

Illustrated Non-Guaranteed Contract Values

Hypothetical Illustration: LibertyMark SE 10

End of Year	Age	Premium	Withdrawal or RMD	Liberty Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
1	61	\$100,000	\$0	\$1,750	3.05%	\$3,000	\$101,250	\$89,100	\$88,880	\$101,250
2	62	\$0	\$0	\$1,772	3.05%	\$3,000	\$102,478	\$91,858	\$91,440	\$102,478
3	63	\$0	\$0	\$1,793	3.05%	\$3,000	\$103,685	\$93,407	\$92,819	\$103,685
4	64	\$0	\$0	\$1,814	3.06%	\$3,000	\$104,870	\$94,948	\$94,216	\$104,870
5	65	\$0	\$0	\$1,835	71.95%	\$70,629	\$173,664**	\$157,346	\$95,632	\$173,664
6	66	\$0	\$0	\$3,039	3.05%	\$5,210	\$175,835	\$161,573	\$97,544	\$175,835
7	67	\$0	\$0	\$3,077	3.05%	\$5,210	\$177,967	\$165,137	\$99,486	\$177,967
8	68	\$0	\$0	\$3,114	3.05%	\$5,210	\$180,063	\$168,704	\$101,456	\$180,063
9	69	\$0	\$0	\$3,151	3.06%	\$5,210	\$182,122	\$172,275	\$103,456	\$182,122
10	70	\$0	\$0	\$3,187	41.07%	\$70,023	\$248,957	\$237,420	\$105,486	\$248,957
11	71	\$0	\$0	\$4,357	3.05%	\$7,469	\$252,069	\$252,069	\$111,567	\$252,069
12	72	\$0	\$0	\$4,411	3.05%	\$7,469	\$255,127	\$255,127	\$112,683	\$255,127
13	73	\$0	\$0	\$4,465	3.05%	\$7,469	\$258,131	\$258,131	\$113,809	\$258,131
14	74	\$0	\$0	\$4,517	3.06%	\$7,469	\$261,082	\$261,082	\$114,947	\$261,082
15	75	\$0	\$0	\$4,569	71.95%	\$175,836	\$432,349	\$432,349	\$116,097	\$432,349
16	76	\$0	\$0	\$7,566	3.05%	\$12,970	\$437,753	\$437,753	\$117,258	\$437,753
17	77	\$0	\$0	\$7,661	3.05%	\$12,970	\$443,063	\$443,063	\$118,430	\$443,063
18	78	\$0	\$0	\$7,754	3.05%	\$12,970	\$448,280	\$448,280	\$119,615	\$448,280
19	79	\$0	\$0	\$7,845	3.06%	\$12,970	\$453,406	\$453,406	\$120,811	\$453,406
20	80	\$0	\$0	\$7,935	41.07%	\$174,327	\$619,798	\$619,798	\$122,019	\$619,798
21	81	\$0	\$0	\$10,846	3.05%	\$18,594	\$627,545	\$627,545	\$123,239	\$627,545
22	82	\$0	\$0	\$10,982	3.05%	\$18,594	\$635,157	\$635,157	\$124,472	\$635,157
23	83	\$0	\$0	\$11,115	3.05%	\$18,594	\$642,636	\$642,636	\$125,716	\$642,636
24	84	\$0	\$0	\$11,246	3.06%	\$18,594	\$649,984	\$649,984	\$126,973	\$649,984

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

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End of Year	Age	Premium	Withdrawal or RMD	Liberty Optimizer Fee	Credited Rate	Interest Credited	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Value	Death Benefit*
25	85	\$0	\$0	\$11,375	71.95%	\$437,756	\$1,076,365	\$1,076,365	\$128,243	\$1,076,365
26	86	\$0	\$0	\$18,836	3.05%	\$32,291	\$1,089,819	\$1,089,819	\$129,526	\$1,089,819
27	87	\$0	\$0	\$19,072	3.05%	\$32,291	\$1,103,038	\$1,103,038	\$130,821	\$1,103,038
28	88	\$0	\$0	\$19,303	3.05%	\$32,291	\$1,116,026	\$1,116,026	\$132,129	\$1,116,026
29	89	\$0	\$0	\$19,530	3.06%	\$32,291	\$1,128,787	\$1,128,787	\$133,450	\$1,128,787
30	90	\$0	\$0	\$19,754	41.07%	\$433,999	\$1,543,032	\$1,543,032	\$134,785	\$1,543,032
35	95	\$0	\$0	\$28,318	71.95%	\$1,089,825	\$2,679,689	\$2,679,689	\$141,660	\$2,679,689

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; no bonus; and application of an annual Liberty Optimizer administrative fee (the fee does not reduce the Guaranteed Minimum Value) at the end of each contract year, including the first. For the applicable Liberty Optimizer Fee percentage, see the Product Information section. 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 the greater of the Accumulation Value, Guaranteed Minimum Value, or Return of Premium less prior gross withdrawals. The value 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 and Heritage Maximizer rider fees (if applicable), the Accumulation Value will be "Trued up" to the original Premium amount less any partial surrenders and Heritage Maximizer rider fees (if applicable).