



LIFE | INDEXED UNIVERSAL LIFE WITH LONG-TERM CARE RIDERS

# Brighthouse SmartCare<sup>®</sup>

Flexible Premium Indexed Adjustable Life Insurance Policy Illustration

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**Prepared For**  
Valued Client

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**Prepared On**  
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Insurance Products: Not A Deposit • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

This illustration is not complete unless all pages are included. It is not a contract. Please read the Important Disclosures enclosed in this illustration. Brighthouse SmartCare is an Indexed Universal Life Insurance Policy with Long-Term Care Riders and is issued by Brighthouse Life Insurance Company, 11225 North Community House Road, Charlotte, NC 28277 on policy form ICC18-5-70 and Rider forms ICC18-3ACCLTC1 and ICC18-3EOBIC1. This illustration cannot be used in the State of NY. This material was prepared to show the operation of an insurance product and is based on the options, features, and assumptions you and your financial representative have determined. This illustration and the assumptions are not intended to be investment advice or a recommendation by Brighthouse Life Insurance Company. The Policy and Rider forms provide a full description of terms, conditions, exclusions, and limitations. Please request a specimen Policy and Riders for more information. For costs and complete details of the coverage contact your financial representative. Actual results may be more or less favorable than those shown. NOT VALID WITHOUT ALL PAGES.

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**Brighthouse Life Insurance Company**  
11225 North Community House Road  
Charlotte, NC 28277

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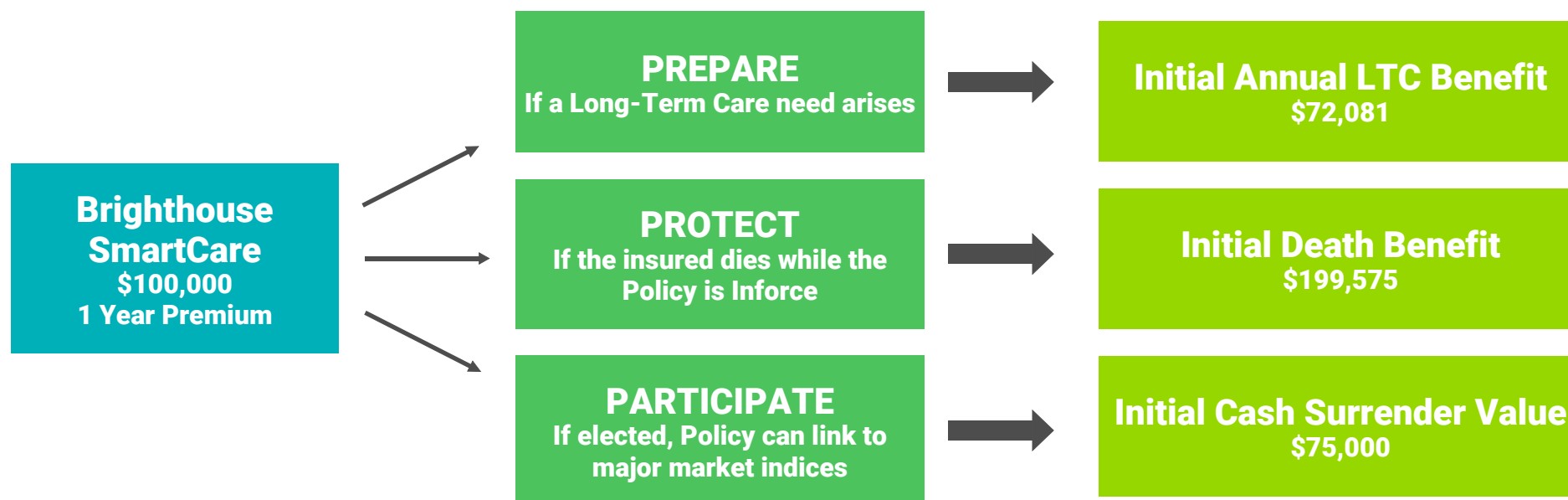
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## Smart Protection for a Modern Retirement

### Did You Know?

**1 in 2 Americans turning 65 today will require some form of long-term care.<sup>1</sup> Every year, Americans spend billions of out-of-pocket dollars on long-term care expenses<sup>2</sup> -- the average lifetime cost of long-term care expenses for people over 65 is \$266,000.<sup>1</sup>**



The non-guaranteed values above are a supplement to your illustration and show current, non-guaranteed values. Please see the Basic Illustration, including Policy Values Ledger on page 14-17, for full Policy values, guaranteed elements and other important information. The values in this supplement reflect the initial Annual LTC Benefit, Death Benefit and Cash Surrender Value and are based on current illustrated interest rates and charges which are not guaranteed. It assumes these elements will continue unchanged for all years. This is not likely to occur, and actual results may be more or less favorable than those shown. The above values assume no loans or benefit payments have been taken from the Policy or its Riders.

<sup>1</sup>Melissa Favreault and Judith Dey, Long-Term Services and Supports for Older Americans: Risks and Financing, U.S. Department of Health & Human Services, February 2016. p. 4-6

<sup>2</sup>National Health Expenditure Projections 2018-2027. Centers for Medicare & Medicaid Services: Office of the Actuary, February 2019.

**Brighthouse SmartCare** is an indexed universal life insurance policy with long-term care riders. This hybrid life insurance product provides a death benefit, long-term care protection, and if elected, can be linked to major market indices.

**Female, 60, NS with Couples Discount, Indexed LTC, 6 Year Benefit Period**

**Premium: \$100,000**

**Premium Paying Period: 1 Year**

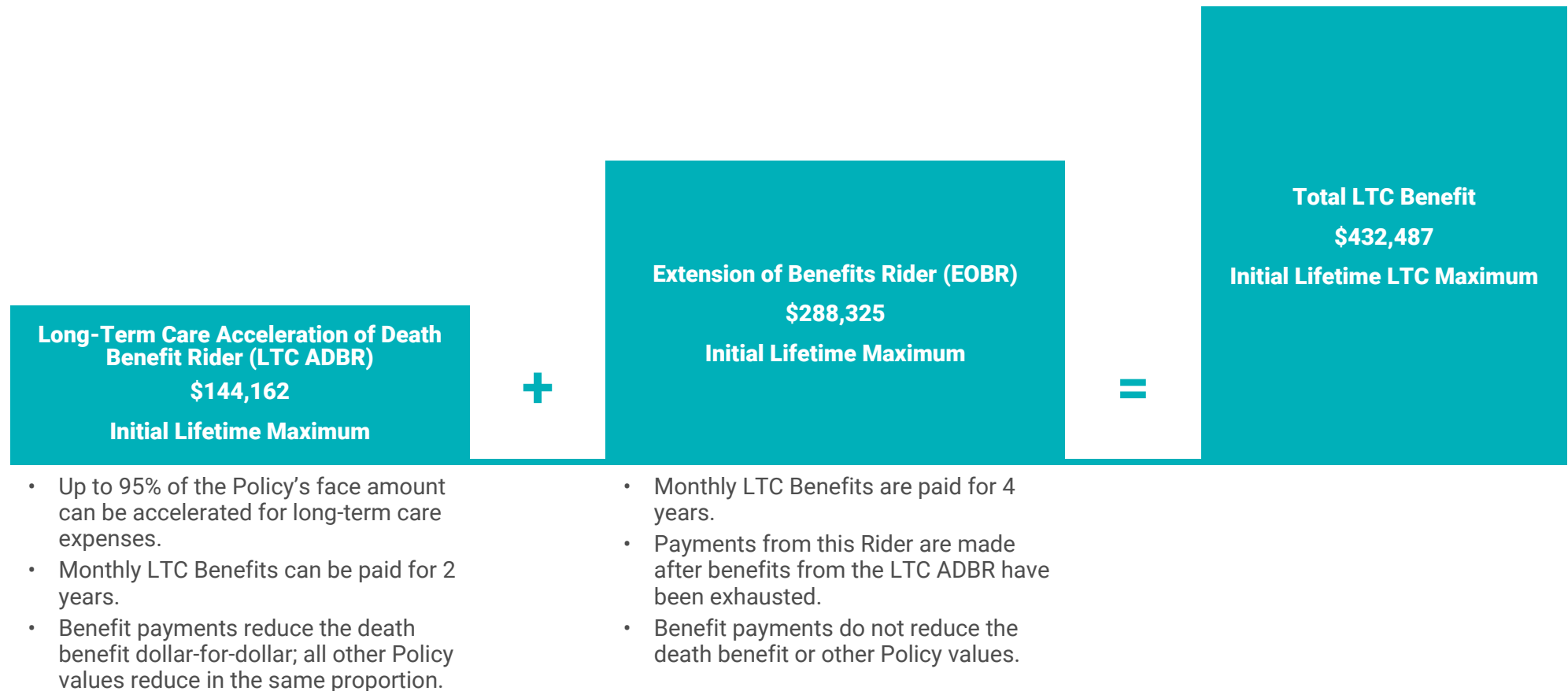
		Indexed LTC Option	
		Guaranteed	Non-Guaranteed
Initial Monthly Maximum		\$6,007	\$6,007
Age 80 Monthly Maximum		\$6,007	\$8,871
Initial Annual Maximum		\$72,081	\$72,081
Age 80 Annual Maximum		\$72,081	\$106,447
Initial Lifetime LTC Maximum		\$432,487	\$432,487
Age 80 Lifetime LTC Maximum		\$432,487	\$638,684
Initial Death Benefit		\$199,575	\$199,575
Age 80 Death Benefit		\$151,750	\$167,762
Initial Cash Surrender Value		\$75,000	\$75,000
Age 80 Cash Surrender Value		\$11,030	\$112,743

Guaranteed Values = Maximum Charges, Minimum Interest Crediting Rate of 1.00%

Non-Guaranteed Values = Current Charges, Initial Illustrated Rate

This is a supplemental life insurance illustration and shows current, non-guaranteed values. It is not valid unless accompanied by all pages. Please see the Basic Illustration, including Policy Values Ledger on page 14-17, for full Policy values, guaranteed elements and other important information. The values in this supplement are based on current illustrated interest rates and charges which are not guaranteed. It assumes these elements will continue unchanged for all years. This is not likely to occur, and actual results may be more or less than those shown. The above values assume no loans or benefit payments have been taken from the Policy or its Riders.

## Long-Term Care Riders



### Key Features

#### Indemnity

Monthly Long-Term Care Benefits are paid without submission of receipts, subject to the minimum and maximum stated in your Policy.

#### Non-cancellable

Rider charge rates are guaranteed to never change.<sup>3</sup>

#### While on claim

Annual charges and required premiums are waived.

<sup>3</sup>The LTC ADBR and EOBR are non-cancellable Riders – the Company cannot increase your rider charge rates for these Riders. Rider charge rates do not change, however, future changes in your LTC benefit amount will result in a corresponding amount being deducted from Policy values.

## Index Crediting

### Key Terms Defined

**Index Segment** – The length of time over which Index Growth is measured.

**Index Growth** – Percentage change in the index from the beginning to the end of a Policy year.

**Index Credit** – The interest rate credited to your Policy based on the index growth rate and crediting method you selected.

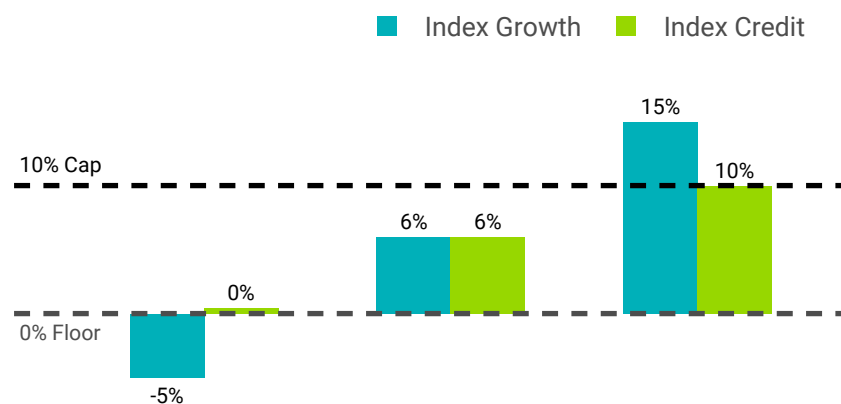
### Hypothetical Example (For illustrative purposes only)

For this scenario, assume that the Index Segment is one Policy year. At the end of the Policy year, we will compare the index value at the beginning and the end of the year. If the Index Growth is less than zero, you will receive the Floor Rate. If the Index Growth is greater than zero, the cash value in your Policy will be credited the Index Growth, subject to the Cap Rate. Below is a hypothetical example of the Annual Point-to-Point with Cap Rate crediting method. This example will show how this crediting method works, using hypothetical numbers that are not specific to your Policy and do not reflect actual returns. For more information regarding how this crediting method works, please contact your Financial Representative.

#### Hypothetical Assumptions:

10% Cap Rate

0% Floor Rate



Index Growth
-5%
6%
15%

Index Credit
0%
6%
10%

## Historical Returns: S&P 500® Index

### Distribution of Historical Returns

The following table summarizes average annual index crediting rates for each 25-year period ending between 12/31/1979 and 12/31/2019.

Average Annual Index Crediting Rate	S&P 500® Annual Point to Point with 10.00 % Cap Rate
Minimum	3.93%
Average	6.16%
Maximum	7.71%

Past performance is not a guarantee of future performance. Market indices are not actively managed and are not used as a measurement of the value of a section of the stock market. Information about indices is provided to illustrate historical market trends and does not represent the performance of any specific investment. You cannot invest directly in an index. S&P 500® returns are computed without dividends.

The following chart shows historical annual S&P 500® Index returns and the crediting rates that would have been applied to your Policy with the index accounts you selected.

End of Performance Year	S&P 500® Index Growth	S&P 500® Index Crediting Rate
12/31/2000	-10.14%	0.00%
12/31/2001	-13.04%	0.00%
12/31/2002	-23.37%	0.00%
12/31/2003	26.38%	10.00%
12/31/2004	8.99%	8.99%
12/31/2005	3.00%	3.00%
12/31/2006	13.62%	10.00%
12/31/2007	3.53%	3.53%
12/31/2008	-38.49%	0.00%
12/31/2009	23.45%	10.00%

End of Performance Year	S&P 500® Index Growth	S&P 500® Index Crediting Rate
12/31/2010	12.78%	10.00%
12/31/2011	0.00%	0.00%
12/31/2012	13.41%	10.00%
12/31/2013	29.60%	10.00%
12/31/2014	11.39%	10.00%
12/31/2015	-0.73%	0.00%
12/31/2016	9.54%	9.54%
12/31/2017	19.42%	10.00%
12/31/2018	-6.24%	0.00%
12/31/2019	28.88%	10.00%

Based on Historical performance, the Historical Averages shown below are average rates for the time periods indicated. The rates described below are based on the current Cap and Floor Rate for all years during the described period.

#### Historical Averages

Index	Current Cap Rate	10 Years	15 Years	20 Years	25 Years
S&P 500®	10.00%	6.95%	6.40%	5.75%	6.60%

## A Brief Description of Your Policy

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

Brighthouse SmartCare is an Indexed Universal Life Insurance Policy with Long-Term Care (LTC) Riders designed to provide death benefit protection, cash value growth, and long-term care coverage. It is a non-participating policy which means it does not pay dividends. Approval for coverage under the Policy and LTC Riders is subject to underwriting and may require a medical exam. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

### Base Policy

This illustration assumes your Policy is funded according to the planned premium schedule shown on the Illustration Summary page.

The required premiums reflected in this illustration is \$100,000 in years 1 to 1 and \$0.00 thereafter to guarantee coverage to age 121.

Premiums will be credited to your Policy after the deduction of the premium load. Premiums may be allocated to the indexed accounts and to the fixed account. You may only transfer between accounts within a 21-day period after each Policy anniversary. You may surrender your Policy or take a policy loan at any time. Partial withdrawals are not permitted. Death Benefit increases may require additional underwriting, and face amount decreases are not permitted.

An annual deduction is taken from your Policy's Cash Value at issue and on every Policy anniversary. The charges that make up your annual deduction include:

- o **Cost of Insurance Charge:** charged per thousand of your Policy's net amount at risk
- o **Administrative Charge:** charged per thousand of your Policy's face amount
- o **LTC ADBR Rider Charge:** charged per thousand of this Rider's remaining maximum lifetime benefit amount
- o **EOB Rider Charge:** charged per thousand of this Rider's remaining maximum lifetime benefit amount

The premium load is guaranteed, while rates for the charges that make up the annual deduction are non-guaranteed. Current non-guaranteed rates may be changed at any time, but they cannot be set in excess of the guaranteed rates stated in your Policy.

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

Allocations to the indexed accounts are credited interest, if applicable, at the end of each policy year. Interest credited to the indexed accounts is explained in detail in your Policy.

At no point will your Policy's cash value be less than the alternative minimum cash value. This value is calculated assuming actual policy charges and an annual 1.00% interest crediting rate. Please note your Policy's cash value will decrease if interest crediting is not sufficient to cover policy charges.

If the non-guaranteed, current crediting rate exceeds the guaranteed minimum interest crediting rate or, if the non-guaranteed, current cost of insurance rates and expense and policy charges are less than the guaranteed maximum rates and charges, your Policy's Cash Value can increase beyond the guaranteed values, thereby increasing the value of your life insurance Policy.

Brighthouse SmartCare includes a Lapse Prevention Provision. This provision ensures that your Policy will remain in force as long as cumulative paid premiums equal or exceed cumulative required premiums on each Policy anniversary. If cumulative required premiums have been paid and your Policy's Cash Surrender Value falls to zero while there is an outstanding loan balance on your Policy, a repayment of the loan balance or payment of additional premiums will be required to retain the lapse prevention benefit. A 62-day grace period will be given to pay an amount sufficient to prevent the lapse prevention benefit from terminating. If the amount received to meet the lapse prevention benefit test is not sufficient, the lapse prevention benefit will terminate at the end of the grace period. If the lapse prevention benefit terminates, your Policy will remain in force if your Policy's Cash Value exceeds any outstanding loan balance and annual deduction due, otherwise the Policy will lapse.

A Terminal Illness Benefit can be requested if the Insured has been certified by a Physician as having less than 12 months to live from the date of certification. The benefit payable will be the lesser of \$250,000 and 50% of the Policy's face amount. The terminal illness benefit will be a one-time payout that reduces the Death Benefit dollar-for-dollar and other Policy values reduce proportionately. The payment of this benefit will terminate both the Long-Term Care Acceleration of Death Benefit Rider and the Extension of Benefits Rider.

## Riders

Long-Term Care (LTC) coverage is provided by Riders to your Policy. These Riders provide a monthly indemnity benefit when the insured meets the Riders' eligibility requirements. Eligibility requires certification that the Insured is chronically ill and is receiving Qualified LTC Services under a Plan of Care prescribed by a Physician.

The following are descriptions of the Riders that have been included in this illustration. These Riders are subject to Exclusions and Limitations – please review your Policy for a more detailed description of these Riders.

### **Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR)**

Benefits are paid from the LTC ADBR. Benefits from this Rider reduce your Policy's Death Benefit dollar-for-dollar, and all other policy values will be reduced proportionally. If the maximum monthly benefit is taken each month, the maximum lifetime benefit amount will be exhausted in 2 years. Rider charge rates are level and guaranteed for the life of the Policy.

### **Extension of Benefits for Long-Term Care with Indexed Coverage Rider**

Once benefits from the LTC ADBR have been exhausted, benefits are paid by the EOBR. This does not include growth related to the LTC ADBR. Growth related to the LTC ADBR is paid out during the LTC ADBR benefit period. Under this Rider, growth of the Long-Term Care benefit does not guarantee growth in Cash Value in the Policy. Cash Value growth is subject to net cumulative premiums, annual deductions, and any loans on the Policy. The maximum monthly benefit will never be less than the amount stated at issue. Payments from the EOBR do not impact base Policy values. If the maximum monthly benefit is taken each month, the maximum lifetime benefit amount will be exhausted in 4 years. The maximum monthly benefit may be locked in at the Policy anniversary by the policyowner. Rider charge rates are level and are guaranteed for the life of the Policy. The annual charge for this rider will increase each year as the maximum lifetime benefit increases. Please refer to your Policy and Riders for complete details on Exclusions and Limitations.

## Eligibility, Exclusions and Limitations

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

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

Long-Term Care benefits are offered through two Riders to your Policy: Long-Term Care Acceleration of Death Benefit Rider (LTC ADBR) and Extension of Benefits Rider (EOBR). The LTC ADBR pays benefits for Qualified Long-Term Care for the first two years of a claim and reduces the Death Benefit dollar-for-dollar, while other policy values reduce proportionately. Payout duration is extended if the maximum benefit is not taken monthly. The EOBR is payable after LTC ADBR benefits have been exhausted and pays benefits for 4 years depending on which benefit period is selected at application. Payout duration is extended if the maximum benefit is not taken monthly. Benefit payments of the EOBR do not reduce Policy values. Policy benefits are reduced by any policy distributions or loans. LTC benefits are linked to Indexed Accounts only when the Indexed LTC Coverage Option is selected at issue. Please see A Brief Description of Your Policy for more information regarding the Riders.

### Eligibility for Payment of LTC Benefits

The monthly LTC benefit under the LTC ADBR is subject to the following:

(1) You must provide proof satisfactory to us that the Insured is Chronically Ill and is receiving covered Qualified Long-Term Care Services under a Plan of Care prescribed by a Physician. The Physician who prescribes the Plan of Care and the Physician who provides the Chronically Ill certification must be someone other than you, the Insured, or your Immediate Family Member or an Immediate Family Member of the Insured. We have the right to have the Insured examined at our expense by another Physician of our choice. If the two Physicians differ in their opinions, eligibility for benefits shall be determined based on a third medical opinion, provided at our expense, by a third Physician who is mutually acceptable to you and us. (2) The Elimination Period has been satisfied. (3) You must make each request for a benefit under this Rider In Writing. (4) Any irrevocable beneficiary under the Policy must give consent In Writing for each request for a benefit under this Rider. (5) Any assignee under the Policy must give consent In Writing for each request for a benefit under this Rider. (6) Your Policy is not eligible for this benefit if you are required by law to use this Rider to meet the claims of creditors, whether in bankruptcy or otherwise.

A person is determined to be Chronically Ill if, within the last 12 months, the person has been certified by a Physician: to be unable to perform at least two

Activities of Daily Living without Substantial Assistance from another individual, for an expected period of at least 90 days due to a loss of functional capacity; or to require Substantial Supervision to protect the person from threats to health and safety due to Severe Cognitive Impairment. Activities of Daily Living are Bathing, Continence, Dressing, Eating, Toileting, and Transferring. Severe Cognitive Impairment means a deterioration or loss in intellectual capacity that is measured by clinical evidence and standardized tests which reliably measure impairment in: (a) short-term or long-term memory; (b) orientation as to people, places or time; and (c) deductive or abstract reasoning, or judgement as it relates to safety and awareness.

### LTC Exclusions and Limitations

Brighthouse Life Insurance Company will not pay benefits for care or services that the Insured receives: (1) For care or treatment received due to an attempted suicide or intentionally self-inflicted injury while sane or insane; (2) For treatment of alcoholism or drug addiction, unless the addiction was due to drugs taken on the advice of a Physician; (3) Due to any war, or act of war (whether declared or undeclared); (4) Due to conditions resulting from illness or injury received while participating in a felony, riot, or insurrection; (5) For services or supplies that are covered by Medicare (including amounts that would be reimbursable under Medicare but for the application of a deductible or coinsurance amount) or other governmental programs (except Medicaid); (6) For treatment provided in a government facility unless we are require by law to cover the charges; or (7) For treatment of an injury or sickness which would entitle the Insured to benefits under any state or federal worker's compensation, employer's liability or occupational disease law or any motor vehicle no-fault laws. Benefits will not be paid under this Rider if the Qualified Long-Term Care Services are received outside of the United States unless Plan of Care and all Plan of Care updates are prescribed by a Physician licensed in the United States.

Other exclusions and restrictions apply – please refer to your Policy and consult with your financial representative.

## Key Terms Defined

**Year** – The number of completed Policy years.

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

**Premium Outlay** – The total amount of out of pocket premiums, including any amounts from a 1035 exchange.

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

**Cash Surrender Value** – The amount available upon surrender of your Policy as of the end of the Policy year.

**Death Benefit** – The amount payable as of the end of the Policy year to your beneficiaries, if the insured dies while your Policy is in force. The amount payable will reflect any loans and loan interest on the Policy. LTC ADBR benefits will reduce the death benefit dollar-for-dollar.

**Lifetime LTC Benefit** – The sum of the Maximum Lifetime Benefit amounts payable from your Policy's LTC ADBR and its EOBR as of the beginning of the year.

**Annual LTC Benefit** – The amount you will receive in LTC benefits over a 12-month period from your Policy's LTC ADBR and EOBR as of the beginning of the Policy year if you elect to receive the Maximum Monthly LTC Benefit.

**Monthly LTC Benefit** – The amount you will receive in LTC benefits every month from your Policy's LTC ADBR and EOBR as of the beginning of the Policy year if you elect to receive the Maximum Monthly LTC Benefit.

**Maximum Monthly LTC Benefit** – The maximum amount we will pay in a month during which LTC benefits are payable.

**Guaranteed Scale** – The guaranteed values in this illustration are based on the guaranteed minimum interest crediting rates and guaranteed maximum policy charges.

**Non-Guaranteed Alternate Scale** – The alternate values in this illustration are based on the current fixed account crediting rate of 3.25% and current policy charges.

**Non-Guaranteed Scale** – The non-guaranteed values in this illustration are based on the current non-guaranteed interest crediting rates and policy charges. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Non-guaranteed elements can change, subject to guarantees included in this Policy.

**LTC Benefit Internal Rate of Return** – The rate of return, compounded annually, that would have to be earned on the premium to accumulate to the LTC Benefit, which is assumed to be paid out monthly, under current assumptions.

**Tax Equivalent Yield** – The rate of return, compounded annually, that would have to be earned on a taxable investment equivalent to the Premium Outlay in order to accumulate an amount equal to the Policy's LTC benefit.

**Premium Charge** – This charge is deducted from each premium payment. It is charged as a percentage of premium.

**Administrative Charge** – This charge is deducted annually from your Policy. It is charged per thousand of your Policy's face amount.

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

**Rider Charges** – The charges deducted annually from your Policy for the Long-Term Care Acceleration of Death Benefit Rider and the Extension of Benefits Rider. These are charged per thousand of the riders' remaining maximum lifetime benefit amount.

**Interest Credited** – The total interest credited to the cash value.

# Illustration Summary

Date Prepared: 05/06/2020

## Client Profile

### Policyowner

- Valued Client
- Issue State: North Carolina

### Insured

- Valued Client
- Age: 60
- Gender: Female
- Risk Class: NS with Couples Discount

## Illustrated Benefits

- LTC Coverage: Indexed LTC
- Total LTC Benefit Period: 6 Years
- Face Amount: \$151,749.95
- Initial Death Benefit: \$199,575.00

## Premium

- Premium Paying Period: 1 Year
- Planned Annual Premium: \$100,000

## Premium Allocation

Indexed Accounts	Initial Premium Allocation	Current Cap Rate	Guaranteed Minimum Cap Rate	Guaranteed Minimum Floor Rate	Initial Illustrated Rates
S&P 500®	100%	10.00%	3.00%	0.00%	6.00%
Total	100%				

## Summary of Values

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

		Guaranteed			Midpoint			Current		
Year	Premium Outlay	Cash Surrender Value	Death Benefit	Annual LTC Benefit	Cash Surrender Value	Death Benefit	Annual LTC Benefit	Cash Surrender Value	Death Benefit	Annual LTC Benefit
5	\$0	\$64,754	\$151,750	\$72,081	\$72,348	\$168,788	\$72,081	\$84,050	\$196,088	\$79,067
10	\$0	\$52,696	\$151,750	\$72,081	\$68,618	\$151,750	\$72,081	\$93,306	\$185,680	\$87,859
20	\$0	\$11,030	\$151,750	\$72,081	\$50,410	\$151,750	\$72,081	\$112,743	\$167,762	\$106,447
Total to Age 121	\$100,000	\$0	\$151,750	\$72,081	\$0	\$151,750	\$72,081	\$570,542	\$571,112	\$517,341

Midpoint values are based on an average of current and guaranteed crediting rates and charges.

## Signatures

I have received a copy of this 31 page illustration. My financial representative has explained to me, and I understand that **any non-guaranteed elements illustrated are subject to change** and could be either higher or lower.

### Applicant Signature

\_\_\_\_\_ Date \_\_\_\_\_

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

By signing below, I certify that I am licensed to sell life insurance, and also accident/sickness/health insurance, as required by the state in which the proposed policy will be issued, and that I am certified to sell long-term care insurance if so required by that state, and that all necessary continuing education requirements are current.

### Financial Representative Signature

\_\_\_\_\_ Date \_\_\_\_\_

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

## Guaranteed Scale Maximum Charges, Minimum Interest Rate of 1.00%

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	\$100,000	\$72,997	\$194,245	\$432,487	\$72,081	\$6,007	85.54%	118.81%
2	61	\$0	\$70,975	\$182,689	\$432,487	\$72,081	\$6,007	49.68%	69.01%
3	62	\$0	\$68,934	\$171,644	\$432,487	\$72,081	\$6,007	36.03%	50.04%
4	63	\$0	\$66,874	\$161,166	\$432,487	\$72,081	\$6,007	28.50%	39.59%
5	64	\$0	\$64,754	\$151,750	\$432,487	\$72,081	\$6,007	23.67%	32.87%
6	65	\$0	\$62,549	\$151,750	\$432,487	\$72,081	\$6,007	20.27%	28.15%
7	66	\$0	\$60,252	\$151,750	\$432,487	\$72,081	\$6,007	17.74%	24.64%
8	67	\$0	\$57,854	\$151,750	\$432,487	\$72,081	\$6,007	15.79%	21.93%
9	68	\$0	\$55,341	\$151,750	\$432,487	\$72,081	\$6,007	14.23%	19.76%
10	69	\$0	\$52,696	\$151,750	\$432,487	\$72,081	\$6,007	12.95%	17.98%
11	70	\$0	\$49,899	\$151,750	\$432,487	\$72,081	\$6,007	11.88%	16.51%
12	71	\$0	\$46,924	\$151,750	\$432,487	\$72,081	\$6,007	10.98%	15.25%
13	72	\$0	\$43,735	\$151,750	\$432,487	\$72,081	\$6,007	10.21%	14.18%
14	73	\$0	\$40,295	\$151,750	\$432,487	\$72,081	\$6,007	9.54%	13.25%
15	74	\$0	\$36,559	\$151,750	\$432,487	\$72,081	\$6,007	8.95%	12.43%
16	75	\$0	\$32,475	\$151,750	\$432,487	\$72,081	\$6,007	8.43%	11.71%
17	76	\$0	\$27,976	\$151,750	\$432,487	\$72,081	\$6,007	7.97%	11.07%
18	77	\$0	\$22,981	\$151,750	\$432,487	\$72,081	\$6,007	7.56%	10.50%
19	78	\$0	\$17,382	\$151,750	\$432,487	\$72,081	\$6,007	7.19%	9.98%
20	79	\$0	\$11,030	\$151,750	\$432,487	\$72,081	\$6,007	6.85%	9.51%

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

Guaranteed Scale Maximum Charges, Minimum Interest Rate of 1.00%									
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	\$0	\$3,773	\$151,750	\$432,487	\$72,081	\$6,007	6.54%	9.08%
22	81	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	6.26%	8.69%
23	82	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	6.00%	8.34%
24	83	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	5.77%	8.01%
25	84	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	5.55%	7.70%
26	85	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	5.34%	7.42%
27	86	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	5.16%	7.16%
28	87	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.98%	6.92%
29	88	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.82%	6.69%
30	89	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.66%	6.47%
31	90	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.52%	6.27%
32	91	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.38%	6.09%
33	92	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.25%	5.91%
34	93	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.13%	5.74%
35	94	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.02%	5.58%
36	95	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.91%	5.43%
37	96	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.81%	5.29%
38	97	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.71%	5.16%
39	98	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.62%	5.03%
40	99	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.53%	4.91%

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

Guaranteed Scale Maximum Charges, Minimum Interest Rate of 1.00%									
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.45%	4.79%
42	101	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.37%	4.68%
43	102	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.30%	4.58%
44	103	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.22%	4.48%
45	104	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.15%	4.38%
46	105	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.09%	4.29%
47	106	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.02%	4.20%
48	107	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.96%	4.11%
49	108	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.90%	4.03%
50	109	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.85%	3.95%
51	110	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.79%	3.88%
52	111	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.74%	3.81%
53	112	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.69%	3.74%
54	113	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.64%	3.67%
55	114	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.59%	3.60%
56	115	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.55%	3.54%
57	116	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.51%	3.48%
58	117	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.46%	3.42%
59	118	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.42%	3.36%
60	119	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.38%	3.31%

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

			Guaranteed Scale						
			Maximum Charges, Minimum Interest Rate of 1.00%						
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.35%	3.26%
62	121	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.31%	3.21%
63	122	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.27%	3.16%
64	123	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.24%	3.11%
65	124	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.20%	3.06%

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

## Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	\$100,000	\$74,920	\$199,363	\$432,487	\$72,081	\$6,007	85.54%	118.81%
2	61	\$0	\$74,708	\$192,299	\$432,487	\$72,081	\$6,007	49.68%	69.01%
3	62	\$0	\$74,420	\$185,306	\$432,487	\$72,081	\$6,007	36.03%	50.04%
4	63	\$0	\$74,100	\$178,580	\$432,487	\$72,081	\$6,007	28.50%	39.59%
5	64	\$0	\$73,753	\$172,065	\$432,487	\$72,081	\$6,007	23.67%	32.87%
6	65	\$0	\$73,393	\$165,722	\$432,487	\$72,081	\$6,007	20.27%	28.15%
7	66	\$0	\$73,022	\$159,698	\$432,487	\$72,081	\$6,007	17.74%	24.64%
8	67	\$0	\$72,633	\$153,910	\$432,487	\$72,081	\$6,007	15.79%	21.93%
9	68	\$0	\$72,187	\$151,750	\$432,487	\$72,081	\$6,007	14.23%	19.76%
10	69	\$0	\$71,678	\$151,750	\$432,487	\$72,081	\$6,007	12.95%	17.98%
11	70	\$0	\$71,092	\$151,750	\$432,487	\$72,081	\$6,007	11.88%	16.51%
12	71	\$0	\$70,425	\$151,750	\$432,487	\$72,081	\$6,007	10.98%	15.25%
13	72	\$0	\$69,648	\$151,750	\$432,487	\$72,081	\$6,007	10.21%	14.18%
14	73	\$0	\$68,769	\$151,750	\$432,487	\$72,081	\$6,007	9.54%	13.25%
15	74	\$0	\$67,783	\$151,750	\$432,487	\$72,081	\$6,007	8.95%	12.43%
16	75	\$0	\$66,677	\$151,750	\$432,487	\$72,081	\$6,007	8.43%	11.71%
17	76	\$0	\$65,417	\$151,750	\$432,487	\$72,081	\$6,007	7.97%	11.07%
18	77	\$0	\$63,987	\$151,750	\$432,487	\$72,081	\$6,007	7.56%	10.50%
19	78	\$0	\$62,347	\$151,750	\$432,487	\$72,081	\$6,007	7.19%	9.98%
20	79	\$0	\$60,471	\$151,750	\$432,487	\$72,081	\$6,007	6.85%	9.51%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

## Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	\$0	\$58,286	\$151,750	\$432,487	\$72,081	\$6,007	6.54%	9.08%
22	81	\$0	\$55,739	\$151,750	\$432,487	\$72,081	\$6,007	6.26%	8.69%
23	82	\$0	\$52,696	\$151,750	\$432,487	\$72,081	\$6,007	6.00%	8.34%
24	83	\$0	\$49,014	\$151,750	\$432,487	\$72,081	\$6,007	5.77%	8.01%
25	84	\$0	\$44,418	\$151,750	\$432,487	\$72,081	\$6,007	5.55%	7.70%
26	85	\$0	\$38,648	\$151,750	\$432,487	\$72,081	\$6,007	5.34%	7.42%
27	86	\$0	\$31,658	\$151,750	\$432,487	\$72,081	\$6,007	5.16%	7.16%
28	87	\$0	\$23,136	\$151,750	\$432,487	\$72,081	\$6,007	4.98%	6.92%
29	88	\$0	\$12,659	\$151,750	\$432,487	\$72,081	\$6,007	4.82%	6.69%
30	89	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.66%	6.47%
31	90	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.52%	6.27%
32	91	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.38%	6.09%
33	92	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.25%	5.91%
34	93	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.13%	5.74%
35	94	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	4.02%	5.58%
36	95	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.91%	5.43%
37	96	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.81%	5.29%
38	97	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.71%	5.16%
39	98	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.62%	5.03%
40	99	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.53%	4.91%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

## Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.45%	4.79%
42	101	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.37%	4.68%
43	102	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.30%	4.58%
44	103	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.22%	4.48%
45	104	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.15%	4.38%
46	105	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.09%	4.29%
47	106	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	3.02%	4.20%
48	107	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.96%	4.11%
49	108	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.90%	4.03%
50	109	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.85%	3.95%
51	110	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.79%	3.88%
52	111	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.74%	3.81%
53	112	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.69%	3.74%
54	113	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.64%	3.67%
55	114	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.59%	3.60%
56	115	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.55%	3.54%
57	116	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.51%	3.48%
58	117	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.46%	3.42%
59	118	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.42%	3.36%
60	119	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.38%	3.31%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount

Indexed LTC, 6 Year Total LTC Benefit Period

## Non-Guaranteed Alternate Scale Current Charges, 3.25% Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.35%	3.26%
62	121	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.31%	3.21%
63	122	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.27%	3.16%
64	123	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.24%	3.11%
65	124	\$0	\$0	\$151,750	\$432,487	\$72,081	\$6,007	2.20%	3.06%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

## Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
1	60	\$100,000	\$76,916	\$204,673	\$432,487	\$72,081	\$6,007	85.54%	118.81%
2	61	\$0	\$78,731	\$202,654	\$443,534	\$73,922	\$6,160	50.91%	70.71%
3	62	\$0	\$80,502	\$200,451	\$454,003	\$75,667	\$6,306	37.56%	52.17%
4	63	\$0	\$82,268	\$198,267	\$464,217	\$77,370	\$6,447	30.18%	41.92%
5	64	\$0	\$84,050	\$196,088	\$474,400	\$79,067	\$6,589	25.42%	35.31%
6	65	\$0	\$85,855	\$193,860	\$484,672	\$80,779	\$6,732	22.07%	30.66%
7	66	\$0	\$87,686	\$191,769	\$495,082	\$82,514	\$6,876	19.59%	27.20%
8	67	\$0	\$89,541	\$189,738	\$505,640	\$84,273	\$7,023	17.66%	24.53%
9	68	\$0	\$91,416	\$187,678	\$516,340	\$86,057	\$7,171	16.12%	22.39%
10	69	\$0	\$93,306	\$185,680	\$527,152	\$87,859	\$7,322	14.86%	20.63%
11	70	\$0	\$95,204	\$183,649	\$538,051	\$89,675	\$7,473	13.80%	19.17%
12	71	\$0	\$97,108	\$181,591	\$548,994	\$91,499	\$7,625	12.91%	17.93%
13	72	\$0	\$99,011	\$179,705	\$559,970	\$93,328	\$7,777	12.14%	16.86%
14	73	\$0	\$100,930	\$177,737	\$570,948	\$95,158	\$7,930	11.47%	15.93%
15	74	\$0	\$102,868	\$175,904	\$582,011	\$97,002	\$8,083	10.88%	15.11%
16	75	\$0	\$104,824	\$174,112	\$593,187	\$98,865	\$8,239	10.36%	14.39%
17	76	\$0	\$106,793	\$172,364	\$604,467	\$100,744	\$8,395	9.90%	13.74%
18	77	\$0	\$108,774	\$170,776	\$615,822	\$102,637	\$8,553	9.48%	13.16%
19	78	\$0	\$110,758	\$169,238	\$627,247	\$104,541	\$8,712	9.10%	12.64%
20	79	\$0	\$112,743	\$167,762	\$638,684	\$106,447	\$8,871	8.76%	12.17%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

## Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
21	80	\$0	\$114,720	\$166,345	\$650,135	\$108,356	\$9,030	8.45%	11.73%
22	81	\$0	\$116,684	\$164,992	\$661,535	\$110,256	\$9,188	8.16%	11.33%
23	82	\$0	\$118,606	\$163,676	\$672,860	\$112,143	\$9,345	7.89%	10.96%
24	83	\$0	\$120,469	\$162,272	\$683,941	\$113,990	\$9,499	7.65%	10.62%
25	84	\$0	\$122,231	\$160,856	\$694,687	\$115,781	\$9,648	7.41%	10.30%
26	85	\$0	\$123,885	\$159,316	\$704,846	\$117,474	\$9,790	7.20%	9.99%
27	86	\$0	\$125,455	\$157,823	\$714,383	\$119,064	\$9,922	6.99%	9.71%
28	87	\$0	\$126,910	\$156,226	\$723,438	\$120,573	\$10,048	6.79%	9.43%
29	88	\$0	\$128,229	\$154,515	\$731,825	\$121,971	\$10,164	6.61%	9.18%
30	89	\$0	\$129,389	\$152,549	\$739,429	\$123,238	\$10,270	6.43%	8.93%
31	90	\$0	\$130,364	\$151,750	\$746,120	\$124,353	\$10,363	6.26%	8.69%
32	91	\$0	\$131,171	\$151,750	\$751,743	\$125,290	\$10,441	6.09%	8.46%
33	92	\$0	\$131,779	\$151,750	\$756,396	\$126,066	\$10,505	5.93%	8.24%
34	93	\$0	\$132,149	\$151,750	\$759,903	\$126,650	\$10,554	5.77%	8.02%
35	94	\$0	\$132,229	\$151,750	\$762,040	\$127,007	\$10,584	5.62%	7.81%
36	95	\$0	\$137,155	\$151,750	\$762,499	\$127,083	\$10,590	5.47%	7.60%
37	96	\$0	\$142,944	\$151,750	\$790,902	\$131,817	\$10,985	5.43%	7.54%
38	97	\$0	\$149,991	\$151,750	\$824,284	\$137,381	\$11,448	5.40%	7.50%
39	98	\$0	\$158,878	\$159,037	\$864,922	\$144,154	\$12,013	5.39%	7.48%
40	99	\$0	\$168,365	\$168,533	\$916,169	\$152,695	\$12,725	5.40%	7.50%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

## Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
41	100	\$0	\$178,421	\$178,600	\$970,876	\$161,813	\$13,484	5.41%	7.52%
42	101	\$0	\$189,081	\$189,270	\$1,028,865	\$171,478	\$14,290	5.42%	7.53%
43	102	\$0	\$200,380	\$200,580	\$1,090,334	\$181,722	\$15,144	5.44%	7.55%
44	103	\$0	\$212,357	\$212,570	\$1,155,491	\$192,582	\$16,048	5.45%	7.57%
45	104	\$0	\$225,053	\$225,278	\$1,224,557	\$204,093	\$17,008	5.46%	7.58%
46	105	\$0	\$238,510	\$238,749	\$1,297,767	\$216,295	\$18,025	5.47%	7.60%
47	106	\$0	\$252,775	\$253,028	\$1,375,370	\$229,228	\$19,102	5.48%	7.61%
48	107	\$0	\$267,896	\$268,164	\$1,457,629	\$242,938	\$20,245	5.49%	7.63%
49	108	\$0	\$283,924	\$284,208	\$1,544,824	\$257,471	\$21,456	5.50%	7.64%
50	109	\$0	\$300,914	\$301,215	\$1,637,250	\$272,875	\$22,740	5.51%	7.65%
51	110	\$0	\$318,924	\$319,242	\$1,735,222	\$289,204	\$24,100	5.52%	7.66%
52	111	\$0	\$338,013	\$338,351	\$1,839,072	\$306,512	\$25,543	5.53%	7.68%
53	112	\$0	\$358,248	\$358,607	\$1,949,153	\$324,859	\$27,072	5.54%	7.69%
54	113	\$0	\$379,698	\$380,077	\$2,065,839	\$344,307	\$28,692	5.54%	7.70%
55	114	\$0	\$402,434	\$402,836	\$2,189,526	\$364,921	\$30,410	5.55%	7.71%
56	115	\$0	\$426,534	\$426,961	\$2,320,635	\$386,772	\$32,231	5.56%	7.72%
57	116	\$0	\$452,081	\$452,533	\$2,459,610	\$409,935	\$34,161	5.57%	7.73%
58	117	\$0	\$479,160	\$479,639	\$2,606,923	\$434,487	\$36,207	5.57%	7.74%
59	118	\$0	\$507,864	\$508,372	\$2,763,075	\$460,513	\$38,376	5.58%	7.75%
60	119	\$0	\$538,290	\$538,828	\$2,928,596	\$488,099	\$40,675	5.59%	7.76%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

# Policy Values Ledger

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

Non-Guaranteed Scale Current Charges, Initial Assumed Rate									
Year	Age	Premium Outlay	Cash Surrender Value	Death Benefit	Lifetime LTC Benefit	Annual LTC Benefit	Monthly LTC Benefit	IRR on Lifetime LTC Benefit	Tax Equivalent Yield
61	120	\$0	\$570,542	\$571,112	\$3,104,049	\$517,341	\$43,112	5.59%	7.77%
62	121	\$0	\$604,774	\$605,379	\$3,104,049	\$517,341	\$43,112	5.50%	7.64%
63	122	\$0	\$641,061	\$641,702	\$3,104,049	\$517,341	\$43,112	5.42%	7.52%
64	123	\$0	\$679,525	\$680,204	\$3,104,049	\$517,341	\$43,112	5.33%	7.41%
65	124	\$0	\$720,296	\$721,016	\$3,104,049	\$517,341	\$43,112	5.25%	7.29%

This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. Please refer to the Guaranteed Scale starting on page 14 for guaranteed components of the Policy.

## Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

### Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
1	\$100,000	\$25,000	\$43	\$195	\$2,200	\$4,354	\$76,916
2	\$0	\$0	\$43	\$329	\$2,269	\$4,456	\$78,731
3	\$0	\$0	\$43	\$408	\$2,334	\$4,557	\$80,502
4	\$0	\$0	\$43	\$450	\$2,398	\$4,657	\$82,268
5	\$0	\$0	\$43	\$472	\$2,461	\$4,758	\$84,050
6	\$0	\$0	\$43	\$486	\$2,525	\$4,860	\$85,855
7	\$0	\$0	\$43	\$499	\$2,590	\$4,963	\$87,686
8	\$0	\$0	\$43	\$514	\$2,656	\$5,068	\$89,541
9	\$0	\$0	\$43	\$534	\$2,722	\$5,175	\$91,416
10	\$0	\$0	\$43	\$559	\$2,790	\$5,281	\$93,306
11	\$0	\$0	\$43	\$591	\$2,858	\$5,389	\$95,204
12	\$0	\$0	\$43	\$624	\$2,926	\$5,497	\$97,108
13	\$0	\$0	\$43	\$664	\$2,994	\$5,604	\$99,011
14	\$0	\$0	\$43	\$689	\$3,063	\$5,713	\$100,930
15	\$0	\$0	\$43	\$710	\$3,131	\$5,823	\$102,868
16	\$0	\$0	\$43	\$733	\$3,201	\$5,933	\$104,824
17	\$0	\$0	\$43	\$761	\$3,271	\$6,045	\$106,793
18	\$0	\$0	\$43	\$791	\$3,342	\$6,157	\$108,774
19	\$0	\$0	\$43	\$830	\$3,413	\$6,269	\$110,758
20	\$0	\$0	\$43	\$868	\$3,485	\$6,382	\$112,743

#### Notes:

- (1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.
- (2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

## Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

### Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
21	\$0	\$0	\$43	\$918	\$3,556	\$6,494	\$114,720
22	\$0	\$0	\$43	\$971	\$3,627	\$6,605	\$116,684
23	\$0	\$0	\$43	\$1,051	\$3,697	\$6,714	\$118,606
24	\$0	\$0	\$43	\$1,146	\$3,766	\$6,819	\$120,469
25	\$0	\$0	\$43	\$1,281	\$3,833	\$6,919	\$122,231
26	\$0	\$0	\$43	\$1,419	\$3,897	\$7,012	\$123,885
27	\$0	\$0	\$43	\$1,532	\$3,956	\$7,101	\$125,455
28	\$0	\$0	\$43	\$1,673	\$4,013	\$7,184	\$126,910
29	\$0	\$0	\$43	\$1,832	\$4,065	\$7,258	\$128,229
30	\$0	\$0	\$43	\$2,008	\$4,112	\$7,324	\$129,389
31	\$0	\$0	\$43	\$2,207	\$4,154	\$7,379	\$130,364
32	\$0	\$0	\$43	\$2,386	\$4,189	\$7,425	\$131,171
33	\$0	\$0	\$43	\$2,590	\$4,218	\$7,459	\$131,779
34	\$0	\$0	\$43	\$2,827	\$4,240	\$7,480	\$132,149
35	\$0	\$0	\$43	\$3,109	\$4,253	\$7,485	\$132,229
36	\$0	\$0	\$43	\$2,795	\$0	\$7,763	\$137,155
37	\$0	\$0	\$43	\$2,259	\$0	\$8,091	\$142,944
38	\$0	\$0	\$43	\$1,400	\$0	\$8,490	\$149,991
39	\$0	\$0	\$43	\$63	\$0	\$8,993	\$158,878
40	\$0	\$0	\$43	\$0	\$0	\$9,530	\$168,365

#### Notes:

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## Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

### Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
41	\$0	\$0	\$43	\$0	\$0	\$10,099	\$178,421
42	\$0	\$0	\$43	\$0	\$0	\$10,703	\$189,081
43	\$0	\$0	\$43	\$0	\$0	\$11,342	\$200,380
44	\$0	\$0	\$43	\$0	\$0	\$12,020	\$212,357
45	\$0	\$0	\$43	\$0	\$0	\$12,739	\$225,053
46	\$0	\$0	\$43	\$0	\$0	\$13,501	\$238,510
47	\$0	\$0	\$43	\$0	\$0	\$14,308	\$252,775
48	\$0	\$0	\$43	\$0	\$0	\$15,164	\$267,896
49	\$0	\$0	\$43	\$0	\$0	\$16,071	\$283,924
50	\$0	\$0	\$43	\$0	\$0	\$17,033	\$300,914
51	\$0	\$0	\$43	\$0	\$0	\$18,052	\$318,924
52	\$0	\$0	\$43	\$0	\$0	\$19,133	\$338,013
53	\$0	\$0	\$43	\$0	\$0	\$20,278	\$358,248
54	\$0	\$0	\$43	\$0	\$0	\$21,492	\$379,698
55	\$0	\$0	\$43	\$0	\$0	\$22,779	\$402,434
56	\$0	\$0	\$43	\$0	\$0	\$24,143	\$426,534
57	\$0	\$0	\$43	\$0	\$0	\$25,589	\$452,081
58	\$0	\$0	\$43	\$0	\$0	\$27,122	\$479,160
59	\$0	\$0	\$43	\$0	\$0	\$28,747	\$507,864
60	\$0	\$0	\$43	\$0	\$0	\$30,469	\$538,290

#### Notes:

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- (2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

## Detail Summary Report

Valued Client, Female, 60, NS with Couples Discount  
Indexed LTC, 6 Year Total LTC Benefit Period

Initial Assumed Rate  
S&P 500®: 6.00%

### Non-Guaranteed Scale Current Charges, Initial Assumed Rate

Year	Premium Outlay	Premium Charge	Administrative Charge	Cost of Insurance Charge	Rider Charges	Interest Credited	Cash Surrender Value
61	\$0	\$0	\$43	\$0	\$0	\$32,295	\$570,542
62	\$0	\$0	\$0	\$0	\$0	\$34,233	\$604,774
63	\$0	\$0	\$0	\$0	\$0	\$36,286	\$641,061
64	\$0	\$0	\$0	\$0	\$0	\$38,464	\$679,525
65	\$0	\$0	\$0	\$0	\$0	\$40,771	\$720,296

#### Notes:

- (1) This is a supplemental life insurance illustration and is not valid unless accompanied by all pages and the Policy Values Ledger. Please refer to A Brief Description of Your Policy for Policy guarantees and other important information.
- (2) This illustration assumes that the above illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less than those shown.

## A Word About Taxes

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

In order to receive favorable tax treatment under the Code on Policy distributions, life insurance policy premiums must be within certain limits during the first 7 Policy years and during the first 7 Policy years after certain Policy changes. Failure to satisfy these limits would cause the Policy to become a Modified Endowment Contract ("MEC") and cause distributions to be taxable (and possibly subject to a 10% tax penalty if received before the recipient's age 59 1/2) to the extent there is a gain (generally, the Cash Value in excess of remaining basis) in the Policy. Distributions from a MEC include a surrender or withdrawal of the Policy values, Policy loans or pledges to secure a loan. Loans from a non-MEC policy are generally not treated as distributions and, therefore, may not be taxable unless the Policy lapses, is surrendered, or is exchanged. Furthermore, a non-MEC policy generally is not subject to a 10% tax penalty upon taking a loan or a taxable distribution such as a surrender. Please note that the Policy illustrated does not allow withdrawals of Cash Value while the Policy remains in force, and both a MEC and non-MEC Policy are subject to taxation if the Policy is surrendered to the extent there is a gain in the Policy. **As illustrated, based on the non-guaranteed charge and variable rate, this Policy becomes a MEC in policy year 1.**

MECs still qualify as life insurance for federal income tax purposes. Therefore, Death Benefit proceeds from both MEC and non-MEC policies are generally received by a beneficiary free of federal income tax, subject to certain transfer-for-value and other rules. In particular, in the case of a business owned Policy, the provisions of section 101(j) of the Code may limit the amount of the Death Benefit excludable from gross income unless a specified exception applies and a notice and consent requirement is satisfied. The Death Benefit may be subject to federal and state estate taxes, but your beneficiary will generally not be subject to federal income tax on the Death Benefit.

This illustration shows pre-tax values.

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

If included with the Policy as illustrated, any Riders providing Long-Term Care Insurance ("Long-Term Care Riders") are intended to provide qualified long-term care insurance under Section 7702B(b) of the Code. Although benefits paid under such Long-Term Care Riders are intended to be income tax free as accident and health benefits under a qualified long-term care insurance contract, in certain circumstances benefits may be taxable. For example, benefits may be taxable when the aggregate long-term care benefits payments received under such Long-Term Care Riders and other policies or riders exceed the per diem limitation under Section 7702B(d)(2) of the Code. The federal tax treatment of the long-term care benefits is not clear when the person receiving the benefit payments is not the person who is receiving the long-term care services. You should consult with an attorney or qualified tax advisor prior to purchasing, or exercising any claim for benefit under, such Long-Term Care Riders.

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

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Brighthouse Life Insurance Company  
Charlotte, NC 28277

## Statement of Policy Cost and Benefit Information

**Brighthouse SmartCare®**  
**Prepared For: Valued Client**  
**ICC18-5-70**

Female  
Age: 60  
NS WITH COUPLES DISCOUNT

**Date Prepared:** May 06, 2020

**Face Amount:** \$151,749.95

**Annual Lapse Prevention Premium**

Payable Year 1 through 1	\$100,000.00
Payable Years 2 through 61	\$0.00

**Planned Annual Premium**

Payable Year 1 through 1	\$100,000.00
Payable Years 2 through 61	\$0.00

**\*\*\* IMPORTANT NOTICE \*\*\***

This is a policy summary based on the planned premium shown. A different premium payment pattern can be provided upon your request. Guaranteed values shown below are based on the maximum policy charges and a guaranteed fixed account interest crediting rate of 1.00%.

The projected results of your insurance program may change substantially with variations in the interest rates, policy fees, rider fees, expense charges, cost of insurance rates and the frequency, timing and amount of premium payments as well as any loans and loan interest due.

### Guaranteed

End of Policy Year	Age at End of Policy Year	Annualized Premium	Cash Surrender Value	Death Benefit	Total LTC Benefit
1	61	\$100,000	\$72,997	\$194,245	\$432,487
2	62	\$0	\$70,975	\$182,689	\$432,487
3	63	\$0	\$68,934	\$171,644	\$432,487
4	64	\$0	\$66,874	\$161,166	\$432,487
5	65	\$0	\$64,754	\$151,750	\$432,487
6	66	\$0	\$62,549	\$151,750	\$432,487
7	67	\$0	\$60,252	\$151,750	\$432,487
8	68	\$0	\$57,854	\$151,750	\$432,487
9	69	\$0	\$55,341	\$151,750	\$432,487
10	70	\$0	\$52,696	\$151,750	\$432,487
11	71	\$0	\$49,899	\$151,750	\$432,487
12	72	\$0	\$46,924	\$151,750	\$432,487
13	73	\$0	\$43,735	\$151,750	\$432,487
14	74	\$0	\$40,295	\$151,750	\$432,487
15	75	\$0	\$36,559	\$151,750	\$432,487
16	76	\$0	\$32,475	\$151,750	\$432,487
17	77	\$0	\$27,976	\$151,750	\$432,487
18	78	\$0	\$22,981	\$151,750	\$432,487
19	79	\$0	\$17,382	\$151,750	\$432,487
20	80	\$0	\$11,030	\$151,750	\$432,487
25	85	\$0	\$0	\$151,750	\$432,487
30	90	\$0	\$0	\$151,750	\$432,487
35	95	\$0	\$0	\$151,750	\$432,487
40	100	\$0	\$0	\$151,750	\$432,487
45	105	\$0	\$0	\$151,750	\$432,487
50	110	\$0	\$0	\$151,750	\$432,487
55	115	\$0	\$0	\$151,750	\$432,487
60	120	\$0	\$0	\$151,750	\$432,487
5	At Age 65	\$0	\$64,754	\$151,750	\$432,487
61	At Age 121	\$0	\$0	\$151,750	\$432,487

Please Note: The Premium shown above may or may not reflect the required minimum premium to keep this policy in force for the lifetime of the insured. The above values were determined based on guaranteed charges and guaranteed rates as labeled above. For the purpose of the projections, any lump sum payments or 1035 exchanges are assumed to be received in the first month of the first policy year.

This policy was issued with the Long-Term Care Acceleration of Death Benefit Rider. See the rider language for a complete description of the benefit and conditions.

This policy was issued with the Extension of Benefits for Long-Term Care with Indexed Coverage Rider. See the rider language for a complete description of the benefit and conditions.

Cost Indexes per \$1,000 at 5%

**Net Payment Cost Index**

**Surrender Cost Index**

**Guaranteed Rates**

10 Years

20 Years

75.95

48.26

51.38

46.26

Cost indexes are useful only for the comparison of the relative costs of two or more similar policies. The life insurance surrender index (compares policies based on cash value) and net payment cost index (compares policies based on death benefits) are useful in helping you compare two or more similar policies. You should look at premiums and cash values. Generally, a lower index number is a better buy. Small differences in indexes may be offset by policy features or in differences in the quality of services provided. In addition, you should review information about the insurance companies involved. These indexes are not intended for use replacing one policy with another one.

The guaranteed policy loan interest rate is 8.00% for years 1-61, payable in arrears.

For information contact your Financial Representative:

LTC Partner  
JACK LENENBERG  
312 Maxwell Rd  
Alpharetta, Georgia 30009  
8008915824



**Brighthouse Life Insurance Company**  
**Charlotte, NC 28277**

## **Statement of Policy Cost and Benefit Information**

**Brighthouse SmartCare<sup>®</sup>**  
**Prepared For: Valued Client**  
**ICC18-3ACCLTC1**  
**ICC18-3EOBIC1**

Female  
Age: 60  
NS WITH COUPLES DISCOUNT

**\*\*\* IMPORTANT NOTICE \*\*\***

### **Additional Features**

#### **Long-Term Care Acceleration of Death Benefit Rider**

Extension of Benefits for Long-Term Care with Indexed Coverage Rider



		Guaranteed Values					
		Rider Charge			Maximum Lifetime Benefit		
End of Policy Year	Age at End of Policy Year	LTC-ADBR Charge	EOB Rider Charge	Total Charge	LTC-ADBR Benefit	EOB Benefit	Total Benefit
1	61	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
2	62	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
3	63	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
4	64	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
5	65	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
6	66	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
7	67	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
8	68	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
9	69	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
10	70	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
11	71	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
12	72	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
13	73	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
14	74	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
15	75	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
16	76	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
17	77	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
18	78	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
19	79	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
20	80	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
25	85	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
30	90	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
35	95	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
40	100	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36
45	105	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36
50	110	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36
55	115	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36
60	120	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36
5	At Age 65	\$403.65	\$1,796.26	\$2,199.92	\$144,162.45	\$288,324.91	\$432,487.36
61	At Age 121	\$0.00	\$0.00	\$0.00	\$144,162.45	\$288,324.91	\$432,487.36