

Whole Life 10 Pay

Basic Life Insurance Illustration

Prepared for:

Valued Client

Male, Age 0

Presented by:

Life Sales and Distribution

1295 State Street

Springfield, MA 01111

May 3, 2023

CRN: 284138

APPLICATIONS FOR THIS PRODUCT AT FACE AMOUNTS BELOW \$100,000 WILL BE ACCEPTED BEGINNING MAY 20, 2023.

Narrative Summary

Whole Life 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown.

Client Information

Prepared for
Underwriting Class

Valued Client, Male, Age 0
Juvenile

All coverages, premiums, riders and underwriting classes are subject to Home Office approval.

You may be required to provide medical information, and an exam may be necessary.

Policy Information

Issuing Company	Massachusetts Mutual Life Insurance Company
Policy	Limited Payment Whole Life with Premiums Payable for 10 Years
Generic Policy Name	Whole Life Policy
Policy Form Number	ICC18-MMWL*
MEC Status	No
Initial Base Dividend Option	Paid-Up Additions

Initial Premium Information

Premium Payment Mode	Annual
Base Premium	\$59,200.00
Accelerated Death Benefit for Terminal Illness Rider (No Premium Charge)	
Transfer of Insured Rider (No Premium Charge)	
Total Initial Premium	\$59,200.00

Initial Coverage Information

Base Policy Face Amount	\$2,000,000.00
Total Initial Death Benefit	\$2,000,000.00

*Applications submitted through MassMutual's Coverpath digital platform will be issued a whole life policy using a different policy form (WL-2018 and ICC18WL in certain states, including North Carolina) than the form noted here, but all premiums, values, and policy features are the same. Applicants will receive a Basic Illustration for that policy at the time of application.

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

What is Whole Life 10 Pay: Whole Life 10 Pay is a permanent life insurance policy providing a guaranteed face amount. Premiums are payable for 10 years. The duration of premiums for riders varies according to the terms of the rider. The policy provides for cash value accumulation and for the payment of dividends as may be determined by the company.

What This Illustration Shows: This illustration describes the important features of this MassMutual Whole Life 10 Pay life insurance policy. The following pages provide a summary (and year-by-year figures) for required premiums, cash surrender values, death benefits, anticipated out-of-pocket premium payments and other values for this policy on a guaranteed and non-guaranteed basis. It is designed to help you understand how this policy works. It is not a projection of how it will perform. **Many of the values contained in this illustration depend on non-guaranteed dividends.**

Your illustration may show policy changes, such as face amount decreases, dividend option changes, the Alternate Payment Option (APO) strategy, loans, partial surrenders or changes to certain rider premiums. Policy changes are not automatic. You must submit a request to our Home Office.

Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Narrative Summary

IMPORTANT INFORMATION ABOUT DIVIDENDS Whole Life 10 Pay is a participating policy and is eligible to receive dividends, which are not guaranteed. The non-guaranteed values shown in this illustration are based on the company's 2023 dividend schedule. This illustration assumes a policy with an adjustable policy loan interest rate provision. Dividends are a reflection of the company's mortality experience (death claims), investment earnings and expenses, and will change over time. **This illustration is neither a projection nor estimate of future benefits and assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur. Actual results may be more or less favorable than those shown. For this reason, we strongly recommend reviewing an illustration showing a lower dividend schedule to see the impact this would have on policy values.** *Transfer of policy ownership to a qualified pension or profit sharing plan could result in different dividends.*

This illustration assumes that the dividend option is Paid-Up Additions for all years shown. The annual dividend, if any, is used to buy additional level paid-up life insurance, adding to the policy's death benefit and total cash value. "Paid-up" means that no further premiums are required on the additional life insurance. This additional insurance is also eligible to receive dividends. Paid-up additions may be surrendered for their cash value as long as they are not being used as collateral for policy debt.

Additional Coverage Provided by Rider(s)

Accelerated Death Benefit for Terminal Illness Rider (ABR): The Accelerated Death Benefit for Terminal Illness Rider allows the policyowner to receive an advance of a portion of the available policy death benefit when we receive proof that the insured has a terminal illness expected to result in death within the period set forth in the rider. No further receipts/evidence are necessary. The funds may be used for any purpose. This rider terminates upon acceleration. There is no charge for this rider unless it is exercised.

Transfer of Insured Rider (TIR): The Transfer of Insured Rider provides the policyowner with the right to transfer or exchange a new insured in place of the current insured under the policy, provided an insurable interest exists between the owner and the substitute insured, the new insured is not older than age 75 and evidence of insurability is provided. There is no annual premium for this rider however there is a cost due if the rider is exercised.

IMPORTANT TAX INFORMATION

Based on the assumptions in this illustration, the following Modified Endowment Contract (MEC) determinations were made:

- **This policy is not a MEC, based on the Tabular Values**
- **This policy is not a MEC, based on the Supplemental Values**

Changes to the assumptions as illustrated could cause the policy to become a MEC or change the year that the policy is illustrated to become a MEC under the Internal Revenue Code.

A Modified Endowment Contract (MEC) distinguishes between a policy purchased primarily for death protection and a policy purchased primarily for the tax advantages afforded to life insurance cash values. Once a policy is classified as a MEC, it receives less advantageous federal income tax treatment (see below). To determine if a contract is a MEC, a premium limit (the MEC limit) is established for the maximum amount of premium allowed during the first seven years, based upon rules set by the Internal Revenue Code. Under the MEC test, a MEC results if the cumulative amount paid at any time in the first seven years exceeds the cumulative MEC limit applicable in that policy year. Certain changes to the policy can subject the policy to MEC testing beyond the first seven years or can cause premiums already paid to be re-tested.

Surrenders and distributions are subject to income tax to the extent they exceed the policy's cost basis. If the policy is a MEC, distributions and loans are taxable to the extent of gain and may be subject to a 10% tax penalty.

Death benefit proceeds from this policy are generally excludable from the beneficiary's gross income for income tax purposes (IRC Section 101(a)(1)). Policy loans on non-MEC policies are not treated as distributions or subject to income tax when taken (IRC Section 72). However, if the policy is not held until death, taxes are generally due on surrender or lapse and may in fact exceed the policy's Net Surrender Value if prior loans and surrenders were extensive.

The information provided above is not written or intended as specific tax advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are strongly encouraged to seek advice from their own personal tax or legal counsel.

Narrative Summary

IMPORTANT INFORMATION ABOUT POLICY LOANS

This illustration, using a 5.14% policy loan interest rate, is for a policy issued in Massachusetts on May 03, 2023. This rate may change on each policy anniversary date. **A higher policy loan interest rate can impact policy values and the amounts available for future loans and distributions. For this reason, we strongly recommend that you request an illustration with a hypothetical higher loan interest rate.** This illustration assumes policy loans. This illustration assumes payment of interest when due. Loan interest may be satisfied by loaning against the cash value of the policy as long as the annual interest due is less than the maximum loan amount.

Taking a policy loan could have adverse tax consequences. If your aggregate policy loans substantially exceed your cost basis, you may incur a significant income tax liability if the policy terminates before the insured's death. You may have to make substantial payments to cover policy premiums and policy loan interest to prevent the termination of the policy and to avoid the potential income tax liability. Some of the indications that such a situation may arise include: (1) high outstanding debt relative to the policy's cash value and (2) lower than illustrated dividends. You can reduce the likelihood that either will incur a significant income tax liability should your policy terminate before the death of the insured, or that you will need to make substantial payments to cover policy premium and pay policy loan interest to keep your policy from terminating, by monitoring and reviewing all aspects of your policy on a regular basis with your tax advisor, your financial representative, and/or any other financial advisor you might have.

Interest Adjusted Cost (IAC) Comparison Index

	<u>Policy Year</u>	
	10	20
Life Insurance Surrender Cost Index	\$4.83	\$2.42
Life Insurance Net Payment Cost Index	\$24.76	\$11.58
Equivalent Level Annual Dividend at 5%	\$4.84	\$6.76

The Interest Adjusted Cost Comparison Indices provide two means of comparing the relative cost of similar plans of insurance issued by the same company or by different companies. A low index number represents a lower cost than a higher one. These indices reflect the time value of money by applying a 5% interest factor to policy premiums, dividends, and for the surrender cost index, the 10 and 20 year cash values. The dividends used in calculating these indices are based on the illustrated dividend schedule and are neither guarantees nor estimates of future dividends.

The indices do not consider: (1) the value of the services of an agent or company; (2) the relative strength and reputation of the company and its actual dividend performance; or (3) differences in the policy provisions.

This illustration does not recognize the time value of money and should not be used to compare policy costs.

Additional Information About This Illustration

The fully allocated expense method is used to allocate overhead expenses for all illustrations.

Key Terms Used in the Illustration

Attained Age: Issue age plus policy duration years.

Beg Year: The first day of the policy year.

Death Benefit: The amount payable upon death of the insured.

End Year: The last day of the policy year. Dividends are assumed to be credited on this date. All cash values are shown as of the end of the policy year.

Midpoint Assumptions: Values are calculated assuming that the dividends are reduced by 50% and any policy charges included are an average between the guaranteed and non-guaranteed charges.

Column Heading Definitions

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Narrative Summary

Age End Year: The age of the insured at the end of the policy year.

Annual Dividend End Year: The total amount of annual dividend payable. These values are based on the illustrated dividend schedule and are not guaranteed.

Annual Loan: The amount of loan taken minus loan repayments for the policy year. This includes any amount of unpaid interest.

Annual Net Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken, loan repayments or taxes due for the policy year.

Annual Outlay: This is the out-of-pocket cost, which is the Contract Premium adjusted for any dividends paid in cash, dividends used to reduce the premium, partial surrenders, decreases in face amount, loans taken and loan repayments for the policy year, with no adjustments for taxes due.

Annual Surrender: The amount of dividends used and/or paid-up additions surrendered. These values are based on the illustrated dividend schedule and are not guaranteed.

Basic Policy Cash Value End Year: The guaranteed cash value of the base policy as of the end of the policy year. This does not include the cash value from paid-up additions (PUAs) or any other policy riders.

Cash Value of Additions End Year: The total cash value as of the end of the policy year of the paid-up additions purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Contract Premium: The premium that is required to be paid each policy year for the benefits shown in this illustration. It is assumed premiums are paid when due at the beginning of each modal period.

Guaranteed Cash Value End Year: The cash value which is guaranteed under this policy based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Guaranteed Death Benefit End Year: The amount of death benefit which is guaranteed to be payable for this policy at death based upon the illustrated Contract Premium for Guaranteed Values as of the end of the policy year.

Internal Rate of Return (%) End Year: The Internal Rate of Return (IRR) is the rate at which the out-of-pocket payments would accumulate each year to equal the policy value in this policy year.

Net Cash Value End Year: The cash value as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Net Death Benefit End Year: The death benefit of the policy as of the end of the policy year reduced by outstanding loans and loan interest. These values are based on the illustrated dividend schedule and are not guaranteed.

Paid-Up Additions End Year: The additional paid-up insurance death benefit as of the end of the policy year purchased by dividends earned on the base policy. These values are based on the illustrated dividend schedule and are not guaranteed.

Tax Equiv Internal Rate of Return (%) End Year: The tax equivalent internal rate of return is the return that would have to be earned on a taxable asset to produce an amount equal to the death benefit under the policy.

Total Cash Value End Year: The total cash value as of the end of the policy year including all guaranteed and non-guaranteed values. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Cash Value of Additions End Year: The total cash value as of the end of the policy year of the paid-up additions purchased by dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Death Benefit End Year: This is the amount that would be payable if death occurred at the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Total Outstanding Loan End Year: The loan principal as of the end of the policy year including any prior year capitalized loan interest.

Total Paid-Up Additions End Year: The death benefit at the end of the policy year of additional paid-up insurance purchased with dividends. These values are based on the illustrated dividend schedule and are not guaranteed.

Narrative Summary

Total Paid-Up Insurance End Year: The amount of fully paid-up insurance that could be purchased if the policy were converted to a fully paid-up policy as of the end of the policy year. These values are based on the illustrated dividend schedule and are not guaranteed.

Year: The number of years the policy is assumed to have been in force at the end of the policy year.

Premium Payment Options: Changing the premium payment mode may increase the overall cost of the policy. You may pay premiums once a year (annually), twice a year (semi-annually), four times a year (quarterly) or twelve times a year (monthly). You may pay premiums twelve times a year (monthly) only by pre-authorized electronic transfer. If you pay annual premiums by installments, there will be an additional charge. The additional charge is shown in dollars and as annual percentage rates in the table below.

Premium Frequency	Premium Payment (Including Installment Payment Charge)	Number of Payments Per Year	Total Premium Per Year	Additional Charge (In Dollars)	Additional Charge (As the Annual Percentage Rate or APR)
Annual	\$59,200.00	1	\$59,200.00	\$0.00	-
Semi-Annual	\$30,292.64	2	\$60,585.28	\$1,385.28	9.6%
Quarterly	\$15,326.88	4	\$61,307.52	\$2,107.52	9.5%
Monthly	\$5,150.40	12	\$61,804.80	\$2,604.80	9.5%

Consider Additional Coverage: In some cases, the cost per unit of the Whole Life 10 Pay policy may be lower with a higher Base Policy Face Amount. You should consult with your agent about whether applying for more coverage is appropriate. Additional underwriting requirements may apply to larger face amounts, and premiums may be higher.

Numeric Summary and Signature Page

Dividends are not guaranteed and are subject to significant fluctuations over the lifetime of the policy. Changes in dividends will change all Non-Guaranteed values shown in this illustration.

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary and Signature Page shows how your policy would perform based on each of the following dividend scenarios:

- 1) Guaranteed: The guaranteed policy values, i.e., zero dividends.
- 2) Non-Guaranteed Midpoint: 50% of the company's currently illustrated dividend.
- 3) Non-Guaranteed Current: The company's currently illustrated dividend.

	Contract Premium	Guaranteed Values		Non-Guaranteed Values			
		Total Cash Value	Death Benefit	Midpoint Assumptions		Current Assumptions	
				Total Cash Value	Death Benefit	Total Cash Value	Death Benefit
Year 5	59,200	223,180	2,000,000	239,738	2,069,349	257,196	2,142,469
Year 10	59,200	526,460	2,000,000	587,626	2,232,366	655,735	2,491,111
Year 20	0	635,920	2,000,000	845,539	2,659,261	1,117,253	3,513,817
Age 70	0	1,495,280	2,000,000	4,799,119	6,419,024	14,649,820	19,594,752

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to significant fluctuations and could be either higher or lower. The agent has told me they are not guaranteed. I understand that this illustration is not a contract. I also understand that any policy changes reflected in this illustration are not automatic, but must be submitted in writing to the Home Office. The terms of the policy constitute the actual agreement of coverage. I further understand I have the right to request a hypothetical lower schedule illustration to see the potential impact of a lower dividend interest rate on my policy values. I have read and understand the IMPORTANT TAX INFORMATION section in the Narrative Summary.

Applicant (At time of application)

Date

Owner (At time of delivery)

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

Agent

Date

Coverage	Face Amount	Current Premiums			
		Annually	Semi-Annually	Quarterly	Monthly
Base Policy Insurance	2,000,000	59,200.00	30,292.64	15,326.88	5,150.40
Total Initial Modal Premium (Annualized)		59,200.00	60,585.28	61,307.52	61,804.80

Tabular Values

					Non-Guaranteed Values*					
	Age		Guaranteed	Guaranteed			Cash	Total		Total
	End		Cash	Death			Value of	Cash	Paid-Up	Death
Year	Year	Contract	Value	Benefit		Annual	Additions	Value	Additions	Benefit
		Premium	End Year	End Year		Dividend	End Year	End Year	End Year	End Year
1	1	59,200	20,120	2,000,000		3,660	3,660	23,780	16,563	2,016,563
2	2	59,200	55,340	2,000,000		5,004	8,735	64,075	38,777	2,038,777
3	3	59,200	110,160	2,000,000		6,496	15,401	125,561	67,062	2,067,062
4	4	59,200	166,120	2,000,000		8,081	23,784	189,904	101,573	2,101,573
5	5	59,200	223,180	2,000,000		9,764	34,016	257,196	142,469	2,142,469
6	6	59,200	281,440	2,000,000		12,248	46,934	328,374	192,778	2,192,778
7	7	59,200	340,880	2,000,000		14,868	62,726	403,606	252,672	2,252,672
8	8	59,200	401,520	2,000,000		17,620	81,581	483,101	322,277	2,322,277
9	9	59,200	463,360	2,000,000		20,495	103,688	567,048	401,674	2,401,674
10	10	59,200	526,460	2,000,000		23,543	129,275	655,735	491,111	2,491,111
11	11	0	536,860	2,000,000		23,396	155,225	692,085	578,270	2,578,270
12	12	0	547,460	2,000,000		24,661	182,950	730,410	668,361	2,668,361
13	13	0	558,220	2,000,000		25,992	212,539	770,759	761,487	2,761,487
14	14	0	569,160	2,000,000		27,426	244,130	813,290	857,860	2,857,860
15	15	0	580,200	2,000,000		28,928	277,794	857,994	957,579	2,957,579
16	16	0	591,320	2,000,000		30,581	313,699	905,019	1,061,013	3,061,013
17	17	0	602,420	2,000,000		32,296	351,883	954,303	1,168,233	3,168,233
18	18	0	613,500	2,000,000		34,158	392,513	1,006,013	1,279,587	3,279,587
19	19	0	624,620	2,000,000		35,926	435,553	1,060,173	1,394,619	3,394,619
20	20	0	635,920	2,000,000		37,900	481,333	1,117,253	1,513,817	3,513,817
21	21	0	647,400	2,000,000		39,996	530,019	1,177,419	1,637,376	3,637,376
22	22	0	659,080	2,000,000		42,114	581,695	1,240,775	1,765,172	3,765,172
23	23	0	670,980	2,000,000		44,422	636,620	1,307,600	1,897,583	3,897,583
24	24	0	683,080	2,000,000		46,785	694,885	1,377,965	2,034,565	4,034,565
25	25	0	695,380	2,000,000		49,257	756,655	1,452,035	2,176,235	4,176,235
26	26	0	707,920	2,000,000		51,885	822,185	1,530,105	2,322,819	4,322,819
27	27	0	720,700	2,000,000		54,568	891,596	1,612,296	2,474,251	4,474,251
28	28	0	733,800	2,000,000		57,331	965,133	1,698,933	2,630,508	4,630,508
29	29	0	747,180	2,000,000		60,281	1,043,012	1,790,192	2,791,863	4,791,863
30	30	0	760,860	2,000,000		63,390	1,125,498	1,886,358	2,958,489	4,958,489

***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 2023 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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

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Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Tabular Values

Year	Age End Year	Contract Premium	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
31	31	0	774,840	2,000,000	66,678	1,212,856	1,987,696	3,130,598	5,130,598
32	32	0	789,060	2,000,000	70,216	1,305,330	2,094,390	3,308,570	5,308,570
33	33	0	803,480	2,000,000	73,948	1,403,133	2,206,613	3,492,640	5,492,640
34	34	0	818,120	2,000,000	77,819	1,506,518	2,324,638	3,682,877	5,682,877
35	35	0	832,980	2,000,000	81,958	1,615,839	2,448,819	3,879,659	5,879,659
36	36	0	848,020	2,000,000	86,289	1,731,303	2,579,323	4,083,166	6,083,166
37	37	0	863,260	2,000,000	90,943	1,853,360	2,716,620	4,293,862	6,293,862
38	38	0	878,660	2,000,000	95,731	1,982,153	2,860,813	4,511,764	6,511,764
39	39	0	894,260	2,000,000	101,003	2,118,348	3,012,608	4,737,656	6,737,656
40	40	0	910,040	2,000,000	106,372	2,262,100	3,172,140	4,971,431	6,971,431
41	41	0	925,980	2,000,000	112,151	2,413,873	3,339,853	5,213,662	7,213,662
42	42	0	942,120	2,000,000	118,165	2,574,113	3,516,233	5,464,511	7,464,511
43	43	0	958,480	2,000,000	124,411	2,743,223	3,701,703	5,724,111	7,724,111
44	44	0	975,140	2,000,000	131,005	2,921,910	3,897,050	5,992,800	7,992,800
45	45	0	992,100	2,000,000	137,808	3,110,537	4,102,637	6,270,612	8,270,612
46	46	0	1,009,380	2,000,000	145,110	3,309,825	4,319,205	6,558,135	8,558,135
47	47	0	1,026,980	2,000,000	152,774	3,520,311	4,547,291	6,855,656	8,855,656
48	48	0	1,044,920	2,000,000	160,598	3,742,404	4,787,324	7,163,043	9,163,043
49	49	0	1,063,200	2,000,000	169,048	3,976,921	5,040,121	7,481,041	9,481,041
50	50	0	1,081,820	2,000,000	177,646	4,224,216	5,306,036	7,809,461	9,809,461
51	51	0	1,100,760	2,000,000	187,054	4,485,225	5,585,985	8,149,324	10,149,324
52	52	0	1,120,000	2,000,000	196,842	4,760,463	5,880,463	8,500,827	10,500,827
53	53	0	1,139,500	2,000,000	207,166	5,050,512	6,190,012	8,864,436	10,864,436
54	54	0	1,159,280	2,000,000	217,989	5,356,170	6,515,450	9,240,512	11,240,512
55	55	0	1,179,320	2,000,000	229,514	5,678,274	6,857,594	9,629,743	11,629,743
56	56	0	1,199,580	2,000,000	241,832	6,017,656	7,217,236	10,032,938	12,032,938
57	57	0	1,220,060	2,000,000	254,979	6,375,372	7,595,432	10,450,916	12,450,916
58	58	0	1,240,740	2,000,000	269,097	6,752,532	7,993,272	10,884,684	12,884,684
59	59	0	1,261,600	2,000,000	283,870	7,149,928	8,411,528	11,334,699	13,334,699
60	60	0	1,282,600	2,000,000	299,707	7,568,650	8,851,250	11,802,042	13,802,042

***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 2023 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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

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Tabular Values

					Non-Guaranteed Values*					
Age	End	Contract Premium	Guaranteed Cash Value	Guaranteed Death Benefit	Annual Dividend	Cash Value of Additions	Total Cash Value	Paid-Up Additions	Total Death Benefit	Total Paid-Up Insurance
Year	Year		End Year	End Year						
61	61	0	1,303,720	2,000,000	316,500	8,009,780	9,313,500	12,287,577	14,287,577	
62	62	0	1,324,900	2,000,000	334,125	8,474,030	9,798,930	12,791,954	14,791,954	
63	63	0	1,346,160	2,000,000	352,660	8,962,668	10,308,828	13,315,903	15,315,903	
64	64	0	1,367,440	2,000,000	371,977	9,476,327	10,843,767	13,859,953	15,859,953	
65	65	0	1,388,700	2,000,000	392,556	10,016,214	11,404,914	14,425,310	16,425,310	
66	66	0	1,410,000	2,000,000	413,890	10,583,734	11,993,734	15,012,388	17,012,388	
67	67	0	1,431,280	2,000,000	436,265	11,179,730	12,611,010	15,622,003	17,622,003	
68	68	0	1,452,600	2,000,000	459,751	11,806,012	13,258,612	16,255,008	18,255,008	
69	69	0	1,473,940	2,000,000	484,382	12,463,835	13,937,775	16,912,269	18,912,269	
70	70	0	1,495,280	2,000,000	510,251	13,154,540	14,649,820	17,594,752	19,594,752	
71	71	0	1,516,540	2,000,000	537,771	13,879,344	15,395,884	18,303,960	20,303,960	
72	72	0	1,537,660	2,000,000	566,713	14,639,346	16,177,006	19,041,070	21,041,070	
73	73	0	1,558,580	2,000,000	597,278	15,435,794	16,994,374	19,807,509	21,807,509	
74	74	0	1,579,200	2,000,000	629,411	16,269,420	17,848,620	20,604,636	22,604,636	
75	75	0	1,599,480	2,000,000	663,175	17,141,526	18,741,006	21,433,874	23,433,874	
76	76	0	1,619,440	2,000,000	697,953	18,053,389	19,672,829	22,295,842	24,295,842	
77	77	0	1,639,060	2,000,000	733,974	19,006,085	20,645,145	23,191,446	25,191,446	
78	78	0	1,658,380	2,000,000	771,278	20,001,392	21,659,772	24,121,603	26,121,603	
79	79	0	1,677,420	2,000,000	809,819	21,040,849	22,718,269	25,087,157	27,087,157	
80	80	0	1,696,160	2,000,000	849,168	22,125,083	23,821,243	26,088,439	28,088,439	
81	81	0	1,714,520	2,000,000	890,278	23,254,854	24,969,374	27,126,955	29,126,955	
82	82	0	1,732,480	2,000,000	932,715	24,431,168	26,163,648	28,203,695	30,203,695	
83	83	0	1,750,040	2,000,000	976,141	25,654,938	27,404,978	29,319,259	31,319,259	
84	84	0	1,766,980	2,000,000	1,023,372	26,926,644	28,693,624	30,477,588	32,477,588	
85	85	0	1,783,240	2,000,000	1,072,184	28,246,610	30,029,850	31,680,100	33,680,100	
86	86	0	1,798,720	2,000,000	1,122,239	29,614,053	31,412,773	32,927,919	34,927,919	
87	87	0	1,813,300	2,000,000	1,174,187	31,028,285	32,841,585	34,223,003	36,223,003	
88	88	0	1,826,940	2,000,000	1,225,643	32,487,329	34,314,269	35,564,747	37,564,747	
89	89	0	1,839,580	2,000,000	1,277,372	33,989,471	35,829,051	36,953,512	38,953,512	
90	90	0	1,851,240	2,000,000	1,328,411	35,533,321	37,384,561	38,388,670	40,388,670	

***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 2023 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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

Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Tabular Values

Year	Age End Year	Contract Premium	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
91	91	0	1,862,040	2,000,000	1,380,116	37,120,736	38,982,776	39,871,041	41,871,041
92	92	0	1,872,140	2,000,000	1,430,722	38,752,806	40,624,946	41,399,475	43,399,475
93	93	0	1,881,880	2,000,000	1,482,834	40,437,256	42,319,136	42,975,382	44,975,382
94	94	0	1,891,580	2,000,000	1,535,663	42,181,349	44,072,929	44,599,065	46,599,065
95	95	0	1,901,860	2,000,000	1,589,526	44,000,115	45,901,975	46,270,614	48,270,614
96	96	0	1,913,620	2,000,000	1,644,375	45,916,561	47,830,181	47,989,215	49,989,215
97	97	0	1,927,360	2,000,000	1,700,704	47,946,951	49,874,311	49,754,017	51,754,017
98	98	0	1,944,420	2,000,000	1,755,773	50,127,126	52,071,546	51,559,978	53,559,978
99	99	0	1,967,200	2,000,000	1,805,405	52,519,799	54,486,999	53,395,485	55,395,485
100	100	0	2,000,000	2,000,000	1,841,870	55,237,356	57,237,356	55,237,356	57,237,356
101	101	0	2,000,000	2,000,000	3,079,256	58,316,612	60,316,612	58,316,612	60,316,612
102	102	0	2,000,000	2,000,000	3,244,612	61,561,224	63,561,224	61,561,224	63,561,224
103	103	0	2,000,000	2,000,000	3,418,848	64,980,071	66,980,071	64,980,071	66,980,071
104	104	0	2,000,000	2,000,000	3,602,440	68,582,511	70,582,511	68,582,511	70,582,511
105	105	0	2,000,000	2,000,000	3,795,891	72,378,402	74,378,402	72,378,402	74,378,402
106	106	0	2,000,000	2,000,000	3,999,730	76,378,132	78,378,132	76,378,132	78,378,132
107	107	0	2,000,000	2,000,000	4,214,516	80,592,648	82,592,648	80,592,648	82,592,648
108	108	0	2,000,000	2,000,000	4,440,835	85,033,483	87,033,483	85,033,483	87,033,483
109	109	0	2,000,000	2,000,000	4,679,308	89,712,791	91,712,791	89,712,791	91,712,791
110	110	0	2,000,000	2,000,000	4,930,587	94,643,378	96,643,378	94,643,378	96,643,378
111	111	0	2,000,000	2,000,000	5,195,359	99,838,738	101,838,738	99,838,738	101,838,738
112	112	0	2,000,000	2,000,000	5,474,350	105,313,088	107,313,088	105,313,088	107,313,088
113	113	0	2,000,000	2,000,000	5,768,323	111,081,411	113,081,411	111,081,411	113,081,411
114	114	0	2,000,000	2,000,000	6,078,082	117,159,492	119,159,492	117,159,492	119,159,492
115	115	0	2,000,000	2,000,000	6,404,475	123,563,967	125,563,967	123,563,967	125,563,967
116	116	0	2,000,000	2,000,000	6,748,395	130,312,362	132,312,362	130,312,362	132,312,362
117	117	0	2,000,000	2,000,000	7,110,784	137,423,146	139,423,146	137,423,146	139,423,146
118	118	0	2,000,000	2,000,000	7,492,633	144,915,779	146,915,779	144,915,779	146,915,779
119	119	0	2,000,000	2,000,000	7,894,987	152,810,766	154,810,766	152,810,766	154,810,766
120	120	0	2,000,000	2,000,000	8,318,948	161,129,714	163,129,714	161,129,714	163,129,714
121	121	0	2,000,000	2,000,000	8,765,676	169,895,390	171,895,390	169,895,390	171,895,390

***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 2023 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83

Version: MMD Web2023-05-01(MA)

Coverage	Face Amount	Current Premiums			
Base Policy Insurance	2,000,000	Annually 59,200.00	Semi-Annually 30,292.64	Quarterly 15,326.88	Monthly 5,150.40
Total Initial Modal Premium (Annualized)		59,200.00	60,585.28	61,307.52	61,804.80

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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	1	59,200	0	0	59,200	3,660	20,120	3,660	0	23,780	16,563	2,016,563
2	2	59,200	0	0	59,200	5,004	55,340	8,735	0	64,075	38,777	2,038,777
3	3	59,200	0	0	59,200	6,496	110,160	15,401	0	125,561	67,062	2,067,062
4	4	59,200	0	0	59,200	8,081	166,120	23,784	0	189,904	101,573	2,101,573
5	5	59,200	0	0	59,200	9,764	223,180	34,016	0	257,196	142,469	2,142,469
6	6	59,200	0	0	59,200	12,248	281,440	46,934	0	328,374	192,778	2,192,778
7	7	59,200	0	0	59,200	14,868	340,880	62,726	0	403,606	252,672	2,252,672
8	8	59,200	0	0	59,200	17,620	401,520	81,581	0	483,101	322,277	2,322,277
9	9	59,200	0	0	59,200	20,495	463,360	103,688	0	567,048	401,674	2,401,674
10	10	59,200	0	0	59,200	23,543	526,460	129,275	0	655,735	491,111	2,491,111
11	11	0	0	0	0	23,396	536,860	155,225	0	692,085	578,270	2,578,270
12	12	0	0	0	0	24,661	547,460	182,950	0	730,410	668,361	2,668,361
13	13	0	0	0	0	25,992	558,220	212,539	0	770,759	761,487	2,761,487
14	14	0	0	0	0	27,426	569,160	244,130	0	813,290	857,860	2,857,860
15	15	0	0	0	0	28,928	580,200	277,794	0	857,994	957,579	2,957,579
16	16	0	0	0	0	30,581	591,320	313,699	0	905,019	1,061,013	3,061,013
17	17	0	0	0	0	32,296	602,420	351,883	0	954,303	1,168,233	3,168,233
18	18	0	0	0	0	34,158	613,500	392,513	0	1,006,013	1,279,587	3,279,587
19	19	-100,000	0	100,000	-100,000	32,503	624,620	330,318	0	954,938	1,057,660	3,057,660
20	20	-100,000	0	100,000	-100,000	30,856	635,920	265,340	0	901,260	834,508	2,834,508
21	21	-100,000	0	100,000	-100,000	29,134	647,400	197,459	0	844,859	610,005	2,610,005
22	22	-100,000	0	100,000	-100,000	27,241	659,080	126,458	0	785,538	383,741	2,383,741
23	23	-100,000	0	100,000	-100,000	25,282	670,980	52,218	0	723,198	155,646	2,155,646
24	24	-100,000	47,782	52,218	-100,000	24,830	683,080	24,830	47,782	657,672	72,700	2,022,462
25	25	0	2,456	0	0	26,146	695,380	51,424	50,238	693,983	147,900	2,095,080
26	26	0	2,582	0	0	27,545	707,920	79,896	52,821	732,280	225,719	2,170,184
27	27	0	2,715	0	0	28,984	720,700	110,322	55,536	772,632	306,152	2,247,762
28	28	0	2,855	0	0	30,446	733,800	142,773	58,390	815,182	389,134	2,327,743
29	29	0	3,001	0	0	32,017	747,180	177,394	61,391	860,027	474,835	2,410,288
30	30	0	3,156	0	0	33,662	760,860	214,304	64,547	907,299	563,320	2,495,455

***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 2023 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. In addition, we also recommend that you request an illustration with a hypothetical higher loan interest rate. (Refer to the Important Information About Policy Loans section in the Basic Illustration for more details.)**

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Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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	31	0	3,318	0	0	35,421	774,840	253,663	67,865	957,150	654,748	2,583,395
32	32	0	3,488	0	0	37,312	789,060	295,629	71,353	1,009,669	749,321	2,674,300
33	33	0	3,668	0	0	39,296	803,480	340,328	75,020	1,064,931	847,135	2,768,258
34	34	0	3,856	0	0	41,364	818,120	387,892	78,876	1,123,082	948,253	2,865,322
35	35	0	4,054	0	0	43,563	832,980	438,501	82,931	1,184,288	1,052,850	2,965,656
36	36	0	4,263	0	0	45,866	848,020	492,285	87,193	1,248,629	1,161,021	3,069,346
37	37	0	4,482	0	0	48,338	863,260	549,469	91,675	1,316,342	1,273,010	3,176,623
38	38	0	4,712	0	0	50,901	878,660	610,173	96,387	1,387,491	1,388,871	3,287,530
39	39	0	4,954	0	0	53,691	894,260	674,697	101,341	1,462,407	1,508,951	3,402,401
40	40	0	5,209	0	0	56,553	910,040	743,156	106,550	1,541,169	1,633,239	3,521,211
41	41	0	5,477	0	0	59,641	925,980	815,814	112,027	1,624,009	1,762,055	3,644,270
42	42	0	5,758	0	0	62,836	942,120	892,869	117,785	1,711,150	1,895,447	3,771,608
43	43	0	6,054	0	0	66,164	958,480	974,538	123,839	1,802,813	2,033,507	3,903,302
44	44	0	6,365	0	0	69,667	975,140	1,061,144	130,205	1,899,387	2,176,393	4,039,496
45	45	0	6,693	0	0	73,273	992,100	1,152,873	136,897	2,001,039	2,324,106	4,180,172
46	46	0	7,037	0	0	77,151	1,009,380	1,250,104	143,934	2,108,152	2,476,974	4,325,642
47	47	0	7,398	0	0	81,231	1,026,980	1,353,133	151,332	2,221,002	2,635,169	4,476,058
48	48	0	7,778	0	0	85,389	1,044,920	1,462,159	159,111	2,339,790	2,798,604	4,631,316
49	49	0	8,178	0	0	89,877	1,063,200	1,577,615	167,289	2,464,927	2,967,673	4,791,785
50	50	0	8,599	0	0	94,464	1,081,820	1,699,708	175,887	2,596,600	3,142,312	4,957,384
51	51	0	9,041	0	0	99,451	1,100,760	1,828,917	184,928	2,735,244	3,323,008	5,128,574
52	52	0	9,505	0	0	104,659	1,120,000	1,965,544	194,433	2,881,116	3,509,899	5,305,472
53	53	0	9,994	0	0	110,142	1,139,500	2,109,908	204,427	3,034,473	3,703,217	5,488,282
54	54	0	10,508	0	0	115,900	1,159,280	2,262,432	214,935	3,195,730	3,903,168	5,677,185
55	55	0	11,048	0	0	122,020	1,179,320	2,423,562	225,982	3,365,284	4,110,100	5,872,502
56	56	0	11,616	0	0	128,569	1,199,580	2,593,766	237,598	3,543,536	4,324,457	6,074,647
57	57	0	12,213	0	0	135,558	1,220,060	2,773,606	249,810	3,731,016	4,546,672	6,284,021
58	58	0	12,840	0	0	143,041	1,240,740	2,963,660	262,651	3,928,249	4,777,246	6,501,095
59	59	0	13,500	0	0	150,911	1,261,600	3,164,398	276,151	4,135,652	5,016,483	6,726,138
60	60	0	14,194	0	0	159,316	1,282,600	3,376,387	290,345	4,353,718	5,264,910	6,959,641

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Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83

Version: MMD Web2023-05-01(MA)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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
61	61	0	14,924	0	0	168,238	1,303,720	3,600,223	305,269	4,582,983	5,523,000	7,202,040
62	62	0	15,691	0	0	177,592	1,324,900	3,836,303	320,960	4,823,746	5,791,084	7,453,627
63	63	0	16,497	0	0	187,440	1,346,160	4,085,302	337,457	5,076,660	6,069,564	7,714,762
64	64	0	17,345	0	0	197,703	1,367,440	4,347,585	354,802	5,341,986	6,358,722	7,985,683
65	65	0	18,237	0	0	208,626	1,388,700	4,623,804	373,039	5,620,291	6,659,184	8,266,971
66	66	0	19,174	0	0	219,970	1,410,000	4,914,694	392,213	5,912,321	6,971,198	8,558,825
67	67	0	20,160	0	0	231,858	1,431,280	5,220,726	412,373	6,218,437	7,295,185	8,861,615
68	68	0	21,196	0	0	244,336	1,452,600	5,542,829	433,569	6,539,574	7,631,597	9,175,743
69	69	0	22,285	0	0	257,414	1,473,940	5,881,672	455,855	6,876,326	7,980,884	9,501,598
70	70	0	23,431	0	0	271,158	1,495,280	6,237,986	479,285	7,229,345	8,343,569	9,839,648
71	71	0	24,635	0	0	285,769	1,516,540	6,612,447	503,921	7,599,165	8,720,439	10,190,616
72	72	0	25,902	0	0	301,153	1,537,660	7,005,688	529,822	7,986,293	9,112,142	10,555,087
73	73	0	27,233	0	0	317,381	1,558,580	7,418,382	557,055	8,391,275	9,519,412	10,933,724
74	74	0	28,633	0	0	334,452	1,579,200	7,850,979	585,688	8,814,387	9,942,983	11,327,191
75	75	0	30,104	0	0	352,388	1,599,480	8,304,189	615,792	9,256,225	10,383,611	11,736,167
76	76	0	31,652	0	0	370,865	1,619,440	8,778,682	647,444	9,717,400	10,841,627	12,160,905
77	77	0	33,279	0	0	390,004	1,639,060	9,275,043	680,722	10,198,391	11,317,515	12,601,803
78	78	0	34,989	0	0	409,835	1,658,380	9,794,205	715,712	10,700,086	11,811,774	13,059,275
79	79	0	36,788	0	0	430,307	1,677,420	10,336,960	752,499	11,223,202	12,324,832	13,533,655
80	80	0	38,678	0	0	451,238	1,696,160	10,903,682	791,178	11,767,998	12,856,903	14,025,059
81	81	0	40,667	0	0	473,088	1,714,520	11,494,797	831,844	12,334,716	13,408,763	14,534,162
82	82	0	42,757	0	0	495,653	1,732,480	12,110,860	874,601	12,923,785	13,980,953	15,061,397
83	83	0	44,954	0	0	518,737	1,750,040	12,752,351	919,555	13,535,570	14,573,782	15,606,961
84	84	0	47,265	0	0	543,849	1,766,980	13,419,640	966,821	14,170,105	15,189,351	16,172,836
85	85	0	49,695	0	0	569,812	1,783,240	14,112,941	1,016,515	14,827,417	15,828,426	16,759,662
86	86	0	52,249	0	0	596,439	1,798,720	14,831,892	1,068,764	15,506,914	16,491,608	17,367,909
87	87	0	54,934	0	0	624,064	1,813,300	15,576,180	1,123,699	16,208,024	17,179,926	17,998,470
88	88	0	57,758	0	0	651,462	1,826,940	16,344,809	1,181,457	16,929,566	17,893,099	18,650,916
89	89	0	60,727	0	0	679,010	1,839,580	17,136,904	1,242,183	17,670,452	18,631,322	19,325,290
90	90	0	63,848	0	0	706,190	1,851,240	17,951,714	1,306,032	18,429,792	19,394,259	20,021,097

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Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83

Version: MMD Web2023-05-01(MA)

Supplemental Values

Non-Guaranteed Values*												
Year	Age End Year	Annual Outlay	Annual Loan	Annual Surrender	Annual Net Outlay	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
91	91	0	67,130	0	0	733,737	1,862,040	18,790,180	1,373,162	19,208,478	20,182,359	20,738,617
92	92	0	70,581	0	0	760,716	1,872,140	19,652,816	1,443,742	20,007,006	20,995,029	21,477,078
93	93	0	74,208	0	0	788,471	1,881,880	20,543,533	1,517,951	20,829,440	21,832,989	22,237,016
94	94	0	78,023	0	0	816,610	1,891,580	21,466,033	1,595,973	21,679,607	22,696,405	23,018,399
95	95	0	82,033	0	0	845,274	1,901,860	22,427,966	1,678,006	22,565,571	23,585,297	23,821,041
96	96	0	86,250	0	0	874,435	1,913,620	23,441,083	1,764,256	23,499,764	24,499,203	24,644,265
97	97	0	90,683	0	0	904,393	1,927,360	24,513,785	1,854,939	24,490,863	25,437,682	25,487,400
98	98	0	95,344	0	0	933,638	1,944,420	25,664,407	1,950,282	25,558,300	26,398,007	26,347,481
99	99	0	100,245	0	0	959,963	1,967,200	26,925,043	2,050,527	26,736,319	27,373,976	27,218,052
100	100	0	105,397	0	0	979,257	2,000,000	28,353,234	2,155,924	28,086,495	28,353,234	28,086,495
101	101	0	110,814	0	0	1,635,579	2,000,000	29,988,812	2,266,739	29,605,564	29,988,812	29,605,564
102	102	0	116,510	0	0	1,723,409	2,000,000	31,712,222	2,383,249	31,206,474	31,712,222	31,206,474
103	103	0	122,499	0	0	1,815,956	2,000,000	33,528,178	2,505,748	32,893,635	33,528,178	32,893,635
104	104	0	128,795	0	0	1,913,473	2,000,000	35,441,651	2,634,543	34,671,692	35,441,651	34,671,692
105	105	0	135,416	0	0	2,016,227	2,000,000	37,457,878	2,769,959	36,545,543	37,457,878	36,545,543
106	106	0	142,376	0	0	2,124,498	2,000,000	39,582,376	2,912,335	38,520,347	39,582,376	38,520,347
107	107	0	149,694	0	0	2,238,584	2,000,000	41,820,959	3,062,029	40,601,542	41,820,959	40,601,542
108	108	0	157,388	0	0	2,358,796	2,000,000	44,179,755	3,219,417	42,794,860	44,179,755	42,794,860
109	109	0	165,478	0	0	2,485,463	2,000,000	46,665,218	3,384,895	45,106,339	46,665,218	45,106,339
110	110	0	173,984	0	0	2,618,932	2,000,000	49,284,150	3,558,879	47,542,345	49,284,150	47,542,345
111	111	0	182,926	0	0	2,759,569	2,000,000	52,043,719	3,741,805	50,109,585	52,043,719	50,109,585
112	112	0	192,329	0	0	2,907,758	2,000,000	54,951,476	3,934,134	52,815,128	54,951,476	52,815,128
113	113	0	202,214	0	0	3,063,904	2,000,000	58,015,381	4,136,348	55,666,424	58,015,381	55,666,424
114	114	0	212,608	0	0	3,228,436	2,000,000	61,243,817	4,348,957	58,671,324	61,243,817	58,671,324
115	115	0	223,536	0	0	3,401,803	2,000,000	64,645,620	4,572,493	61,838,101	64,645,620	61,838,101
116	116	0	235,026	0	0	3,584,480	2,000,000	68,230,099	4,807,519	65,175,474	68,230,099	65,175,474
117	117	0	247,106	0	0	3,776,966	2,000,000	72,007,066	5,054,626	68,692,632	72,007,066	68,692,632
118	118	0	259,808	0	0	3,979,789	2,000,000	75,986,855	5,314,433	72,399,260	75,986,855	72,399,260
119	119	0	273,162	0	0	4,193,504	2,000,000	80,180,359	5,587,595	76,305,562	80,180,359	76,305,562
120	120	0	287,202	0	0	4,418,695	2,000,000	84,599,054	5,874,798	80,422,292	84,599,054	80,422,292
121	121	0	301,965	0	0	4,655,979	2,000,000	89,255,034	6,176,762	84,760,786	89,255,034	84,760,786

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Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83

Version: MMD Web2023-05-01(MA)

Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
1	1	59,200	23,780	-59.83
2	2	59,200	64,075	-34.57
3	3	59,200	125,561	-16.36
4	4	59,200	189,904	-8.64
5	5	59,200	257,196	-4.65
6	6	59,200	328,374	-2.24
7	7	59,200	403,606	-0.66
8	8	59,200	483,101	0.44
9	9	59,200	567,048	1.24
10	10	59,200	655,735	1.85
11	11	0	692,085	2.40
12	12	0	730,410	2.80
13	13	0	770,759	3.11
14	14	0	813,290	3.35
15	15	0	857,994	3.55
16	16	0	905,019	3.71
17	17	0	954,303	3.84
18	18	0	1,006,013	3.96
19	19	-100,000	954,938	4.05
20	20	-100,000	901,260	4.12
21	21	-100,000	844,859	4.18
22	22	-100,000	785,538	4.22
23	23	-100,000	723,198	4.26
24	24	-100,000	657,672	4.30
25	25	0	693,983	4.33

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 each year to generate the Net Cash Value. For example, you would have to earn 4.91% on your investment in order to equal the Net Cash Value from the proposed Whole Life 10 Pay over 121 years.

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Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
26	26	0	732,280	4.36
27	27	0	772,632	4.39
28	28	0	815,182	4.42
29	29	0	860,027	4.44
30	30	0	907,299	4.47
31	31	0	957,150	4.49
32	32	0	1,009,669	4.51
33	33	0	1,064,931	4.53
34	34	0	1,123,082	4.56
35	35	0	1,184,288	4.57
36	36	0	1,248,629	4.59
37	37	0	1,316,342	4.61
38	38	0	1,387,491	4.63
39	39	0	1,462,407	4.64
40	40	0	1,541,169	4.65
41	41	0	1,624,009	4.67
42	42	0	1,711,150	4.68
43	43	0	1,802,813	4.69
44	44	0	1,899,387	4.71
45	45	0	2,001,039	4.72
46	46	0	2,108,152	4.73
47	47	0	2,221,002	4.74
48	48	0	2,339,790	4.75
49	49	0	2,464,927	4.76
50	50	0	2,596,600	4.77

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Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
51	51	0	2,735,244	4.78
52	52	0	2,881,116	4.79
53	53	0	3,034,473	4.80
54	54	0	3,195,730	4.80
55	55	0	3,365,284	4.81
56	56	0	3,543,536	4.82
57	57	0	3,731,016	4.83
58	58	0	3,928,249	4.83
59	59	0	4,135,652	4.84
60	60	0	4,353,718	4.84
61	61	0	4,582,983	4.85
62	62	0	4,823,746	4.86
63	63	0	5,076,660	4.86
64	64	0	5,341,986	4.87
65	65	0	5,620,291	4.87
66	66	0	5,912,321	4.88
67	67	0	6,218,437	4.88
68	68	0	6,539,574	4.88
69	69	0	6,876,326	4.89
70	70	0	7,229,345	4.89
71	71	0	7,599,165	4.89
72	72	0	7,986,293	4.89
73	73	0	8,391,275	4.90
74	74	0	8,814,387	4.90
75	75	0	9,256,225	4.90

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Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
76	76	0	9,717,400	4.90
77	77	0	10,198,391	4.90
78	78	0	10,700,086	4.90
79	79	0	11,223,202	4.90
80	80	0	11,767,998	4.90
81	81	0	12,334,716	4.90
82	82	0	12,923,785	4.90
83	83	0	13,535,570	4.90
84	84	0	14,170,105	4.89
85	85	0	14,827,417	4.89
86	86	0	15,506,914	4.89
87	87	0	16,208,024	4.88
88	88	0	16,929,566	4.88
89	89	0	17,670,452	4.88
90	90	0	18,429,792	4.87
91	91	0	19,208,478	4.86
92	92	0	20,007,006	4.86
93	93	0	20,829,440	4.85
94	94	0	21,679,607	4.84
95	95	0	22,565,571	4.83
96	96	0	23,499,764	4.83
97	97	0	24,490,863	4.82
98	98	0	25,558,300	4.82
99	99	0	26,736,319	4.82
100	100	0	28,086,495	4.82

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 each year to generate the Net Cash Value. For example, you would have to earn 4.91% on your investment in order to equal the Net Cash Value from the proposed Whole Life 10 Pay over 121 years.

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Internal Rate of Return on Cash Value

Non-Guaranteed Values*				
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Internal Rate of Return(%) End Year
101	101	0	29,605,564	4.82
102	102	0	31,206,474	4.83
103	103	0	32,893,635	4.83
104	104	0	34,671,692	4.84
105	105	0	36,545,543	4.84
106	106	0	38,520,347	4.85
107	107	0	40,601,542	4.85
108	108	0	42,794,860	4.86
109	109	0	45,106,339	4.86
110	110	0	47,542,345	4.87
111	111	0	50,109,585	4.87
112	112	0	52,815,128	4.88
113	113	0	55,666,424	4.88
114	114	0	58,671,324	4.88
115	115	0	61,838,101	4.89
116	116	0	65,175,474	4.89
117	117	0	68,692,632	4.90
118	118	0	72,399,260	4.90
119	119	0	76,305,562	4.90
120	120	0	80,422,292	4.91
121	121	0	84,760,786	4.91

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 each year to generate the Net Cash Value. For example, you would have to earn 4.91% on your investment in order to equal the Net Cash Value from the proposed Whole Life 10 Pay over 121 years.

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Internal Rate of Return on Death Benefit

Non-Guaranteed Values*						
Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year ¹	
1	1	59,200	2,016,563	3,306.36	4,592.17	
2	2	59,200	2,038,777	438.97	609.68	
3	3	59,200	2,067,062	187.54	260.47	
4	4	59,200	2,101,573	110.50	153.47	
5	5	59,200	2,142,469	75.28	104.56	
6	6	59,200	2,192,778	55.71	77.38	
7	7	59,200	2,252,672	43.51	60.43	
8	8	59,200	2,322,277	35.31	49.04	
9	9	59,200	2,401,674	29.50	40.97	
10	10	59,200	2,491,111	25.21	35.01	
11	11	0	2,578,270	22.32	31.00	
12	12	0	2,668,361	20.06	27.86	
13	13	0	2,761,487	18.27	25.38	
14	14	0	2,857,860	16.82	23.36	
15	15	0	2,957,579	15.61	21.68	
16	16	0	3,061,013	14.60	20.28	
17	17	0	3,168,233	13.75	19.10	
18	18	0	3,279,587	13.01	18.07	
19	19	-100,000	3,057,660	11.87	16.49	
20	20	-100,000	2,834,508	10.89	15.13	
21	21	-100,000	2,610,005	10.03	13.93	
22	22	-100,000	2,383,741	9.27	12.88	
23	23	-100,000	2,155,646	8.60	11.94	
24	24	-100,000	2,022,462	8.19	11.38	
25	25	0	2,095,080	8.02	11.14	

The Internal Rate of Returns are a measure that can be used to evaluate performance and is based on the current dividend schedule. They are an amount at which outlays (out-of-pocket costs) up to that year must be compounded each year to generate the Net Death Benefit. For example, you would have to earn 4.91% on your investment (6.82% on a taxable asset) in order to equal the Net Death Benefit from the proposed Whole Life 10 Pay over 121 years.

¹The assumed tax rate is 28%.

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Prepared for: Valued Client (Male, 0, Juvenile)
Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*						
Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year ¹	
26	26	0	2,170,184	7.87	10.93	
27	27	0	2,247,762	7.72	10.72	
28	28	0	2,327,743	7.59	10.54	
29	29	0	2,410,288	7.46	10.36	
30	30	0	2,495,455	7.34	10.19	
31	31	0	2,583,395	7.23	10.04	
32	32	0	2,674,300	7.13	9.90	
33	33	0	2,768,258	7.03	9.76	
34	34	0	2,865,322	6.93	9.63	
35	35	0	2,965,656	6.85	9.51	
36	36	0	3,069,346	6.76	9.39	
37	37	0	3,176,623	6.68	9.28	
38	38	0	3,287,530	6.61	9.18	
39	39	0	3,402,401	6.54	9.08	
40	40	0	3,521,211	6.47	8.99	
41	41	0	3,644,270	6.41	8.90	
42	42	0	3,771,608	6.34	8.81	
43	43	0	3,903,302	6.28	8.72	
44	44	0	4,039,496	6.23	8.65	
45	45	0	4,180,172	6.17	8.57	
46	46	0	4,325,642	6.12	8.50	
47	47	0	4,476,058	6.07	8.43	
48	48	0	4,631,316	6.02	8.36	
49	49	0	4,791,785	5.98	8.31	
50	50	0	4,957,384	5.93	8.24	

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Prepared for: Valued Client (Male, 0, Juvenile)
Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*						
Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year ¹	
51	51	0	5,128,574	5.89	8.18	
52	52	0	5,305,472	5.85	8.13	
53	53	0	5,488,282	5.81	8.07	
54	54	0	5,677,185	5.77	8.01	
55	55	0	5,872,502	5.73	7.96	
56	56	0	6,074,647	5.69	7.90	
57	57	0	6,284,021	5.66	7.86	
58	58	0	6,501,095	5.62	7.81	
59	59	0	6,726,138	5.59	7.76	
60	60	0	6,959,641	5.56	7.72	
61	61	0	7,202,040	5.53	7.68	
62	62	0	7,453,627	5.50	7.64	
63	63	0	7,714,762	5.47	7.60	
64	64	0	7,985,683	5.44	7.56	
65	65	0	8,266,971	5.42	7.53	
66	66	0	8,558,825	5.39	7.49	
67	67	0	8,861,615	5.37	7.46	
68	68	0	9,175,743	5.34	7.42	
69	69	0	9,501,598	5.32	7.39	
70	70	0	9,839,648	5.30	7.36	
71	71	0	10,190,616	5.28	7.33	
72	72	0	10,555,087	5.25	7.29	
73	73	0	10,933,724	5.23	7.26	
74	74	0	11,327,191	5.21	7.24	
75	75	0	11,736,167	5.19	7.21	

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Prepared for: Valued Client (Male, 0, Juvenile)
Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*						
Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year ¹	
76	76	0	12,160,905	5.18	7.19	
77	77	0	12,601,803	5.16	7.17	
78	78	0	13,059,275	5.14	7.14	
79	79	0	13,533,655	5.12	7.11	
80	80	0	14,025,059	5.11	7.10	
81	81	0	14,534,162	5.09	7.07	
82	82	0	15,061,397	5.07	7.04	
83	83	0	15,606,961	5.06	7.03	
84	84	0	16,172,836	5.04	7.00	
85	85	0	16,759,662	5.03	6.99	
86	86	0	17,367,909	5.01	6.96	
87	87	0	17,998,470	5.00	6.94	
88	88	0	18,650,916	4.98	6.92	
89	89	0	19,325,290	4.97	6.90	
90	90	0	20,021,097	4.96	6.89	
91	91	0	20,738,617	4.94	6.86	
92	92	0	21,477,078	4.93	6.85	
93	93	0	22,237,016	4.92	6.83	
94	94	0	23,018,399	4.90	6.81	
95	95	0	23,821,041	4.89	6.79	
96	96	0	24,644,265	4.87	6.76	
97	97	0	25,487,400	4.86	6.75	
98	98	0	26,347,481	4.85	6.74	
99	99	0	27,218,052	4.83	6.71	
100	100	0	28,086,495	4.82	6.69	

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Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Internal Rate of Return on Death Benefit

Non-Guaranteed Values*						
Year	Age End Year	Annual Net Outlay	Net Death Benefit End Year	Internal Rate of Return(%) End Year	Tax Equiv Internal Rate Of Return(%) End Year ¹	
101	101	0	29,605,564	4.82	6.69	
102	102	0	31,206,474	4.83	6.71	
103	103	0	32,893,635	4.83	6.71	
104	104	0	34,671,692	4.84	6.72	
105	105	0	36,545,543	4.84	6.72	
106	106	0	38,520,347	4.85	6.74	
107	107	0	40,601,542	4.85	6.74	
108	108	0	42,794,860	4.86	6.75	
109	109	0	45,106,339	4.86	6.75	
110	110	0	47,542,345	4.87	6.76	
111	111	0	50,109,585	4.87	6.76	
112	112	0	52,815,128	4.88	6.78	
113	113	0	55,666,424	4.88	6.78	
114	114	0	58,671,324	4.88	6.78	
115	115	0	61,838,101	4.89	6.79	
116	116	0	65,175,474	4.89	6.79	
117	117	0	68,692,632	4.90	6.81	
118	118	0	72,399,260	4.90	6.81	
119	119	0	76,305,562	4.90	6.81	
120	120	0	80,422,292	4.91	6.82	
121	121	0	84,760,786	4.91	6.82	

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MEC Limit: \$65,733.83
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Loan Information

The ability to borrow against the policy is one of the many benefits your whole life policy offers. While loans can be an attractive policy feature it's important to understand how a change in loan interest rate can affect the overall performance of the policy. The table below shows the illustrated loan rate used in this illustration and two additional higher loan rates so you can see the impact an increase in the loan interest rate can have on cash value, death benefit, net outlays and amounts available for distribution. In the examples below you may see a need to make additional payments in future years to keep the policy in force.

The current Adjustable Loan Rate for this policy is 5.14% and may change on each policy anniversary date.

Example 1: Illustrated Loan Interest Rate - uses an adjustable loan interest rate of 5.14%.

Example 2: This is the Illustrated Loan Interest Rate increased by 0.50%.

Example 3: This is the Illustrated Loan Interest Rate increased by 1.00%.

		Example 1: Loan Interest Rate 5.14%			Example 2: Loan Interest Rate 5.64%			Example 3: Loan Interest Rate 6.14%		
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year
1	1	59,200	23,780	2,016,563	59,200	23,780	2,016,563	59,200	23,780	2,016,563
2	2	59,200	64,075	2,038,777	59,200	64,075	2,038,777	59,200	64,075	2,038,777
3	3	59,200	125,561	2,067,062	59,200	125,561	2,067,062	59,200	125,561	2,067,062
4	4	59,200	189,904	2,101,573	59,200	189,904	2,101,573	59,200	189,904	2,101,573
5	5	59,200	257,196	2,142,469	59,200	257,196	2,142,469	59,200	257,196	2,142,469
6	6	59,200	328,374	2,192,778	59,200	328,374	2,192,778	59,200	328,374	2,192,778
7	7	59,200	403,606	2,252,672	59,200	403,606	2,252,672	59,200	403,606	2,252,672
8	8	59,200	483,101	2,322,277	59,200	483,101	2,322,277	59,200	483,101	2,322,277
9	9	59,200	567,048	2,401,674	59,200	567,048	2,401,674	59,200	567,048	2,401,674
10	10	59,200	655,735	2,491,111	59,200	655,735	2,491,111	59,200	655,735	2,491,111
11	11	0	692,085	2,578,270	0	692,085	2,578,270	0	692,085	2,578,270
12	12	0	730,410	2,668,361	0	730,410	2,668,361	0	730,410	2,668,361
13	13	0	770,759	2,761,487	0	770,759	2,761,487	0	770,759	2,761,487
14	14	0	813,290	2,857,860	0	813,290	2,857,860	0	813,290	2,857,860
15	15	0	857,994	2,957,579	0	857,994	2,957,579	0	857,994	2,957,579

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Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Loan Information

		Example 1: Loan Interest Rate 5.14%			Example 2: Loan Interest Rate 5.64%			Example 3: Loan Interest Rate 6.14%		
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year
16	16	0	905,019	3,061,013	0	905,019	3,061,013	0	905,019	3,061,013
17	17	0	954,303	3,168,233	0	954,303	3,168,233	0	954,303	3,168,233
18	18	0	1,006,013	3,279,587	0	1,006,013	3,279,587	0	1,006,013	3,279,587
19	19	-100,000	954,938	3,057,660	-100,000	954,938	3,057,660	-100,000	954,938	3,057,660
20	20	-100,000	901,260	2,834,508	-100,000	901,260	2,834,508	-100,000	901,260	2,834,508
21	21	-100,000	844,859	2,610,005	-100,000	844,859	2,610,005	-100,000	844,859	2,610,005
22	22	-100,000	785,538	2,383,741	-100,000	785,538	2,383,741	-100,000	785,538	2,383,741
23	23	-100,000	723,198	2,155,646	-100,000	723,198	2,155,646	-100,000	723,198	2,155,646
24	24	-100,000	657,672	2,022,462	-100,000	657,433	2,022,223	-100,000	657,194	2,021,984
25	25	0	693,983	2,095,080	0	693,479	2,094,576	0	692,973	2,094,070
26	26	0	732,280	2,170,184	0	731,484	2,169,388	0	730,680	2,168,584
27	27	0	772,632	2,247,762	0	771,513	2,246,643	0	770,378	2,245,508
28	28	0	815,182	2,327,743	0	813,708	2,326,269	0	812,206	2,324,767
29	29	0	860,027	2,410,288	0	858,163	2,408,424	0	856,255	2,406,516
30	30	0	907,299	2,495,455	0	905,007	2,493,163	0	902,650	2,490,806
31	31	0	957,150	2,583,395	0	954,390	2,580,635	0	951,536	2,577,782
32	32	0	1,009,669	2,674,300	0	1,006,396	2,671,028	0	1,002,997	2,667,629
33	33	0	1,064,931	2,768,258	0	1,061,099	2,764,426	0	1,057,100	2,760,427
34	34	0	1,123,082	2,865,322	0	1,118,639	2,860,879	0	1,113,981	2,856,221
35	35	0	1,184,288	2,965,656	0	1,179,180	2,960,548	0	1,173,799	2,955,167
36	36	0	1,248,629	3,069,346	0	1,242,797	3,063,514	0	1,236,624	3,057,341
37	37	0	1,316,342	3,176,623	0	1,309,723	3,170,003	0	1,302,683	3,162,964
38	38	0	1,387,491	3,287,530	0	1,380,017	3,280,055	0	1,372,030	3,272,068
39	39	0	1,462,407	3,402,401	0	1,454,004	3,393,998	0	1,444,983	3,384,977
40	40	0	1,541,169	3,521,211	0	1,531,759	3,511,802	0	1,521,610	3,501,652

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Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Loan Information

		Example 1: Loan Interest Rate 5.14%			Example 2: Loan Interest Rate 5.64%			Example 3: Loan Interest Rate 6.14%		
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year
41	41	0	1,624,009	3,644,270	0	1,613,508	3,633,769	0	1,602,128	3,622,389
42	42	0	1,711,150	3,771,608	0	1,699,468	3,759,926	0	1,686,748	3,747,206
43	43	0	1,802,813	3,903,302	0	1,789,853	3,890,343	0	1,775,674	3,876,163
44	44	0	1,899,387	4,039,496	0	1,885,045	4,025,154	0	1,869,279	4,009,389
45	45	0	2,001,039	4,180,172	0	1,985,204	4,164,337	0	1,967,714	4,146,847
46	46	0	2,108,152	4,325,642	0	2,090,704	4,308,194	0	2,071,342	4,288,832
47	47	0	2,221,002	4,476,058	0	2,201,814	4,456,869	0	2,180,418	4,435,474
48	48	0	2,339,790	4,631,316	0	2,318,724	4,610,249	0	2,295,123	4,586,649
49	49	0	2,464,927	4,791,785	0	2,441,836	4,768,694	0	2,415,845	4,742,703
50	50	0	2,596,600	4,957,384	0	2,571,327	4,932,111	0	2,542,745	4,903,529
51	51	0	2,735,244	5,128,574	0	2,707,621	5,100,952	0	2,676,233	5,069,564
52	52	0	2,881,116	5,305,472	0	2,850,964	5,275,319	0	2,816,538	5,240,894
53	53	0	3,034,473	5,488,282	0	3,001,597	5,455,406	0	2,963,885	5,417,694
54	54	0	3,195,730	5,677,185	0	3,159,925	5,641,381	0	3,118,659	5,600,114
55	55	0	3,365,284	5,872,502	0	3,326,330	5,833,549	0	3,281,221	5,788,439
56	56	0	3,543,536	6,074,647	0	3,501,197	6,032,308	0	3,451,935	5,983,046
57	57	0	3,731,016	6,284,021	0	3,685,040	6,238,046	0	3,631,293	6,184,298
58	58	0	3,928,249	6,501,095	0	3,878,367	6,451,214	0	3,819,777	6,392,623
59	59	0	4,135,652	6,726,138	0	4,081,577	6,672,062	0	4,017,759	6,608,244
60	60	0	4,353,718	6,959,641	0	4,295,141	6,901,064	0	4,225,682	6,831,605
61	61	0	4,582,983	7,202,040	0	4,519,575	7,138,632	0	4,444,033	7,063,090
62	62	0	4,823,746	7,453,627	0	4,755,158	7,385,038	0	4,673,055	7,302,935
63	63	0	5,076,660	7,714,762	0	5,002,516	7,640,617	0	4,913,341	7,551,443
64	64	0	5,341,986	7,985,683	0	5,261,886	7,905,583	0	5,165,092	7,808,789
65	65	0	5,620,291	8,266,971	0	5,533,808	8,180,488	0	5,428,805	8,075,485

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Prepared for: Valued Client (Male, 0, Juvenile)
Presented by: Life Sales and Distribution
Prepared on: May 3, 2023

MEC Limit: \$65,733.83
Version: MMD Web2023-05-01(MA)

Loan Information

		Example 1: Loan Interest Rate 5.14%			Example 2: Loan Interest Rate 5.64%			Example 3: Loan Interest Rate 6.14%		
Year	Age End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year	Annual Net Outlay	Net Cash Value End Year	Net Death Benefit End Year
66	66	0	5,912,321	8,558,825	0	5,819,000	8,465,503	0	5,705,156	8,351,660
67	67	0	6,218,437	8,861,615	0	6,117,790	8,760,969	0	5,994,428	8,637,607
68	68	0	6,539,574	9,175,743	0	6,431,083	9,067,251	0	6,297,476	8,933,644
69	69	0	6,876,326	9,501,598	0	6,759,437	9,384,709	0	6,614,804	9,240,076
70	70	0	7,229,345	9,839,648	0	7,103,467	9,713,770	0	6,946,973	9,557,276
71	71	0	7,599,165	10,190,616	0	7,463,667	10,055,119	0	7,294,415	9,885,867
72	72	0	7,986,293	10,555,087	0	7,840,504	10,409,298	0	7,657,534	10,226,328
73	73	0	8,391,275	10,933,724	0	8,234,478	10,776,928	0	8,036,759	10,579,209
74	74	0	8,814,387	11,327,191	0	8,645,819	11,158,622	0	8,432,247	10,945,051
75	75	0	9,256,225	11,736,167	0	9,075,071	11,555,013	0	8,844,464	11,324,406
76	76	0	9,717,400	12,160,905	0	9,522,791	11,966,296	0	9,273,882	11,717,387
77	77	0	10,198,391	12,601,803	0	9,989,403	12,392,815	0	9,720,834	12,124,246
78	78	0	10,700,086	13,059,275	0	10,475,732	12,834,921	0	10,186,050	12,545,239
79	79	0	11,223,202	13,533,655	0	10,982,433	13,292,885	0	10,670,080	12,980,532
80	80	0	11,767,998	14,025,059	0	11,509,693	13,766,754	0	11,173,002	13,430,063
81	81	0	12,334,716	14,534,162	0	12,057,683	14,257,130	0	11,694,868	13,894,315
82	82	0	12,923,785	15,061,397	0	12,626,755	14,764,367	0	12,235,905	14,373,517
83	83	0	13,535,570	15,606,961	0	13,217,190	15,288,581	0	12,796,259	14,867,650
84	84	0	14,170,105	16,172,836	0	13,828,934	15,831,665	0	13,375,732	15,378,463
85	85	0	14,827,417	16,759,662	0	14,461,921	16,394,166	0	13,974,105	15,906,350
86	86	0	15,506,914	17,367,909	0	15,115,460	16,976,456	0	14,590,520	16,451,516
87	87	0	16,208,024	17,998,470	0	15,788,873	17,579,320	0	15,224,126	17,014,573
88	88	0	16,929,566	18,650,916	0	16,480,868	18,202,218	0	15,873,442	17,594,792
89	89	0	17,670,452	19,325,290	0	17,190,237	18,845,075	0	16,537,061	18,191,900
90	90	0	18,429,792	20,021,097	0	17,915,963	19,507,268	0	17,213,751	18,805,056

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Prepared for: Valued Client (Male, 0, Juvenile)

Presented by: Life Sales and Distribution

Prepared on: May 3, 2023

MEC Limit: \$65,733.83

Version: MMD Web2023-05-01(MA)

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91	91	0	19,208,478	20,738,617	0	18,658,802	20,188,942	0	17,904,039	19,434,179
92	92	0	20,007,006	21,477,078	0	19,419,110	20,889,182	0	18,608,038	20,078,110
93	93	0	20,829,440	22,237,016	0	20,200,797	21,608,374	0	19,329,396	20,736,972
94	94	0	21,679,607	23,018,399	0	21,007,529	22,346,321	0	20,071,500	21,410,292
95	95	0	22,565,571	23,821,041	0	21,847,197	23,102,668	0	20,841,946	22,097,417
96	96	0	23,499,764	24,644,265	0	22,732,054	23,876,554	0	21,652,667	22,797,167
97	97	0	24,490,863	25,487,400	0	23,670,579	24,667,115	0	22,511,804	23,508,341
98	98	0	25,558,300	26,347,481	0	24,682,000	25,471,181	0	23,438,224	24,227,405
99	99	0	26,736,319	27,218,052	0	25,800,344	26,282,077	0	24,465,566	24,947,299
100	100	0	28,086,495	28,086,495	0	27,086,951	27,086,951	0	25,654,758	25,654,758
101	101	0	29,605,564	29,605,564	0	28,538,311	28,538,311	0	27,001,850	27,001,850
102	102	0	31,206,474	31,206,474	0	30,067,112	30,067,112	0	28,419,060	28,419,060
103	103	0	32,893,635	32,893,635	0	31,677,484	31,677,484	0	29,910,016	29,910,016
104	104	0	34,671,692	34,671,692	0	33,373,778	33,373,778	0	31,478,534	31,478,534
105	105	0	36,545,543	36,545,543	0	35,160,577	35,160,577	0	33,128,626	33,128,626
106	106	0	38,520,347	38,520,347	0	37,042,707	37,042,707	0	34,864,508	34,864,508
107	107	0	40,601,542	40,601,542	0	39,025,254	39,025,254	0	36,690,614	36,690,614
108	108	0	42,794,860	42,794,860	0	41,113,571	41,113,571	0	38,611,606	38,611,606
109	109	0	45,106,339	45,106,339	0	43,313,301	43,313,301	0	40,632,385	40,632,385
110	110	0	47,542,345	47,542,345	0	45,630,386	45,630,386	0	42,758,101	42,758,101
111	111	0	50,109,585	50,109,585	0	48,071,082	48,071,082	0	44,994,171	44,994,171
112	112	0	52,815,128	52,815,128	0	50,641,983	50,641,983	0	47,346,286	47,346,286
113	113	0	55,666,424	55,666,424	0	53,350,032	53,350,032	0	49,820,432	49,820,432
114	114	0	58,671,324	58,671,324	0	56,202,542	56,202,542	0	52,422,898	52,422,898
115	115	0	61,838,101	61,838,101	0	59,207,217	59,207,217	0	55,160,296	55,160,296

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116	116	0	65,175,474	65,175,474	0	62,372,171	62,372,171	0	58,039,577	58,039,577
117	117	0	68,692,632	68,692,632	0	65,705,950	65,705,950	0	61,068,045	61,068,045
118	118	0	72,399,260	72,399,260	0	69,217,557	69,217,557	0	64,253,379	64,253,379
119	119	0	76,305,562	76,305,562	0	72,916,473	72,916,473	0	67,603,648	67,603,648
120	120	0	80,422,292	80,422,292	0	76,812,685	76,812,685	0	71,127,333	71,127,333
121	121	0	84,760,786	84,760,786	0	80,916,713	80,916,713	0	74,833,348	74,833,348

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Client Input Summary

Company: MMD

May 3, 2023

Product: WL 10

Insured

Coverpath	N
First Name	Valued
Last Name	Client
Sex	Male
Issue Age	0
Retirement Age	65
Life Expectancy	To Specified Age
Specified Age	85
Class	Non-Tobacco
Table Rating	None
Tax Bracket Percent	1 to 121 - 28
Contract State	Massachusetts

Design

Design	Base
Premium Mode	Annual
Known	Face Amount
Face Amount	1 to 121 - 2,000,000
Dividend Option	1 to 121 - Paid-Up Additions
Dividend Rate	1 to 121 - Current
Loan Rate	Adjustable
1st Rate Increase	0.50
2nd Rate Increase	1.00
Outlay Type	Level
Illustrate APO	N
Illustrate Flexible Outlay	N
Single Payment Program [SPP]	N
1035 Exchange	N

Options

Product Type	Non-Qualified
Policy Owner	Insured
Optimize Face Amount to Best Band	N
Reduced Paid Up	N
Print to Age/Year/Max	Max

Riders

Waiver of Premium [WP]	N
Renewable Term Rider [RTR]	N
Guaranteed Insurability Rider [GIR]	N
Additional Life Ins. Rider [ALIR] - Scheduled	N
Additional Life Ins. Rider [ALIR] - Unscheduled	N
Additional Life Ins. Rider [ALIR] - Planned	N

Client Input Summary

Company: MMD

May 3, 2023

Product: WL 10

Disbursements

Disbursements	Y
Disbursement Option	Switch at Basis
Disbursements	2 to 18 - 0
	19 to 24 - 100,000
	25 to 121 - 0
Loan Interest Option	Borrow from Policy
Repay Loans	N

Reports

New Business Report	N
Short Form	N
Outlay	N
Cash Value Increase	N
Cash Value Increase (with one year ROR)	N
Monthly Life Income Option/Paid-Up Insurance	N
Monthly Life Income Option/Paid-Up Insurance (with one year ROR)	N
Internal Rate of Return on Cash Value	Y
Internal Rate of Return on Death Benefit	Y
MassMutual Dividends	N
Revised Illustration	N
Convert Basic Illustration	N
'Wealth In Motion®'	N
The Value of Whole Life Insurance	N
Supplemental Illustration Summary	N

Agent Info

Agent First Name	Life
Agent Last Name	Sales and Distribution
Agent Address1	1295 State Street
Agent City	Springfield
Agent State	Massachusetts
Agent Zip Code	01111
Bank Sale	N

Concept

Concept	<None>
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