Cover slide.

This slide is often used as a place-holder as people are logging-in to a webinar.

Hello, and thanks for joining me today.
We're going to talk about a concern that has always been around, but has been more significant lately… Inflation… and we'll look at some ways that we can help your clients potentially fend-off some of the impact of inflation on their retirement plans.

I have a suspicion you might find this story to be pretty compelling… let's see.

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3

Before we begin reviewing the content, here are some important notes about today's conversation. *(read slide)*

Inflationary Impact

If you're like many people,
you've been noticing the impact of inflation.

But inflation is nothing new:

Cost Of A Loaf Of Bread				
1980	1990	2000	2010	2020
$0.51	$0.69	$0.93	$1.37	$1.45

Source: https://www.in2013dollars.com/White-bread/price-inflation

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4

You've probably noticed that inflation has been in the news a lot more lately.
Like many people, you've also probably been feeling the impact of inflation in various ways.

To give you a feel for inflation over the last 40 years, here's what a loaf of bread has cost, and how much that cost has increased over the last 10 years.

Although the cost of a loaf of bread has nearly tripled over the last 40 years, it pencils-out to be a compound annual inflation rate of 2.65%.
That's not insignificant… over 40 years even a relatively low inflation rate can really add up.

Inflationary Impact

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$0.51	$0.69	$0.93	$1.37	$1.45
Average "Bread Inflation" Rate From 1980 - 2020: 2.65%				

Source: https://www.in2013dollars.com/White-bread/price-inflation

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Inflationary Impact

If you're like many people,
you've been noticing the impact of inflation.

Average Rate Of Inflation From Year "X" Through 2022				
1920	1940	1960	1980	2000
2.7%	3.8%	3.8%	3.1%	2.5%

On a relative basis, the 2.5% inflation we've had from 2000 – 2022 has been historically low.

Source: US Labor Department
https://www.usinflationcalculator.com/inflation/current-inflation-rates/#:~:text=The%20last%20column%2C%20%E2%80%9CAve%2C

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To give it a little more perspective, this chart shows the average annual rate of inflation if you compare year "X" to the year 2022.

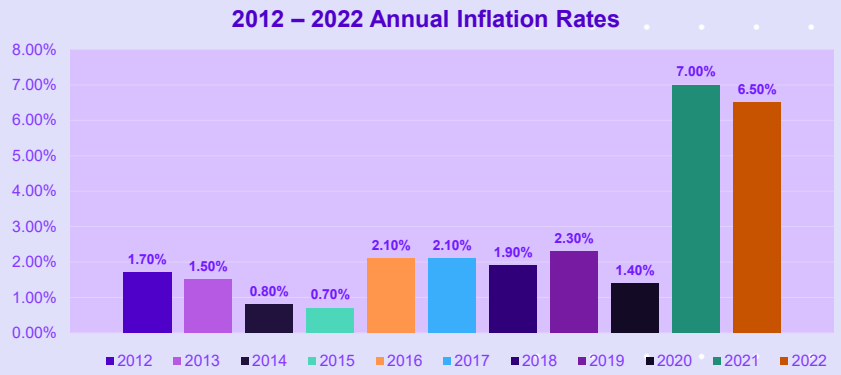
For example, if you go all the way back to the year 1920, the average annual inflation rate from 1920 to 2022 is 2.7%.

Although recent inflation seems like it's been high compared to longer-term historical inflation rates, the inflation rate from the year 2000 through 2022 is 2.5%.

On a relative basis, when you compare ***that*** to the 3.8% inflation rate since 1940 and 1962, and to the 3.1% inflation rate from 1980 – 2022, you kind-of get the feeling that the 2.5% average annual inflation rate we've had over the last 22 years is actually pretty good.

Inflationary Impact

Recent inflation rates have captivated our attention!



Source: US Labor Department
https://www.usinflationcalculator.com/inflation/current-inflation-rates/#:~:text=The%20last%20column%2C%20%E2%80%9CAve%2C

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But recent inflation rates have really captivated our attention, and have garnered a lot of media attention.

That's with good reason.

When you look at the annual inflation rates over the last 10 years, you can see that inflation spiked pretty severely in 2021 and 2022.

Inflationary Impact

Recent inflation rates have captivated our attention!

Now people are getting a little nervous.

Is there anything we can do to help retirees combat inflation using Life Insurance?

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With two consecutive years of these historically unusual high inflation rates, people are starting to get a little nervous.
It's hitting home budgets pretty hard, and people are looking for ways to combat inflation.
One group that's particularly affected by inflation is retirees.
Is there anything we can do to help retirees combat inflation using Life Insurance?
If there is, that's certainly something worth exploring, right?
Let's see.

I'm going to highlight a solution you can illustrate ***today*** by walking you through three different scenarios, and we'll see which one you think your clients may like best.

Sample Scenario 1

- Male, age 40, PNT
- Product: Max Accumulator+ III
- Premiums = $1,000 per month to Age 70
- LEVEL Distributions from age 71 – 95
  - ✓ Participating Loans
- Projected Rate: 6.48%

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Our baseline scenario is a 40-year-old male that qualifies for our ***Preferred Non-Tobacco*** underwriting classification, using ***Max Accumulator+ III***.
Our baseline case also assumes a level monthly premium of $1,000 paid to age 70.

Why age 70 instead of the "age 65" that many people illustrate? Well, retiring at age 65 is now considered "early retirement" for Social Security purposes. Under today's rules, a 40-year-old would need to wait to retire until they're age 67 to achieve what Social Security refers-to as ***Full Retirement Age***.
And if they're trying to maximize their Social Security retirement income benefit, they could wait just three more years, start their Social Security income at age 70, and receive nearly 25% more annual retirement income benefit that they would've received if they had begun their Social Security retirement income benefit at their ***Full Retirement Age*** of 67.

In addition, if the retiree is one person of a couple, if the retiree passes away prior to their spouse, their spouse is likely to qualify for a higher income for the rest of their life, too, based on the retiree's age-70 benefit.

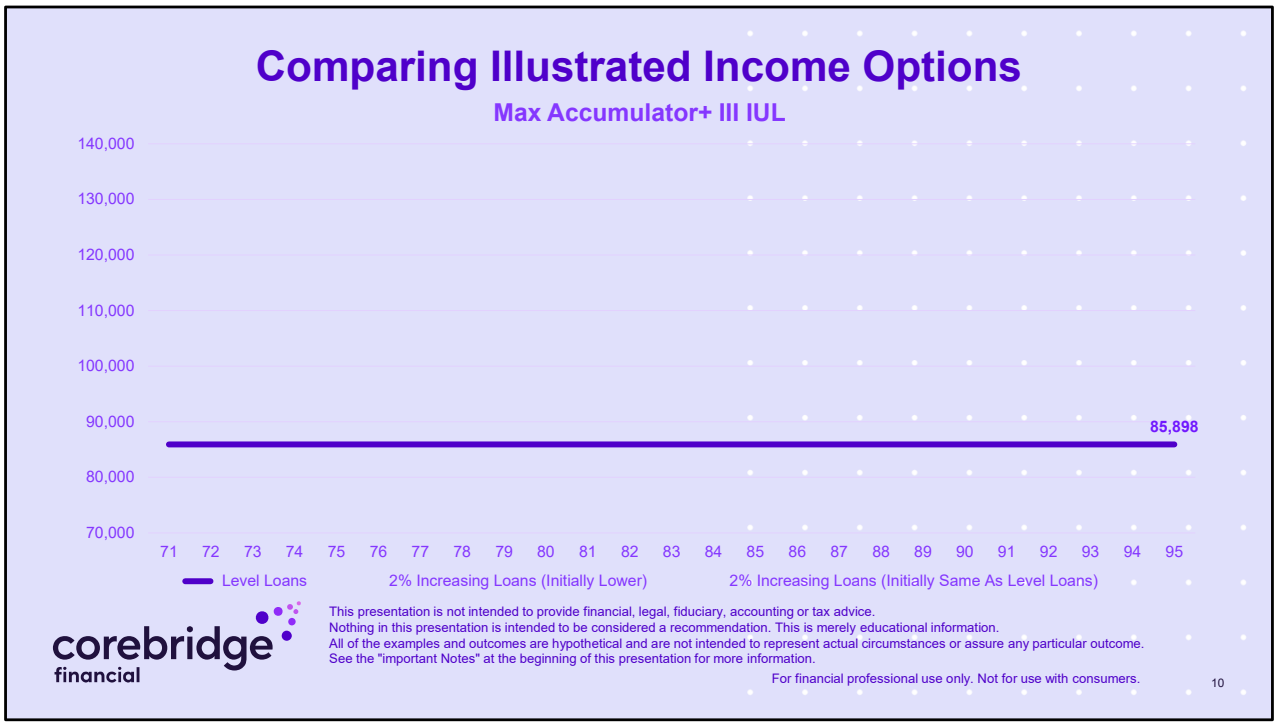
For those reasons, in this example I'm going to assume that this 40-year-old is going to retire at age 70, and we'll pay premiums until then.

Next let's talk about taking income-tax-free policy loans from their life insurance policy to supplement their other retirement resources.
I'm going to illustrate these loans from age 70 to age 95… 25 years of total policy distributions.
Why to age 95?
Because if you look at the statistics for a 65-year-old couple, there's a 50% chance that one of the two people will live beyond age 90; and a 25% chance that one of them might survive to age 95.
I'd like to make sure that the policy loans I illustrate are likely to be able to help supplement their income for the rest of their lives.

Notice in this first example that I'm going to ask the software to illustrate ***level*** loan distributions each year.

And, in all three scenarios I'll be illustrating my projections using a 6.48% interest rate, which is, as always, subject to change, and your client's actual results will vary.

So, in my first step of this set of scenarios, I want to see what the software calculates as the level annual policy loans that would be available based on these assumptions.



And the software calculates that the annual policy loans could be $85,898.

Now let's take a look at scenario 2.

Sample Scenario 2

- Male, age 40, PNT
- Product: Max Accumulator+ III
- Premiums = $1,000 per month to Age 70
- 2% INCREASING Distributions from age 71 – 95
  - ✓ Participating Loans
  - ✓ Initial Loans are LESS… eventually loans are MORE
- Projected Rate: 6.48%

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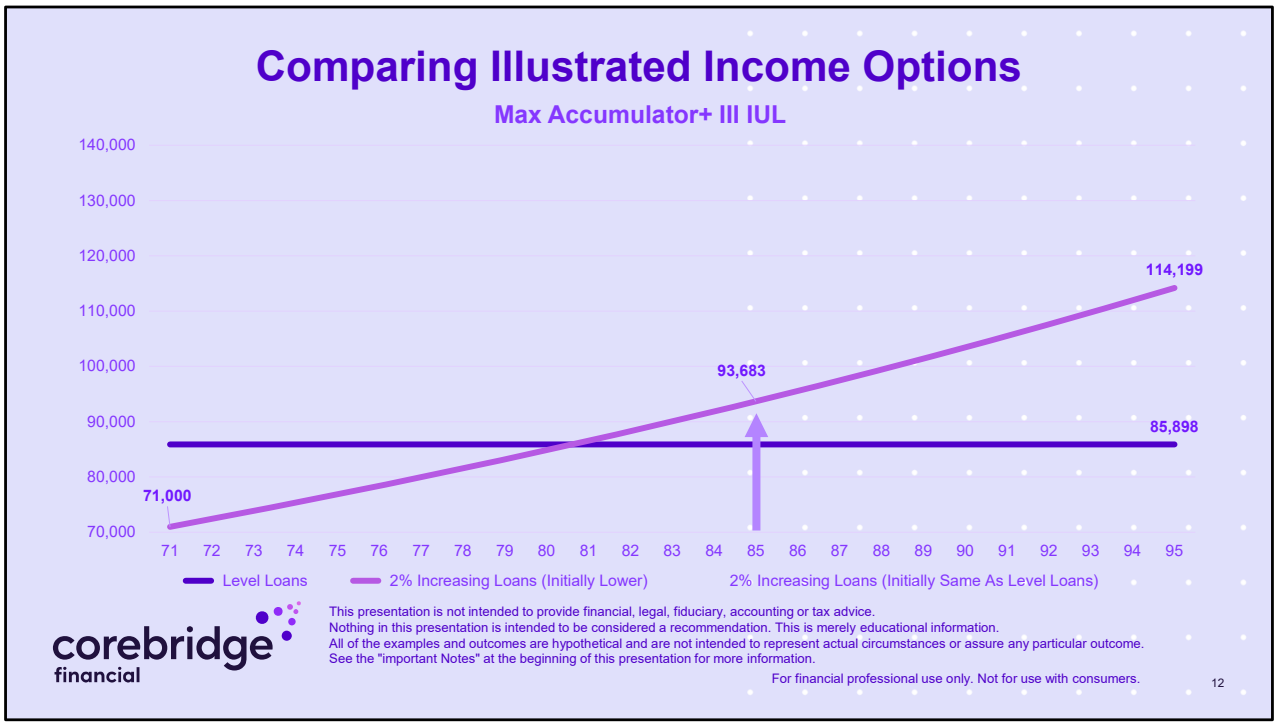
In our second scenario we'll use all of the same assumptions **EXCEPT** in this scenario I'll ask the software to solve for policy loans that increase by 2% per year in an attempt to create rising supplemental cash flow during retirement to help offset some of the effects of inflation.

You'll see that, since we're dealing with the same amount of money in the policy at age 70, the only way we can illustrate annually increasing policy loans is to have the initial loan amount be **lower** than the level loan solve. However, eventually the projected annual loans will be higher.



Here I've overlayed the 2% increasing policy loans over the top of the level loans.

As you'll recall, the level loans were $85,898 per year.

In the first year of increasing policy loans, the first policy loan is only $71,000.
But after it increases by 2% per year, it eclipses the level $85,898 annual loans at age 81.
And by age 85… what many people will consider to be a *"normal life expectancy"*... the increasing policy loans are up to $93,683 per year. You're beginning to see the potential impact of the rising policy loan solve.

If this person in our example lived to age 95, based on these assumptions, their projected annual distributions are $114,199 at age 95.
That's an increase of their annual policy cash flow of over 32%!

That's certainly an impressive increase in the policy loans from age 81 through age 95…
But are they able to handle the $15,000 reduction in policy cash flow in the first year of retirement?
That's a reduction in first-year cash-flow of more than 17%.
Most people would consider that to be pretty significant.

Now let's look at our third scenario.

Sample Scenario 3

- Male, age 40, PNT
- Product: Max Accumulator+ III
- Premiums = Solve for Monthly Premium to Age 70
- 2% INCREASING Distributions from age 71 – 95
  - ✓ Participating Loans
  - ✓ Initial Loans are THE SAME… Future Loans are MORE
- Projected Rate: 6.48%

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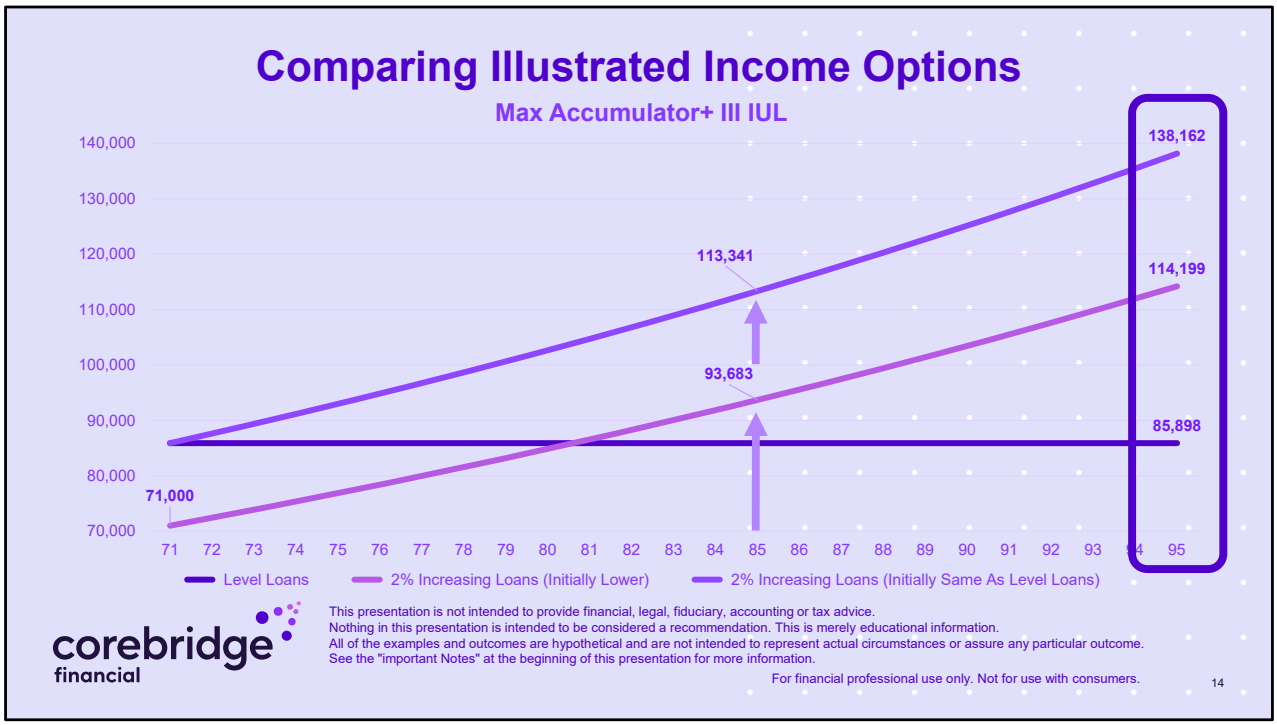
This time we're going to solve for policy loans that increase by 2% per year, just like we did in the second scenario.
So what's different?

We're going to solve for loans that increase by 2% per year, *but in the first year the policy loans will be the same as the original **level** policy loans*… $85,898… and then increase by 2% per year from there.

In this scenario I'm going to solve for the premium that would be necessary to support these additional policy loans.

Let's see how that looks.



You can see here that the top line shows the initial policy loan is $85,898, but it increases by 2% per year.

By age 85 the projected policy loans are $113,341… that's more than 32% more cash-flow than the original $85,898 level policy loans… And the difference between the second scenario, where we were projecting policy loans of $93,683, is more than a 20% increase.

If this person were to live to age 95, the projected policy loan in the last year, based on these assumptions, would be $138,162.
That's an increase of over 20% over the second scenario's final loan of $114,199…
And more than 60% higher than the original $85,898 we calculated in the first scenario.

Those are pretty significant increases.

Comparing Illustrated Income Options

How much does it cost to "have your cake and eat it, too"?

- **The beginning income is the same as the "level" solve…**
- **2% increasing distributions to help protect against inflation**
- **In this example the premium is already $1,000 per month…**
- **Would it make sense to pay an additional $195 per month to help protect retirement income against inflation?**

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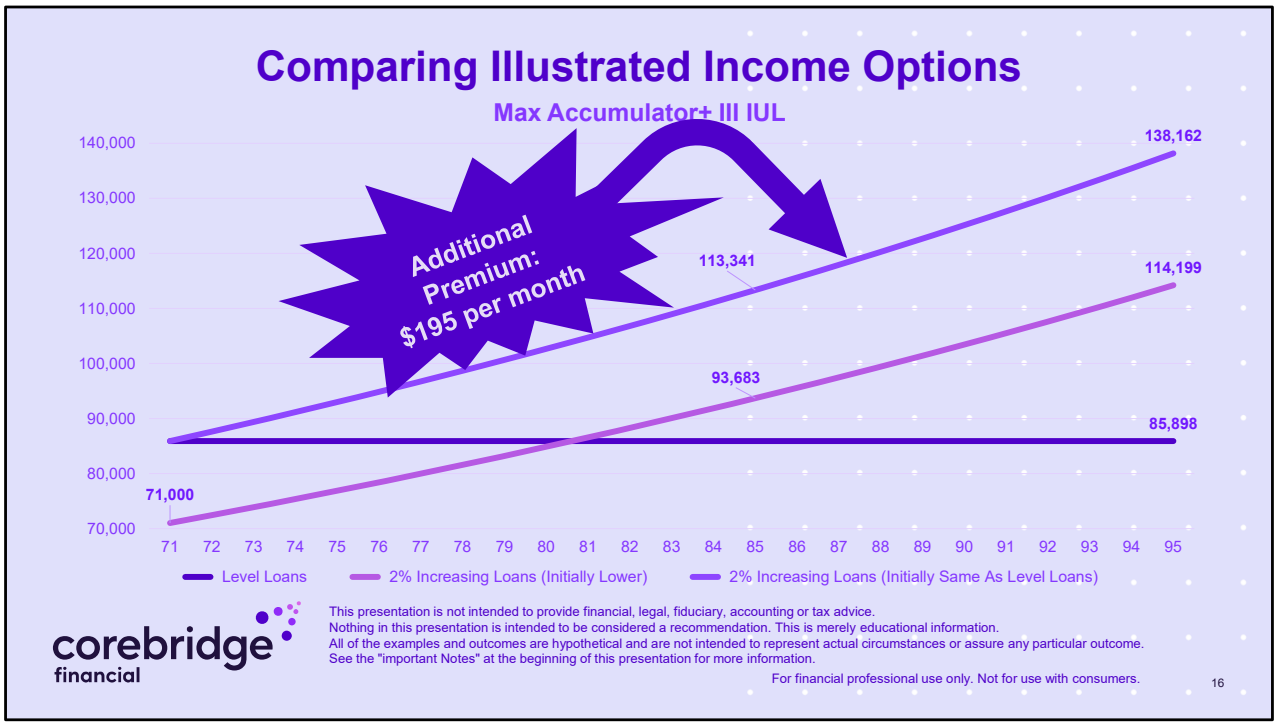
So you need to ask yourself: "How much does it cost to 'have your cake and eat it, too'?"

As you contemplate that thought, remember the old adage that "Price only matters in the absence of value."

Look at the advantages of this third scenario:

- The same <u>beginning income</u> as in the "level solve" scenario…
- AND <u>2% compound annual increasing distributions</u> to help protect against the impact of inflation.
- In this example the premium is already $1,000 per month…
- Would it make sense to pay an additional $195 per month to help protect against inflation in retirement… to have your cake and eat it, too?



As you can see in the graph, the top line in this example is the result of paying an extra $195 per month.

This option produces significantly more annual loans, each and every year of retirement, increasing every year to help fend-off the impact of inflation.

Plan For Inflation… Or Pretend It Doesn't Exist

Consider The Alternatives…

1. **Level Income, and *lose purchasing power* during retirement?**
2. ***Lower* income initially, but *higher* income eventually?**
3. ***Same* income initially, and *higher* income every year?**

Is it worth an extra $195 per month in this scenario to get option 3?

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When it comes to preparing for retirement, there's an option to either Plan for inflation… Or Pretend inflation doesn't exist.

In this example, to **Plan For Inflation** means there are three choices to consider:

1. Level Retirement Income, and *lose purchasing power every year of your retirement*; or…

2. Compromise initial income by starting at a *lower initial income…* knowing that eventually the income will be *higher;* or…

3. Begin at the same initial income as the level solve, and enjoy a higher, rising income every year of your retirement.

Which one would YOU choose?

Is it worth an extra $195 per month to get option 3?

Don't Just Run A Spreadsheet…
Do A Little Extra

How Do You Illustrate It?

1. **Level Income: Run an ordinary illustration in WinFlex**
2. **Rising Income… Initially lower than Level Income:**
   - ✓ **Just check the box in WinFlex, and re-run your illustration**

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So, if you think this concept is pretty cool, you might be wondering how you create these illustrations.
It's really quite easy.

For the first illustration… the one that illustrates a level income… just run an ordinary "retirement Illustration" like you currently do in WinFlex.

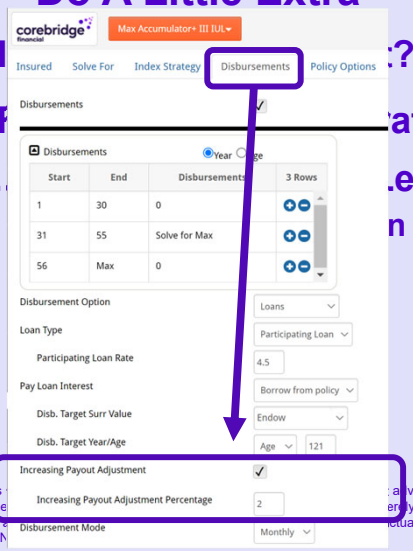
For the second illustration… the one with rising income that's initially lower but eventually higher, there's a box in WinFlex that you probably never noticed.
All you need to do is check the box and re-run your exact same illustration… that's it!

So where is this box?

Don't Just Run A Spreadsheet…
Do A Little Extra

H ?

1. Level Income: R ation in WinFlex
2. Rising Income. Level Income:
   - ✓ Just check the n your illustration



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When you're in the "Disbursements" tab, you'll see a box on the screen called "Increasing Payout Adjustment."

Below the box you'll see an "Increasing Payout Adjustment Percentage."
In that box you can enter a percentage increase you'd like to illustrate.
You can illustrate anywhere between 1% and 10%.
Just know that, the higher the illustrated increase percentage, the bigger the first year <u>reduction</u> will be *(relative to a "level loan solve")*, and the amounts will be higher in the later years… again, compared to a level-loan solve.
The slope of the line just gets steeper.

Don't Just Run A Spreadsheet…
Do A Little Extra

How Do You Illustrate It?

1. **Level Income: Run an ordinary illustration in WinFlex**
2. **Rising Income… Initially lower than Level Income:**
   - ✓ **Just check the box in WinFlex, and re-run your illustration**
3. **Rising Income… Initially the same as Level Income:**
   - ✓ **Increase the stated premium by about 16% to 18%...**
   - ✓ **Then hunt-and-peck for the premium that generates an initial income close to the Level Income solve**
   - ✓ **You should be able to find the premium in about 5 attempts**

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When you're solving for the rising income that begins with a loan that's essentially the same as the "level loan solve," it requires some manual intervention.

My suggestion is that you increase the stated premium by about 16% to 18%.
For example, if your client was paying premiums of $1,000 per month, increase the premium to about $1,170, and re-project the loans, with a particular focus on the first-year loan.
If the first-year loan is lower than the "level loan solve," slightly increase the premium.
If the first-year loan is higher than the "level loan solve," slightly decrease the premium.
Use this process to "hunt-and-peck" to find the premium that generates an initial income that's close to the loans from your level-loan solve.

Using this simple process, you should be able to find an appropriate premium in about 5 attempts, which should take only 5 or 10 minutes to do.

Is it worth it to spend an extra 5 to 10 minutes on your illustration to produce something truly unique?
I think so… but I'll let you be the judge.

Don't Just Run A Spreadsheet…
Do A Little Extra

Benefits Of Doing "A Little Extra"

1. **You create truly unique solutions…**
   - ✓ **Add value for the benefit of your clients**
2. **Your client addresses one of their biggest concerns…**
   - ✓ **They're preparing for *inflation during retirement***
3. **You set yourself apart from the competition…**
   - ✓ **Most of your competitors aren't willing to *"Do A Little Extra"***

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What are the benefits to exerting this small bit of extra effort?

1. You create truly unique solutions that add value for the benefit of your clients…

2. Your client addresses one of their biggest concerns… inflation during retirement; and…

3. You set yourself apart from the competition because most of your competitors aren't willing to exert the effort to ***"do a little extra."***

Don't Just Run A Spreadsheet…
Do A Little Extra

Put Your Plan Into Action…

1. **If you run your own illustrations…**
   - ✓ **Practice with a few sample case studies in WinFlex**
2. **If a Case Designer runs your illustrations for you…**
   - ✓ **Educate them on how you want these illustrations to look**
3. **Begin making a difference… *by being different!***

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So let's talk about how you can put this plan into action:

First of all, if you run your own illustrations, I encourage you to practice with a few sample case studies in WinFlex to get the hang of how it works.

Alternatively, if you have a Case Designer that runs your illustrations for you, you need to spend a little time educating them on how you want your illustrations to look… that maybe you want to have every case include all three scenarios so that your client can be fully aware of their options:

1. Level income with no inflation protection;
2. Inflation protection with a lower initial loan; or…
3. Inflation protection with the same starting loan as the level-income solve.

If you do this, you have the potential to begin making a difference…
by being different.

Questions?

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Does anyone have any questions about the concepts we covered today?

If so, now's your opportunity to chime-in!

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As we conclude our conversation, here are some additional important notes about today's conversation.

Please make sure you're familiar with these important notes.

I hope you found the concepts we covered today to be beneficial, and that you feel like "putting them into practice" will make a difference in your results.

Inflation is a major concern for your clients, and they'll appreciate that you're sharing options that enable them to address that concern.

Thank you for joining me today.
Our goal is to continue providing you with the products, the services and the people that are the hallmark of the Corebridge reputation as we help you to lead the way to helping your clients achieve their goals.

And I'd like to thank each of you for what you do, every day, to help your clients achieve and protect their lifetime of financial security.

Cover slide for presentations.

This cover slide separates the presentation from the Appendix that shows screen captures of the illustrations.

Appendix

Captures of portions of the
illustrations used in this presentation

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Max Accumulator+ III: Level Income Solve

Max Accumulator+ III
Rising Income 1 - Level Income Solve
Male; Age: 40; Preferred Non-Tobacco; TX
Initial Death Benefit: $219,305; Increasing

ALLOCATION
Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index): 100.00%

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Your Tabular Detail

Initial Annual Premium: $12,000.00
Premium Mode: Monthly

Guaranteed Account Value Enhancement[1] all strategies: 0.10%

Current Account Value Enhancement[1]
Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account 0.00%			Blend Part Rate Account 3.05%			Blend Part Rate Account 6.45%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
	28	68	12,000	**206,604**	**206,604**	**425,909**	479,067	479,067	698,372	827,059	827,059	0	1,046,364
	29	69	12,000	**213,299**	**213,299**	**432,604**	506,182	506,182	725,487	895,448	895,448	0	1,114,753
	30	70	12,000	**219,689**	**219,689**	**438,994**	534,125	534,125	753,430	968,541	968,541	0	1,187,846
Subtotal			**360,000**										
LDF	31	71	0	**218,198**	**128,625**	**214,839**	553,008	465,028	547,979	1,035,804	947,824	-85,898	1,103,195
L	32	72	0	**216,507**	**30,203**	**118,108**	572,588	392,666	467,102	1,106,656	926,733	-85,898	1,070,598
L	33	73	0	**0**	**0**	**0**	592,907	316,900	382,120	1,181,150	905,144	-85,898	1,035,070
L	34	74	0	**0**	**0**	**0**	614,015	237,597	292,858	1,259,536	883,118	-85,898	996,476
L	35	75	0	**0**	**0**	**0**	635,975	154,622	199,140	1,342,098	860,745	-85,898	954,692
Subtotal			**360,000**										
L	36	76	0	**0**	**0**	**0**	658,859	67,846	100,789	1,429,164	838,150	-85,898	909,609
L	37	77	0	**0**	**0**	**0**	0	0	0	1,520,559	814,946	-85,898	890,974
L	38	78	0	**0**	**0**	**0**	0	0	0	1,616,476	791,101	-85,898	871,925
L	39	79	0	**0**	**0**	**0**	0	0	0	1,717,112	766,581	-85,898	852,437
L	40	80	0	**0**	**0**	**0**	0	0	0	1,822,660	741,336	-85,898	832,469
Subtotal			**360,000**										

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Max Accumulator+ III: Rising Income Solve; Starts Lower

Max Accumulator+ III
Rising Income 1 Solve For Face
Male; Age: 40; Preferred Non-Tobacco; TX
Initial Death Benefit: $219,305; Increasing

ALLOCATION
Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index): 100.00%

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Your Tabular Detail

Initial Annual Premium: $12,000.00
Premium Mode: Monthly

Guaranteed Account Value Enhancement[1] all strategies: 0.10%

Current Account Value Enhancement[1]
Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values[3] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account 0.00%			Blend Part Rate Account 3.05%			Blend Part Rate Account 6.48%			
	End of Year	Age	Premium Outlay[2]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
	26	66	12,000	**192,427**	**192,427**	**411,732**	427,291	427,291	646,596	703,235	703,235	0	922,540
	27	67	12,000	**199,640**	**199,640**	**418,945**	452,776	452,776	672,081	763,081	763,081	0	982,386
	28	68	12,000	**206,604**	**206,604**	**425,909**	479,067	479,067	698,372	827,059	827,059	0	1,046,364
	29	69	12,000	**213,299**	**213,299**	**432,604**	506,182	506,182	725,487	895,448	895,448	0	1,114,753
	30	70	12,000	**219,689**	**219,689**	**438,994**	534,125	534,125	753,430	968,541	968,541	0	1,187,846
Subtotal			**360,000**										
LDF	31	71	0	**218,198**	**144,160**	**230,375**	553,008	480,287	563,238	1,035,851	963,131	-71,000	1,118,508
L	32	72	0	**216,507**	**61,035**	**148,940**	572,588	422,417	496,854	1,106,949	956,778	-72,420	1,100,682
L	33	73	0	**0**	**0**	**0**	592,907	360,314	425,533	1,181,926	949,332	-73,868	1,079,344
L	34	74	0	**0**	**0**	**0**	614,015	293,774	349,035	1,261,031	940,790	-75,346	1,054,283
L	35	75	0	**0**	**0**	**0**	635,975	222,594	267,112	1,344,554	931,174	-76,853	1,025,293
Subtotal			**360,000**										
L	36	76	0	**0**	**0**	**0**	658,859	146,570	179,513	1,432,827	920,538	-78,390	992,179
L	37	77	0	**0**	**0**	**0**	682,505	65,246	99,372	1,525,673	908,415	-79,958	984,699
L	38	78	0	**0**	**0**	**0**	0	0	0	1,623,286	894,693	-81,557	975,857

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Max Accumulator+ III: Rising Income Solve; Starts Same As Level

Max Accumulator+ III
Rising Income 1
Male; Age: 40; Preferred Non-Tobacco; TX
Initial Death Benefit: $263,000; Increasing

ALLOCATION
Blend Participation Rate Acct (Utilizing ML Strategic Balanced Index): 100.00%

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Your Tabular Detail

Initial Annual Premium: $14,331.01
Premium Mode: Monthly

Guaranteed Account Value Enhancement[1] all strategies: 0.10%

Current Account Value Enhancement[1]
Blend Participation Rate Account (Utilizing MLSB Index): 0.65%

				Guaranteed Values based on			Non-Guaranteed Values[2] based on						
				Guaranteed Charges Guaranteed Account Value Enhancement Guaranteed Interest Rate			Current Charges Current Account Value Enhancement Alternate Hypothetical Rate			Current Charges Current Account Value Enhancement Current Non-Guaranteed Hypothetical Rate			
				Blend Part Rate Account 0.00%			Blend Part Rate Account 3.05%			Blend Part Rate Account 6.48%			
	End of Year	Age	Premium Outlay[4]	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Death Benefit	Accumulation Value	Cash Surrender Value[4]	Loans and Withdrawals	Death Benefit
	26	66	14,331	**235,209**	**235,209**	**498,209**	515,612	515,612	778,612	849,162	849,162	0	1,112,162
	27	67	14,331	**243,862**	**243,862**	**506,862**	546,342	546,342	809,342	921,397	921,397	0	1,184,397
	28	68	14,331	**252,217**	**252,217**	**515,217**	578,050	578,050	841,050	998,623	998,623	0	1,261,623
	29	69	14,331	**260,249**	**260,249**	**523,249**	610,754	610,754	873,754	1,081,179	1,081,179	0	1,344,179
	30	70	14,331	**267,916**	**267,916**	**530,916**	644,469	644,469	907,469	1,169,421	1,169,421	0	1,432,421
Subtotal			**429,930**										
LDF	31	71	0	**266,241**	**176,668**	**276,466**	667,316	579,336	679,434	1,250,789	1,162,809	-85,898	1,350,428
L	32	72	0	**264,336**	**76,241**	**177,944**	691,008	509,326	599,157	1,336,737	1,155,056	-87,616	1,328,831
L	33	73	0	**0**	**0**	**0**	715,593	434,194	512,909	1,427,374	1,145,975	-89,368	1,302,986
L	34	74	0	**0**	**0**	**0**	741,129	353,691	420,392	1,522,996	1,135,558	-91,156	1,272,628
L	35	75	0	**0**	**0**	**0**	767,689	267,568	321,306	1,623,946	1,123,826	-92,979	1,237,502
Subtotal			**429,930**										
L	36	76	0	**0**	**0**	**0**	795,358	175,575	215,343	1,730,618	1,110,835	-94,838	1,197,365
L	37	77	0	**0**	**0**	**0**	823,949	77,171	118,369	1,842,819	1,096,041	-96,735	1,188,182
L	38	78	0	**0**	**0**	**0**	0	0	0	1,960,788	1,079,313	-98,670	1,177,352

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