

MALE B L E A O X G O A E D M	PREMIUM PAYMENTS UNTIL AGE 65 -- REDIRECT PREMIUM TO FPA IN 11TH YEAR RIDER AGES: WP(15-55),ADB(15-60),APO(0-55),MDIB(15-55)												ANN	MON	BW	WK	MALE 1200		
													NET	1200.00	100.00	46.16	23.08		
													FEE	60.00	5.00	2.31	1.16	MDIB 0	
	[--- 3.00%---				[--- 6.00%---				[---12.00%---				[---13.50%---				FACE	ADD'L A	
VALUE	MONTH	TOTAL	BENEFIT	VALUE	MONTH	TOTAL	BENEFIT	VALUE	MONTHLY	TOTAL	BENEFIT	VALUE	MONTHLY	TOTAL	BENEFIT	AMOUNT	PREM	A	
@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR		YR 1	E	
18 B	79621	133	127394	2.15	225979	1130	632741	10.68	1366379	13664	6285344	106.14	2196080	24706	11090203	187.27	118154	626	18
19 B	76910	128	123057	2.12	212132	1061	593969	10.25	1219177	12192	5608214	96.76	1934091	21759	9767161	168.52	116384	628	19
20 B	74008	123	118414	2.09	198119	991	554734	9.78	1081126	10812	4973179	87.71	1692681	19043	8548038	150.76	114553	630	20
21 B	71149	119	113839	2.05	184866	924	517626	9.34	957840	9579	4406066	79.47	1480017	16651	7474087	134.81	112560	630	21
22 B	68335	114	109335	2.02	172348	862	482575	8.91	847960	8480	3900616	71.99	1293081	14548	6530061	120.53	110636	630	22
23 B	65793	110	105269	1.99	161324	807	451709	8.54	754825	7549	3472196	65.61	1136166	12782	5737637	108.42	108777	630	23
24 B	63103	105	100965	1.95	150273	751	420765	8.14	668142	6682	3073455	59.49	992622	11167	5012740	97.03	106881	630	24
25 B	60448	101	96717	1.92	139812	699	391473	7.77	590767	5908	2717528	53.92	866272	9746	4374673	86.80	105050	630	25
26 B	58130	97	93008	1.89	130889	654	366489	7.46	526997	5270	2424186	49.33	763029	8585	3853297	78.41	101481	629	26
27	55674	93	89079	1.86	121923	610	341385	7.13	467438	4675	2150213	44.91	668239	7518	3374609	70.48	98064	627	27
28	53438	89	85501	1.83	113967	570	319107	6.84	416613	4167	1916421	41.11	588151	6617	2970164	63.71	94947	626	28
29	51072	85	81715	1.80	105976	530	296733	6.54	369130	3692	1698000	37.43	514587	5790	2598664	57.29	91877	624	29
30	48910	82	78255	1.77	98868	494	276829	6.28	328553	3286	1511346	34.27	452355	5089	2284392	51.80	88999	623	30
31	46626	78	74602	1.74	91741	459	256874	6.00	290699	2907	1337216	31.21	395274	4447	1996132	46.60	86232	620	31
32	44516	74	71226	1.71	85338	427	238946	5.75	258097	2581	1187247	28.55	346629	3900	1750474	42.10	83513	618	32
33	42303	71	67685	1.68	78959	395	221084	5.48	227855	2279	1048132	26.00	302257	3401	1526397	37.86	80959	615	33
34	40259	67	64415	1.65	73235	366	205058	5.25	201851	2019	928514	23.77	264506	2976	1335754	34.20	78346	611	34
35	38122	64	60995	1.61	67547	338	189131	5.00	177784	1778	817809	21.64	230149	2590	1162251	30.75	75896	607	35
36	36202	60	57922	1.59	62587	313	175244	4.80	157678	1577	725321	19.85	201743	2270	1018803	27.88	73132	606	36
37	34335	57	54935	1.56	57943	290	162240	4.60	139838	1399	643254	18.23	176865	1990	893169	25.32	70606	607	37
38	32501	54	52002	1.53	53554	268	149950	4.41	123882	1239	569856	16.75	154910	1743	782295	23.00	68288	607	38
39	30606	51	48969	1.49	49227	246	137835	4.21	109170	1092	502181	15.33	134985	1519	681672	20.81	66118	608	39
40	28822	48	46115	1.46	45277	226	126776	4.02	96328	964	443109	14.07	117783	1326	594807	18.88	63941	607	40
41	27047	45	43276	1.43	41502	208	116205	3.84	84733	848	389772	12.89	102465	1153	517448	17.11	61804	605	41
42	25278	42	40445	1.40	37886	189	106081	3.66	74251	743	341557	11.79	88810	1000	448490	15.48	59652	602	42
43	23439	39	37502	1.35	34304	172	96052	3.47	64551	646	296933	10.71	76374	860	385686	13.91	57446	597	43
44	21673	36	34677	1.31	30985	155	86758	3.28	56005	561	257622	9.74	65553	738	331041	12.51	55187	590	44
45	19902	33	31844	1.26	27795	139	77826	3.09	48278	483	222078	8.81	55911	629	282351	11.20	52882	581	45
46	18434	31	29494	1.23	25238	126	70668	2.95	42357	424	194844	8.14	48600	547	245428	10.25	49511	589	46
47	17076	28	27321	1.20	22934	115	64215	2.83	37226	373	171241	7.55	42325	477	213740	9.42	46675	597	47
48	15679	26	25086	1.17	20663	103	57856	2.70	32465	325	149340	6.97	36587	412	184762	8.63	44213	605	48
49	14275	24	22840	1.13	18462	92	51694	2.56	28092	281	129222	6.41	31385	354	158492	7.86	41922	612	49
50	12899	21	20638	1.09	16372	82	45841	2.43	24132	242	111007	5.87	26730	301	134987	7.14	39707	615	50
51	11437	19	18299	1.04	14253	71	39908	2.26	20375	204	93727	5.31	22384	252	113041	6.41	37532	615	51
52	10013	17	16021	0.98	12263	61	34336	2.10	17028	171	78329	4.78	18561	209	93734	5.72	35112	614	52
53	8433	14	13493	0.89	10158	51	28441	1.88	13724	138	63130	4.18	14850	168	74995	4.96	33087	602	53
54	6853	11	10965	0.79	8146	41	22810	1.65	10763	108	49512	3.57	11576	131	58458	4.22	30828	588	54
55	3759	6	6014	0.48	4704	24	13172	1.05	6579	66	30262	2.40	7151	81	36111	2.87	28561	571	55

MEDICAL CODES B=BLOOD, E=EXAM REQUIRED.

NOT VALID WITHOUT ILLUSTRATION.

CHART ASSUMES CLIENT WILL REDIRECT PREMIUM TO ANNUITY IN YEAR 11, AND DEPOSIT 10TH YEAR ENDOWMENT INTO ANNUITY. FIGURES SHOWN ARE PRE-TAX.

12.00% and 13.50% COLUMNS ARE HYPOTHETICAL AND FOR CLIENT'S CONVENIENCE ONLY. MONTHLY INCOME BASED ON INTEREST ONLY.

TOTAL BENEFIT AND BENEFIT FACTOR ARE BASED ON VALUE AT AGE 65 AND 30-YEAR INTEREST ONLY DISBURSEMENT STARTING AT AGE 65.

FSL-12/98-35 (Version Nov.30.19.A)

Illustration includes no riders

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													FEE	60.00	5.00	2.31	1.16	MDIB	0		
	[--- 3.00%---				[--- 6.00%---				[---12.00%---				[---13.50%---				FACE	ADD'L A			
VALUE	MONTH	TOTAL	BENEFIT	VALUE	MONTH	TOTAL	BENEFIT	VALUE	MONTHLY	TOTAL	BENEFIT	VALUE	MONTHLY	TOTAL	BENEFIT	AMOUNT	PREM	A			
@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR	@ 65	INCOME	BENEFIT	FACTOR		YR 1	E			
18 B	79799	133	127679	2.16	226738	1134	634865	10.72	1371985	13720	6311133	106.57	2204992	24807	11135208	188.03	122374	611	18		
19 B	77184	129	123495	2.13	213305	1067	597254	10.30	1228370	12284	5650504	97.49	1949127	21928	9843089	169.83	121228	618	19		
20 B	74346	124	118953	2.10	199533	998	558693	9.85	1092015	10921	5023270	88.59	1710471	19243	8637877	152.34	119733	622	20		
21 B	71531	119	114449	2.06	186424	932	521988	9.42	969492	9695	4459664	80.44	1498953	16864	7569710	136.54	118154	626	21		
22 B	68976	115	110362	2.04	174798	874	489435	9.03	864717	8648	3977696	73.42	1319770	14848	6664840	123.01	116384	628	22		
23 B	66242	110	105987	2.00	163033	815	456492	8.63	766455	7665	3525691	66.62	1154662	12990	5831044	110.19	114553	630	23		
24 B	63547	106	101676	1.97	151906	760	425336	8.23	678702	6788	3122031	60.43	1009215	11354	5096536	98.66	112560	630	24		
25 B	60895	101	97432	1.93	141395	707	395906	7.86	600492	6005	2762262	54.81	881364	9916	4450887	88.31	110636	630	25		
26 B	58500	98	93600	1.90	132139	661	369990	7.53	534200	5343	2457321	50.01	774044	8708	3908923	79.55	108777	630	26		
27 B	55965	93	89545	1.87	122861	614	344010	7.18	472501	4726	2173504	45.39	675870	7604	3413144	71.29	106881	630	27		
28 B	53463	89	85541	1.83	114077	570	319415	6.85	417427	4175	1920163	41.19	589455	6632	2976750	63.85	105050	630	28		
29 B	51279	85	82047	1.81	106585	533	298438	6.58	372036	3721	1711368	37.73	518844	5837	2620164	57.76	101481	629	29		
30	48965	82	78344	1.78	99057	495	277360	6.29	329643	3297	1516359	34.38	454015	5108	2292775	51.99	98064	627	30		
31	46858	78	74972	1.75	92377	462	258655	6.04	293468	2935	1349951	31.51	399240	4492	2016163	47.06	94947	626	31		
32	44628	74	71404	1.72	85668	428	239869	5.77	259670	2597	1194483	28.73	348927	3926	1762082	42.38	91877	624	32		
33	42590	71	68145	1.69	79699	398	223158	5.53	230788	2308	1061626	26.33	306365	3447	1547141	38.37	88999	623	33		
34	40439	67	64702	1.66	73715	369	206403	5.28	203844	2039	937684	24.01	267325	3008	1349992	34.56	86232	620	34		
35	38451	64	61521	1.63	68340	342	191351	5.06	180639	1807	830939	21.98	234055	2634	1181978	31.27	83513	618	35		
36	36365	61	58184	1.59	62983	315	176353	4.83	159113	1592	731919	20.03	203708	2292	1028725	28.15	80959	615	36		
37	34439	57	55102	1.56	58178	291	162897	4.62	140604	1407	646778	18.33	177889	2002	898338	25.46	78346	611	37		
38	32425	54	51879	1.52	53402	267	149525	4.40	123474	1235	567980	16.70	154391	1737	779674	22.92	75896	607	38		
39	30615	51	48985	1.50	49238	246	137865	4.21	109163	1092	502149	15.33	134964	1519	681566	20.80	73132	606	39		
40	28856	48	46170	1.47	45338	227	126946	4.03	96464	965	443736	14.09	117949	1327	595641	18.91	70606	607	40		
41	27129	45	43406	1.44	41653	208	116628	3.86	85107	852	391493	12.95	102933	1158	519811	17.19	68288	607	41		
42	25342	42	40547	1.40	38020	190	106455	3.67	74635	747	343323	11.85	89305	1005	450991	15.56	66118	608	42		
43	23661	39	37858	1.37	34704	174	97171	3.51	65495	655	301277	10.87	77541	873	391581	14.13	63941	607	43		
44	21989	37	35183	1.33	31534	158	88295	3.34	57242	573	263312	9.95	67064	755	338673	12.80	61804	605	44		
45	20322	34	32515	1.29	28498	142	79794	3.17	49781	498	228994	9.09	57725	650	291511	11.57	59652	602	45		
46	18589	31	29742	1.24	25491	127	71374	2.98	42876	429	197231	8.24	49219	554	248557	10.38	57446	597	46		
47	16925	28	27080	1.19	22704	114	63570	2.80	36793	368	169250	7.46	41819	471	211184	9.31	55187	590	47		
48	15256	25	24410	1.14	20025	100	56071	2.62	31294	313	143951	6.72	35224	397	177883	8.30	52882	581	48		
49	13873	23	22196	1.10	17879	89	50061	2.48	27080	271	124567	6.18	30224	341	152630	7.57	49511	589	49		
50	12593	21	20148	1.07	15944	80	44643	2.36	23427	235	107766	5.70	25932	292	130958	6.93	46675	597	50		
51	11277	19	18043	1.02	14037	70	39304	2.23	20038	201	92177	5.23	22008	248	111139	6.30	44213	605	51		
52	9954	17	15926	0.97	12189	61	34130	2.08	16926	170	77858	4.75	18450	208	93172	5.69	41922	612	52		
53	8657	14	13850	0.92	10434	52	29215	1.93	14107	142	64893	4.29	15267	172	77096	5.10	39707	615	53		
54	7279	12	11647	0.84	8655	43	24235	1.75	11433	115	52593	3.79	12294	139	62087	4.48	37532	615	54		
55	4322	7	6916	0.55	5369	27	15033	1.19	7436	75	34203	2.71	8065	91	40726	3.23	35112	614	55		

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