

PLEASE READ – IMPORTANT NOTICE

This illustration is provided to help you understand how the features and crediting strategies within this contract work.

This illustration is not a promise of future returns or results, nor is it a prediction of future results or likely outcomes. Any performance shown is hypothetical. The illustration is not indicative of any future interest credits or results.

The non-guaranteed values illustrated are based on current non-guaranteed elements, including the current Interest Rates, Index Caps and Participation Rates, and the current non-guaranteed elements are reflected for the entire period of the non-guaranteed values illustrated. Actual Interest Rates, Index Caps, and Participation Rates can change throughout the life of your contract, which will impact the contract's actual value.

For the index crediting options, the non-guaranteed values are illustrated using historical index performance over the most recent 10-year period, to project hypothetical future performance until the maturity date of the contract, except that for the Barclays Focus50 Index and S&P MARC5 Index crediting options, the non-guaranteed values are illustrated also using back-tested results for the periods in the most recent 10-year period the Indices were not available. Back-tested results do not reflect the actual historical performance of the index.

Please note that index performance over the most recent 10-year period can differ from the long-term average or the index performance over other shorter or longer periods. Future market conditions can result in different performance results from those of the past.

It is likely that the indices will not repeat historical performance or performance based on back-tested results; the non-guaranteed elements, including Interest Rates, Index Caps and Participation Rates will change; and the actual values will be higher or lower than those non-guaranteed values illustrated.

The Barclays Focus50 Index and S&P MARC5 Index are volatility-control indices. A variety of elements can impact the performance of a volatility-control index, including but not limited to market conditions, interest rates and the mechanics of the index.

Please work with your financial professional to determine which allocations to select and remember that the illustration is not a prediction of future results or likely outcomes.



Bridge[®]

Index Annuity with Long-Term Care and Wellness Benefits

ANNUITY ILLUSTRATION PREPARED FOR
Valued Client

PREPARED BY REPRESENTATIVE
Chris Jacobs

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THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL PERFORMANCE. INTEREST RATES OR VALUES THAT ARE SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

Your product Disclosure Statement and Buyer's Guide contain additional information regarding your annuity. This illustration must be accompanied by the product Disclosure Statement.

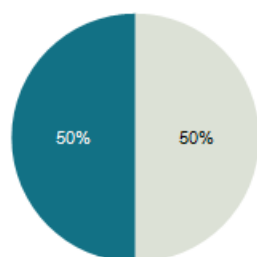
This material was prepared to support the promotion and marketing of an EquiTrust annuity contract. Illustrations included in this material are based on the information and assumptions that you and your Representative discussed, and do not reflect any suggestion or recommendation by EquiTrust for you or your investment situation. EquiTrust, its affiliates, and their respective employees do not provide tax, accounting, investment, or legal advice.

DATE PREPARED
04/15/2026 06:48 PM



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West Des Moines IA 50266-2521
866-598-3692

Account Allocation



| Account | Initial Allocation | Illustrated Rate | Index Rate |
|--|--------------------|------------------|------------|
| 1-Year Interest Account | 0% | 5.00% | N/A |
| S&P 500 Index 1-Year Point-To-Point Cap Index Account | 50% | 7.14% | 9.00% |
| S&P 500 Index 1-Year Point-To-Point Participation Index Account | 0% | 8.13% | 50% |
| S&P 500 Index 1-Year Monthly Average Participation Index Account | 0% | 7.49% | 95% |
| Barclays Focus50 Index 1-Year Point-To-Point Participation Index Account | 0% | 6.39% | 180% |
| S&P MARC5 Index 1-Year Point-To-Point Participation Index Account | 50% | 10.59% | 200% |

1-YEAR INTEREST ACCOUNT

The interest rate is declared at issue and guaranteed for one year. The interest rate may change each year, subject to a 1% minimum guaranteed rate.

S&P 500® INDEX ACCOUNTS

- **1-Year Point-to-Point Cap Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, subject to a cap. The cap may change each year, subject to a 1.00% minimum.
- **1-Year Point-to-Point Participation Index Account**
Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by the participation rate. The participation rate may change each year subject to a 10% minimum.
- **1-Year Monthly Average Participation Index Account**
Percentage change based on the monthly average S&P 500 over a one-year period, multiplied by the Participation Rate. The Participation Rate may change each year subject to a 10% minimum.

BARCLAYS FOCUS50 INDEX™ ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

S&P MARC5 INDEX ACCOUNTS

1-Year Point-to-Point Participation Index Account

Annual index credits are based on the percentage change in the index from the previous contract anniversary, multiplied by a participation rate. The participation rate may change each year, subject to a 10% minimum.

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Narrative Summary

Account Accumulation Value

The Account Accumulation Value is equal to the premium allocated to the Account, less the premium load, plus interest credited or index credits, less any Partial Surrenders and rider charges.

Accumulation Value

The Accumulation Value is the total of the individual Account Accumulation Values.

Cash Surrender Value

The Cash Surrender Value is the Accumulation Value less any applicable Surrender Charge, and adjusted for any applicable MVA. In no event will the Cash Surrender Value be less than the Minimum Guaranteed Contract Value or greater than the Accumulation Value.

Minimum Guaranteed Contract Value

The Minimum Guaranteed Contract Value will be 87.50% of premium(s) paid, less any Partial Surrenders, plus interest earned at a rate of 2.40%.

Death Benefit

The Death Benefit is the greater of the Accumulation Value or the Minimum Guaranteed Contract Value.

Interest Earned

Interest Earned will be based on a declared Interest Rate and credited to the 1-Year Interest Account.

Index Change

The Index Change will be based on the changes in the underlying index over the indexing period and the crediting method of the Index Account.

Credited Rate

The Credited Rate will be based on the Index Change over the one-year indexing period, and the Index Cap or Participation Rate applicable for the Index Account.

Index Credits

Index Credits are calculated based on the Account Accumulation Value and the Credited Rate for the individual Index Account. The Index Credits in any period will never be less than zero.

Surrender Charges

This annuity product is a long-term contract with substantial penalties for early surrender. A Surrender Charge is assessed, according to the schedule below, on any amount withdrawn as a partial or full surrender that is in excess of the penalty-free amount. The Surrender Charges are for 10 years and decline as follows:

| YEAR 1 | YEAR 2 | YEAR 3 | YEAR 4 | YEAR 5 | YEAR 6 | YEAR 7 | YEAR 8 | YEAR 9 | YEAR 10 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| 9.00% | 8.00% | 7.00% | 6.50% | 5.50% | 4.50% | 3.50% | 2.50% | 1.50% | 0.50% |

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Market Value Adjustment

We may make a Market Value Adjustment (MVA) on amounts withdrawn or surrendered. It may result in either an increase or a decrease to the amount withdrawn or surrendered. A MVA will be made only when a Surrender Charge is deducted. Generally, the MVA decreases the Accumulation Value surrendered when interest rates rise, and increases it when interest rates fall. The MVA will not reduce the amount surrendered below the Minimum Guaranteed Contract Value. The MVA is not applicable in all states.

Withdrawals

The total of any Partial Surrenders taken. Each contract year after the first, you may withdraw up to 10% of the Accumulation Value without being subject to a Surrender Charge or MVA. If the Contract is subsequently surrendered during the contract year, the Surrender Charge and MVA will be applied to any previously uncharged Partial Surrender amounts taken in the same contract year.

Nursing Home Waiver Rider

After the first contract year, you may make a partial or a full surrender without incurring a Surrender Charge or MVA if you become confined to a Hospital or Nursing Care Center for at least 90 consecutive days. Nursing Home Waiver availability may vary by state.

Terminal Illness Rider

You may withdraw up to 75% of the Accumulation Value without charges if you are diagnosed with a terminal illness. Terminal Illness availability may vary by state. The annuity contract contains complete details.

Tax Treatment

You may be subject to a 10% Federal penalty tax if you make withdrawals or surrender your annuity before age 59½. Long-Term Care Benefits are typically tax-free under IRC Section 7702B. Generally, the maximum tax-free Long-Term Care Benefit payable from all coverage on the same insured is limited to the greater of the actual qualified long-term care expenses or the per diem rate established by the IRS. EquiTrust Life Insurance Company cannot give legal, tax, or accounting advice. Your personal tax advisor can provide important information with respect to the purchase of this annuity contract and its taxation.

Annuitization

You may choose to have the proceeds of this contract paid under a payment option on your maturity date. This is called annuitizing your contract. When you annuitize, you can choose from several options, including lifetime income and/or a specified period of years. Once you annuitize your contract, you may not surrender it or have access to any values of your annuity, other than your income payments. The maturity date is age 100.

Important Information about Your Illustration

This illustration is not intended as a complete discussion of this annuity contract. The annuity contract contains complete details. This illustration is not intended to be a substitute for the annuity contract, nor is it part of the contract. The terms of the annuity contract are controlling in all cases. For any non-guaranteed elements presented in this illustration, (a) the benefits and values are not guaranteed; (b) the assumptions on which they are based are subject to change by the insurer; and (c) actual results may be higher or lower.

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LTC Narrative Summary

The **Long-Term Care Rider** is included with all Bridge contracts and is fully guaranteed to not lapse. Rider benefits are intended to be used for long-term care services.

Rider Charges in the form of a premium load and monthly rider fees are deducted from your Accumulation Value.

The **Coverage Ratio** is a percentage elected at issue and may range between 100% and a maximum percentage determined by issue age and underwriting class. The Coverage Ratio applies to premiums received through contract year five.

Net Amount at Risk is equal to the LTC Benefit Base less the Accumulation Value.

The **LTC Benefit Base** is equal to the Premium multiplied by the Coverage Ratio, then increased by 3.00% annually for up to 20 years or time of claim. The LTC Benefit Base is reduced proportionately for Withdrawals and dollar-for-dollar for LTC Benefit amounts.

The **LTC Monthly Benefit** is payable for up to 60 months, as long as benefit qualification continues to be met.

A **Vesting Schedule** is applied to benefits received during the first four years. The schedule is 20%, 40%, 60%, 80% in years 1 through 4.

Wellness Credits offer additional LTC Benefits through active participation in a personalized wellness program. Maximum available credits every 2 years for up to 20 years are equal to 1.75% of the LTC Benefit Base at the beginning of each 2-year period. A \$100 Wellness Rider fee is deducted from the Accumulation Value annually.

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PREPARED by your Representative
Chris Jacobs on 04/15/2026 06:48 PM
For Valued Client, Age 65, Florida
ET-LTC-ILLUSTRATION(01-26)

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PAGE 5 OF 24

Prepared For: Valued Client
Issue Age: 65
Underwriting Class: Preferred

Initial Premium: \$300,000
Selected Coverage Ratio: 315%
Initial Benefit Base: \$945,000

Total Projected Values

| Guaranteed Values | | | | | | | | | | |
|-------------------|-----|---------|-------------|---------------|--------------------------|--------------------|----------------------|---------------|-----------------------------------|---------------------|
| End of Year | Age | Premium | Withdrawals | Rider Charges | Interest & Index Credits | Accumulation Value | Cash Surrender Value | Death Benefit | Minimum Guaranteed Contract Value | LTC Monthly Benefit |
| 1 | 66 | 300,000 | 0 | 3,197 | 0 | 296,803 | 270,091 | 296,803 | 266,014 | 7,202 |
| 2 | 67 | 0 | 0 | 362 | 0 | 296,441 | 272,726 | 296,441 | 272,133 | 9,648 |
| 3 | 68 | 0 | 0 | 634 | 0 | 295,807 | 278,124 | 295,807 | 278,124 | 12,298 |
| 4 | 69 | 0 | 0 | 1,038 | 0 | 294,769 | 283,849 | 294,769 | 283,849 | 15,164 |
| 5 | 70 | 0 | 0 | 1,643 | 0 | 293,126 | 289,098 | 293,126 | 289,098 | 18,259 |
| 6 | 71 | 0 | 0 | 1,966 | 0 | 291,160 | 294,146 | 294,146 | 294,146 | 18,806 |
| 7 | 72 | 0 | 0 | 2,559 | 0 | 288,601 | 298,715 | 298,715 | 298,715 | 19,371 |
| 8 | 73 | 0 | 0 | 3,351 | 0 | 285,250 | 302,592 | 302,592 | 302,592 | 19,952 |
| 9 | 74 | 0 | 0 | 4,051 | 0 | 281,199 | 305,852 | 305,852 | 305,852 | 20,550 |
| 10 | 75 | 0 | 0 | 4,889 | 0 | 276,311 | 308,342 | 308,342 | 308,342 | 21,167 |
| 11 | 76 | 0 | 0 | 5,342 | 0 | 270,969 | 310,433 | 310,433 | 310,433 | 21,802 |
| 12 | 77 | 0 | 0 | 6,461 | 0 | 264,508 | 311,441 | 311,441 | 311,441 | 22,456 |
| 13 | 78 | 0 | 0 | 7,830 | 0 | 256,678 | 311,086 | 311,086 | 311,086 | 23,129 |
| 14 | 79 | 0 | 0 | 9,228 | 0 | 247,450 | 309,307 | 309,307 | 309,307 | 23,823 |
| 15 | 80 | 0 | 0 | 10,886 | 0 | 236,564 | 305,806 | 305,806 | 305,806 | 24,538 |
| 16 | 81 | 0 | 0 | 11,374 | 0 | 225,190 | 301,726 | 301,726 | 301,726 | 25,274 |
| 17 | 82 | 0 | 0 | 12,672 | 0 | 212,518 | 296,234 | 296,234 | 296,234 | 26,032 |
| 18 | 83 | 0 | 0 | 14,995 | 0 | 197,523 | 288,257 | 288,257 | 288,257 | 26,813 |
| 19 | 84 | 0 | 0 | 19,169 | 0 | 178,353 | 275,860 | 275,860 | 275,860 | 27,618 |
| 20 | 85 | 0 | 0 | 24,622 | 0 | 153,731 | 257,644 | 257,644 | 257,644 | 28,446 |
| 21 | 86 | 0 | 0 | 28,478 | 0 | 125,253 | 235,083 | 235,083 | 235,083 | 28,446 |
| 22 | 87 | 0 | 0 | 35,784 | 0 | 89,469 | 204,580 | 204,580 | 204,580 | 28,446 |
| 23 | 88 | 0 | 0 | 41,829 | 0 | 47,640 | 167,223 | 167,223 | 167,223 | 28,446 |
| 24 | 89 | 0 | 0 | 48,092 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 25 | 90 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 26 | 91 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 27 | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 28 | 93 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 29 | 94 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 30 | 95 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |

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PREPARED by your Representative
Chris Jacobs on 04/15/2026 06:48 PM
For Valued Client, Age 65, Florida
ET-LTC-ILLUSTRATION(01-26)

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PAGE 6 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Total Projected Values

| Guaranteed Values | | | | | | | | | | |
|-------------------|-----|---------|-------------|---------------|--------------------------|--------------------|----------------------|---------------|-----------------------------------|---------------------|
| End of Year | Age | Premium | Withdrawals | Rider Charges | Interest & Index Credits | Accumulation Value | Cash Surrender Value | Death Benefit | Minimum Guaranteed Contract Value | LTC Monthly Benefit |
| 31 | 96 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 32 | 97 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 33 | 98 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 34 | 99 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |
| 35 | 100 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 28,446 |

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PAGE 7 OF 24

Prepared For: Valued Client
Issue Age: 65
Underwriting Class: Preferred

Initial Premium: \$300,000
Selected Coverage Ratio: 315%
Initial Benefit Base: \$945,000

Total Projected Values

| Non-Guaranteed Values | | | | | | | | | Gtd | |
|-----------------------|-----|---------|-------------|---------------|--------------------------|--------------------|----------------------|---------------|---------------------|---------------------|
| End of Year | Age | Premium | Withdrawals | Rider Charges | Interest & Index Credits | Accumulation Value | Cash Surrender Value | Death Benefit | LTC Monthly Benefit | LTC Monthly Benefit |
| 1 | 66 | 300,000 | 0 | 3,197 | 26,174 | 322,977 | 293,909 | 322,977 | 7,551 | 7,202 |
| 2 | 67 | 0 | 0 | 352 | 49,039 | 371,664 | 341,931 | 371,664 | 10,511 | 9,648 |
| 3 | 68 | 0 | 0 | 578 | 0 | 371,086 | 345,110 | 371,086 | 12,966 | 12,298 |
| 4 | 69 | 0 | 0 | 944 | 69,153 | 439,295 | 410,741 | 439,295 | 16,100 | 15,164 |
| 5 | 70 | 0 | 0 | 1,359 | 58,127 | 496,064 | 468,780 | 496,064 | 18,827 | 18,259 |
| 6 | 71 | 0 | 0 | 1,503 | 20,260 | 514,821 | 491,654 | 514,821 | 19,685 | 18,806 |
| 7 | 72 | 0 | 0 | 1,914 | 0 | 512,907 | 494,955 | 512,907 | 20,249 | 19,371 |
| 8 | 73 | 0 | 0 | 2,531 | 39,980 | 550,356 | 536,597 | 550,356 | 21,159 | 19,952 |
| 9 | 74 | 0 | 0 | 2,923 | 45,424 | 592,857 | 583,964 | 592,857 | 21,758 | 20,550 |
| 10 | 75 | 0 | 0 | 3,348 | 90,938 | 680,447 | 677,044 | 680,447 | 22,723 | 21,167 |
| 11 | 76 | 0 | 0 | 3,247 | 59,527 | 736,726 | 736,726 | 736,726 | 23,358 | 21,802 |
| 12 | 77 | 0 | 0 | 3,653 | 118,593 | 851,667 | 851,667 | 851,667 | 24,383 | 22,456 |
| 13 | 78 | 0 | 0 | 3,709 | 0 | 847,958 | 847,958 | 847,958 | 25,056 | 23,129 |
| 14 | 79 | 0 | 0 | 4,535 | 169,659 | 1,013,081 | 1,013,081 | 1,013,081 | 26,143 | 23,823 |
| 15 | 80 | 0 | 0 | 4,013 | 139,721 | 1,148,789 | 1,148,789 | 1,148,789 | 26,858 | 24,538 |
| 16 | 81 | 0 | 0 | 3,185 | 39,709 | 1,185,313 | 1,185,313 | 1,185,313 | 28,011 | 25,274 |
| 17 | 82 | 0 | 0 | 3,472 | 0 | 1,181,841 | 1,181,841 | 1,181,841 | 28,769 | 26,032 |
| 18 | 83 | 0 | 0 | 4,463 | 90,370 | 1,267,748 | 1,267,748 | 1,267,748 | 29,992 | 26,813 |
| 19 | 84 | 0 | 0 | 4,931 | 103,567 | 1,366,384 | 1,366,384 | 1,366,384 | 30,797 | 27,618 |
| 20 | 85 | 0 | 0 | 5,218 | 222,053 | 1,583,219 | 1,583,219 | 1,583,219 | 32,095 | 28,446 |
| 21 | 86 | 0 | 0 | 2,359 | 138,530 | 1,719,390 | 1,719,390 | 1,719,390 | 32,095 | 28,446 |
| 22 | 87 | 0 | 0 | 100 | 294,142 | 2,013,432 | 2,013,432 | 2,013,432 | 33,557 | 28,446 |
| 23 | 88 | 0 | 0 | 100 | 0 | 2,013,332 | 2,013,332 | 2,013,332 | 33,556 | 28,446 |
| 24 | 89 | 0 | 0 | 100 | 431,984 | 2,445,217 | 2,445,217 | 2,445,217 | 40,754 | 28,446 |
| 25 | 90 | 0 | 0 | 100 | 351,401 | 2,796,518 | 2,796,518 | 2,796,518 | 46,609 | 28,446 |
| 26 | 91 | 0 | 0 | 100 | 80,954 | 2,877,371 | 2,877,371 | 2,877,371 | 47,956 | 28,446 |
| 27 | 92 | 0 | 0 | 100 | 0 | 2,877,271 | 2,877,271 | 2,877,271 | 47,955 | 28,446 |
| 28 | 93 | 0 | 0 | 100 | 216,670 | 3,093,841 | 3,093,841 | 3,093,841 | 51,564 | 28,446 |
| 29 | 94 | 0 | 0 | 100 | 250,987 | 3,344,728 | 3,344,728 | 3,344,728 | 55,745 | 28,446 |
| 30 | 95 | 0 | 0 | 100 | 572,964 | 3,917,592 | 3,917,592 | 3,917,592 | 65,293 | 28,446 |

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Chris Jacobs on 04/15/2026 06:48 PM
For Valued Client, Age 65, Florida
ET-LTC-ILLUSTRATION(01-26)

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PAGE 8 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Total Projected Values

| Non-Guaranteed Values | | | | | | | | | Gtd | |
|-----------------------|-----|---------|-------------|---------------|--------------------------|--------------------|----------------------|---------------|---------------------|---------------------|
| End of Year | Age | Premium | Withdrawals | Rider Charges | Interest & Index Credits | Accumulation Value | Cash Surrender Value | Death Benefit | LTC Monthly Benefit | LTC Monthly Benefit |
| 31 | 96 | 0 | 0 | 100 | 342,321 | 4,259,813 | 4,259,813 | 4,259,813 | 70,997 | 28,446 |
| 32 | 97 | 0 | 0 | 100 | 764,779 | 5,024,492 | 5,024,492 | 5,024,492 | 83,742 | 28,446 |
| 33 | 98 | 0 | 0 | 100 | 0 | 5,024,392 | 5,024,392 | 5,024,392 | 83,740 | 28,446 |
| 34 | 99 | 0 | 0 | 100 | 1,138,379 | 6,162,671 | 6,162,671 | 6,162,671 | 102,711 | 28,446 |
| 35 | 100 | 0 | 0 | 100 | 913,999 | 7,076,570 | 7,076,570 | 7,076,570 | 117,943 | 28,446 |

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PAGE 9 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Long-Term Care Projected Values

| | | Guaranteed Values | | Non-Guaranteed Values | | | |
|-------------|-----|-------------------------|---------------------|-----------------------|-----------------------------|---|---|
| End of Year | Age | LTC Vested Benefit Base | LTC Monthly Benefit | Wellness Credits | Cumulative Wellness Credits | LTC Vested Benefit Base Incl Wellness Credits | LTC Monthly Benefit Incl Wellness Credits |
| 1 | 66 | 432,113 | 7,202 | 0 | 0 | 453,052 | 7,551 |
| 2 | 67 | 578,885 | 9,648 | 16,538 | 16,538 | 630,634 | 10,511 |
| 3 | 68 | 737,899 | 12,298 | 0 | 16,538 | 777,933 | 12,966 |
| 4 | 69 | 909,839 | 15,164 | 17,545 | 34,082 | 966,009 | 16,100 |
| 5 | 70 | 1,095,514 | 18,259 | 0 | 34,082 | 1,129,596 | 18,827 |
| 6 | 71 | 1,128,379 | 18,806 | 18,613 | 52,695 | 1,181,075 | 19,685 |
| 7 | 72 | 1,162,231 | 19,371 | 0 | 52,695 | 1,214,926 | 20,249 |
| 8 | 73 | 1,197,098 | 19,952 | 19,747 | 72,442 | 1,269,540 | 21,159 |
| 9 | 74 | 1,233,011 | 20,550 | 0 | 72,442 | 1,305,453 | 21,758 |
| 10 | 75 | 1,270,001 | 21,167 | 20,949 | 93,391 | 1,363,392 | 22,723 |
| 11 | 76 | 1,308,101 | 21,802 | 0 | 93,391 | 1,401,492 | 23,358 |
| 12 | 77 | 1,347,344 | 22,456 | 22,225 | 115,616 | 1,462,960 | 24,383 |
| 13 | 78 | 1,387,764 | 23,129 | 0 | 115,616 | 1,503,380 | 25,056 |
| 14 | 79 | 1,429,397 | 23,823 | 23,579 | 139,195 | 1,568,592 | 26,143 |
| 15 | 80 | 1,472,279 | 24,538 | 0 | 139,195 | 1,611,474 | 26,858 |
| 16 | 81 | 1,516,448 | 25,274 | 25,014 | 164,209 | 1,680,657 | 28,011 |
| 17 | 82 | 1,561,941 | 26,032 | 0 | 164,209 | 1,726,150 | 28,769 |
| 18 | 83 | 1,608,799 | 26,813 | 26,538 | 190,747 | 1,799,546 | 29,992 |
| 19 | 84 | 1,657,063 | 27,618 | 0 | 190,747 | 1,847,810 | 30,797 |
| 20 | 85 | 1,706,775 | 28,446 | 28,154 | 218,901 | 1,925,676 | 32,095 |
| 21 | 86 | 1,706,775 | 28,446 | 0 | 218,901 | 1,925,676 | 32,095 |
| 22 | 87 | 1,706,775 | 28,446 | 0 | 218,901 | 2,013,432 | 33,557 |
| 23 | 88 | 1,706,775 | 28,446 | 0 | 218,901 | 2,013,332 | 33,556 |
| 24 | 89 | 1,706,775 | 28,446 | 0 | 218,901 | 2,445,217 | 40,754 |
| 25 | 90 | 1,706,775 | 28,446 | 0 | 218,901 | 2,796,518 | 46,609 |
| 26 | 91 | 1,706,775 | 28,446 | 0 | 218,901 | 2,877,371 | 47,956 |
| 27 | 92 | 1,706,775 | 28,446 | 0 | 218,901 | 2,877,271 | 47,955 |
| 28 | 93 | 1,706,775 | 28,446 | 0 | 218,901 | 3,093,841 | 51,564 |
| 29 | 94 | 1,706,775 | 28,446 | 0 | 218,901 | 3,344,728 | 55,745 |
| 30 | 95 | 1,706,775 | 28,446 | 0 | 218,901 | 3,917,592 | 65,293 |

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 For Valued Client, Age 65, Florida
 ET-LTC-ILLUSTRATION(01-26)

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PAGE 10 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Long-Term Care Projected Values

| | | Guaranteed Values | | Non-Guaranteed Values | | | |
|-------------|-----|-------------------------|---------------------|-----------------------|-----------------------------|---|---|
| End of Year | Age | LTC Vested Benefit Base | LTC Monthly Benefit | Wellness Credits | Cumulative Wellness Credits | LTC Vested Benefit Base Incl Wellness Credits | LTC Monthly Benefit Incl Wellness Credits |
| 31 | 96 | 1,706,775 | 28,446 | 0 | 218,901 | 4,259,813 | 70,997 |
| 32 | 97 | 1,706,775 | 28,446 | 0 | 218,901 | 5,024,492 | 83,742 |
| 33 | 98 | 1,706,775 | 28,446 | 0 | 218,901 | 5,024,392 | 83,740 |
| 34 | 99 | 1,706,775 | 28,446 | 0 | 218,901 | 6,162,671 | 102,711 |
| 35 | 100 | 1,706,775 | 28,446 | 0 | 218,901 | 7,076,570 | 117,943 |

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 For Valued Client, Age 65, Florida
 ET-LTC-ILLUSTRATION(01-26)

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PAGE 11 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Explanation of Fees

| Guaranteed Values | | | | | | | Non-Guaranteed Values | | | | |
|-------------------|-----|--------------|-------------|----------|--------|-------------------|-----------------------|-------------|----------|-------|-------------------|
| End of Year | Age | Premium Load | LTC Charges | Wellness | Total | % of beginning AV | Premium Load | LTC Charges | Wellness | Total | % of beginning AV |
| 1 | 66 | 3,000 | 97 | 100 | 3,197 | 1.07% | 3,000 | 97 | 100 | 3,197 | 1.07% |
| 2 | 67 | 0 | 262 | 100 | 362 | 0.12% | 0 | 252 | 100 | 352 | 0.11% |
| 3 | 68 | 0 | 534 | 100 | 634 | 0.21% | 0 | 478 | 100 | 578 | 0.16% |
| 4 | 69 | 0 | 938 | 100 | 1,038 | 0.35% | 0 | 844 | 100 | 944 | 0.25% |
| 5 | 70 | 0 | 1,543 | 100 | 1,643 | 0.56% | 0 | 1,259 | 100 | 1,359 | 0.31% |
| 6 | 71 | 0 | 1,866 | 100 | 1,966 | 0.67% | 0 | 1,403 | 100 | 1,503 | 0.30% |
| 7 | 72 | 0 | 2,459 | 100 | 2,559 | 0.88% | 0 | 1,814 | 100 | 1,914 | 0.37% |
| 8 | 73 | 0 | 3,251 | 100 | 3,351 | 1.16% | 0 | 2,431 | 100 | 2,531 | 0.49% |
| 9 | 74 | 0 | 3,951 | 100 | 4,051 | 1.42% | 0 | 2,823 | 100 | 2,923 | 0.53% |
| 10 | 75 | 0 | 4,789 | 100 | 4,889 | 1.74% | 0 | 3,248 | 100 | 3,348 | 0.56% |
| 11 | 76 | 0 | 5,242 | 100 | 5,342 | 1.93% | 0 | 3,147 | 100 | 3,247 | 0.48% |
| 12 | 77 | 0 | 6,361 | 100 | 6,461 | 2.38% | 0 | 3,553 | 100 | 3,653 | 0.50% |
| 13 | 78 | 0 | 7,730 | 100 | 7,830 | 2.96% | 0 | 3,609 | 100 | 3,709 | 0.44% |
| 14 | 79 | 0 | 9,128 | 100 | 9,228 | 3.60% | 0 | 4,435 | 100 | 4,535 | 0.53% |
| 15 | 80 | 0 | 10,786 | 100 | 10,886 | 4.40% | 0 | 3,913 | 100 | 4,013 | 0.40% |
| 16 | 81 | 0 | 11,274 | 100 | 11,374 | 4.81% | 0 | 3,085 | 100 | 3,185 | 0.28% |
| 17 | 82 | 0 | 12,572 | 100 | 12,672 | 5.63% | 0 | 3,372 | 100 | 3,472 | 0.29% |
| 18 | 83 | 0 | 14,895 | 100 | 14,995 | 7.06% | 0 | 4,363 | 100 | 4,463 | 0.38% |
| 19 | 84 | 0 | 19,069 | 100 | 19,169 | 9.70% | 0 | 4,831 | 100 | 4,931 | 0.39% |
| 20 | 85 | 0 | 24,522 | 100 | 24,622 | 13.81% | 0 | 5,118 | 100 | 5,218 | 0.38% |
| 21 | 86 | 0 | 28,378 | 100 | 28,478 | 18.52% | 0 | 2,259 | 100 | 2,359 | 0.15% |
| 22 | 87 | 0 | 35,684 | 100 | 35,784 | 28.57% | 0 | 0 | 100 | 100 | 0.01% |
| 23 | 88 | 0 | 41,729 | 100 | 41,829 | 46.75% | 0 | 0 | 100 | 100 | 0.00% |
| 24 | 89 | 0 | 47,992 | 100 | 48,092 | 100.95% | 0 | 0 | 100 | 100 | 0.00% |
| 25 | 90 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 26 | 91 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 27 | 92 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 28 | 93 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 29 | 94 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 30 | 95 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |

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 ET-LTC-ILLUSTRATION(01-26)

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PAGE 12 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Explanation of Fees

| Guaranteed Values | | | | | | | Non-Guaranteed Values | | | | |
|-------------------|-----|--------------|-------------|----------|-------|-------------------|-----------------------|-------------|----------|-------|-------------------|
| End of Year | Age | Premium Load | LTC Charges | Wellness | Total | % of beginning AV | Premium Load | LTC Charges | Wellness | Total | % of beginning AV |
| 31 | 96 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 32 | 97 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 33 | 98 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 34 | 99 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |
| 35 | 100 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 100 | 100 | 0.00% |

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PAGE 13 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Explanation of Vested Benefit Base

| Guaranteed Values | | | | | | | | Non-Guaranteed Values |
|-------------------|-----|-----------------------------|--------------------|---------------------|----------|---------------------------|---------------------|-----------------------|
| End of Year | Age | Benefit Base before Vesting | Accumulation Value | Net Amount at Risk* | Vesting% | LTC Vested Benefit Base** | LTC Monthly Benefit | Accumulation Value |
| 1 | 66 | 973,350 | 296,803 | 676,547 | 20% | 432,113 | 7,202 | 322,977 |
| 2 | 67 | 1,002,551 | 296,441 | 706,109 | 40% | 578,885 | 9,648 | 371,664 |
| 3 | 68 | 1,032,627 | 295,807 | 736,820 | 60% | 737,899 | 12,298 | 371,086 |
| 4 | 69 | 1,063,606 | 294,769 | 768,836 | 80% | 909,839 | 15,164 | 439,295 |
| 5 | 70 | 1,095,514 | 293,126 | 802,388 | 100% | 1,095,514 | 18,259 | 496,064 |
| 6 | 71 | 1,128,379 | 291,160 | 837,219 | 100% | 1,128,379 | 18,806 | 514,821 |
| 7 | 72 | 1,162,231 | 288,601 | 873,630 | 100% | 1,162,231 | 19,371 | 512,907 |
| 8 | 73 | 1,197,098 | 285,250 | 911,847 | 100% | 1,197,098 | 19,952 | 550,356 |
| 9 | 74 | 1,233,011 | 281,199 | 951,811 | 100% | 1,233,011 | 20,550 | 592,857 |
| 10 | 75 | 1,270,001 | 276,311 | 993,690 | 100% | 1,270,001 | 21,167 | 680,447 |
| 11 | 76 | 1,308,101 | 270,969 | 1,037,132 | 100% | 1,308,101 | 21,802 | 736,726 |
| 12 | 77 | 1,347,344 | 264,508 | 1,082,836 | 100% | 1,347,344 | 22,456 | 851,667 |
| 13 | 78 | 1,387,764 | 256,678 | 1,131,086 | 100% | 1,387,764 | 23,129 | 847,958 |
| 14 | 79 | 1,429,397 | 247,450 | 1,181,947 | 100% | 1,429,397 | 23,823 | 1,013,081 |
| 15 | 80 | 1,472,279 | 236,564 | 1,235,715 | 100% | 1,472,279 | 24,538 | 1,148,789 |
| 16 | 81 | 1,516,448 | 225,190 | 1,291,258 | 100% | 1,516,448 | 25,274 | 1,185,313 |
| 17 | 82 | 1,561,941 | 212,518 | 1,349,423 | 100% | 1,561,941 | 26,032 | 1,181,841 |
| 18 | 83 | 1,608,799 | 197,523 | 1,411,276 | 100% | 1,608,799 | 26,813 | 1,267,748 |
| 19 | 84 | 1,657,063 | 178,353 | 1,478,710 | 100% | 1,657,063 | 27,618 | 1,366,384 |
| 20 | 85 | 1,706,775 | 153,731 | 1,553,044 | 100% | 1,706,775 | 28,446 | 1,583,219 |

*Net Amount at Risk = Benefit Base before Vesting - Accumulation Value

**LTC Vested Benefit Base = Accumulation Value + NAR x Vesting%

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PAGE 14 OF 24

Prepared For: Valued Client
 Issue Age: 65
 Underwriting Class: Preferred

Initial Premium: \$300,000
 Selected Coverage Ratio: 315%
 Initial Benefit Base: \$945,000

Explanation of Vested Benefit Base

| Guaranteed Values | | | | | | | | Non-Guaranteed Values |
|-------------------|-----|-----------------------------|--------------------|---------------------|----------|---------------------------|---------------------|-----------------------|
| End of Year | Age | Benefit Base before Vesting | Accumulation Value | Net Amount at Risk* | Vesting% | LTC Vested Benefit Base** | LTC Monthly Benefit | Accumulation Value |
| 21 | 86 | 1,706,775 | 125,253 | 1,581,522 | 100% | 1,706,775 | 28,446 | 1,719,390 |
| 22 | 87 | 1,706,775 | 89,469 | 1,617,306 | 100% | 1,706,775 | 28,446 | 2,013,432 |
| 23 | 88 | 1,706,775 | 47,640 | 1,659,135 | 100% | 1,706,775 | 28,446 | 2,013,332 |
| 24 | 89 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 2,445,217 |
| 25 | 90 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 2,796,518 |
| 26 | 91 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 2,877,371 |
| 27 | 92 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 2,877,271 |
| 28 | 93 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 3,093,841 |
| 29 | 94 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 3,344,728 |
| 30 | 95 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 3,917,592 |
| 31 | 96 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 4,259,813 |
| 32 | 97 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 5,024,492 |
| 33 | 98 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 5,024,392 |
| 34 | 99 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 6,162,671 |
| 35 | 100 | 1,706,775 | 0 | 1,706,775 | 100% | 1,706,775 | 28,446 | 7,076,570 |

*Net Amount at Risk = Benefit Base before Vesting - Accumulation Value

**LTC Vested Benefit Base = Accumulation Value + NAR x Vesting%

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Comparison of Historical Periods

S&P 500 Index 1-Year Point-To-Point Cap Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P 500 Index performance to calculate the values. These examples assume you allocated an initial premium of \$300,000 to the 1-Year Point-To-Point Cap Index Account on January 1st, you did not take any withdrawals during the period and **THERE ARE NO LTC CHARGES**.

Best 10 Year Period

12/31/2011 - 12/31/2021

Annualized Return over the period: 7.14%

| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | 13.41% | 9.00% | \$327,000 |
| 2 | 29.60% | 9.00% | \$356,430 |
| 3 | 11.39% | 9.00% | \$388,509 |
| 4 | -0.73% | 0.00% | \$388,509 |
| 5 | 9.54% | 9.00% | \$423,474 |
| 6 | 19.42% | 9.00% | \$461,587 |
| 7 | -6.24% | 0.00% | \$461,587 |
| 8 | 28.88% | 9.00% | \$503,130 |
| 9 | 16.26% | 9.00% | \$548,412 |
| 10 | 26.89% | 9.00% | \$597,769 |

Worst 10 Year Period

12/31/2006 - 12/31/2016

Annualized Return over the period: 5.67%

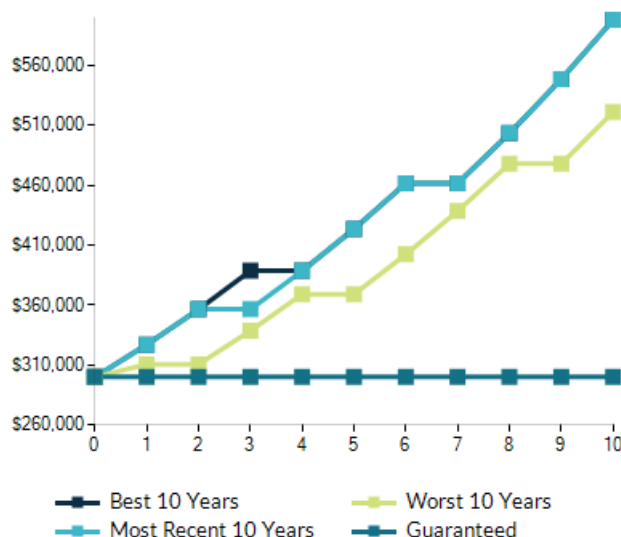
| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | 3.53% | 3.53% | \$310,589 |
| 2 | -38.49% | 0.00% | \$310,589 |
| 3 | 23.45% | 9.00% | \$338,542 |
| 4 | 12.78% | 9.00% | \$369,010 |
| 5 | 0.00% | 0.00% | \$369,010 |
| 6 | 13.41% | 9.00% | \$402,221 |
| 7 | 29.60% | 9.00% | \$438,421 |
| 8 | 11.39% | 9.00% | \$477,879 |
| 9 | -0.73% | 0.00% | \$477,879 |
| 10 | 9.54% | 9.00% | \$520,888 |

Most Recent 10 Year Period

12/31/2015 - 12/31/2025

Annualized Return over the period: 7.14%

| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | 9.54% | 9.00% | \$327,000 |
| 2 | 19.42% | 9.00% | \$356,430 |
| 3 | -6.24% | 0.00% | \$356,430 |
| 4 | 28.88% | 9.00% | \$388,509 |
| 5 | 16.26% | 9.00% | \$423,474 |
| 6 | 26.89% | 9.00% | \$461,587 |
| 7 | -19.44% | 0.00% | \$461,587 |
| 8 | 24.23% | 9.00% | \$503,130 |
| 9 | 23.31% | 9.00% | \$548,412 |
| 10 | 16.39% | 9.00% | \$597,769 |



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Comparison of Historical Periods

S&P MARC5 Index 1-Year Point-To-Point Participation Index Account

These examples indicate how this account would have operated in three different 10-year periods. These examples use S&P MARC5 Index performance to calculate the values. These examples assume you allocated an initial premium of \$300,000 to the 1-Year Point-To-Point Participation Index Account on January 1st, you did not take any withdrawals during the period and **THERE ARE NO LTC CHARGES**.

Best 10 Year Period

12/31/2009 - 12/31/2019

Annualized Return over the period: 12.63%

| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | 13.17% | 26.35% | \$379,043 |
| 2 | 11.18% | 22.37% | \$463,822 |
| 3 | 5.95% | 11.90% | \$519,039 |
| 4 | -3.08% | 0.00% | \$519,039 |
| 5 | 6.48% | 12.97% | \$586,354 |
| 6 | -2.92% | 0.00% | \$586,354 |
| 7 | 4.32% | 8.64% | \$636,999 |
| 8 | 10.71% | 21.42% | \$773,446 |
| 9 | -3.30% | 0.00% | \$773,446 |
| 10 | 13.70% | 27.40% | \$985,405 |

Worst 10 Year Period

12/31/2012 - 12/31/2022

Annualized Return over the period: 8.33%

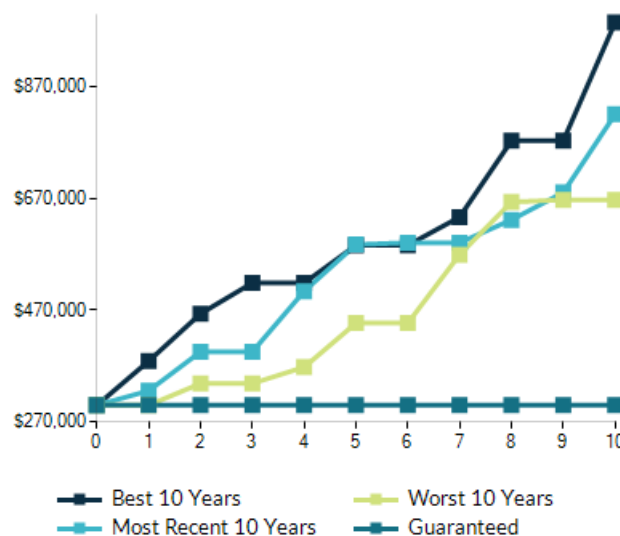
| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | -3.08% | 0.00% | \$300,000 |
| 2 | 6.48% | 12.97% | \$338,907 |
| 3 | -2.92% | 0.00% | \$338,907 |
| 4 | 4.32% | 8.64% | \$368,179 |
| 5 | 10.71% | 21.42% | \$447,045 |
| 6 | -3.30% | 0.00% | \$447,045 |
| 7 | 13.70% | 27.40% | \$569,555 |
| 8 | 8.28% | 16.57% | \$663,905 |
| 9 | 0.28% | 0.56% | \$667,644 |
| 10 | -9.20% | 0.00% | \$667,644 |

Most Recent 10 Year Period

12/31/2015 - 12/31/2025

Annualized Return over the period:
10.59%

| End of Year | Index Change | Credited Rate | Accumulation Value |
|-------------|--------------|---------------|--------------------|
| 1 | 4.32% | 8.64% | \$325,912 |
| 2 | 10.71% | 21.42% | \$395,724 |
| 3 | -3.30% | 0.00% | \$395,724 |
| 4 | 13.70% | 27.40% | \$504,169 |
| 5 | 8.28% | 16.57% | \$587,688 |
| 6 | 0.28% | 0.56% | \$590,997 |
| 7 | -9.20% | 0.00% | \$590,997 |
| 8 | 3.46% | 6.92% | \$631,908 |
| 9 | 3.87% | 7.74% | \$680,807 |
| 10 | 10.30% | 20.60% | \$821,070 |



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Projected Values

S&P 500 Index 1-Year Point-To-Point Cap Index Account

Premium Allocation: 50% Initial Cap Rate: 9.00%

| | | Guaranteed Values | | | | | Non-Guaranteed Values | | | | |
|-------------|-----|-------------------|---------------|----------------------|---------------|--------------------|-----------------------|----------------------|---------------|--------------------|--|
| End of Year | Age | Premium | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value | |
| 1 | 66 | 148,500 | 0.00% | 98 | 0 | 148,402 | 9.00% | 98 | 13,356 | 161,758 | |
| 2 | 67 | 0 | 0.00% | 181 | 0 | 148,221 | 9.00% | 176 | 14,542 | 176,124 | |
| 3 | 68 | 0 | 0.00% | 317 | 0 | 147,904 | 0.00% | 274 | 0 | 175,850 | |
| 4 | 69 | 0 | 0.00% | 519 | 0 | 147,385 | 9.00% | 447 | 15,786 | 191,189 | |
| 5 | 70 | 0 | 0.00% | 822 | 0 | 146,563 | 9.00% | 591 | 17,154 | 207,751 | |
| 6 | 71 | 0 | 0.00% | 983 | 0 | 145,580 | 9.00% | 629 | 18,641 | 225,763 | |
| 7 | 72 | 0 | 0.00% | 1,280 | 0 | 144,301 | 0.00% | 839 | 0 | 224,924 | |
| 8 | 73 | 0 | 0.00% | 1,675 | 0 | 142,625 | 9.00% | 1,110 | 20,143 | 243,957 | |
| 9 | 74 | 0 | 0.00% | 2,026 | 0 | 140,600 | 9.00% | 1,296 | 21,840 | 264,501 | |
| 10 | 75 | 0 | 0.00% | 2,444 | 0 | 138,155 | 9.00% | 1,494 | 23,671 | 286,678 | |
| 11 | 76 | 0 | 0.00% | 2,671 | 0 | 135,484 | 9.00% | 1,368 | 25,678 | 310,988 | |
| 12 | 77 | 0 | 0.00% | 3,230 | 0 | 132,254 | 9.00% | 1,542 | 27,850 | 337,296 | |
| 13 | 78 | 0 | 0.00% | 3,915 | 0 | 128,339 | 0.00% | 1,469 | 0 | 335,827 | |
| 14 | 79 | 0 | 0.00% | 4,614 | 0 | 123,725 | 9.00% | 1,796 | 30,063 | 364,094 | |
| 15 | 80 | 0 | 0.00% | 5,443 | 0 | 118,282 | 9.00% | 1,442 | 32,639 | 395,290 | |
| 16 | 81 | 0 | 0.00% | 5,687 | 0 | 112,595 | 9.00% | 1,096 | 35,478 | 429,672 | |
| 17 | 82 | 0 | 0.00% | 6,336 | 0 | 106,259 | 0.00% | 1,259 | 0 | 428,413 | |
| 18 | 83 | 0 | 0.00% | 7,498 | 0 | 98,761 | 9.00% | 1,618 | 38,412 | 465,207 | |
| 19 | 84 | 0 | 0.00% | 9,585 | 0 | 89,177 | 9.00% | 1,809 | 41,706 | 505,104 | |
| 20 | 85 | 0 | 0.00% | 12,311 | 0 | 76,866 | 9.00% | 1,929 | 45,286 | 548,461 | |
| 21 | 86 | 0 | 0.00% | 14,239 | 0 | 62,627 | 9.00% | 817 | 49,288 | 596,931 | |
| 22 | 87 | 0 | 0.00% | 17,892 | 0 | 44,735 | 9.00% | 35 | 53,721 | 650,617 | |
| 23 | 88 | 0 | 0.00% | 20,914 | 0 | 23,820 | 0.00% | 32 | 0 | 650,585 | |
| 24 | 89 | 0 | 0.00% | 23,820 | 0 | 0 | 9.00% | 32 | 58,550 | 709,102 | |
| 25 | 90 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 29 | 63,817 | 772,890 | |
| 26 | 91 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 28 | 69,558 | 842,420 | |
| 27 | 92 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 29 | 0 | 842,391 | |
| 28 | 93 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 29 | 75,813 | 918,174 | |
| 29 | 94 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 30 | 82,633 | 1,000,777 | |
| 30 | 95 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 30 | 90,067 | 1,090,815 | |

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For Valued Client, Age 65, Florida
ET-LTC-ILLUSTRATION(01-26)

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Projected Values

S&P 500 Index 1-Year Point-To-Point Cap Index Account

Premium Allocation: 50% Initial Cap Rate: 9.00%

| | | Guaranteed Values | | | | | Non-Guaranteed Values | | | |
|-------------|-----|-------------------|---------------|----------------------|---------------|--------------------|-----------------------|----------------------|---------------|--------------------|
| End of Year | Age | Premium | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value |
| 31 | 96 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 28 | 98,171 | 1,188,958 |
| 32 | 97 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 28 | 107,004 | 1,295,933 |
| 33 | 98 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 26 | 0 | 1,295,907 |
| 34 | 99 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 26 | 116,629 | 1,412,511 |
| 35 | 100 | 0 | 0.00% | 0 | 0 | 0 | 9.00% | 23 | 127,124 | 1,539,612 |

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Projected Values

S&P MARC5 Index 1-Year Point-To-Point Participation Index Account

Premium Allocation: 50% Initial Participation Rate: 200%

| | | Guaranteed Values | | | | | Non-Guaranteed Values | | | |
|-------------|-----|-------------------|---------------|---------------------|---------------|--------------------|-----------------------|---------------------|---------------|--------------------|
| End of Year | Age | Premium | Credited Rate | Withdrawals/Charges | Index Credits | Accumulation Value | Credited Rate | Withdrawals/Charges | Index Credits | Accumulation Value |
| 1 | 66 | 148,500 | 0.00% | 98 | 0 | 148,402 | 8.64% | 98 | 12,818 | 161,219 |
| 2 | 67 | 0 | 0.00% | 181 | 0 | 148,221 | 21.42% | 176 | 34,496 | 195,540 |
| 3 | 68 | 0 | 0.00% | 317 | 0 | 147,904 | 0.00% | 304 | 0 | 195,236 |
| 4 | 69 | 0 | 0.00% | 519 | 0 | 147,385 | 27.40% | 497 | 53,367 | 248,107 |
| 5 | 70 | 0 | 0.00% | 822 | 0 | 146,563 | 16.57% | 767 | 40,973 | 288,312 |
| 6 | 71 | 0 | 0.00% | 983 | 0 | 145,580 | 0.56% | 873 | 1,619 | 289,058 |
| 7 | 72 | 0 | 0.00% | 1,280 | 0 | 144,301 | 0.00% | 1,075 | 0 | 287,983 |
| 8 | 73 | 0 | 0.00% | 1,675 | 0 | 142,625 | 6.92% | 1,421 | 19,837 | 306,399 |
| 9 | 74 | 0 | 0.00% | 2,026 | 0 | 140,600 | 7.74% | 1,627 | 23,584 | 328,356 |
| 10 | 75 | 0 | 0.00% | 2,444 | 0 | 138,155 | 20.60% | 1,854 | 67,267 | 393,769 |
| 11 | 76 | 0 | 0.00% | 2,671 | 0 | 135,484 | 8.64% | 1,879 | 33,849 | 425,738 |
| 12 | 77 | 0 | 0.00% | 3,230 | 0 | 132,254 | 21.42% | 2,111 | 90,743 | 514,370 |
| 13 | 78 | 0 | 0.00% | 3,915 | 0 | 128,339 | 0.00% | 2,240 | 0 | 512,130 |
| 14 | 79 | 0 | 0.00% | 4,614 | 0 | 123,725 | 27.40% | 2,739 | 139,596 | 648,987 |
| 15 | 80 | 0 | 0.00% | 5,443 | 0 | 118,282 | 16.57% | 2,571 | 107,082 | 753,498 |
| 16 | 81 | 0 | 0.00% | 5,687 | 0 | 112,595 | 0.56% | 2,089 | 4,232 | 755,641 |
| 17 | 82 | 0 | 0.00% | 6,336 | 0 | 106,259 | 0.00% | 2,213 | 0 | 753,427 |
| 18 | 83 | 0 | 0.00% | 7,498 | 0 | 98,761 | 6.92% | 2,845 | 51,958 | 802,541 |
| 19 | 84 | 0 | 0.00% | 9,585 | 0 | 89,177 | 7.74% | 3,121 | 61,861 | 861,281 |
| 20 | 85 | 0 | 0.00% | 12,311 | 0 | 76,866 | 20.60% | 3,289 | 176,767 | 1,034,759 |
| 21 | 86 | 0 | 0.00% | 14,239 | 0 | 62,627 | 8.64% | 1,542 | 89,242 | 1,122,459 |
| 22 | 87 | 0 | 0.00% | 17,892 | 0 | 44,735 | 21.42% | 65 | 240,422 | 1,362,815 |
| 23 | 88 | 0 | 0.00% | 20,914 | 0 | 23,820 | 0.00% | 68 | 0 | 1,362,747 |
| 24 | 89 | 0 | 0.00% | 23,820 | 0 | 0 | 27.40% | 68 | 373,435 | 1,736,114 |
| 25 | 90 | 0 | 0.00% | 0 | 0 | 0 | 16.57% | 71 | 287,584 | 2,023,628 |
| 26 | 91 | 0 | 0.00% | 0 | 0 | 0 | 0.56% | 72 | 11,396 | 2,034,951 |
| 27 | 92 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 71 | 0 | 2,034,880 |
| 28 | 93 | 0 | 0.00% | 0 | 0 | 0 | 6.92% | 71 | 140,857 | 2,175,667 |
| 29 | 94 | 0 | 0.00% | 0 | 0 | 0 | 7.74% | 70 | 168,354 | 2,343,951 |
| 30 | 95 | 0 | 0.00% | 0 | 0 | 0 | 20.60% | 70 | 482,897 | 2,826,777 |

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Projected Values

S&P MARC5 Index 1-Year Point-To-Point Participation Index Account

Premium Allocation: 50% Initial Participation Rate: 200%

| | | Guaranteed Values | | | | | Non-Guaranteed Values | | | |
|-------------|-----|-------------------|---------------|----------------------|---------------|--------------------|-----------------------|----------------------|---------------|--------------------|
| End of Year | Age | Premium | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value | Credited Rate | Withdrawals/ Charges | Index Credits | Accumulation Value |
| 31 | 96 | 0 | 0.00% | 0 | 0 | 0 | 8.64% | 72 | 244,150 | 3,070,855 |
| 32 | 97 | 0 | 0.00% | 0 | 0 | 0 | 21.42% | 72 | 657,776 | 3,728,559 |
| 33 | 98 | 0 | 0.00% | 0 | 0 | 0 | 0.00% | 74 | 0 | 3,728,485 |
| 34 | 99 | 0 | 0.00% | 0 | 0 | 0 | 27.40% | 74 | 1,021,750 | 4,750,160 |
| 35 | 100 | 0 | 0.00% | 0 | 0 | 0 | 16.57% | 77 | 786,875 | 5,536,958 |

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Annuitization Report

This page provides hypothetical annuity income quotes based on annuitization taking place at the maturity date. The maturity date is age 100. This example illustrates a 10-Year Fixed Period. Other annuity options are available, such as Interest Only, Lifetime Income and Lifetime Income with a Fixed Period. Actual annuity payments will depend on the option selected and when you elect to begin payments. The annuity contract contains complete details.

| | |
|---------------------------|----------------------|
| Annuitant | Valued Client |
| Gender | Male |
| Maturity Date | Age 100 |
| Annuity Payment Type | 10-Year Fixed Period |
| Annuity Payment Frequency | Monthly |

| Guaranteed Values | |
|----------------------------------|--------|
| Account Value at Maturity | \$0 |
| Annuity Payment Rate per \$1,000 | \$8.96 |
| Annuity Payment Amount | \$0.00 |

| Non-Guaranteed Values | |
|----------------------------------|-------------|
| Account Value at Maturity | \$7,076,570 |
| Annuity Payment Rate per \$1,000 | \$9.61 |
| Annuity Payment Amount | \$68,005.84 |

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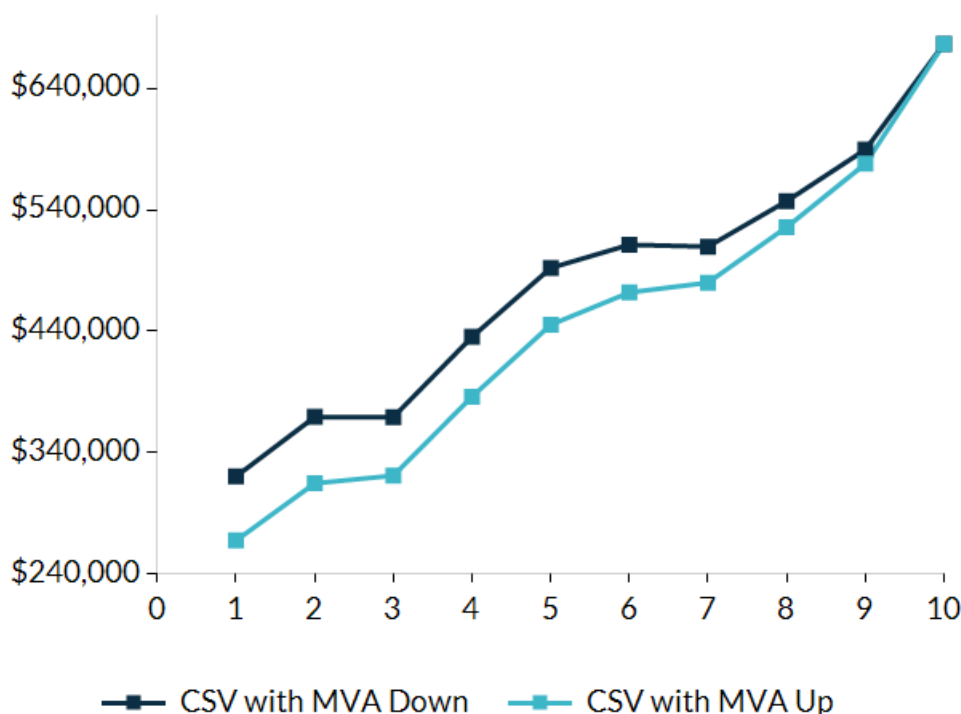
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MVA Impact on Cash Surrender Value (CSV)

Projected on a Non-Guaranteed Basis



The CSV with MVA Down scenario assumes that the starting MVA rate is 5.00% and then increases to 6.00% in the first year. The CSV with MVA Up scenario assumes that the MVA rate decreases to 4.00% in the first year.

When you make a withdrawal the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

The MVA does not apply upon death. The MVA is applied only during the surrender charge period to full surrenders and any partial surrenders in excess of the Penalty-Free amount. It is important to note that these are hypothetical examples to illustrate how the MVA could affect the surrender value under increasing and decreasing interest rate scenarios. It is not intended to represent actual performance. Actual MVA values are based on actual movements of interest rates and cannot be predicted.

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