

Tabular Values – Non-Guaranteed*

<u>Year</u>	<u>Age Beg Year</u>	<u>Contract Premium Beg Year</u>	<u>LTC Benefit Pool Beg Year</u>	<u>Maximum Monthly Benefit Beg Year</u>	<u>Minimum Benefit Period (in months) Beg Year</u>	<u>Policy Surrender Value End Year</u>	<u>Death Benefit Payable End Year</u>
1	60	100,000	306,050	6,376	48	88,255	153,025
2	61	0	306,050	6,376	48	91,460	155,157
3	62	0	308,183	6,376	48	94,847	157,511
4	63	0	310,537	6,376	48	99,201	160,163
5	64	0	313,188	6,376	49	103,791	163,097
6	65	0	316,123	6,376	49	107,880	166,308
7	66	0	319,333	6,376	50	111,712	169,784
8	67	0	322,809	6,376	50	115,843	173,560
9	68	0	326,585	6,376	51	120,274	177,619
10	69	0	330,644	6,376	51	125,030	181,966
11	70	0	334,991	6,376	52	130,111	186,595
12	71	0	339,621	6,376	53	135,400	191,315
13	72	0	344,341	6,376	54	140,904	196,192
14	73	0	349,218	6,376	54	146,634	201,218
15	74	0	354,244	6,376	55	152,573	206,357
16	75	0	359,383	6,376	56	158,699	211,576
17	76	0	364,602	6,376	57	165,007	216,866
18	77	0	369,891	6,376	58	171,503	222,255
19	78	0	375,280	6,376	58	178,180	227,768
20	79	0	380,793	6,376	59	185,013	233,403
25	84	0	410,266	6,376	64	221,440	263,537
30	89	0	442,823	6,376	69	260,462	296,544
35	94	0	476,821	6,376	74	301,128	330,714
40	99	0	509,584	6,376	79	361,621	361,621
45	104	0	601,653	6,376	94	473,421	473,421
50	109	0	739,890	6,376	116	619,192	619,192
55	114	0	920,134	6,376	144	809,259	809,259
60	119	0	1,155,147	6,376	181	1,057,080	1,057,080
61	120	0	1,210,106	6,376	189	1,115,035	1,115,035

These values assume that no benefit payments are made under the LTCI Rider.

***This illustration reflects the dividend option of Paid-Up Additions. Non-guaranteed values include dividends, which are neither estimates nor guarantees, but are based on the 2019 dividend schedule. This illustration assumes that non-guaranteed elements will continue unchanged for all years shown. Non-guaranteed elements are subject to change by the insurer. The dividend schedule is reviewed annually and it is likely that dividend schedules will be more or less favorable. Factors that may affect future policy performance include mortality experience, investment earnings, company expenses and other company experience and expectations. We strongly recommend that you request a hypothetical lower schedule illustration.**

Refer to the Narrative Summary for assumptions, explanations and additional information. For detailed information about the components of these values, including dividends and the Cash Surrender Value of the life policy, ask your producer to show you a Detailed Values Report.

Prepared for: Valued Client (Male, 60, Non-Tobacco)

Presented by: Michael Chapman

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