



Prepared For: Valued Owner (65)
 Product: JourneyMarkSM with Expanse Rider
 State of Issue: Kentucky

Initial Premium: \$100,000
 Illustration Date: March 15, 2022

JourneyMarkSM with Expanse Rider Hypothetical Illustration—Non-Guaranteed Values

Average Annual Credited Rate:* 7.10%

Year**	Age of Covered Person	Premium	Account Value	Death Benefit	Surrender Value	Rate of Interest Credited	Benefit Base	Level Lifetime Payout Amount†	Withdrawal Percentage	Income Doubler Benefit Lifetime Payout Amount††	Enhanced Death Benefit§
At Issue	65	\$100,000	\$100,000	\$100,000	\$91,900	N/A	\$110,000	\$3,850	3.50%	\$3,850	\$100,000
1	65	\$0	\$99,698	\$99,698	\$91,625	0.81%	\$111,775	\$3,850	3.50%	\$3,850	\$99,698
2	66	\$0	\$114,209	\$114,209	\$105,609	15.85%	\$142,823	\$4,024	3.60%	\$4,024	\$114,209
3	67	\$0	\$113,887	\$113,887	\$106,458	0.98%	\$145,624	\$5,284	3.70%	\$5,284	\$113,887
4	68	\$0	\$119,930	\$119,930	\$113,146	6.67%	\$165,050	\$5,534	3.80%	\$11,067	\$143,916
5	69	\$0	\$125,533	\$125,533	\$119,856	6.13%	\$185,294	\$6,272	3.80%	\$12,544	\$150,639
6	70	\$0	\$151,421	\$151,421	\$145,866	22.43%	\$254,239	\$7,226	3.90%	\$14,453	\$181,705
7	71	\$0	\$148,878	\$148,878	\$144,866	0.00%	\$254,239	\$10,170	4.00%	\$20,339	\$178,654
8	72	\$0	\$155,166	\$155,166	\$152,361	6.03%	\$284,482	\$10,678	4.20%	\$21,356	\$186,199
9	73	\$0	\$152,927	\$152,927	\$151,553	0.40%	\$286,746	\$12,233	4.30%	\$24,465	\$183,513
10	74	\$0	\$171,262	\$171,262	\$171,262	14.13%	\$367,774	\$13,190	4.60%	\$26,381	\$205,514
11	75	\$0	\$168,831	\$168,831	\$168,831	0.74%	\$373,248	\$17,653	4.80%	\$35,306	\$202,597
12	76	\$0	\$192,160	\$192,160	\$192,160	16.39%	\$480,075	\$18,662	5.00%	\$37,325	\$230,591
13	77	\$0	\$189,047	\$189,047	\$189,047	0.90%	\$488,727	\$24,964	5.20%	\$49,928	\$226,856
14	78	\$0	\$196,712	\$196,712	\$196,712	6.82%	\$555,350	\$25,903	5.30%	\$51,805	\$236,054
15	79	\$0	\$201,990	\$201,990	\$201,990	5.67%	\$618,285	\$29,989	5.40%	\$59,978	\$242,388
16	80	\$0	\$240,697	\$240,697	\$240,697	22.93%	\$618,285	\$34,624	5.60%	\$69,248	\$288,837
17	81	\$0	\$234,514	\$234,514	\$234,514	0.00%	\$618,285	\$36,479	5.90%	\$72,958	\$281,417
18	82	\$0	\$242,201	\$242,201	\$242,201	6.07%	\$618,285	\$37,097	6.00%	\$74,194	\$290,641
19	83	\$0	\$236,881	\$236,881	\$236,881	0.37%	\$618,285	\$37,097	6.00%	\$74,194	\$284,257
20	84	\$0	\$262,874	\$262,874	\$262,874	13.95%	\$618,285	\$37,097	6.00%	\$74,194	\$315,448
21	85	\$0	\$258,448	\$258,448	\$258,448	0.68%	\$618,285	\$37,097	6.00%	\$74,194	\$310,138
22	86	\$0	\$294,950	\$294,950	\$294,950	16.92%	\$618,285	\$37,097	6.00%	\$74,194	\$353,940
23	87	\$0	\$291,152	\$291,152	\$291,152	0.83%	\$618,285	\$37,097	6.00%	\$74,194	\$349,382

This is a hypothetical illustration only, not an offer or a contract. Actual performance may vary. Please consult the product brochure for details. **VALID ONLY WITH ALL NUMBERED PAGES.**



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24	88	\$0	\$304,772	\$304,772	\$304,772	6.95%	\$618,285	\$37,097	6.00%	\$74,194	\$365,726
25	89	\$0	\$314,181	\$314,181	\$314,181	5.22%	\$618,285	\$37,097	6.00%	\$74,194	\$377,018
26	90	\$0	\$380,051	\$380,051	\$380,051	23.39%	\$618,285	\$37,097	6.00%	\$74,194	\$456,061
27	91	\$0	\$373,868	\$373,868	\$373,868	0.00%	\$618,285	\$37,097	6.00%	\$74,194	\$448,641
28	92	\$0	\$390,165	\$390,165	\$390,165	6.11%	\$618,285	\$37,097	6.00%	\$74,194	\$468,198
29	93	\$0	\$385,268	\$385,268	\$385,268	0.33%	\$618,285	\$37,097	6.00%	\$74,194	\$462,322
30	94	\$0	\$431,305	\$431,305	\$431,305	13.78%	\$618,285	\$37,097	6.00%	\$74,194	\$517,566
31	95	\$0	\$427,793	\$427,793	\$427,793	0.63%	\$618,285	\$37,097	6.00%	\$74,194	\$513,352
32	96	\$0	\$495,145	\$495,145	\$495,145	17.44%	\$618,285	\$37,097	6.00%	\$74,194	\$594,174
33	97	\$0	\$492,654	\$492,654	\$492,654	0.75%	\$618,285	\$37,097	6.00%	\$74,194	\$591,185
34	98	\$0	\$520,863	\$520,863	\$520,863	7.07%	\$618,285	\$37,097	6.00%	\$74,194	\$625,036
35	99	\$0	\$539,390	\$539,390	\$539,390	4.80%	\$618,285	\$37,097	6.00%	\$74,194	\$647,268
36	100	\$0	\$660,282	\$660,282	\$660,282	23.83%	\$618,285	\$37,097	6.00%	\$74,194	\$792,338
37	101	\$0	\$654,099	\$654,099	\$654,099	0.00%	\$618,285	\$37,097	6.00%	\$74,194	\$784,918
38	102	\$0	\$687,783	\$687,783	\$687,783	6.15%	\$618,285	\$37,097	6.00%	\$74,194	\$825,339
39	103	\$0	\$683,685	\$683,685	\$683,685	0.31%	\$618,285	\$37,097	6.00%	\$74,194	\$820,422
40	104	\$0	\$683,685	\$683,685	\$683,685	0.00%	\$618,285	\$37,097	6.00%	\$74,194	\$820,422

Average Annual Credited Rate:* 7.10%

Non-guaranteed values are based on the 10 most recent calendar years of index performance (repeating), current rider charges, selected withdrawals, allocation options and percentages selected in the illustration input with no changes in the allocation during the life of the contract. Non-guaranteed values also assume current participation rates and do not include MVA. Past performance is no guarantee of future results. For guaranteed values see Page 10.

* Rate is based on average annual credited rate in the first 10 years.

** Assumes premium is applied and withdrawals are taken at the beginning of the index year. All other values (including LPA†) are as of the end of the index year.

† Actual withdrawal benefit amount is determined at the time of income activation.

†† Must meet eligibility requirements.

§ Income activation terminates the enhanced death benefit, and the death benefit will be equal to the current account value.