	0	-100.00%	1,000,000	1.67%

(1) NET ANNUAL OUTLAY = Annualized Premium + Unscheduled Premium - Partial Surrender - Annual Loan + Loan Repayment + Loan Interest (if paid) - Guideline force out.

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**Your
Policy in
Action**

Mr Client, Male, 55
Preferred Non-Tobacco
Mrs Client, Female, 50
Preferred Non-Tobacco
\$1,000,000 PruLife® SUL Protector
Initial Annual Premium Outlay \$7,451.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Ages	Annual Premium Outlay	Cash Value	Death Benefit	IRR Death Benefit (1)	Tax Equivalent IRR Death Benefit (1)
1	55/50	7,451	0	1,000,000	13,321 %	20,183 %
2	56/51	7,451	0	1,000,000	1,009 %	1,529 %
3	57/52	7,451	0	1,000,000	374 %	567 %
4	58/53	7,451	0	1,000,000	209 %	317 %
5	59/54	7,451	0	1,000,000	139 %	211 %
6	60/55	7,451	0	1,000,000	102.49 %	155.29 %
7	61/56	7,451	3,013	1,000,000	79.71 %	120.77 %
8	62/57	7,451	6,718	1,000,000	64.50 %	97.73 %
9	63/58	7,451	10,578	1,000,000	53.71 %	81.38 %
10	64/59	7,451	14,211	1,000,000	45.69 %	69.23 %
Total		\$74,510				
11	65/60	7,451	17,976	1,000,000	39.53 %	59.89 %
12	66/61	7,451	21,480	1,000,000	34.66 %	52.52 %
13	67/62	7,451	25,073	1,000,000	30.72 %	46.55 %
14	68/63	7,451	28,356	1,000,000	27.48 %	41.64 %
15	69/64	7,451	31,666	1,000,000	24.77 %	37.53 %
16	70/65	7,451	34,588	1,000,000	22.47 %	34.05 %
17	71/66	7,451	37,441	1,000,000	20.51 %	31.08 %
18	72/67	7,451	39,790	1,000,000	18.81 %	28.50 %
19	73/68	7,451	41,924	1,000,000	17.33 %	26.26 %
20	74/69	7,451	43,000	1,000,000	16.02 %	24.27 %
Total		\$149,020				
21	75/70	7,451	42,716	1,000,000	14.87 %	22.53 %
22	76/71	7,451	41,664	1,000,000	13.84 %	20.97 %
23	77/72	7,451	39,662	1,000,000	12.92 %	19.58 %
24	78/73	7,451	36,480	1,000,000	12.09 %	18.32 %
25	79/74	7,451	31,825	1,000,000	11.34 %	17.18 %
26	80/75	7,451	25,326	1,000,000	10.66 %	16.15 %
27	81/76	7,451	16,535	1,000,000	10.04 %	15.21 %
28	82/77	7,451	4,877	1,000,000	9.48 %	14.36 %
29	83/78	7,451	0	1,000,000	8.96 %	13.58 %
30	84/79	7,451	0	1,000,000	8.48 %	12.85 %
Total		\$223,530				

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

**Your
Policy in
Action**

Mr Client, Male, 55
Preferred Non-Tobacco
Mrs Client, Female, 50
Preferred Non-Tobacco
\$1,000,000 PruLife® SUL Protector
Initial Annual Premium Outlay \$7,451.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Ages	Annual Premium Outlay	Cash Value	Death Benefit	IRR Death Benefit (1)	Tax Equivalent IRR Death Benefit (1)
31	85/80	7,451	0	1,000,000	8.04 %	12.18 %
32	86/81	7,451	0	1,000,000	7.63 %	11.56 %
33	87/82	7,451	0	1,000,000	7.25 %	10.98 %
34	88/83	7,451	0	1,000,000	6.90 %	10.45 %
35	89/84	7,451	0	1,000,000	6.57 %	9.95 %
36	90/85	7,451	0	1,000,000	6.26 %	9.48 %
37	91/86	7,451	0	1,000,000	5.98 %	9.06 %
38	92/87	7,451	0	1,000,000	5.71 %	8.65 %
39	93/88	7,451	0	1,000,000	5.46 %	8.27 %
40	94/89	7,451	0	1,000,000	5.22 %	7.91 %
Total		\$298,040				
41	95/90	7,451	0	1,000,000	5.00 %	7.58 %
42	96/91	7,451	0	1,000,000	4.79 %	7.26 %
43	97/92	7,451	0	1,000,000	4.59 %	6.95 %
44	98/93	7,451	0	1,000,000	4.40 %	6.67 %
45	99/94	7,451	0	1,000,000	4.23 %	6.41 %
46	100/95	7,451	0	1,000,000	4.06 %	6.15 %
47	101/96	7,451	0	1,000,000	3.90 %	5.91 %
48	102/97	7,451	0	1,000,000	3.75 %	5.68 %
49	103/98	7,451	0	1,000,000	3.60 %	5.45 %
50	104/99	7,451	0	1,000,000	3.47 %	5.26 %
Total		\$372,550				
51	105/100	7,451	0	1,000,000	3.34 %	5.06 %
52	106/101	7,451	0	1,000,000	3.21 %	4.86 %
53	107/102	7,451	0	1,000,000	3.09 %	4.68 %
54	108/103	7,451	0	1,000,000	2.98 %	4.52 %
55	109/104	7,451	0	1,000,000	2.87 %	4.35 %
56	110/105	7,451	0	1,000,000	2.77 %	4.20 %
57	111/106	7,451	0	1,000,000	2.67 %	4.05 %
58	112/107	7,451	0	1,000,000	2.57 %	3.89 %
59	113/108	7,451	0	1,000,000	2.48 %	3.76 %
60	114/109	7,451	0	1,000,000	2.40 %	3.64 %
Total		\$447,060				

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

**Your
Policy in
Action**

Mr Client, Male, 55
Preferred Non-Tobacco
Mrs Client, Female, 50
Preferred Non-Tobacco
\$1,000,000 PruLife® SUL Protector
Initial Annual Premium Outlay \$7,451.00

Guaranteed Results Based on Minimum Interest Rate of 1.00% & Maximum Charges

Year	Ages	Annual Premium Outlay	Cash Value	Death Benefit	IRR Death Benefit (1)	Tax Equivalent IRR Death Benefit (1)
61	115/110	7,451	0	1,000,000	2.31 %	3.50 %
62	116/111	7,451	0	1,000,000	2.23 %	3.38 %
63	117/112	7,451	0	1,000,000	2.15 %	3.26 %
64	118/113	7,451	0	1,000,000	2.08 %	3.15 %
65	119/114	7,451	0	1,000,000	2.01 %	3.05 %
66	120/115	7,451	0	1,000,000	1.94 %	2.94 %
67	116	7,451	0	1,000,000	1.87 %	2.83 %
68	117	7,451	0	1,000,000	1.81 %	2.74 %
69	118	7,451	0	1,000,000	1.75 %	2.65 %
70	119	7,451	0	1,000,000	1.69 %	2.56 %
Total		\$521,570				
71	120	7,451	0	1,000,000	1.63 %	2.47 %
Total		\$529,021				

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 34.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,000,000	14,820.00	7,583.40	3,836.90	1,289.34
Total Initial Modal Premium (Annualized)		14,820.00	15,166.80	15,347.60	15,472.08

Tabular Values

					Non-Guaranteed Values*					
Age End Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year	
1	41	14,820	0	1,000,000	0	0	0	1,000,000	0	
2	42	14,820	0	1,000,000	0	0	0	1,000,000	0	
3	43	14,820	11,310	1,000,000	2,220	2,220	7,994	1,007,994	48,719	
4	44	14,820	25,070	1,000,000	2,479	4,775	16,625	1,016,625	103,900	
5	45	14,820	39,170	1,000,000	2,807	7,745	26,076	1,026,076	157,956	
6	46	14,820	53,620	1,000,000	3,135	11,141	36,289	1,036,289	210,946	
7	47	14,820	68,450	1,000,000	3,324	14,836	46,767	1,046,767	262,534	
8	48	14,820	83,660	1,000,000	3,522	18,849	57,513	1,057,513	312,776	
9	49	14,820	99,380	1,000,000	3,623	23,096	68,214	1,068,214	361,733	
10	50	14,820	115,600	1,000,000	3,759	27,617	78,960	1,078,960	409,472	
11	51	14,820	132,330	1,000,000	3,873	32,400	89,681	1,089,681	455,961	
12	52	14,820	149,520	1,000,000	3,996	37,456	100,392	1,100,392	501,142	
13	53	14,820	167,120	1,000,000	4,191	42,861	111,273	1,111,273	545,136	
14	54	14,820	185,120	1,000,000	4,457	48,691	122,485	1,122,485	588,160	
15	55	14,820	203,450	1,000,000	4,814	55,042	134,223	1,134,223	630,345	
16	56	14,820	220,630	1,000,000	6,420	63,168	149,407	1,149,407	671,249	
17	57	14,820	238,030	1,000,000	8,068	73,163	167,925	1,167,925	714,254	
18	58	14,820	255,670	1,000,000	9,777	85,133	189,713	1,189,713	759,450	
19	59	14,820	273,680	1,000,000	11,400	99,065	214,384	1,214,384	806,649	
20	60	14,820	292,030	1,000,000	13,129	115,107	241,985	1,241,985	855,905	
21	61	14,820	310,660	1,000,000	14,408	132,855	271,421	1,271,421	906,094	
22	62	14,820	329,470	1,000,000	15,814	152,450	302,835	1,302,835	957,311	
23	63	14,820	348,350	1,000,000	17,370	174,054	336,408	1,336,408	1,009,691	
24	64	14,820	367,250	1,000,000	19,029	197,790	372,219	1,372,219	1,063,344	
25	65	14,820	386,190	1,000,000	20,699	223,711	410,170	1,410,170	1,118,242	
26	66	14,820	405,170	1,000,000	22,388	251,866	450,187	1,450,187	1,174,389	
27	67	14,820	424,260	1,000,000	24,155	282,382	492,298	1,492,298	1,231,942	
28	68	14,820	443,520	1,000,000	25,952	315,360	536,445	1,536,445	1,290,897	
29	69	14,820	462,950	1,000,000	27,828	350,907	582,650	1,582,650	1,351,338	
30	70	14,820	482,610	1,000,000	29,664	389,055	630,743	1,630,743	1,413,158	

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Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMD Web2019-04-01(NY)

Tabular Values

Age End Year	Age Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
31	71	14,820	502,410	1,000,000	31,701	430,009	932,419	680,944	1,680,944	1,476,538
32	72	14,820	522,320	1,000,000	33,838	473,884	996,204	733,306	1,733,306	1,541,563
33	73	14,820	542,040	1,000,000	36,420	521,010	1,063,050	788,418	1,788,418	1,608,658
34	74	14,820	561,620	1,000,000	38,945	571,395	1,133,015	846,084	1,846,084	1,677,695
35	75	14,820	581,130	1,000,000	41,423	625,035	1,206,165	906,137	1,906,137	1,748,623
36	76	14,820	600,510	1,000,000	43,980	682,028	1,282,538	968,597	1,968,597	1,821,424
37	77	14,820	619,790	1,000,000	46,565	742,415	1,362,205	1,033,414	2,033,414	1,896,138
38	78	14,820	638,830	1,000,000	49,366	806,363	1,445,193	1,100,806	2,100,806	1,972,905
39	79	14,820	657,510	1,000,000	52,409	873,996	1,531,506	1,171,027	2,171,027	2,051,994
40	80	14,820	675,670	1,000,000	55,655	945,402	1,621,072	1,244,277	2,244,277	2,133,550
41	81	14,820	693,320	1,000,000	59,049	1,020,713	1,714,033	1,320,679	2,320,679	2,217,751
42	82	14,820	710,310	1,000,000	62,736	1,100,077	1,810,387	1,400,551	2,400,551	2,304,874
43	83	14,820	726,770	1,000,000	66,238	1,183,388	1,910,158	1,483,593	2,483,593	2,394,731
44	84	14,820	742,710	1,000,000	69,669	1,270,563	2,013,273	1,569,662	2,569,662	2,487,210
45	85	14,820	758,100	1,000,000	73,096	1,361,553	2,119,653	1,658,711	2,658,711	2,582,265
46	86	14,820	772,830	1,000,000	76,579	1,456,228	2,229,058	1,750,779	2,750,779	2,679,929
47	87	14,820	786,810	1,000,000	80,050	1,554,399	2,341,209	1,845,839	2,845,839	2,780,170
48	88	14,820	800,000	1,000,000	83,425	1,655,858	2,455,858	1,943,769	2,943,769	2,882,868
49	89	14,820	812,410	1,000,000	86,593	1,760,314	2,572,724	2,044,333	3,044,333	2,987,822
50	90	14,820	824,060	1,000,000	89,601	1,867,558	2,691,618	2,147,358	3,147,358	3,094,880
51	91	14,820	835,040	1,000,000	92,461	1,977,476	2,812,516	2,252,687	3,252,687	3,203,941
52	92	14,820	845,810	1,000,000	94,533	2,089,985	2,935,795	2,359,406	3,359,406	3,314,249
53	93	14,820	856,560	1,000,000	96,513	2,205,279	3,061,839	2,467,390	3,467,390	3,425,757
54	94	14,820	867,560	1,000,000	98,525	2,323,913	3,191,473	2,576,629	3,576,629	3,538,532
55	95	14,820	879,200	1,000,000	100,669	2,446,793	3,325,993	2,687,189	3,687,189	3,652,770
56	96	14,820	892,120	1,000,000	102,296	2,574,779	3,466,899	2,798,368	3,798,368	3,767,958
57	97	14,820	907,820	1,000,000	101,182	2,708,505	3,616,325	2,906,964	3,906,964	3,881,301
58	98	14,820	928,260	1,000,000	98,206	2,850,723	3,778,983	3,010,681	4,010,681	3,991,026
59	99	14,820	956,890	1,000,000	91,840	3,006,390	3,963,280	3,105,550	4,105,550	4,094,001
60	100	14,820	1,000,000	1,000,000	79,719	3,185,268	4,185,268	3,185,268	4,185,268	4,185,268
61	101	0	1,000,000	1,000,000	242,343	3,427,611	4,427,611	3,427,611	4,427,611	4,427,611
62	102	0	1,000,000	1,000,000	256,447	3,684,058	4,684,058	3,684,058	4,684,058	4,684,058
63	103	0	1,000,000	1,000,000	271,372	3,955,430	4,955,430	3,955,430	4,955,430	4,955,430
64	104	0	1,000,000	1,000,000	287,166	4,242,596	5,242,596	4,242,596	5,242,596	5,242,596
65	105	0	1,000,000	1,000,000	303,879	4,546,475	5,546,475	4,546,475	5,546,475	5,546,475

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Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Tabular Values

Age End Year	Age Beg Year	Contract Premium Beg Year	Guaranteed Cash Value End Year	Guaranteed Death Benefit End Year	Non-Guaranteed Values*					
					Annual Dividend End Year	Cash Value of Additions End Year	Total Cash Value End Year	Paid-Up Additions End Year	Total Death Benefit End Year	Total Paid-Up Insurance End Year
66	106	0	1,000,000	1,000,000	321,565	4,868,040	5,868,040	4,868,040	5,868,040	5,868,040
67	107	0	1,000,000	1,000,000	340,280	5,208,320	6,208,320	5,208,320	6,208,320	6,208,320
68	108	0	1,000,000	1,000,000	360,084	5,568,404	6,568,404	5,568,404	6,568,404	6,568,404
69	109	0	1,000,000	1,000,000	381,041	5,949,445	6,949,445	5,949,445	6,949,445	6,949,445
70	110	0	1,000,000	1,000,000	403,218	6,352,663	7,352,663	6,352,663	7,352,663	7,352,663
71	111	0	1,000,000	1,000,000	426,685	6,779,348	7,779,348	6,779,348	7,779,348	7,779,348
72	112	0	1,000,000	1,000,000	451,518	7,230,866	8,230,866	7,230,866	8,230,866	8,230,866
73	113	0	1,000,000	1,000,000	477,796	7,708,662	8,708,662	7,708,662	8,708,662	8,708,662
74	114	0	1,000,000	1,000,000	505,604	8,214,267	9,214,267	8,214,267	9,214,267	9,214,267
75	115	0	1,000,000	1,000,000	535,030	8,749,297	9,749,297	8,749,297	9,749,297	9,749,297
76	116	0	1,000,000	1,000,000	566,169	9,315,466	10,315,466	9,315,466	10,315,466	10,315,466
77	117	0	1,000,000	1,000,000	599,120	9,914,586	10,914,586	9,914,586	10,914,586	10,914,586
78	118	0	1,000,000	1,000,000	633,989	10,548,575	11,548,575	10,548,575	11,548,575	11,548,575
79	119	0	1,000,000	1,000,000	670,887	11,219,462	12,219,462	11,219,462	12,219,462	12,219,462
80	120	0	1,000,000	1,000,000	709,933	11,929,395	12,929,395	11,929,395	12,929,395	12,929,395
81	121	0	1,000,000	1,000,000	751,251	12,680,645	13,680,645	12,680,645	13,680,645	13,680,645

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Refer to the Narrative Summary for assumptions, explanations and additional information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*

Year	Age End Year	Annual Net Outlay Beg Year	Net Death Benefit End Year	Internal Rate of Return(%) End Year
1	41	14,820	1,000,000	6,647.64
2	42	14,820	1,000,000	672.96
3	43	14,820	1,007,994	269.94
4	44	14,820	1,016,625	155.74
5	45	14,820	1,026,076	105.36
6	46	14,820	1,036,289	77.80
7	47	14,820	1,046,767	60.70
8	48	14,820	1,057,513	49.17
9	49	14,820	1,068,214	40.93
10	50	14,820	1,078,960	34.79
11	51	14,820	1,089,681	30.04
12	52	14,820	1,100,392	26.29
13	53	14,820	1,111,273	23.25
14	54	14,820	1,122,485	20.76
15	55	14,820	1,134,223	18.68
16	56	14,820	1,149,407	16.95
17	57	14,820	1,167,925	15.49
18	58	14,820	1,189,713	14.26
19	59	14,820	1,214,384	13.21
20	60	14,820	1,241,985	12.30
21	61	14,820	1,271,421	11.51
22	62	14,820	1,302,835	10.82
23	63	14,820	1,336,408	10.21
24	64	14,820	1,372,219	9.67
25	65	14,820	1,410,170	9.19

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded at each and every year to generate the Net Death Benefit. For example, you would have to earn 4.81% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 100 over 81 years.

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2019 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/25/2019. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*

Year	Age End Year	Annual Net Outlay Beg Year	Net Death Benefit End Year	Internal Rate of Return(%) End Year
26	66	14,820	1,450,187	8.76
27	67	14,820	1,492,298	8.38
28	68	14,820	1,536,445	8.04
29	69	14,820	1,582,650	7.73
30	70	14,820	1,630,743	7.45
31	71	14,820	1,680,944	7.19
32	72	14,820	1,733,306	6.96
33	73	14,820	1,788,418	6.75
34	74	14,820	1,846,084	6.56
35	75	14,820	1,906,137	6.38
36	76	14,820	1,968,597	6.22
37	77	14,820	2,033,414	6.07
38	78	14,820	2,100,806	5.93
39	79	14,820	2,171,027	5.81
40	80	14,820	2,244,277	5.69
41	81	14,820	2,320,679	5.58
42	82	14,820	2,400,551	5.49
43	83	14,820	2,483,593	5.40
44	84	14,820	2,569,662	5.31
45	85	14,820	2,658,711	5.23
46	86	14,820	2,750,779	5.16
47	87	14,820	2,845,839	5.09
48	88	14,820	2,943,769	5.02
49	89	14,820	3,044,333	4.96
50	90	14,820	3,147,358	4.90

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded at each and every year to generate the Net Death Benefit. For example, you would have to earn 4.81% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 100 over 81 years.

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Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Internal Rate of Return on Death Benefit

		Non-Guaranteed Values*		
	Age End	Annual Net Outlay	Net Death Benefit	Internal Rate of Return(%)
Year	Year	Beg Year	End Year	End Year
51	91	14,820	3,252,687	4.84
52	92	14,820	3,359,406	4.78
53	93	14,820	3,467,390	4.73
54	94	14,820	3,576,629	4.67
55	95	14,820	3,687,189	4.62
56	96	14,820	3,798,368	4.57
57	97	14,820	3,906,964	4.51
58	98	14,820	4,010,681	4.46
59	99	14,820	4,105,550	4.40
60	100	14,820	4,185,268	4.33
61	101	0	4,427,611	4.36
62	102	0	4,684,058	4.40
63	103	0	4,955,430	4.43
64	104	0	5,242,596	4.46
65	105	0	5,546,475	4.48
66	106	0	5,868,040	4.51
67	107	0	6,208,320	4.54
68	108	0	6,568,404	4.56
69	109	0	6,949,445	4.59
70	110	0	7,352,663	4.61
71	111	0	7,779,348	4.63
72	112	0	8,230,866	4.65
73	113	0	8,708,662	4.67
74	114	0	9,214,267	4.69
75	115	0	9,749,297	4.71

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded at each and every year to generate the Net Death Benefit. For example, you would have to earn 4.81% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 100 over 81 years.

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2019 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/25/2019. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Internal Rate of Return on Death Benefit

		Non-Guaranteed Values*		
Year	Age End Year	Annual Net Outlay <u>Beg Year</u>	Net Death Benefit <u>End Year</u>	Internal Rate of Return(%) <u>End Year</u>
76	116	0	10,315,466	4.73
77	117	0	10,914,586	4.75
78	118	0	11,548,575	4.77
79	119	0	12,219,462	4.78
80	120	0	12,929,395	4.80
81	121	0	13,680,645	4.81

The Internal Rate of Return is a measure that can be used to evaluate performance and is based on the current dividend schedule. It is the amount at which outlays (out-of-pocket costs) up to that year must be compounded at each and every year to generate the Net Death Benefit. For example, you would have to earn 4.81% on your investment in order to equal the Net Death Benefit from the proposed Whole Life Legacy 100 over 81 years.

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2019 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

Refer to the Narrative Summary for assumptions, explanations and additional information. This illustration is not valid unless accompanied by or preceded by a Basic Life Insurance Illustration dated 04/25/2019. Refer to the Basic Life Insurance Illustration for guaranteed elements and other important information.

Prepared for: Mr Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$40,371.14
Version: MMDWeb2019-04-01(NY)

Initial Death Benefit: \$1,245,020

Owner Tax Bracket: 28%

Dividend Option(s): Paid-Up Additions

Initial Premium: \$50,000.00

Benefit Summary

Retirement Supplement Using Whole Life Insurance

Initial Premium Payment of \$50,000

\$500,000 In Total up to Age 65

Can Provide

Pre-Retirement Death Benefits

\$1,627,355 at Age 53

\$2,224,815 at Age 65

Supplemental Retirement Income at Age 65

\$102,273 Initial Annual Retirement Income (after-tax)

Cumulative After-Tax Retirement Income of \$1,534,096 is paid over 15 years

Death Benefit at End of Specified Retirement Income Period

\$803,515 at Age 80

Values on this page are not guaranteed

These illustrated amounts are not guaranteed. They include dividends which are neither estimates nor guarantees, but are based on 2019 dividend schedule. Dividends in future years may be lower or higher, depending on the Company's actual experience. Due to this fact, we strongly recommend you look at a lower schedule illustration.

Tax Bracket(s) shown is an assumed rate. The actual rate(s) may differ and change from year to year.

This illustration is not valid unless accompanied by or preceded by a Massachusetts Mutual Life Insurance Company Whole Life Legacy 10 Pay Basic Illustration dated 07/15/2019. Refer to the Basic Illustration for guaranteed elements, assumptions, explanations, and other important information.

Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)

Presented by: Scott Kohen

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	1,245,020	50,000.00	25,585.00	12,945.00	4,350.00
Total Initial Modal Premium (Annualized)		50,000.00	51,170.00	51,780.00	52,200.00

Supplemental Values

Non-Guaranteed Values*

Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year
1	41	50,000	0	0	50,000	0	16,011	0	0	16,011	0	1,245,020
2	42	50,000	0	0	50,000	2,054	44,024	2,054	0	46,078	7,653	1,252,673
3	43	50,000	0	0	50,000	4,465	86,927	6,590	0	93,518	23,731	1,268,751
4	44	50,000	0	0	50,000	6,956	131,412	13,773	0	145,185	47,947	1,292,967
5	45	50,000	0	0	50,000	9,597	177,503	23,837	0	201,340	80,258	1,325,278
6	46	50,000	0	0	50,000	10,500	225,274	35,140	0	260,413	114,461	1,359,481
7	47	50,000	0	0	50,000	11,421	274,838	47,733	0	322,571	150,463	1,395,483
8	48	50,000	0	0	50,000	12,405	326,270	61,717	0	387,987	188,312	1,433,332
9	49	50,000	0	0	50,000	13,320	379,781	77,079	0	456,860	227,654	1,472,674
10	50	50,000	0	0	50,000	14,289	435,458	93,913	0	529,372	268,508	1,513,528
11	51	0	0	0	0	13,336	449,801	110,343	0	560,144	305,422	1,550,442
12	52	0	0	0	0	14,122	464,517	128,075	0	592,592	343,273	1,588,293
13	53	0	0	0	0	15,046	479,569	147,272	0	626,841	382,335	1,627,355
14	54	0	0	0	0	16,025	494,933	168,015	0	662,947	422,646	1,667,666
15	55	0	0	0	0	17,165	510,558	190,484	0	701,042	464,504	1,709,524
16	56	0	0	0	0	18,421	526,382	214,808	0	741,190	508,073	1,753,093
17	57	0	0	0	0	19,731	542,443	241,094	0	783,536	553,361	1,798,381
18	58	0	0	0	0	21,113	558,703	269,433	0	828,136	600,408	1,845,428
19	59	0	0	0	0	22,370	575,311	299,813	0	875,124	648,819	1,893,839
20	60	0	0	0	0	23,758	592,231	332,388	0	924,619	698,764	1,943,784
21	61	0	0	0	0	25,312	609,412	367,343	0	976,755	750,476	1,995,496
22	62	0	0	0	0	27,060	626,756	404,858	0	1,031,613	804,230	2,049,250
23	63	0	0	0	0	29,053	644,161	445,153	0	1,089,314	860,383	2,105,403
24	64	0	0	0	0	31,129	661,579	488,319	0	1,149,897	918,963	2,163,983
25	65	0	0	0	0	33,178	679,046	534,390	0	1,213,436	979,795	2,224,815
26	66	-102,273	0	102,273	-102,273	32,494	696,551	475,750	0	1,172,301	850,358	2,095,378
27	67	-102,273	0	102,273	-102,273	31,706	714,143	414,615	0	1,128,759	722,830	1,967,850
28	68	-102,273	0	102,273	-102,273	30,726	731,910	350,839	0	1,082,748	596,796	1,841,816
29	69	-102,273	0	102,273	-102,273	29,671	749,826	284,321	0	1,034,146	472,090	1,717,110
30	70	-102,273	11,365	90,908	-102,273	28,720	767,953	226,809	11,365	982,829	367,707	1,600,793

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2019 dividend schedule. The dividend schedule is reviewed annually and it is likely that dividends in future years will be lower or higher depending on the Company's actual experience. For this reason, we strongly recommend that you look at a hypothetical lower schedule illustration available upon request.**

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Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$50,262.88
Version: MMDWeb2019-07-01(NY)

Coverage		Current Premiums											
		Face Amount	Annually	Semi-Annually	Quarterly	Monthly							
Base Policy Insurance		1,245,020	50,000.00	25,585.00	12,945.00	4,350.00							
Total Initial Modal Premium (Annualized)			50,000.00	51,170.00	51,780.00	52,200.00							
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year	
31	71	-102,273	102,841	0	-102,273	30,338	786,218	262,542	114,207	928,842	415,750	1,540,852	
32	72	-102,273	107,983	0	-102,273	32,004	804,569	300,674	222,190	871,944	465,274	1,476,994	
33	73	-102,273	113,383	0	-102,273	34,032	822,747	341,499	335,573	811,895	516,774	1,409,442	
34	74	-102,273	119,052	0	-102,273	36,046	840,812	385,044	454,625	748,500	570,148	1,337,813	
35	75	-102,273	125,004	0	-102,273	38,010	858,790	431,287	579,629	681,467	625,254	1,261,663	
36	76	-102,273	131,255	0	-102,273	40,020	876,668	480,287	710,883	610,527	682,090	1,180,682	
37	77	-102,273	137,817	0	-102,273	42,068	894,435	532,088	848,701	535,387	740,647	1,094,531	
38	78	-102,273	144,708	0	-102,273	44,303	912,002	586,841	993,409	455,764	801,127	1,003,067	
39	79	-102,273	151,944	0	-102,273	46,718	929,221	644,638	1,145,352	371,239	863,721	906,121	
40	80	-102,273	159,541	0	-102,273	49,319	945,966	705,575	1,304,893	281,403	928,632	803,515	
41	81	0	65,245	0	0	52,023	962,239	769,735	1,370,138	293,329	995,943	802,319	
42	82	0	68,507	0	0	54,954	977,913	837,227	1,438,645	304,564	1,065,907	800,350	
43	83	0	71,932	0	0	57,733	993,090	907,954	1,510,577	314,938	1,138,286	797,200	
44	84	0	75,529	0	0	60,455	1,007,781	981,841	1,586,106	324,211	1,212,973	792,582	
45	85	0	79,305	0	0	63,174	1,021,975	1,058,843	1,665,411	332,136	1,289,935	786,273	
46	86	0	83,271	0	0	65,889	1,035,558	1,138,805	1,748,681	338,248	1,369,152	778,056	
47	87	0	87,434	0	0	68,578	1,048,444	1,221,555	1,836,116	342,077	1,450,588	767,687	
48	88	0	91,806	0	0	71,213	1,060,608	1,306,939	1,927,921	343,230	1,534,183	754,885	
49	89	0	96,396	0	0	73,628	1,072,049	1,394,667	2,024,317	341,183	1,619,691	739,177	
50	90	0	101,216	0	0	75,888	1,082,794	1,484,533	2,125,533	335,517	1,706,948	720,158	
51	91	0	106,277	0	0	77,992	1,092,916	1,576,402	2,231,810	325,918	1,795,795	697,414	
52	92	0	111,591	0	0	79,380	1,102,851	1,670,113	2,343,400	312,394	1,885,407	669,857	
53	93	0	117,170	0	0	80,689	1,112,762	1,765,809	2,460,570	294,972	1,975,687	637,108	
54	94	0	123,029	0	0	82,055	1,122,908	1,863,966	2,583,599	274,095	2,066,664	598,905	
55	95	0	129,180	0	0	83,580	1,133,641	1,965,361	2,712,779	250,584	2,158,456	555,059	
56	96	0	135,639	0	0	84,820	1,145,543	2,070,816	2,848,418	225,520	2,250,642	504,823	
57	97	0	142,421	0	0	83,790	1,160,022	2,180,780	2,990,839	200,422	2,340,571	445,210	
58	98	0	149,542	0	0	81,371	1,178,872	2,297,587	3,140,381	179,060	2,426,508	374,128	
59	99	0	157,019	0	0	76,278	1,205,267	2,425,308	3,297,400	168,305	2,505,302	288,052	
60	100	0	164,870	0	0	66,831	1,245,020	2,572,133	3,462,270	181,770	2,572,133	181,770	
61	101	0	173,113	0	0	225,921	1,245,020	2,798,054	3,635,383	225,921	2,798,054	225,921	
62	102	0	181,769	0	0	239,069	1,245,020	3,037,123	3,817,152	274,133	3,037,123	274,133	
63	103	0	190,858	0	0	252,983	1,245,020	3,290,106	4,008,010	326,716	3,290,106	326,716	
64	104	0	200,401	0	0	267,707	1,245,020	3,557,813	4,208,410	384,002	3,557,813	384,002	
65	105	0	210,421	0	0	283,287	1,245,020	3,841,100	4,418,831	446,347	3,841,100	446,347	

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Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$50,262.88
Version: MMDWeb2019-07-01(NY)

Coverage		Current Premiums											
		Face Amount	Annually	Semi-Annually	Quarterly	Monthly							
Base Policy Insurance		1,245,020	50,000.00	25,585.00	12,945.00	4,350.00							
Total Initial Modal Premium (Annualized)			50,000.00	51,170.00	51,780.00	52,200.00							
Year	Age End Year	Annual Outlay Beg Year	Annual Loan Beg Year	Annual Surrender Beg Year	Annual Net Outlay Beg Year	Annual Dividend End Year	Basic Policy Cash Value End Year	Total Cash Value of Additions End Year	Total Outstanding Loan End Year	Net Cash Value End Year	Total Paid-Up Additions End Year	Net Death Benefit End Year	
66	106	0	220,942	0	0	299,775	1,245,020	4,140,875	4,639,773	514,133	4,140,875	514,133	
67	107	0	231,989	0	0	317,221	1,245,020	4,458,096	4,871,761	587,767	4,458,096	587,767	
68	108	0	243,588	0	0	335,684	1,245,020	4,793,780	5,115,349	667,683	4,793,780	667,683	
69	109	0	255,767	0	0	355,221	1,245,020	5,149,000	5,371,117	754,348	5,149,000	754,348	
70	110	0	268,556	0	0	375,894	1,245,020	5,524,895	5,639,673	848,259	5,524,895	848,259	
71	111	0	281,984	0	0	397,771	1,245,020	5,922,666	5,921,656	949,947	5,922,666	949,947	
72	112	0	296,083	0	0	420,922	1,245,020	6,343,588	6,217,739	1,059,982	6,343,588	1,059,982	
73	113	0	310,887	0	0	445,419	1,245,020	6,789,007	6,528,626	1,178,970	6,789,007	1,178,970	
74	114	0	326,431	0	0	471,343	1,245,020	7,260,350	6,855,057	1,307,560	7,260,350	1,307,560	
75	115	0	342,753	0	0	498,775	1,245,020	7,759,125	7,197,810	1,446,444	7,759,125	1,446,444	
76	116	0	359,891	0	0	527,804	1,245,020	8,286,929	7,557,701	1,596,363	8,286,929	1,596,363	
77	117	0	377,885	0	0	558,522	1,245,020	8,845,451	7,935,586	1,758,106	8,845,451	1,758,106	
78	118	0	396,779	0	0	591,028	1,245,020	9,436,478	8,332,365	1,932,515	9,436,478	1,932,515	
79	119	0	416,618	0	0	625,426	1,245,020	10,061,904	8,748,983	2,120,492	10,061,904	2,120,492	
80	120	0	437,449	0	0	661,825	1,245,020	10,723,729	9,186,432	2,322,995	10,723,729	2,322,995	
81	121	0	459,322	0	0	700,344	1,245,020	11,424,073	9,645,754	2,541,051	11,424,073	2,541,051	

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Prepared for: Valued Client (Male, 40, Ultra Preferred Non-Tobacco)
Presented by: Scott Kohen

MEC Limit: \$50,262.88
Version: MMD Web2019-07-01(NY)

Your Policy in Action

Michael, Male, 37
 Preferred Best
 \$2,400,000 PruLife® Custom Premier II
 Type B (Variable) Death Benefit for 7 years;
 Type A (Fixed) Death Benefit thereafter
 Guideline Premium

Non-guaranteed results shown on this report are based on hypothetical rates of return and current charges. For additional non-guaranteed results based on different sets of assumptions, see the **Alternate Values report**.

Requested Portfolio Allocation

The values shown here, including Annual Contract Outlay, are not guaranteed. This report assumes that the net premiums have been allocated to the options requested.

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.59%)[@] and Current Charges

Year	Age	Annual Premium Outlay	-Withdrawal	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Net Death Benefit (IRR) (1)	Tax Equivalent (IRR) Net Death Benefit (1)
1	37	100,000	0	0	100,000	96,869	67,583	2,496,869 <	-32.42 %	-32.42 %	2,396 %	3,687 %
2	38	100,000	0	0	100,000	199,982	170,696	2,599,982 <	-10.11 %	-10.11 %	362 %	557 %
3	39	100,000	0	0	100,000	309,788	280,502	2,709,788 <	-3.32 %	-3.32 %	160 %	247 %
4	40	100,000	0	0	100,000	426,741	403,312	2,826,741 <	0.33 %	0.51 %	96 %	148 %
5	41	100,000	0	0	100,000	551,287	535,180	2,951,287 <	2.28 %	3.51 %	66 %	102 %
6	42	100,000	0	0	100,000	683,914	676,300	3,083,914 <	3.43 %	5.28 %	49.65 %	76.38 %
7	43	100,000	0	0	100,000	827,202	827,202	3,227,202 <	4.18 %	6.43 %	39.09 %	60.14 %
8	44	0	0	0	0	879,297	879,297	2,400,000 <	4.58 %	7.05 %	25.40 %	39.08 %
9	45	0	0	0	0	934,967	934,967	2,400,000 <	4.86 %	7.48 %	21.30 %	32.77 %
10	46	0	0	0	0	994,457	994,457	2,400,000 <	5.07 %	7.80 %	18.30 %	28.15 %
Total		\$700,000			\$700,000							
11	47	0	0	0	0	1,060,960	1,060,960	2,400,000 <	5.27 %	8.11 %	16.02 %	24.65 %
12	48	0	0	0	0	1,132,034	1,132,034	2,400,000 <	5.42 %	8.34 %	14.23 %	21.89 %
13	49	0	0	0	0	1,207,998	1,207,998	2,400,000 <	5.55 %	8.54 %	12.79 %	19.68 %
14	50	0	0	0	0	1,289,183	1,289,183	2,400,000 <	5.65 %	8.69 %	11.61 %	17.86 %
15	51	0	0	0	0	1,375,922	1,375,922	2,449,141 <	5.74 %	8.83 %	10.81 %	16.63 %
16	52	0	0	0	0	1,468,559	1,468,559	2,511,236 <	5.81 %	8.94 %	10.17 %	15.65 %
17	53	0	0	0	0	1,567,486	1,567,486	2,570,678 <	5.88 %	9.05 %	9.61 %	14.78 %
18	54	0	0	0	0	1,673,191	1,673,191	2,626,909 <	5.93 %	9.12 %	9.11 %	14.02 %
19	55	0	0	0	0	1,786,246	1,786,246	2,679,369 <	5.99 %	9.22 %	8.66 %	13.32 %
20	56	0	0	0	0	1,907,080	1,907,080	2,784,337 <	6.03 %	9.28 %	8.38 %	12.89 %
Total		\$700,000			\$700,000							

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. Please refer to the Additional Information section.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 35.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

THIS ILLUSTRATION IS NOT VALID WITHOUT A COMPLETE SET OF PAGES. THIS ILLUSTRATION ID IS 1305wiWcp1IRC

Your Policy in Action

Michael, Male, 37
 Preferred Best
 \$2,400,000 PruLife® Custom Premier II
 Type B (Variable) Death Benefit for 7 years;
 Type A (Fixed) Death Benefit thereafter
 Guideline Premium

Requested Portfolio Allocation

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.59%)[@] and Current Charges

Year	Age	Annual Premium Outlay	- Withdrawal	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Net Death Benefit (IRR) (1)	Tax Equivalent (IRR) Net Death Benefit (1)
21	57	0	0	0	0	2,036,129	2,036,129	2,891,304 <	6.07 %	9.34 %	8.13 %	12.51 %
22	58	0	0	0	0	2,173,911	2,173,911	2,999,997 <	6.11 %	9.40 %	7.89 %	12.14 %
23	59	0	0	0	0	2,321,045	2,321,045	3,110,201 <	6.14 %	9.45 %	7.68 %	11.82 %
24	60	0	0	0	0	2,478,206	2,478,206	3,221,668 <	6.17 %	9.49 %	7.49 %	11.52 %
25	61	0	0	0	0	2,645,978	2,645,978	3,386,852 <	6.20 %	9.54 %	7.38 %	11.35 %
26	62	0	0	0	0	2,824,997	2,824,997	3,559,497 <	6.22 %	9.57 %	7.28 %	11.20 %
27	63	0	0	0	0	3,016,056	3,016,056	3,739,909 <	6.24 %	9.60 %	7.19 %	11.06 %
28	64	0	0	0	0	3,219,950	3,219,950	3,928,338 <	6.26 %	9.63 %	7.10 %	10.92 %
29	65	0	0	0	0	3,437,563	3,437,563	4,125,076 <	6.28 %	9.66 %	7.02 %	10.80 %
30	66	0	0	0	0	3,669,694	3,669,694	4,366,936 <	6.30 %	9.69 %	6.98 %	10.74 %
Total		\$700,000			\$700,000							
31	67	0	0	0	0	3,915,636	3,915,636	4,620,451 <	6.31 %	9.71 %	6.94 %	10.68 %
32	68	0	0	0	0	4,177,819	4,177,819	4,888,048 <	6.33 %	9.74 %	6.90 %	10.62 %
33	69	0	0	0	0	4,457,276	4,457,276	5,170,440 <	6.34 %	9.75 %	6.86 %	10.55 %
34	70	0	452,652	0	-452,652	4,286,310	4,286,310	4,929,257 <	6.36 %	9.78 %	6.79 %	10.45 %
35	71	0	247,348	205,304	-452,652	4,309,872	4,103,987	4,664,270	6.38 %	9.82 %	6.72 %	10.34 %
36	72	0	0	452,652	-452,652	4,572,311	3,909,042	4,411,996	6.39 %	9.83 %	6.68 %	10.28 %
37	73	0	0	452,652	-452,652	4,826,273	3,700,818	4,135,182	6.40 %	9.85 %	6.63 %	10.20 %
38	74	0	0	452,652	-452,652	5,071,329	3,478,834	3,833,827	6.42 %	9.88 %	6.59 %	10.14 %
39	75	0	0	452,652	-452,652	5,307,026	3,242,588	3,507,939	6.43 %	9.89 %	6.55 %	10.08 %
40	76	0	0	452,652	-452,652	5,530,619	2,989,282	3,265,813	6.43 %	9.89 %	6.55 %	10.08 %
Total		\$700,000			\$2,468,564							
41	77	0	0	452,652	-452,652	5,740,903	2,717,659	3,004,704	6.44 %	9.91 %	6.55 %	10.08 %
42	78	0	0	452,652	-452,652	5,936,564	2,426,354	2,723,182	6.45 %	9.92 %	6.56 %	10.09 %
43	79	0	0	452,652	-452,652	6,116,184	2,113,894	2,419,703	6.45 %	9.92 %	6.56 %	10.09 %
44	80	0	0	452,652	-452,652	6,278,226	1,778,690	2,092,601	6.45 %	9.92 %	6.55 %	10.08 %
45	81	0	0	452,652	-452,652	6,421,045	1,419,041	1,740,093	6.46 %	9.94 %	6.55 %	10.08 %
46	82	0	0	452,652	-452,652	6,542,631	1,032,883	1,360,015	6.46 %	9.94 %	6.55 %	10.08 %
47	83	0	0	452,652	-452,652	6,641,053	618,232	950,284	6.46 %	9.94 %	6.54 %	10.06 %
48	84	0	0	452,652	-452,652	6,715,572	174,288	510,066	6.46 %	9.94 %	6.54 %	10.06 %
49	85	0	0	0	0	6,777,399	167,431	506,301	6.45 %	9.92 %	6.53 %	10.05 %
50	86	0	0	0	0	6,837,423	158,051	499,922	6.45 %	9.92 %	6.52 %	10.03 %
Total		\$700,000			\$6,089,780							

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.
 < Indicates the No-Lapse Guarantee will be in effect for the entire policy year. Please refer to the Additional Information section.
 (1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 35.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

THIS ILLUSTRATION IS NOT VALID WITHOUT A COMPLETE SET OF PAGES. THIS ILLUSTRATION ID IS 1305wiWcp1IRC

Your Policy in Action

Michael, Male, 37
 Preferred Best
 \$2,400,000 PruLife® Custom Premier II
 Type B (Variable) Death Benefit for 7 years;
 Type A (Fixed) Death Benefit thereafter
 Guideline Premium

Requested Portfolio Allocation

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.59%)[@] and Current Charges

Year	Age	Annual Premium Outlay	- Withdrawal	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Net Death Benefit (IRR) (1)	Tax Equivalent (IRR) Net Death Benefit (1)
51	87	0	0	0	0	6,895,245	145,739	490,502	6.44 %	9.91 %	6.51 %	10.02 %
52	88	0	0	0	0	6,950,505	130,129	477,655	6.44 %	9.91 %	6.51 %	10.02 %
53	89	0	0	0	0	7,002,736	110,747	460,884	6.43 %	9.89 %	6.50 %	10.00 %
54	90	0	0	0	0	7,051,450	87,095	439,668	6.43 %	9.89 %	6.49 %	9.98 %
55	91	0	0	0	0	7,102,761	65,280	349,390	6.42 %	9.88 %	6.47 %	9.95 %
56	92	0	0	0	0	7,157,939	46,564	261,303	6.42 %	9.88 %	6.45 %	9.92 %
57	93	0	0	0	0	7,218,573	32,529	176,900	6.42 %	9.88 %	6.44 %	9.91 %
58	94	0	0	0	0	7,286,344	24,847	97,710	6.42 %	9.88 %	6.43 %	9.89 %
59	95	0	0	0	0	7,362,429	24,686	24,686	6.42 %	9.88 %	6.42 %	9.88 %
60	96	0	0	0	0	7,439,284	24,495	24,495	6.42 %	9.88 %	6.42 %	9.88 %
Total		\$700,000			\$6,089,780							
61	97	0	0	0	0	7,516,918	24,273	24,273	6.42 %	9.88 %	6.42 %	9.88 %
62	98	0	0	0	0	7,595,335	24,018	24,018	6.42 %	9.88 %	6.42 %	9.88 %
63	99	0	0	0	0	7,674,542	23,726	23,726	6.42 %	9.88 %	6.42 %	9.88 %
64	100	0	0	0	0	7,754,545	23,396	23,396	6.42 %	9.88 %	6.42 %	9.88 %
65	101	0	0	0	0	7,835,350	23,024	23,024	6.42 %	9.88 %	6.42 %	9.88 %
66	102	0	0	0	0	7,916,963	22,607	22,607	6.42 %	9.88 %	6.42 %	9.88 %
67	103	0	0	0	0	7,999,389	22,142	22,142	6.42 %	9.88 %	6.42 %	9.88 %
68	104	0	0	0	0	8,082,634	21,626	21,626	6.42 %	9.88 %	6.42 %	9.88 %
69	105	0	0	0	0	8,166,704	21,055	21,055	6.42 %	9.88 %	6.42 %	9.88 %
70	106	0	0	0	0	8,251,602	20,424	20,424	6.42 %	9.88 %	6.42 %	9.88 %
Total		\$700,000			\$6,089,780							
71	107	0	0	0	0	8,337,336	19,730	19,730	6.42 %	9.88 %	6.42 %	9.88 %
72	108	0	0	0	0	8,423,909	18,969	18,969	6.42 %	9.88 %	6.42 %	9.88 %
73	109	0	0	0	0	8,511,326	18,134	18,134	6.42 %	9.88 %	6.42 %	9.88 %
74	110	0	0	0	0	8,599,592	17,221	17,221	6.41 %	9.86 %	6.41 %	9.86 %
75	111	0	0	0	0	8,688,710	16,224	16,224	6.41 %	9.86 %	6.41 %	9.86 %
76	112	0	0	0	0	8,778,685	15,138	15,138	6.41 %	9.86 %	6.41 %	9.86 %
77	113	0	0	0	0	8,869,520	13,956	13,956	6.41 %	9.86 %	6.41 %	9.86 %
78	114	0	0	0	0	8,961,219	12,671	12,671	6.41 %	9.86 %	6.41 %	9.86 %
79	115	0	0	0	0	9,053,783	11,276	11,276	6.41 %	9.86 %	6.41 %	9.86 %
80	116	0	0	0	0	9,147,217	9,764	9,764	6.41 %	9.86 %	6.41 %	9.86 %
Total		\$700,000			\$6,089,780							

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.
 < Indicates the No-Lapse Guarantee will be in effect for the entire policy year. Please refer to the Additional Information section.
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**Your
Policy in
Action**

Michael, Male, 37

Preferred Best
\$2,400,000 PruLife® Custom Premier II
Type B (Variable) Death Benefit for 7 years;
Type A (Fixed) Death Benefit thereafter
Guideline Premium

Requested Portfolio Allocation

Non-Guaranteed Results Based on Hypothetical Annual Gross Returns of 7.00% (Net 6.59%)[@] and Current Charges

Year	Age	Annual Premium Outlay	- Withdrawal	- Net Loan	Annual = Contract Outlay	Contract Fund	Surrender Value	Net Death Benefit	Surrender Value (IRR)	Tax Equivalent (IRR) Surrender Value	Net Death Benefit (IRR) (1)	Tax Equivalent (IRR) Net Death Benefit (1)
81	117	0	0	0	0	9,241,521	8,125	8,125	6.41 %	9.86 %	6.41 %	9.86 %
82	118	0	0	0	0	9,336,698	6,350	6,350	6.41 %	9.86 %	6.41 %	9.86 %
83	119	0	0	0	0	9,432,748	4,432	4,432	6.41 %	9.86 %	6.41 %	9.86 %
84	120	0	0	0	0	9,529,672	2,359	2,359	6.41 %	9.86 %	6.41 %	9.86 %
Total		\$700,000			\$6,089,780							

[@] Refer to **About the Interest Rates** section for information about the interest rates and allocations used in this illustration.

< Indicates the No-Lapse Guarantee will be in effect for the entire policy year. Please refer to the Additional Information section.

(1) The IRR does not reflect the effects of income taxes. The Tax Equivalent IRR reflects an assumed annual tax rate of 35.00%. These hypothetical accounts are for demonstrative purposes only and do not represent any investments available on the market.

You will find an explanation of many of the terms used in this illustration in the Glossary of Terms.

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Paying a Premium Early on a Guaranteed Universal Life Contract

Can you lose the guarantee on a lifetime death benefit?

EXAMPLE:

The Annual Premium is \$20,000 and was due on 02/04/23. The Premium was paid on 2/04/23.

Target Premium is \$26,000.

Commission is 50% of the Target Premium or Annual Premium paid, whichever is less.

Year 2 renewal premium is due 2/04/24, and \$10,000 is paid on 1/31/24.

ANY ISSUES?

John Hancock Life Insurance Company of New York

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 05PROVUL

Summary of Policy Values

Presented By: Home Office - MC

Illustration Assumptions

BRAD
 Male - Preferred NonSmoker
 Age: 36
 Policy Number:
 Issue Date: 01/03/2007

Current Death Benefit \$1,500,000
 Current Base Face Amount \$1,500,000
 Billing Mode: Annual
 Death Benefit Option 1; Cash Value Accumulation Test
 State: New York

Policy Year	Planned Premium	0.00% Assumed Gross Rate (-0.28% Net Rate) Maximum Charges			6.00% Assumed Gross Rate (5.72% Net Rate) Maximum Charges			6.00% Assumed Gross Rate (5.72% Net Rate) Current Charges		
		Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
10	0	35,004	34,704	1,500,000	36,519	36,219	1,500,000	37,109	36,809	1,500,000
11	6,500	36,624	36,624	1,500,000	40,531	40,531	1,500,000	42,596	42,596	1,500,000
12	6,500	37,880	37,880	1,500,000	44,384	44,384	1,500,000	48,176	48,176	1,500,000
13	6,500	38,920	38,920	1,500,000	48,225	48,225	1,500,000	53,804	53,804	1,500,000
14	6,500	39,719	39,719	1,500,000	52,021	52,021	1,500,000	59,470	59,470	1,500,000
15	6,500	40,178	40,178	1,500,000	55,670	55,670	1,500,000	65,187	65,187	1,500,000
16	6,500	40,526	40,526	1,500,000	59,518	59,518	1,500,000	71,636	71,636	1,500,000
17	6,500	40,335	40,335	1,500,000	63,042	63,042	1,500,000	78,212	78,212	1,500,000
18	6,500	39,561	39,561	1,500,000	66,181	66,181	1,500,000	84,912	84,912	1,500,000
19	6,500	38,043	38,043	1,500,000	68,754	68,754	1,500,000	91,745	91,745	1,500,000
20	6,500	35,603	35,603	1,500,000	70,549	70,549	1,500,000	98,710	98,710	1,500,000
21	6,500	32,223	32,223	1,500,000	71,508	71,508	1,500,000	105,782	105,782	1,500,000
22	6,500	27,822	27,822	1,500,000	71,504	71,504	1,500,000	112,948	112,948	1,500,000
23	6,500	22,542	22,542	1,500,000	70,629	70,629	1,500,000	120,194	120,194	1,500,000
24	6,500	16,239	16,239	1,500,000	68,689	68,689	1,500,000	127,505	127,505	1,500,000
25	6,500	8,690	8,690	1,500,000	65,408	65,408	1,500,000	134,881	134,881	1,500,000
26	6,500	##	##	##	60,423	60,423	1,500,000	142,299	142,299	1,500,000
27	6,500				53,279	53,279	1,500,000	149,760	149,760	1,500,000
28	6,500				43,587	43,587	1,500,000	157,279	157,279	1,500,000
29	6,500				31,033	31,033	1,500,000	164,864	164,864	1,500,000
30	6,500				15,254	15,254	1,500,000	172,525	172,525	1,500,000

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy

Version: 12.1.1S[0-134217728-131072-3104-906011585] - 081

John Hancock Life Insurance Company of New York

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 05PROVUL

Summary of Policy Values (cont'd)

Presented By: Home Office - MC

Illustration Assumptions

BRAD'

Male - Preferred NonSmoker

Age: 36

Policy Number'

Issue Date: 01/03/2007

Current Death Benefit \$1,500,000

Current Base Face Amount \$1,500,000

Billing Mode: Annual

Death Benefit Option 1; Cash Value Accumulation Test

State: New York

Policy Year	Planned Premium	0.00% Assumed Gross Rate (-0.28% Net Rate) Maximum Charges			6.00% Assumed Gross Rate (5.72% Net Rate) Maximum Charges			6.00% Assumed Gross Rate (5.72% Net Rate) Current Charges		
		Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit	Policy Value	Net Surrender Value	Net Death Benefit
31	6,500				##	##	##	180,093	180,093	1,500,000
32	6,500							187,482	187,482	1,500,000
33	6,500							194,646	194,646	1,500,000
34	6,500							201,488	201,488	1,500,000
35	6,500							207,889	207,889	1,500,000
36	6,500							213,934	213,934	1,500,000
37	6,500							219,536	219,536	1,500,000
38	6,500							224,635	224,635	1,500,000
39	6,500							229,154	229,154	1,500,000
40	6,500							233,007	233,007	1,500,000
41	6,500							235,711	235,711	1,500,000
42	6,500							237,052	237,052	1,500,000
43	6,500							236,801	236,801	1,500,000
44	6,500							234,703	234,703	1,500,000
45	6,500							230,478	230,478	1,500,000
46	6,500							224,426	224,426	1,500,000
47	6,500							215,894	215,894	1,500,000
48	6,500							204,537	204,537	1,500,000
49	6,500							189,879	189,879	1,500,000
50	6,500							171,098	171,098	1,500,000
51	6,500							147,807	147,807	1,500,000
52	6,500							119,315	119,315	1,500,000
53	6,500							84,819	84,819	1,500,000
54	6,500							43,492	43,492	1,500,000
55	6,500							##	##	##

Indicates that the policy has lapsed under the illustrated assumption. Additional premium would be required to maintain policy benefits.

This illustration is only valid when all pages are included and accompanied or preceded by a current prospectus describing the Protection VUL policy.

Version: 12.1.1S[0-134217728-131072-3104-906011585] - 081

John Hancock Life Insurance Company of New York

A LIFE INSURANCE POLICY ILLUSTRATION

A Variable Universal Life Insurance Policy

Protection VUL Form: 05PROVUL

Valuable Information About Your Life Insurance Illustration (cont'd)

Presented By: Home Office - MC

Illustration Assumptions

BRAD / Current Death Benefit \$1,500,000
 Male - Preferred NonSmoker Current Base Face Amount \$1,500,000
 Age: 36 Billing Mode: Annual
 Policy Number: Death Benefit Option 1; Cash Value Accumulation Test
 Issue Date: 01/03/2007 State: New York

Assuming Maximum Charges and an Initial Gross Rate of 6.00% (Net 5.72%)

rates of return may be higher or lower than those illustrated and will fluctuate in response to changing market conditions and the allocation chosen among subaccounts and any fixed account options. In determining the net rate, this illustration assumes 0.28% total portfolio annual expenses based on the specified Subaccount Allocation shown on the Summary Page. The Subaccount Allocation displayed may not reflect the current allocation under your policy. Please contact your representative for information on the current allocation. This hypothetical illustration does not reflect investment, if any, in the Fixed Account.

Payments in excess of the planned premiums are subject to underwriting approval.

Premium Charge

Premium Charge of 8% of premium will be deducted from each premium for the first 5 years and 2% of premium will be deducted from each premium for policy years 6 and later. The maximum premium charge is 8% in all years.

Monthly Administrative Charge

Monthly Administrative Charge of \$15 in all policy years, current and guaranteed.

Base Face Amount Charge

Base Face Amount Charge is an additional \$0.0644 per \$1,000 of Base Face Amount per policy month. It will be deducted for the first four policy years. A separate per \$1,000 Base Face Amount Charge will be deducted for the first four policy years of any face increase. This charge varies by age, sex, and risk class.

Cost of Insurance

Current insurance charges are based on company experience. The current rates may change, but are guaranteed never to exceed the maximum rates. Maximum rates reflect the 2001 CSO Mortality Table.

Asset Based Risk Charge

A charge to cover the risk of adverse mortality and expense is deducted monthly from the Policy Value. The charge is a percentage of that portion of your Policy Value allocated to variable investment options. The current percentages on the policy value allocated to the variable investment options are 0.075% for the policy years 1 to 15 on current and guaranteed basis, 0.000% on current basis and 0.020% on guaranteed basis thereafter for all policy years.

Gain or Loss/Interest Credited

This is the investment gain/loss on the Policy Value based on the rate of return of your policy's investment options selected or the interest credited on the Fixed

Each of the Lifestyle funds is a "fund-of funds" that invest in other underlying funds. To maintain target allocations for each Lifestyle fund, the underlying funds may be rebalanced periodically. The "Total Portfolio Annual Expenses" for each Lifestyle fund listed below include fees and expenses incurred indirectly as a result of its investment in these underlying funds and are based on target allocations as of July 1, 2015. Underlying Fund Fees and Expenses are estimated. Actual amounts are based on the current fiscal year for the Lifestyle funds.

SubAccount and Fixed Account Options Allocation

Actual charges assessed against each subaccount and fixed account options vary as follows:

	Total Portfolio Annual Expenses
Conservative	
Money Market B	0.28%

Premiums

This illustration assumes that planned premiums are paid at the beginning of each modal period indicated. Based on the following assumptions in this illustration, additional premiums would be required to maintain policy benefits starting in the specified year:

Assumptions	Year
Maximum Charges/6.00% Gross Rate	31
Maximum Charges/0.00% Gross Rate	26

Protection VUL

Indexed Universal Life Insurance provides two main advantages: death benefit protection and an Index Account that protects your premium payments from losses with a zero percent floor. Here's an example of how the Index Account works in simple terms.

RULES OF THE GAME

If the Index Account were a game of football, here's how the rules would change:

Perpetual first down.

No negative yards.

Gain up to a maximum of 13 yards per play.

Take a look at what happens with these "new rules."



THE PLAY-BY-PLAY

Pick your favorite quarterback. His team has the ball and is starting out on the 20 yard line.

Play 1: Your quarterback throws for an 11-yard gain! The ball is spotted at the 31 yard line.

Play 2: Your quarterback is sacked at the 12 yard line for a 19-yard loss. But we've changed the rules so that instead of losing yards, the ball is spotted at the 31 yard line where the play began, and it's still first down.

Play 3: Your quarterback throws for a five-yard gain. The ball is spotted at the 36 yard line, and it's still first down.

Play 4: Your quarterback throws for a 20-yard gain. The 13-yard maximum kicks in, so your team has to "give back" seven of the yards. The net result is a gain of 13 yards, and the ball is spotted squarely on the 49 yard line.

GAME SUMMARY:

Under normal rules, the team would have gained a total of 17 yards (gains of 11, 5, and 20 with a loss of 19 yards) and the ball would have been spotted at the 37 yard line. However, with the new rules, the team gained 30 yards and the ball is at the 49, which is an extra 12 yards downfield!

WHAT DOES THIS MEAN FOR YOU?

Replace your football team with any Index Selection currently available. Each play is a year, and the yardage gains are locked-in interest rate credit gains!

The information presented is hypothetical and not intended to project or predict investment results.

Indexed Universal Life products are not an investment in the "market" or in the applicable index and are subject to all policy fees and charges normally associated with most universal life insurance.

Failure to meet premium requirements may result in a lapse in the policy and participation in the Index Accounts. The Index Accounts are subject to caps and participation rates. The surrender charge varies by product, gender, issue age, underwriting class and duration. In no case will the interest credited be less than 0 percent. Please refer to the customized illustration provided by your agent for additional detail. The policy's death benefit is paid upon the death of the insured. The policy does not continue to accumulate cash value and excess interest after the insured's death. The policy does not continue to accumulate cash value and excess interest after the insured's death. For costs and complete details, call or write North American Company, Administrative Office, Sioux Falls, SD 57193. Telephone (877) 872-0757.

Narrative Summary

Prepared For: VALUED CLIENT

This product offers several Indexed Options for allocating your Policy Account Value, both initially and at Segment Maturity. The Plus options have a higher Growth Cap Rate and a Segment Charge.

- **Core S&P 500 Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 9.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.00%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0%**
- **Plus S&P 500 Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 11.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.50%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0.50%**
- **Core S&P 500 Price Return Indexed Option with 3-Year Segment Term**
 - Segment term: 3 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 30.00%**
 - **Guaranteed Minimum Growth Cap Rate: 10.00%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0%**
- **Plus S&P 500 Price Return Indexed Option with 3-Year Segment Term**
 - Segment term: 3 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 40.00%**
 - **Guaranteed Minimum Growth Cap Rate: 11.50%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0.50%**

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- **Core Russell 2000 Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 7.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.00%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0%**
- **Plus Russell 2000 Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 9.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.50%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0.50%**

The Russell 2000® is a trademark of Russell Investments and has been licensed for use by AXA Equitable. BrightLife Grow is not sponsored, endorsed, sold or promoted by Russell Investments and Russell Investments makes no representation regarding the advisability of investing in the Product.

- **Core MSCI EAFE Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 7.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.00%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0%**
- **Plus MSCI EAFE Price Return Indexed Option with 1-Year Segment Term**
 - Segment term: 1 year
 - Segment Guaranteed Annual Interest Rate: 0.00%
 - **Current Growth Cap Rate: 9.00%**
 - **Guaranteed Minimum Growth Cap Rate: 3.50%**
 - Current Participation Rate: 100.00%
 - Guaranteed Minimum Participation Rate: 100%
 - **Segment Charge: 0.50%**

The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The policy contains a more detailed description of the limited relationship MSCI has with AXA Equitable and any related products.

Throughout this illustration the net policy account values, net cash surrender values and net death benefits which are shown are based upon the greater of the Policy Account Value and the Alternate Policy Account Value (per the 2% Interest Guarantee Endorsement).

THIS ILLUSTRATION IS NOT COMPLETE WITHOUT ALL NUMBERED PAGES
THIS ILLUSTRATION IS NOT PART OF THE LIFE INSURANCE POLICY OR CONTRACT
AXA Equitable Life Insurance Company 1290 Ave. of the Americas, New York, NY 10104 212-554-1234

Presented by: LAFFIE FINANCIAL GROUP, Delivered in New York

Prepared on:

Male Preferred Elite Non-Tobacco User Age 40

Initial Face Amount: \$1,000,000

Initial Planned Periodic Premium = \$6,491.40

Premium Mode: Annual, Riders: NLG

Initial Death Benefit Option: A (Level)

Minimum Initial Premium: \$1,296.59

GE 133962 (3/18) (Exp. 3/21), BrightLife Grow, Series 155

CVAT-04-2.25%-12.7.0.6-\$11,820.00-02-07



Prepared For: Irwin S // Male/58/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$500,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$8,878.00 Annual

Nationwide Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider Benefit Summary*

Initial Scheduled Premium **\$8,878**

Coverage Applied For:

Total Specified Amount with ALIDB for Qualified Long-Term Care Services Rider **\$500,000**

Maximum Monthly Benefit **\$10,000**

ALIDB for Qualified Long-Term Care Services Rider includes:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

*This rider may be referred to as "ALIDB for Qualified Long-Term Care Services Rider" throughout this Sales Proposal. The ALIDB for Qualified Long-Term Care Services Rider is a life insurance policy that accelerates the death benefit for qualified long term care and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program and is not a Medicare supplement policy. Receipt of the accelerated death benefits under this rider may affect eligibility for public assistance programs and may be taxable. See Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider Benefit Report for additional information

Prepared For: Irwin S // Male/58/Preferred Nontobacco
IRC Section 7702: Guideline Premium Test
Specified Amount: \$500,000
Death Benefit Options: Option 1 (Level)
Initial Planned Premium: \$8,878.00 Annual

Nationwide Acceleration of Life Insurance Death Benefit for Qualified Long-Term Care Services Rider Benefit Report

ALIDB for Qualified Long-Term Care Services Rider Benefit

- The ALIDB for Qualified Long-Term Care Services Rider is intended to be a qualified long term contract under section 7702B of the Internal Revenue Code.
- You will receive the lesser of: 2% per month of the base specified amount (not including any Additional Term Rider specified amount), OR the per diem amount allowed by HIPAA for the given year time days in the month.
- If collecting the per diem rate allowed by HIPAA, your monthly benefit will increase each year with any increase in the HIPAA per diem rate until reaching the maximum monthly benefit amount issued.
- The benefit will last at least 50 months (longer if receiving benefit based on HIPAA rate) assuming no withdrawals or loans have been taken that could reduce benefits.
- During the benefit period the ALIDB for Qualified Long-Term Care Services Rider charges will be waived but other charges will continue to be deducted subject to the No Lapse Guarantee described below.
- This ALIDB for Qualified Long-Term Care Services Rider also provides a one-time, lump sum benefit as an acceleration of the death benefit under the base policy whenever qualifying terminal illness conditions have been met. The rider defines terminal illness as an illness or physical condition, including a physical injury, that can reasonably be expected to result in death within 12 months.

Indemnity-style Benefit

Once qualifications for Qualified Long-Term Care Services have been met, the ALIDB for Qualified Long-Term Care Services Rider benefit will be paid directly to the owner of the contract on a monthly basis. No monthly bills or receipts will need to be submitted. Excess benefits not needed for Qualified Long-Term Care expenses may be used for other purposes.

Qualified Long-Term Care Services under the ALIDB for Qualified Long-Term Care Services Rider include:

- Nursing Home Care
- Home Health Care and Hospice
- Assisted Living
- Adult Day Care

No Lapse Guarantee

If the cash value is insufficient to cover monthly deductions while the Insured is collecting ALIDB for Qualified Long-Term Care Services Rider Benefits for any qualified service, we will not lapse the policy and monthly deductions will be waived. Withdrawals and loans may not be taken while receiving the ALIDB for Qualified Long-Term Care Services Rider Benefit. Additionally, we will not lapse the Policy within 12 months of paying a Lump Sum Benefit.

Terminal Illness Benefit

An acceleration of death benefit for terminal illness is available when certified by a licensed health care practitioner that the insured has 12 months or less to live. The maximum lump sum benefit amount is \$50,000.

THANK YOU!



SCOTT LAFFIE

PARTNER



SCOTT KOHEN

PARTNER

Scott Laffie joined Laffie Financial Group as a partner in 2008. In 2011, Scott earned his Certified Financial Planner® designation upon meeting the rigorous education, examination, experience and ethic requirements. Prior to joining the Laffie Financial Group, Scott worked in public accounting providing tailored financial guidance to clients.

Scott Kohen is a partner at the Laffie Financial Group, and has been working in financial services since 2007. As an advisor, his primary focus is estate and insurance planning for individuals, families and business owners. Prior to joining LFG, Scott managed his own advisory office with Edward Jones Investments and was a Regional Consultant for Alliance Bernstein in New York City.

516-364-7396