



Silver Elite Flexible Premium Deferred Annuity Illustration

Certificate Information:

Insured Name: Valued Client
 Insured Age/Sex 65,Female

Issue State: Ohio

Tax Basis: Non-Qualified
 Initial Contribution: \$100,000.00

Yearly Detail:

Accumulation Period

Assumes Interest Rate of 3% APY	Assumes Non-Guaranteed Interest Rate of 4.75% APY
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<u>End of Certificate Year</u>	<u>Age</u>	<u>Contract Contribution</u>	<u>Cumulative Contribution</u>	<u>Guaranteed Account Value</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Account Value</u>	<u>Cash Surrender Value</u>
1	66	\$100,000.00	\$100,000.00	\$103,000.00	\$97,438.00	\$104,750.00	\$99,093.50
2	67	\$0.00	\$100,000.00	\$106,090.00	\$101,315.95	\$109,725.63	\$104,787.98
3	68	\$0.00	\$100,000.00	\$109,272.70	\$105,338.88	\$114,937.60	\$110,799.85
4	69	\$0.00	\$100,000.00	\$112,550.88	\$109,512.01	\$120,397.14	\$117,146.42
5	70	\$0.00	\$100,000.00	\$115,927.41	\$113,840.72	\$126,116.00	\$123,845.91
6	71	\$0.00	\$100,000.00	\$119,405.23	\$119,405.23	\$132,106.51	\$132,106.51
7	72	\$0.00	\$100,000.00	\$122,987.39	\$122,987.39	\$138,381.57	\$138,381.57
8	73	\$0.00	\$100,000.00	\$126,677.01	\$126,677.01	\$144,954.69	\$144,954.69
9	74	\$0.00	\$100,000.00	\$130,477.32	\$130,477.32	\$151,840.04	\$151,840.04
10	75	\$0.00	\$100,000.00	\$134,391.64	\$134,391.64	\$159,052.44	\$159,052.44
11	76	\$0.00	\$100,000.00	\$138,423.39	\$138,423.39	\$166,607.43	\$166,607.43
12	77	\$0.00	\$100,000.00	\$142,576.09	\$142,576.09	\$174,521.28	\$174,521.28
13	78	\$0.00	\$100,000.00	\$146,853.37	\$146,853.37	\$182,811.04	\$182,811.04
14	79	\$0.00	\$100,000.00	\$151,258.97	\$151,258.97	\$191,494.56	\$191,494.56
15	80	\$0.00	\$100,000.00	\$155,796.74	\$155,796.74	\$200,590.55	\$200,590.55
16	81	\$0.00	\$100,000.00	\$160,470.64	\$160,470.64	\$210,118.60	\$210,118.60
17	82	\$0.00	\$100,000.00	\$165,284.76	\$165,284.76	\$220,099.23	\$220,099.23
18	83	\$0.00	\$100,000.00	\$170,243.30	\$170,243.30	\$230,553.94	\$230,553.94
19	84	\$0.00	\$100,000.00	\$175,350.60	\$175,350.60	\$241,505.25	\$241,505.25
20	85	\$0.00	\$100,000.00	\$180,611.12	\$180,611.12	\$252,976.75	\$252,976.75
21	86	\$0.00	\$100,000.00	\$186,029.45	\$186,029.45	\$264,993.15	\$264,993.15

This illustration is not complete unless all numbered pages are included - Page
 This is an illustration and not a contract.