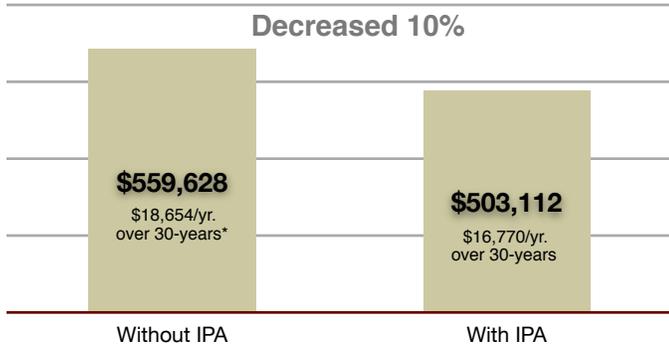
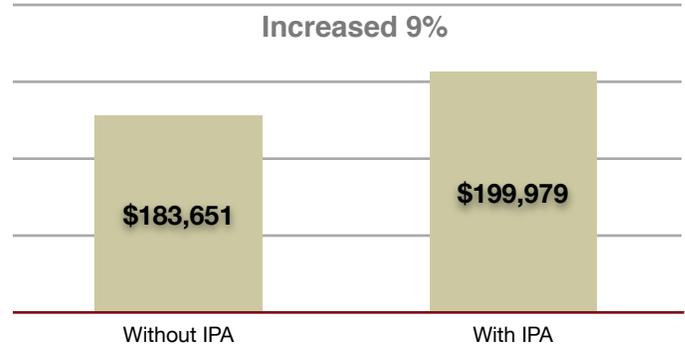


# Financial Impact of the Income Protection Agreement (IPA)

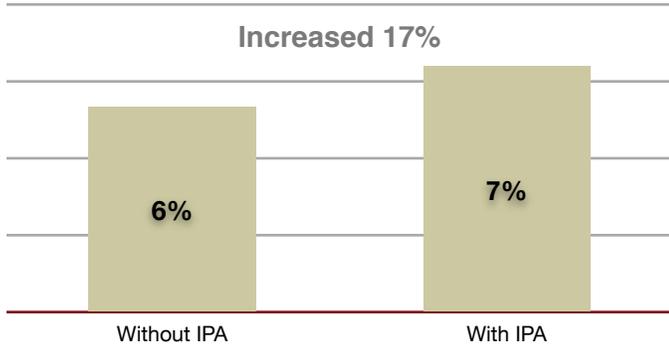
## Cumulative Death Benefit at Policy Issue



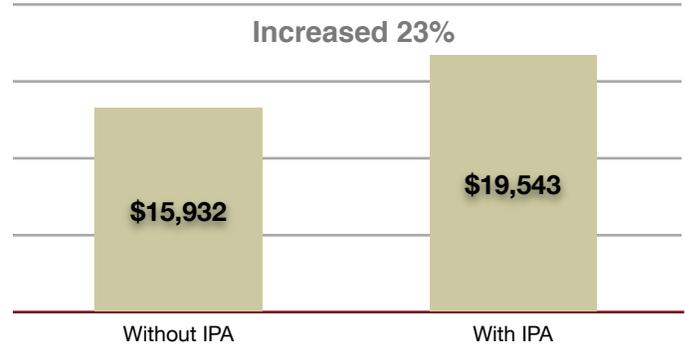
## Age 65 Cash Value



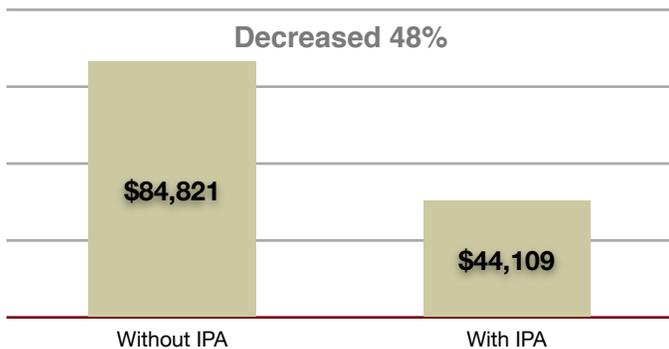
## After Federal Income Tax IRR if Death at Age 90



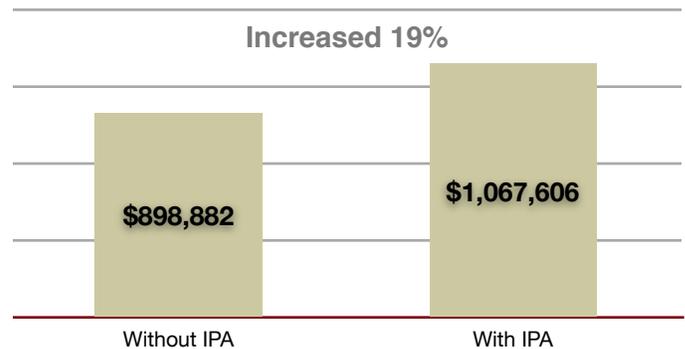
## Maximum Policy Distribution



## COI Costs over 40 Years



## Interest Credits over 40 Years



Age 50/Male/Standard/Option A Death Benefit with a 15-pay premium at 7.5% illustrated rate, 5.5% VLR with max income age 65-100.

\* Based on current settlement rate. While the current rate is not guaranteed, a contract may have a minimum guaranteed settlement rate available..

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