| Prepared For: | Valued Client | Single Premium: | $\$ 100,000.00$ |
| :--- | ---: | :--- | ---: |
| Issue Age: | 60 | Illustration Date: | September 1, 2020 |
| State of Issue: | KS | Product: | FutureMark 10 |

## Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: FutureMark 10

| End of Year | Age | Premium | Withdrawal or RMD | Optimizer Fee | Credited Rate | Interest Credited | Accumulation Value | Cash Surrender Value | Guaranteed Minimum Value | Death Benefit* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 61 | \$100,000 | \$0 | \$1,000 | 1.01\% | \$1,000 | \$100,000 | \$87,500 | \$88,375 | \$100,000 |
| 2 | 62 | \$0 | \$0 | \$1,000 | 1.01\% | \$1,000 | \$100,000 | \$89,200 | \$90,981 | \$100,000 |
| 3 | 63 | \$0 | \$0 | \$1,000 | 1.01\% | \$1,000 | \$100,000 | \$89,650 | \$92,355 | \$100,000 |
| 4 | 64 | \$0 | \$0 | \$1,000 | 1.01\% | \$1,000 | \$100,000 | \$90,550 | \$94,216 | \$100,000 |
| 5 | 65 | \$0 | \$0 | \$1,000 | 80.58\% | \$79,775 | \$178,775** | \$161,897 | \$95,632 | \$198,469 |
| 6 | 66 | \$0 | \$0 | \$1,788 | 1.01\% | \$1,788 | \$178,775 | \$164,294 | \$97,544 | \$198,469 |
| 7 | 67 | \$0 | \$0 | \$1,788 | 1.01\% | \$1,788 | \$178,775 | \$165,903 | \$99,486 | \$198,469 |
| 8 | 68 | \$0 | \$0 | \$1,788 | 1.01\% | \$1,788 | \$178,775 | \$167,512 | \$101,456 | \$198,469 |
| 9 | 69 | \$0 | \$0 | \$1,788 | 1.01\% | \$1,788 | \$178,775 | \$169,121 | \$103,456 | \$198,469 |
| 10 | 70 | \$0 | \$0 | \$1,788 | 46.00\% | \$81,418 | \$258,405 | \$246,379 | \$105,486 | \$298,007 |
| 11 | 71 | \$0 | \$0 | \$2,584 | 1.01\% | \$2,584 | \$258,405 | \$258,405 | \$111,567 | \$298,007 |
| 12 | 72 | \$0 | \$0 | \$2,584 | 1.01\% | \$2,584 | \$258,405 | \$258,405 | \$112,683 | \$298,007 |
| 13 | 73 | \$0 | \$0 | \$2,584 | 1.01\% | \$2,584 | \$258,405 | \$258,405 | \$113,809 | \$298,007 |
| 14 | 74 | \$0 | \$0 | \$2,584 | 1.01\% | \$2,584 | \$258,405 | \$258,405 | \$114,947 | \$298,007 |
| 15 | 75 | \$0 | \$0 | \$2,584 | 80.58\% | \$206,143 | \$461,964 | \$461,964 | \$116,097 | \$552,455 |
| 16 | 76 | \$0 | \$0 | \$4,620 | 1.01\% | \$4,620 | \$461,964 | \$461,964 | \$117,258 | \$552,455 |
| 17 | 77 | \$0 | \$0 | \$4,620 | 1.01\% | \$4,620 | \$461,964 | \$461,964 | \$118,430 | \$552,455 |
| 18 | 78 | \$0 | \$0 | \$4,620 | 1.01\% | \$4,620 | \$461,964 | \$461,964 | \$119,615 | \$552,455 |
| 19 | 79 | \$0 | \$0 | \$4,620 | 1.01\% | \$4,620 | \$461,964 | \$461,964 | \$120,811 | \$552,455 |
| 20 | 80 | \$0 | \$0 | \$4,620 | 46.00\% | \$210,389 | \$667,733 | \$667,733 | \$122,019 | \$809,667 |
| 21 | 81 | \$0 | \$0 | \$6,677 | 1.01\% | \$6,677 | \$667,733 | \$667,733 | \$123,239 | \$809,667 |
| 22 | 82 | \$0 | \$0 | \$6,677 | 1.01\% | \$6,677 | \$667,733 | \$667,733 | \$124,472 | \$809,667 |
| 23 | 83 | \$0 | \$0 | \$6,677 | 1.01\% | \$6,677 | \$667,733 | \$667,733 | \$125,716 | \$809,667 |
| 24 | 84 | \$0 | \$0 | \$6,677 | 1.01\% | \$6,677 | \$667,733 | \$667,733 | \$126,973 | \$809,667 |
| 25 | 85 | \$0 | \$0 | \$6,677 | 80.58\% | \$532,684 | \$1,193,741 | \$1,193,741 | \$128,243 | \$1,467,176 |


| Prepared For: | Valued Client | Single Premium: | $\$ 100,000.00$ |
| :--- | ---: | :--- | ---: |
| Issue Age: | 60 | Illustration Date: | September 1, 2020 |
| State of Issue: | KS | Product: | FutureMark 10 |

## Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: FutureMark 10

| End of Year | Age | Premium | Withdrawal or RMD | Optimizer Fee | Credited Rate | Interest Credited | Accumulation Value | Cash Surrender Value | Guaranteed Minimum Value | Death Benefit* |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 86 | \$0 | \$0 | \$11,937 | 1.01\% | \$11,937 | \$1,193,741 | \$1,193,741 | \$129,526 | \$1,467,176 |
| 27 | 87 | \$0 | \$0 | \$11,937 | 1.01\% | \$11,937 | \$1,193,741 | \$1,193,741 | \$130,821 | \$1,467,176 |
| 28 | 88 | \$0 | \$0 | \$11,937 | 1.01\% | \$11,937 | \$1,193,741 | \$1,193,741 | \$132,129 | \$1,467,176 |
| 29 | 89 | \$0 | \$0 | \$11,937 | 1.01\% | \$11,937 | \$1,193,741 | \$1,193,741 | \$133,450 | \$1,467,176 |
| 30 | 90 | \$0 | \$0 | \$11,937 | 46.00\% | \$543,656 | \$1,725,459 | \$1,725,459 | \$134,785 | \$2,131,824 |
| 35 | 95 | \$0 | \$0 | \$17,255 | 80.58\% | \$1,376,485 | \$3,084,690 | \$3,084,690 | \$141,660 | \$3,830,862 |

For definitions of terms, see Glossary.
The information shown on this illustration is for hypothetical demonstration purposes only. Any examples of future values used in a sales presentation are provided only for demonstrative purposes. Any such example must not be regarded as guaranteed or as estimated future performance unless it is based solely on the minimum guaranteed interest rates.

Non-Guaranteed Values are based on interest crediting strategy allocations and percentages selected in the illustration input using current non-guaranteed caps, participation rates, and interest rates; and application of an annual 1\% Optimizer administrative fee (the fee does not reduce the Guaranteed Minimum Value) at the end of each contract year, including the first. The Guaranteed Minimum Value is available upon full surrender, death, or annuitization. It is equal to the single premium received, less any partial surrenders (including any surrender charges deducted thereon), less any premium tax, if applicable, with interest compounded daily at the Guaranteed Minimum Value interest Rate shown on the contract; less surrender charges. This hypothetical illustration assumes a $1 \%$ Guaranteed Minimum Value Interest Rate.

* The death benefit is equal to the greater of Accumulation Value, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals, plus a BeneBooster rider benefit equal to $25 \%$ times the Net Gain in the contract. The values shown will be decreased by any applicable premium taxes.
** If the Accumulation Value at the end of the fifth contract anniversary is less than the Premium paid less any partial surrenders, the Accumulation Value will be "Trued up" to the original Premium amount less any partial surrenders.

