

Prepared For

Male Age 60

Prepared On

EXAMPLE

Prepared By

Allthingsannuity.com

Example Life Insurance Company

EXAMPLE Personalized Annuity Hypothetical Illustrations

Using Example Annuity and Example Benefit Rider

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EXAMPLE ILLUSTRATION

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EXAMPLE Customer Profile

Owner Male, age 60

Premium \$100,000

Plan Type IRA

Income Benefit Single Payments

Income Start Year 6

Payout Type Income Option 1

Issued In

Example

On the next few pages, you'll find examples of how changes in an external market index could affect the values and benefits of the EXAMPLE ANNUITYSM Annuity and Example Benefit Rider over a period of years. We –Example Life Insurance Company, or "Example" for short – have prepared these illustrations along with your financial professional, to help you decide whether the Example Annuity and Example Benefit Rider is appropriate for you.

The ratings Example receives from independent rating organizations confirm our financial strength. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Organization	Rating	Rank	Affirmed
A.M. Best	A+ (Superior)	2 of 16	August 2016
Standard & Poor's	AA (Very strong)	3 of 21	December 2015
Moody's	A2 (Good)	6 of 21	September 2016

Thank you for considering the Example Annuity.

The EXAMPLE ANNUITY Annuity with Example Benefit Rider is a limited flexible premium fixed index annuity. An annuity is an insurance contract between a contract owner and a life insurance company. A fixed index annuity earns interest based on changes in an external market index. **Contract values may be affected by an external market index (or indexes); however, this contract does not directly participate in any stocks, bonds, or equity investments. You do not own any shares of an index fund or any equity or bond investments.** The indexes do not include the dividends paid on the stocks underlying a stock index. Stock dividends are not reflected in the interest we credit to your contract. It is not possible to invest directly in an index. The value of a fixed index annuity will not drop below a guaranteed minimum value specified in the contract. Product availability and features may vary, and some features may not be available in all states.

Example Benefit Rider provides the option to receive income from the annuity as Lifetime Withdrawals. It also provides the opportunity for additional interest earnings through an interest bonus until Lifetime Withdrawals begin. Example Benefit Rider has an annual fee equal to 1.15% of the annuity's Accumulation Value.

Guarantees are backed by the financial strength and claims-paying ability of Example Life Insurance Company of North America (Example, we, us, our). The purchase of an annuity is an important financial decision. You should have a full discussion with your Example financial professional before making any decision.

This illustration is hypothetical in nature and not a contract.

The purpose of this illustration is to demonstrate how index performance may affect contract values over an extended period of time. Hypothetical values are calculated based on actual historical performance of the selected indexes or on the assumed fixed interest rate if that allocation is chosen, assuming the Example Annuity had been available at that time. Because this annuity and some of the indexes did not exist during the entire time frame illustrated, this represents hypothetical historical information only and reflects current caps and spreads, which are not guaranteed. These hypothetical values assume the index will repeat historical performance and that the current caps, spreads, annual fixed rate, and annuity payout rate will not change. It is likely that the index **will not** repeat historical performance and that the current caps, spreads, annual fixed rate, and annuity payout rate **will** change. Actual caps and spreads that could have been applied over this time frame would have been different than the figures shown in this illustration and in some cases may be dramatically higher or lower depending on a number of factors, including market conditions. Values will not be less than the guaranteed values shown. **This illustration is not intended to serve as a projection or prediction of future values, and the values shown are not guaranteed (unless specified as guaranteed.)**

Please review the Statement of Understanding furnished to you with this illustration and the Buyer's Guide provided at the time of purchase of this annuity contract for more information.

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

EXAMPLE ILLUSTRATION

Here's how the EXAMPLE ANNUITY Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.10% and interest rate bonus in all years.

Example: Guaranteed Values

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000						
1	60-61	0	0.00	98 850	90 754	88 375	4.80	0
2	61-62	0	0.00	97 713	90 600	89 259	5.10	0
3	62-63	0	0.00	96 590	90 437	90 151	5.40	0
4	63-64	0	0.00	95 479	90 266	91 053	5.70	0
5	64-65	0	0.00	94 381	90 086	91 963	6.00	0
6	65-66	0	0.00	86 995	83 829	86 520	6.30	6 300
7	66-67	0	0.00	79 695	77 519	81 022		6 300
8	67-68	0	0.00	72 478	71 159	75 469		6 300
9	68-69	0	0.00	65 345	64 750	69 861		6 300
10	69-70	0	0.00	58 293	58 293	64 197		6 300
11	70-71	0	0.00	51 323	51 323	58 476		6 300
12	71-72	0	0.00	44 433	44 433	52 697		6 300
13	72-73	0	0.00	37 622	37 622	46 861		6 300
14	73-74	0	0.00	30 889	30 889	40 967		6 300
15	74-75	0	0.00	24 234	24 234	35 014		6 300
16	75-76	0	0.00	17 655	17 655	29 001		6 300
17	76-77	0	0.00	11 152	11 152	22 928		6 300
18	77-78	0	0.00	4 724	4 724	16 794		6 300
19	78-79	0	0.00	0	0	10 599		6 300
20	79-80	0	0.00	0	0	4 342		6 300
21	80-81	0	0.00	0	0	0		6 300
22	81-82	0	0.00	0	0	0		6 300
23	82-83	0	0.00	0	0	0		6 300
24	83-84	0	0.00	0	0	0		6 300
25	84-85	0	0.00	0	0	0		6 300
26	85-86	0	0.00	0	0	0		6 300
27	86-87	0	0.00	0	0	0		6 300
28	87-88	0	0.00	0	0	0		6 300
29	88-89	0	0.00	0	0	0		6 300
30	89-90	0	0.00	0	0	0		6 300
		100 000						1 00

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Here's how the EXAMPLE ANNUITY Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current caps and/or spreads, and the fixed allocation earned the current annual fixed rate plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 10 year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000						
1	60-61	0	5.85	104 635	96 066	88 375	4.80	0
2	61-62	0	1.92	105 422	97 747	89 259	5.10	0
3	62-63	0	4.14	108 527	101 614	90 151	5.40	0
4	63-64	0	8.03	115 896	109 568	91 053	5.70	0
5	64-65	0	2.80	117 766	112 407	91 963	6.00	0
6	65-66	0	4.04	113 396	109 269	85 390	6.30	7 419
7	66-67	0	6.33	111 301	108 263	78 750		7 419
8	67-68	0	4.12	106 831	104 887	72 044		7 419
9	68-69	0	0.00	98 183	97 290	65 271		7 419
10	69-70	0	2.30	91 698	91 698	58 430		7 419
11	70-71	0	4.68	87 121	87 121	51 521		7 419
12	71-72	0	1.54	79 911	79 911	44 543		7 419
13	72-73	0	3.31	73 945	73 945	37 495		7 419
14	73-74	0	6.43	69 896	69 896	30 377		7 419
15	74-75	0	2.24	63 052	63 052	23 187		7 419
16	75-76	0	4.04	57 127	57 127	15 925		7 419
17	76-77	0	6.33	52 156	52 156	8 591		7 419
18	77-78	0	4.12	45 957	45 957	1 184		7 419
19	78-79	0	0.00	38 009	38 009	0		7 419
20	79-80	0	2.30	30 847	30 847	0		7 419
21	80-81	0	4.68	24 153	24 153	0		7 419
22	81-82	0	1.54	16 709	16 709	0		7 419
23	82-83	0	3.31	9 399	9 399	0		7 419
24	83-84	0	6.43	1 992	1 992	0		7 419
25	84-85	0	2.24	0	0	0		7 419
26	85-86	0	4.04	0	0	0		7 419
27	86-87	0	6.33	0	0	0		7 419
28	87-88	0	4.12	0	0	0		7 419
29	88-89	0	0.00	0	0	0		7 419
30	89-90	0	2.30	0	0	0		7 419
		100 000						1

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA. See Guaranteed Values Ledger for guaranteed values.

EXAMPLE ILLUSTRATION

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Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 12-year period. The values show what would happen if the indexed allocations earned indexed interest using current caps and/or spreads, and the fixed allocation earned the current annual fixed rate plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 12-year period.

Example: Hypothetical Values Over the Last 12 Years for a contract issued on 1/23/2005

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
1 23 2005	60	100 000						
1 22 2006	60-61	0	3 33	102 141	93 776	88 375	4 80	0
1 22 2007	61-62	0	9 33	110 388	102 352	89 259	5 10	0
1 22 2008	62-63	0	4 25	113 758	106 511	90 151	5 40	0
1 22 2009	63-64	0	1 99	114 690	108 428	91 053	5 70	0
1 22 2010	64-65	0	4 81	118 827	113 420	91 963	6 00	0
1 22 2011	65-66	0	7 29	117 993	113 698	85 322	6 30	7 486
1 22 2012	66-67	0	2 78	112 186	109 123	78 614		7 486
1 22 2013	67-68	0	4 88	108 457	106 483	71 840		7 486
1 22 2014	68-69	0	4 71	104 420	103 470	64 997		7 486
1 22 2015	69-70	0	4 97	100 491	100 491	58 086		7 486
1 22 2016	70-71	0	0 00	91 850	91 850	51 106		7 486
1 22 2017	71-72	0	4 06	86 691	86 691	44 056		7 486
		100 000						2 02

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA. See Guaranteed Values Ledger for guaranteed values.

SAMPLE ILLUSTRATION

Values shown are **purely for example purposes** (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

When you take money out of your contract in the situations listed below, your contract values may be increased or decreased by a Market Value Adjustment (MVA). If the rate on which the MVA is based goes up after you buy your annuity, the MVA likely will decrease your contract values. If the rate goes down, the MVA will likely increase your contract values. The MVA has no effect on the Death Benefit or the Guaranteed Minimum Value.

We use the yield of the Example US Intermediate Corporate Bond Index to measure the change in corporate bond yields for purposes of the MVA. We refer to this yield as the MVA reference rate.

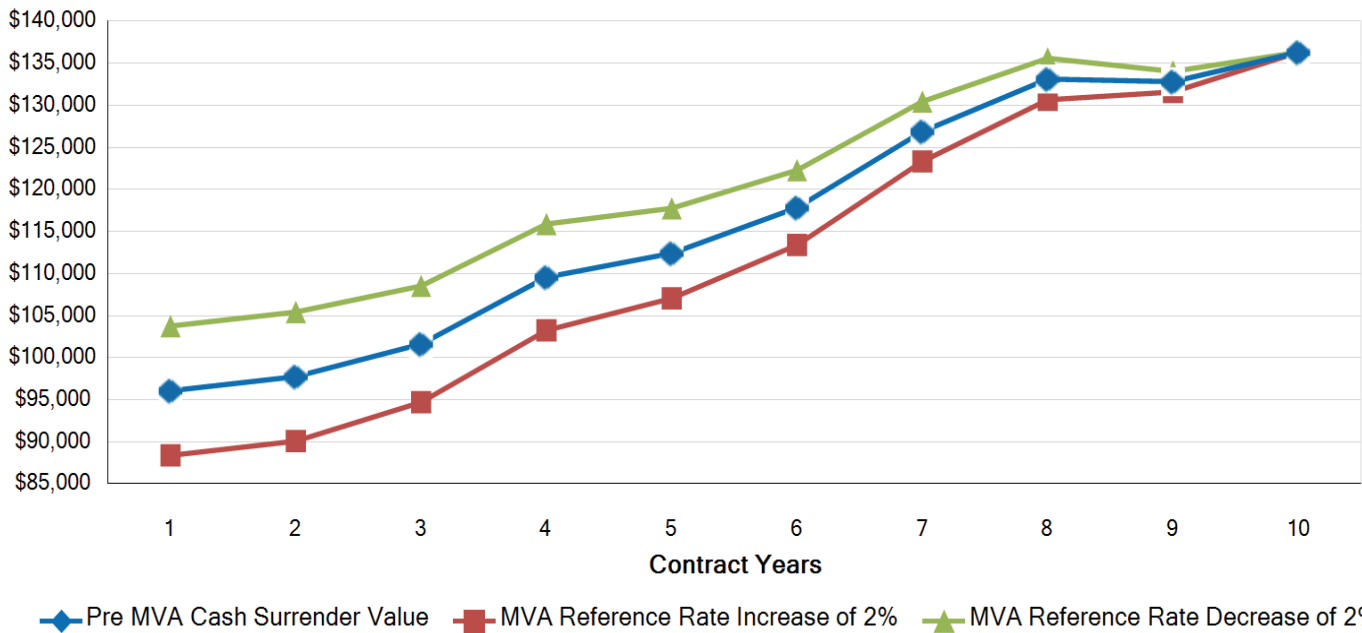
We limit the full MVA so that your Cash Surrender Value will never be less than the Guaranteed Minimum Value or greater than the Accumulation Value.

We will apply the MVA only during the first 10 contract years if you:

- take a full surrender,
- begin annuity payments before the 5th contract anniversary,
- begin annuity payments under a non-standard annuity option, or
- take a partial surrender that does not meet the criteria for a free partial surrender or required minimum distribution

The graph below shows the effect of an MVA on the hypothetical Cash Surrender Value with both an increased MVA Reference Rate and a decreased MVA Reference Rate. For illustration purposes the initial MVA Reference Rate is 3%. The values are based on the initial premium and assume no additional premiums, no withdrawals and no income payments.

**Hypothetical Effect of Market Value Adjustment
On Cash Surrender Value**



EXAMPLE ILLUSTRATION

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Benefit

Lifetime Withdrawal Percentage Table

The Benefit gives you a guaranteed increase in your lifetime withdrawal percentage while you're still saving for retirement. Beginning at age 40, we will automatically increase your contract's lifetime withdrawal percentage with each year you wait to begin Lifetime Withdrawals. The following chart shows the base withdrawal percentage and annual increase percentage, based on the age on the contract date.

Designated Specified Person's Age on Contract Date	Base Withdrawal Percentage				Annual Increase Percentage*
	Option 1		Option 2		
	Single Life	Joint Life	Single Life	Joint Life	
0-50	3 80	3 30	3 00	2 50	0 20
51	3 90	3 40	3 10	2 60	0 21
52	4 00	3 50	3 20	2 70	0 22
53	4 10	3 60	3 30	2 80	0 23
54	4 20	3 70	3 40	2 90	0 24
55	4 30	3 80	3 50	3 00	0 25
56	4 40	3 90	3 60	3 10	0 26
57	4 50	4 00	3 70	3 20	0 27
58	4 60	4 10	3 80	3 30	0 28
59	4 70	4 20	3 90	3 40	0 29
60	4 80	4 30	4 00	3 50	0 30
61	4 90	4 40	4 10	3 60	0 31
62	5 00	4 50	4 20	3 70	0 32
63	5 10	4 60	4 30	3 80	0 33
64	5 20	4 70	4 40	3 90	0 34
65	5 30	4 80	4 50	4 00	0 35
66	5 40	4 90	4 60	4 10	0 36
67	5 50	5 00	4 70	4 20	0 37
68	5 60	5 10	4 80	4 30	0 38
69	5 70	5 20	4 90	4 40	0 39
70	5 80	5 30	5 00	4 50	0 40
71	5 90	5 40	5 10	4 60	0 41
72	6 00	5 50	5 20	4 70	0 42
73	6 10	5 60	5 30	4 80	0 43
74	6 20	5 70	5 40	4 90	0 44
75	6 30	5 80	5 50	5 00	0 45
76	6 40	5 90	5 60	5 10	0 46
77	6 50	6 00	5 70	5 20	0 47
78	6 60	6 10	5 80	5 30	0 48
79	6 70	6 20	5 90	5 40	0 49
80	6 80	6 30	6 00	5 50	0 50

*Annual Increase Percentage does not apply until the Age of the Designated Specified Person is greater than or equal to age 40.

EXAMPLE ILLUSTRATION

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Hypothetical Values - Example US Dynamic Balance Index II Annual Point-to-Point with a spread

Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the index allocation earned indexed interest using current spread plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

End of Contract Year	Age	Net Premiums ¹	Index Interest Earned	Interest Credit Bonus	Credited Interest Rate ²	Accumulation Value	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000	0 00	0 00	0 00	0	0
1	60-61	0	4 68	1 17	5 85	104 635	0
2	61-62	0	1 54	0 38	1 92	105 422	0
3	62-63	0	3 31	0 83	4 14	108 527	0
4	63-64	0	6 43	1 61	8 03	115 896	0
5	64-65	0	2 24	0 56	2 80	117 766	0
6	65-66	0	4 04	0 00	4 04	113 396	7 419
7	66-67	0	6 33	0 00	6 33	111 301	7 419
8	67-68	0	4 12	0 00	4 12	106 831	7 419
9	68-69	0	0 00	0 00	0 00	98 183	7 419
10	69-70	0	2 30	0 00	2 30	91 698	7 419
11	70-71	0	4 68	0 00	4 68	87 121	7 419
12	71-72	0	1 54	0 00	1 54	79 911	7 419
13	72-73	0	3 31	0 00	3 31	73 945	7 419
14	73-74	0	6 43	0 00	6 43	69 896	7 419
15	74-75	0	2 24	0 00	2 24	63 052	7 419
16	75-76	0	4 04	0 00	4 04	57 127	7 419
17	76-77	0	6 33	0 00	6 33	52 156	7 419
18	77-78	0	4 12	0 00	4 12	45 957	7 419
19	78-79	0	0 00	0 00	0 00	38 009	7 419
20	79-80	0	2 30	0 00	2 30	30 847	7 419
21	80-81	0	4 68	0 00	4 68	24 153	7 419
22	81-82	0	1 54	0 00	1 54	16 709	7 419
23	82-83	0	3 31	0 00	3 31	9 399	7 419
24	83-84	0	6 43	0 00	6 43	1 992	7 419
25	84-85	0	2 24	0 00	2 24	0	7 419
26	85-86	0	4 04	0 00	4 04	0	7 419
27	86-87	0	6 33	0 00	6 33	0	7 419
28	87-88	0	4 12	0 00	4 12	0	7 419
29	88-89	0	0 00	0 00	0 00	0	7 419
30	89-90	0	2 30	0 00	2 30	0	7 419

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the results of any indexed interest credited to the portion of the Accumulation Value allocated to this option.

EXAMPLE ILLUSTRATION

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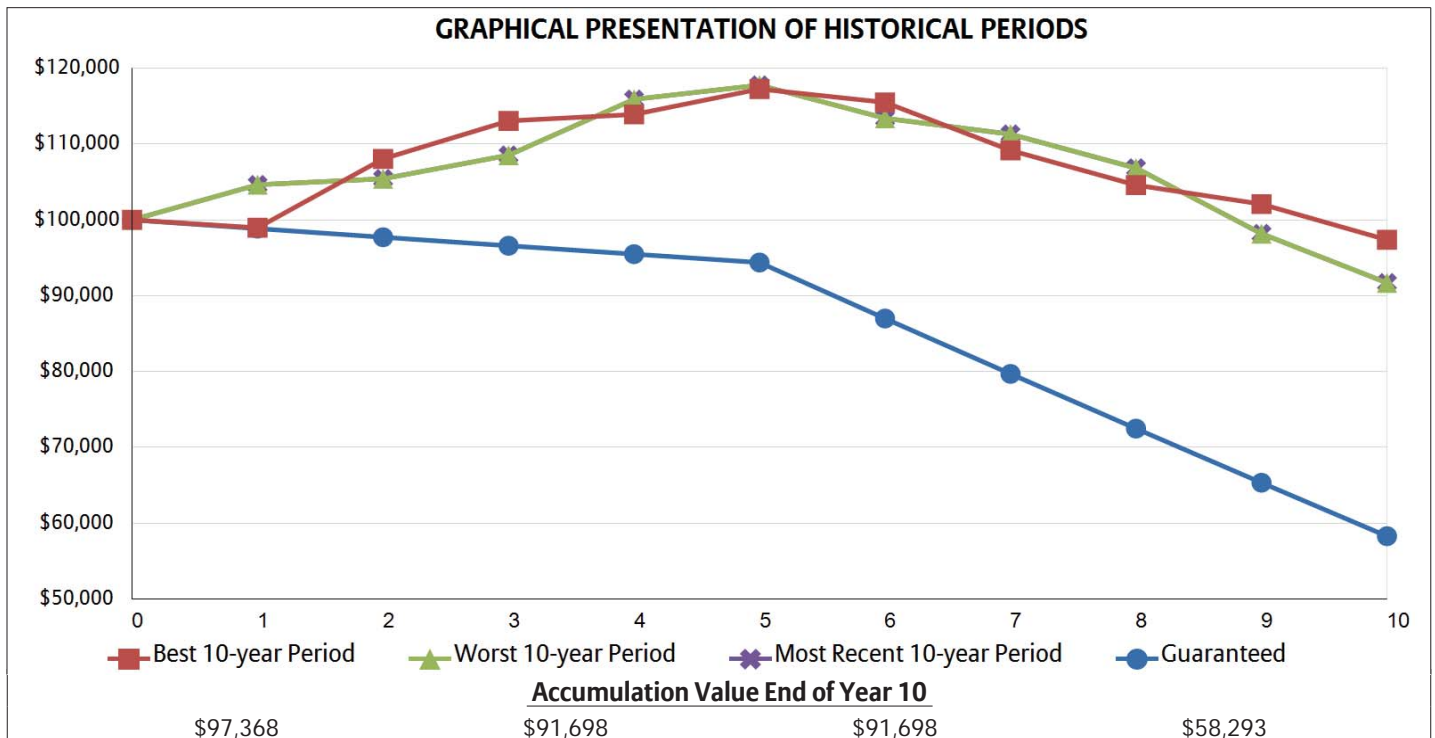
Example US Dynamic Balance Index II Annual Point-to-Point with a spread

Here's how the EXAMPLE Annuity including Example Benefit Rider might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current spread plus interest rate bonus for the periods indicated.

Illustration: High period, Low period, Most recent period

High Period Annualized Credited Rate:			Low Period Annualized Credited Rate:			Most Recent Period Annualized Credited Rate:		
End of Contract Year	Credited Interest Rate ¹	Accumulation Value	End of Contract Year	Credited Interest Rate ¹	Accumulation Value	End of Contract Year	Credited Interest Rate ¹	Accumulation Value
12 31 2005	0 11	98 956	12 31 2007	5 85	104 635	12 31 2007	5 85	104 635
12 31 2006	10 45	108 043	12 31 2008	1 92	105 422	12 31 2008	1 92	105 422
12 31 2007	5 85	113 051	12 31 2009	4 14	108 527	12 31 2009	4 14	108 527
12 31 2008	1 92	113 901	12 31 2010	8 03	115 896	12 31 2010	8 03	115 896
12 31 2009	4 14	117 256	12 31 2011	2 80	117 766	12 31 2011	2 80	117 766
12 31 2010	6 43	115 494	12 31 2012	4 04	113 396	12 31 2012	4 04	113 396
12 31 2011	2 24	109 166	12 31 2013	6 33	111 301	12 31 2013	6 33	111 301
12 31 2012	4 04	104 586	12 31 2014	4 12	106 831	12 31 2014	4 12	106 831
12 31 2013	6 33	102 075	12 31 2015	0 00	98 183	12 31 2015	0 00	98 183
12 31 2014	4 12	97 368	12 31 2016	2 30	91 698	12 31 2016	2 30	91 698

Annualized Credited Rate does not reflect any rider or contract charges.



¹ Reflects the results of any indexed interest credited to the portion of the Accumulation Value allocated to this option.

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EXAMPLE Lifetime Withdrawal Options

The following pages contain a summary of the available withdrawal options for EXAMPLE's Benefit Rider. Values shown for the selected income option can be found in the ledgers of the full product illustration. Values for the other income options are included to assist in the discussion of withdrawal options with the client.

Illustration Inputs

Owner : Male Age 60

Premium : \$100,000

Income Option : Option 1, Single

Allocation Options :

	Percent Allocated	Current Cap/Spread/Rate
Example US Dynamic Balance Index II Annual Point-to-Point with a spread	100	1

Income Options description

Option 1 – Predictable Income

On any Contract Anniversary, if the Protected Income Value multiplied by the original Lifetime Withdrawal Percentage is greater than the prior year's Annual Maximum and you took the Annual Maximum during the previous Contract Anniversary, the Annual Maximum will be increased to the higher amount.

Option 2 – Potential for Increase

On any Contract Anniversary, if you took the Annual Maximum on the previous Contract Anniversary and we calculated a positive Interest Rate for any chosen allocation at the end of the previous Contract Year, any portion of the Annual Maximum linked to that allocation during that Contract Year will increase by that interest rate.

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EXAMPLE Lifetime Withdrawal Options - Guaranteed Values

Illustration Inputs

Owner : Male Age 60

Premium : \$100,000

Income Option : Option 1, Single

Values show what would happen over a 30 year period if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.10% in all years for each income option.

End of Contract Year	Client Age	Net Premiums ¹	Credited Interest Rate ²	Option 1 Predictable Income		Option 2 Potential for Increase	
				BOY Annual Income Withdrawals	Cumulative Withdrawals	BOY Annual Income Withdrawals	Cumulative Withdrawals
0	60	100 000					
1	60-61	0	0 00	0	0	0	0
2	61-62	0	0 00	0	0	0	0
3	62-63	0	0 00	0	0	0	0
4	63-64	0	0 00	0	0	0	0
5	64-65	0	0 00	0	0	0	0
6	65-66	0	0 00	6 300	6 300	5 500	5 500
7	66-67	0	0 00	6 300	12 600	5 500	11 000
8	67-68	0	0 00	6 300	18 900	5 500	16 500
9	68-69	0	0 00	6 300	25 200	5 500	22 000
10	69-70	0	0 00	6 300	31 500	5 500	27 500
11	70-71	0	0 00	6 300	37 800	5 500	33 000
12	71-72	0	0 00	6 300	44 100	5 500	38 500
13	72-73	0	0 00	6 300	50 400	5 500	44 000
14	73-74	0	0 00	6 300	56 700	5 500	49 500
15	74-75	0	0 00	6 300	63 000	5 500	55 000
16	75-76	0	0 00	6 300	69 300	5 500	60 500
17	76-77	0	0 00	6 300	75 600	5 500	66 000
18	77-78	0	0 00	6 300	81 900	5 500	71 500
19	78-79	0	0 00	6 300	88 200	5 500	77 000
20	79-80	0	0 00	6 300	94 500	5 500	82 500
21	80-81	0	0 00	6 300	100 800	5 500	88 000
22	81-82	0	0 00	6 300	107 100	5 500	93 500
23	82-83	0	0 00	6 300	113 400	5 500	99 000
24	83-84	0	0 00	6 300	119 700	5 500	104 500
25	84-85	0	0 00	6 300	126 000	5 500	110 000
26	85-86	0	0 00	6 300	132 300	5 500	115 500
27	86-87	0	0 00	6 300	138 600	5 500	121 000
28	87-88	0	0 00	6 300	144 900	5 500	126 500
29	88-89	0	0 00	6 300	151 200	5 500	132 000
30	89-90	0	0 00	6 300	157 500	5 500	137 500
		100 000		1 00	1 00	1 00	1 00

¹Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

²Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.

This summary is not an offer, contract, or promise of future performance and must be accompanied by the full product illustration.

See full illustration for index disclosures.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

EXAMPLE Lifetime Withdrawal Options - Hypothetical Values – Most Recent 10-calendar year period

Illustration Inputs

Owner : Male Age 60

Premium : \$100,000

Income Option : Option 1, Single

Values show what would happen over a 30 year period if the indexed allocations earn indexed interest using current caps/spreads and the fixed allocation earns the annual fixed rate in all years for each income option. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period. These values are examples only and not meant to predict the value of the contract.

End of Contract Year	Client Age	Net Premiums ¹	Credited Interest Rate ²	Option 1 Predictable Income		Option 2 Potential for Increase	
				BOY Annual Income Withdrawals	Cumulative Withdrawals	BOY Annual Income Withdrawals	Cumulative Withdrawals
0	60	100 000					
1	60-61	0	5.85	0	0	0	0
2	61-62	0	1.92	0	0	0	0
3	62-63	0	4.14	0	0	0	0
4	63-64	0	8.03	0	0	0	0
5	64-65	0	2.80	0	0	0	0
6	65-66	0	4.04	7 419	7 419	6 477	6 477
7	66-67	0	6.33	7 419	14 838	6 739	13 216
8	67-68	0	4.12	7 419	22 257	7 166	20 382
9	68-69	0	0.00	7 419	29 676	7 461	27 843
10	69-70	0	2.30	7 419	37 095	7 461	35 304
11	70-71	0	4.68	7 419	44 514	7 633	42 937
12	71-72	0	1.54	7 419	51 933	7 990	50 927
13	72-73	0	3.31	7 419	59 352	8 113	59 040
14	73-74	0	6.43	7 419	66 771	8 382	67 422
15	74-75	0	2.24	7 419	74 190	8 921	76 343
16	75-76	0	4.04	7 419	81 609	9 120	85 463
17	76-77	0	6.33	7 419	89 028	9 489	94 952
18	77-78	0	4.12	7 419	96 447	10 089	105 041
19	78-79	0	0.00	7 419	103 866	10 505	115 546
20	79-80	0	2.30	7 419	111 285	10 505	126 051
21	80-81	0	4.68	7 419	118 704	10 747	136 798
22	81-82	0	1.54	7 419	126 123	11 250	148 048
23	82-83	0	3.31	7 419	133 542	11 423	159 471
24	83-84	0	6.43	7 419	140 961	11 802	171 273
25	84-85	0	2.24	7 419	148 380	12 560	183 833
26	85-86	0	4.04	7 419	155 799	12 841	196 674
27	86-87	0	6.33	7 419	163 218	13 360	210 034
28	87-88	0	4.12	7 419	170 637	14 206	224 240
29	88-89	0	0.00	7 419	178 056	14 792	239 032
30	89-90	0	2.30	7 419	185 475	14 792	253 824
		100 000		1	1	2 2	2 2

¹Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

²Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.

This summary is not an offer, contract, or promise of future performance and must be accompanied by the full product illustration.

Values shown are not guaranteed. Actual values may be higher or lower than the hypothetical values shown.

See full illustration for index disclosures.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Prepared For

Male Age 60

Prepared On

EXAMPLE

Prepared By

Allthingsannuity.com

Example Life Insurance Company

Personalized Annuity Hypothetical Illustrations

EXAMPLE Annuity and Example Benefit Rider for Male Age 60

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Values shown are **purely for example purposes** (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

EXAMPLE ILLUSTRATION

Prepared For

Male Age 60

Prepared By

Allthingsannuity.com

Prepared On

EXAMPLE

Customer Profile

Owner Male, age 60

Premium \$100,000

Plan Type IRA

Income Benefit Single Payments

Income Start Year 6

Payout Type Income Option 2

Issued In

EXAMPLE

On the next few pages, you'll find examples of how changes in an external market index could affect the values and benefits of the EXAMPLESM Annuity and Example Benefit Rider over a period of years. We – Example Life Insurance Company, or "Example" for short – have prepared these illustrations along with your financial professional, to help you decide whether the Example Annuity and Example Benefit Rider is appropriate for you.

The ratings Example receives from independent rating organizations confirm our financial strength. These independent agency ratings are based on an analysis of financial results and an evaluation of management objectives and strategies. The ratings do not indicate approval by the analysts and are subject to change.

Organization	Rating	Rank	Affirmed
A.M. Best	A+ (Superior)	2 of 16	August 2016
Standard & Poor's	AA (Very strong)	3 of 21	December 2015
Moody's	A2 (Good)	6 of 21	September 2016

Thank you for considering the Example Annuity.

The EXAMPLE Annuity with Example Benefit Rider is a limited flexible premium fixed index annuity. An annuity is an insurance contract between a contract owner and a life insurance company. A fixed index annuity earns interest based on changes in an external market index. **Contract values may be affected by an external market index (or indexes); however, this contract does not directly participate in any stocks, bonds, or equity investments. You do not own any shares of an index fund or any equity or bond investments.** The indexes do not include the dividends paid on the stocks underlying a stock index. Stock dividends are not reflected in the interest we credit to your contract. It is not possible to invest directly in an index. The value of a fixed index annuity will not drop below a guaranteed minimum value specified in the contract. Product availability and features may vary, and some features may not be available in all states.

Example Benefit Rider provides the option to receive income from the annuity as Lifetime Withdrawals. It also provides the opportunity for additional interest earnings through an interest bonus until Lifetime Withdrawals begin. Example Benefit Rider has an annual fee equal to 1.15% of the annuity's Accumulation Value.

Guarantees are backed by the financial strength and claims-paying ability of Example Life Insurance Company of North America (Example, we, us, our). The purchase of an annuity is an important financial decision. You should have a full discussion with your Example financial professional before making any decision.

This illustration is hypothetical in nature and not a contract. The purpose of this illustration is to demonstrate how index performance may affect contract values over an extended period of time. Hypothetical values are calculated based on actual historical performance of the selected indexes or on the assumed fixed interest rate if that allocation is chosen, assuming the Example Annuity had been available at that time. Because this annuity and some of the indexes did not exist during the entire time frame illustrated, this represents hypothetical historical information only and reflects current caps and spreads, which are not guaranteed. These hypothetical values assume the index will repeat historical performance and that the current caps, spreads, annual fixed rate, and annuity payout rate will not change. It is likely that the index **will not** repeat historical performance and that the current caps, spreads, annual fixed rate, and annuity payout rate **will** change. Actual caps and spreads that could have been applied over this time frame would have been different than the figures shown in this illustration and in some cases may be dramatically higher or lower depending on a number of factors, including market conditions. Values will not be less than the guaranteed values shown. **This illustration is not intended to serve as a projection or prediction of future values, and the values shown are not guaranteed (unless specified as guaranteed.)**

Please review the Statement of Understanding furnished to you with this illustration and the Buyer's Guide provided at the time of purchase of this annuity contract for more information.

EXAMPLE ILLUSTRATION

Values shown are **purely for example purposes (NOT guaranteed values)**. Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

ntee es

Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.10% and interest rate bonus in all years.

Example: Guaranteed Values

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000						
1	60-61	0	0.00	98 850	90 754	88 375	4.00	0
2	61-62	0	0.00	97 713	90 600	89 259	4.30	0
3	62-63	0	0.00	96 590	90 437	90 151	4.60	0
4	63-64	0	0.00	95 479	90 266	91 053	4.90	0
5	64-65	0	0.00	94 381	90 086	91 963	5.20	0
6	65-66	0	0.00	87 795	84 600	87 328	5.50	5 500
7	66-67	0	0.00	81 286	79 067	82 646		5 500
8	67-68	0	0.00	74 851	73 489	77 918		5 500
9	68-69	0	0.00	68 490	67 867	73 142		5 500
10	69-70	0	0.00	62 203	62 203	68 318		5 500
11	70-71	0	0.00	55 987	55 987	63 447		5 500
12	71-72	0	0.00	49 843	49 843	58 526		5 500
13	72-73	0	0.00	43 770	43 770	53 556		5 500
14	73-74	0	0.00	37 767	37 767	48 537		5 500
15	74-75	0	0.00	31 832	31 832	43 467		5 500
16	75-76	0	0.00	25 966	25 966	38 347		5 500
17	76-77	0	0.00	20 168	20 168	33 175		5 500
18	77-78	0	0.00	14 436	14 436	27 952		5 500
19	78-79	0	0.00	8 770	8 770	22 677		5 500
20	79-80	0	0.00	3 169	3 169	17 348		5 500
21	80-81	0	0.00	0	0	11 967		5 500
22	81-82	0	0.00	0	0	6 532		5 500
23	82-83	0	0.00	0	0	1 042		5 500
24	83-84	0	0.00	0	0	0		5 500
25	84-85	0	0.00	0	0	0		5 500
26	85-86	0	0.00	0	0	0		5 500
27	86-87	0	0.00	0	0	0		5 500
28	87-88	0	0.00	0	0	0		5 500
29	88-89	0	0.00	0	0	0		5 500
30	89-90	0	0.00	0	0	0		5 500
		100 000						1 00

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Contract Illustration

Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the indexed allocations earned indexed interest using current caps and/or spreads, and the fixed allocation earned the current annual fixed rate plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 10 year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000						
1	60-61	0	5.85	104 635	96 066	88 375	4.00	0
2	61-62	0	1.92	105 422	97 747	89 259	4.30	0
3	62-63	0	4.14	108 527	101 614	90 151	4.60	0
4	63-64	0	8.03	115 896	109 568	91 053	4.90	0
5	64-65	0	2.80	117 766	112 407	91 963	5.20	0
6	65-66	0	4.04	114 376	110 213	86 341	5.50	6 477
7	66-67	0	6.33	113 055	109 969	80 398		6 739
8	67-68	0	4.12	108 900	106 918	73 965		7 166
9	68-69	0	0.00	100 187	99 275	67 169		7 461
10	69-70	0	2.30	93 682	93 682	60 305		7 461
11	70-71	0	4.68	88 950	88 950	53 199		7 633
12	71-72	0	1.54	81 167	81 167	45 661		7 990
13	72-73	0	3.31	74 512	74 512	37 924		8 113
14	73-74	0	6.43	69 467	69 467	29 838		8 382
15	74-75	0	2.24	61 084	61 084	21 126		8 921
16	75-76	0	4.04	53 333	53 333	12 126		9 120
17	76-77	0	6.33	45 969	45 969	2 664		9 489
18	77-78	0	4.12	36 808	36 808	0		10 089
19	78-79	0	0.00	25 879	25 879	0		10 505
20	79-80	0	2.30	15 423	15 423	0		10 505
21	80-81	0	4.68	4 710	4 710	0		10 747
22	81-82	0	1.54	0	0	0		11 250
23	82-83	0	3.31	0	0	0		11 423
24	83-84	0	6.43	0	0	0		11 802
25	84-85	0	2.24	0	0	0		12 560
26	85-86	0	4.04	0	0	0		12 841
27	86-87	0	6.33	0	0	0		13 360
28	87-88	0	4.12	0	0	0		14 206
29	88-89	0	0.00	0	0	0		14 792
30	89-90	0	2.30	0	0	0		14 792
		100 000						2 2

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA. See Guaranteed Values Ledger for guaranteed values.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

ot et es ost e ent 12- e e o

Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 12-year period. The values show what would happen if the indexed allocations earned indexed interest using current caps and/or spreads, and the fixed allocation earned the current annual fixed rate plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 12-year period.

Example: Hypothetical Values Over the Last 12 Years for a contract issued on 1/23/2005

End of Contract Year	Age	Net Premiums ¹	Credited Interest Rate ²	Accumulation Value	Cash Surrender Value ⁴	Guaranteed Minimum Value ³	Beginning of Year Lifetime Withdrawal Percent	Beginning of Year Benefit Annual Income Withdrawal
1 23 2005	60	100 000						
1 22 2006	60-61	0	3 33	102 141	93 776	88 375	4 00	0
1 22 2007	61-62	0	9 33	110 388	102 352	89 259	4 30	0
1 22 2008	62-63	0	4 25	113 758	106 511	90 151	4 60	0
1 22 2009	63-64	0	1 99	114 690	108 428	91 053	4 90	0
1 22 2010	64-65	0	4 81	118 827	113 420	91 963	5 20	0
1 22 2011	65-66	0	7 29	119 013	114 681	86 282	5 50	6 535
1 22 2012	66-67	0	2 78	113 709	110 605	80 063		7 012
1 22 2013	67-68	0	4 88	110 329	108 321	73 584		7 207
1 22 2014	68-69	0	4 71	106 282	105 315	66 686		7 559
1 22 2015	69-70	0	4 97	101 973	101 973	59 359		7 915
1 22 2016	70-71	0	0 00	92 492	92 492	51 561		8 308
1 22 2017	71-72	0	4 06	86 496	86 496	43 685		8 308
		100 000						2

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the combined results of any indexed interest rate, fixed interest rate and the 25% Interest Bonus credited to Accumulation Value each Contract Year based on your chosen allocation percentages. The Interest Bonus Factor is applied in each Contract year before income begins.

³ You would receive your Contract's Guaranteed Minimum Value only if it were higher than your Contract's Cash Surrender Value.

⁴ The Cash Surrender Value does not reflect a Market Value Adjustment (MVA). During the surrender charge period a MVA will be applied to the Cash Surrender Value under the conditions listed on the MVA example page. You will never receive less than your Guaranteed Minimum Value or more than your Accumulation Value. See the MVA report later in this illustration for an example of the possible effects of an MVA. See Guaranteed Values Ledger for guaranteed values.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Statement

When you take money out of your contract in the situations listed below, your contract values may be increased or decreased by a Market Value Adjustment (MVA). If the rate on which the MVA is based goes up after you buy your annuity, the MVA likely will decrease your contract values. If the rate goes down, the MVA will likely increase your contract values. The MVA has no effect on the Death Benefit or the Guaranteed Minimum Value.

We use the yield of the Example US Intermediate Corporate Bond Index to measure the change in corporate bond yields for purposes of the MVA. We refer to this yield as the MVA reference rate.

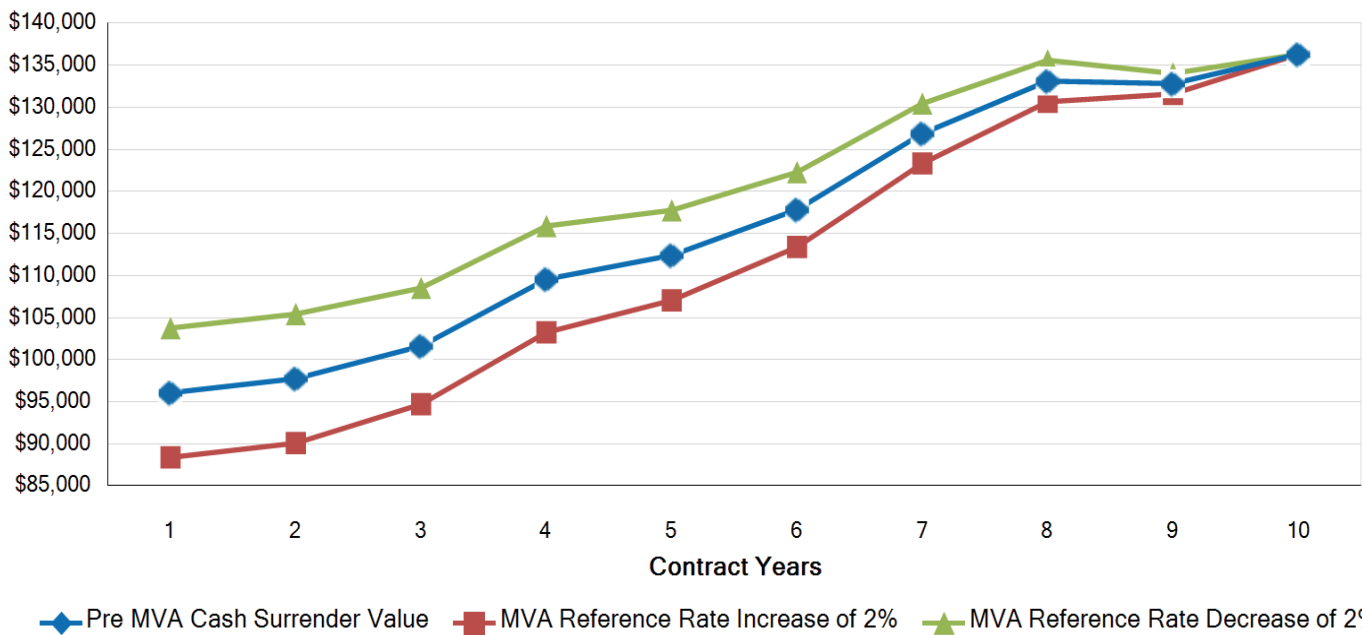
We limit the full MVA so that your Cash Surrender Value will never be less than the Guaranteed Minimum Value or greater than the Accumulation Value.

We will apply the MVA only during the first 10 contract years if you:

- take a full surrender,
- begin annuity payments before the 5th contract anniversary,
- begin annuity payments under a non-standard annuity option, or
- take a partial surrender that does not meet the criteria for a free partial surrender or required minimum distribution

The graph below shows the effect of an MVA on the hypothetical Cash Surrender Value with both an increased MVA Reference Rate and a decreased MVA Reference Rate. For illustration purposes the initial MVA Reference Rate is 3%. The values are based on the initial premium and assume no additional premiums, no withdrawals and no income payments.

**Hypothetical Effect of Market Value Adjustment
On Cash Surrender Value**



EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Benefit

Lifetime Withdrawal Percentage Table

The Benefit gives you a guaranteed increase in your lifetime withdrawal percentage while you're still saving for retirement. Beginning at age 40, we will automatically increase your contract's lifetime withdrawal percentage with each year you wait to begin Lifetime Withdrawals. The following chart shows the base withdrawal percentage and annual increase percentage, based on the age on the contract date.

Designated Specified Person's Age on Contract Date	Base Withdrawal Percentage				Annual Increase Percentage*
	Option 1		Option 2		
	Single Life	Joint Life	Single Life	Joint Life	
0-50	3.80	3.30	3.00	2.50	0.20
51	3.90	3.40	3.10	2.60	0.21
52	4.00	3.50	3.20	2.70	0.22
53	4.10	3.60	3.30	2.80	0.23
54	4.20	3.70	3.40	2.90	0.24
55	4.30	3.80	3.50	3.00	0.25
56	4.40	3.90	3.60	3.10	0.26
57	4.50	4.00	3.70	3.20	0.27
58	4.60	4.10	3.80	3.30	0.28
59	4.70	4.20	3.90	3.40	0.29
60	4.80	4.30	4.00	3.50	0.30
61	4.90	4.40	4.10	3.60	0.31
62	5.00	4.50	4.20	3.70	0.32
63	5.10	4.60	4.30	3.80	0.33
64	5.20	4.70	4.40	3.90	0.34
65	5.30	4.80	4.50	4.00	0.35
66	5.40	4.90	4.60	4.10	0.36
67	5.50	5.00	4.70	4.20	0.37
68	5.60	5.10	4.80	4.30	0.38
69	5.70	5.20	4.90	4.40	0.39
70	5.80	5.30	5.00	4.50	0.40
71	5.90	5.40	5.10	4.60	0.41
72	6.00	5.50	5.20	4.70	0.42
73	6.10	5.60	5.30	4.80	0.43
74	6.20	5.70	5.40	4.90	0.44
75	6.30	5.80	5.50	5.00	0.45
76	6.40	5.90	5.60	5.10	0.46
77	6.50	6.00	5.70	5.20	0.47
78	6.60	6.10	5.80	5.30	0.48
79	6.70	6.20	5.90	5.40	0.49
80	6.80	6.30	6.00	5.50	0.50

*Annual Increase Percentage does not apply until the Age of the Designated Specified Person is greater than or equal to age 40.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

Hypothetical Values - Example US Dynamic Balance Index II Annual Point-to-Point with a spread

e 1 95
o t on 100

Here's how the EXAMPLE Annuity including Example Benefit Rider might look over a 30-year period. The values show what would happen if the index allocation earned indexed interest using current spread plus interest rate bonus in all years. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period.

End of Contract Year	Age	Net Premiums ¹	Index Interest Earned	Interest Credit Bonus	Credited Interest Rate ²	Accumulation Value	Beginning of Year Benefit Annual Income Withdrawal
0	60	100 000	0 00	0 00	0 00	0	0
1	60-61	0	4 68	1 17	5 85	104 635	0
2	61-62	0	1 54	0 38	1 92	105 422	0
3	62-63	0	3 31	0 83	4 14	108 527	0
4	63-64	0	6 43	1 61	8 03	115 896	0
5	64-65	0	2 24	0 56	2 80	117 766	0
6	65-66	0	4 04	0 00	4 04	114 376	6 477
7	66-67	0	6 33	0 00	6 33	113 055	6 739
8	67-68	0	4 12	0 00	4 12	108 900	7 166
9	68-69	0	0 00	0 00	0 00	100 187	7 461
10	69-70	0	2 30	0 00	2 30	93 682	7 461
11	70-71	0	4 68	0 00	4 68	88 950	7 633
12	71-72	0	1 54	0 00	1 54	81 167	7 990
13	72-73	0	3 31	0 00	3 31	74 512	8 113
14	73-74	0	6 43	0 00	6 43	69 467	8 382
15	74-75	0	2 24	0 00	2 24	61 084	8 921
16	75-76	0	4 04	0 00	4 04	53 333	9 120
17	76-77	0	6 33	0 00	6 33	45 969	9 489
18	77-78	0	4 12	0 00	4 12	36 808	10 089
19	78-79	0	0 00	0 00	0 00	25 879	10 505
20	79-80	0	2 30	0 00	2 30	15 423	10 505
21	80-81	0	4 68	0 00	4 68	4 710	10 747
22	81-82	0	1 54	0 00	1 54	0	11 250
23	82-83	0	3 31	0 00	3 31	0	11 423
24	83-84	0	6 43	0 00	6 43	0	11 802
25	84-85	0	2 24	0 00	2 24	0	12 560
26	85-86	0	4 04	0 00	4 04	0	12 841
27	86-87	0	6 33	0 00	6 33	0	13 360
28	87-88	0	4 12	0 00	4 12	0	14 206
29	88-89	0	0 00	0 00	0 00	0	14 792
30	89-90	0	2 30	0 00	2 30	0	14 792

2 2

¹ Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

² Reflects the results of any indexed interest credited to the portion of the Accumulation Value allocated to this option.

EXAMPLE ILLUSTRATION

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

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Example US Dynamic Balance Index II Annual Point-to-Point with a spread

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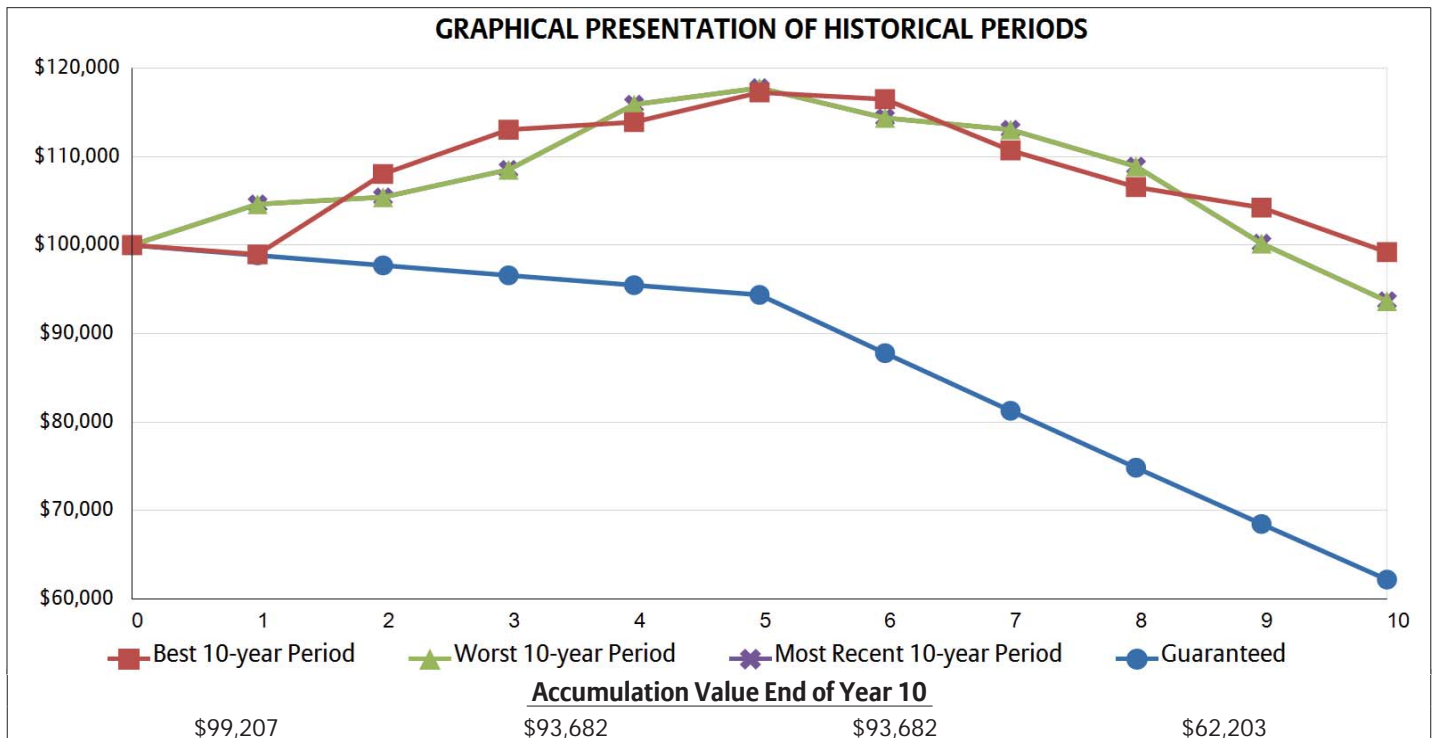
o t on 100

Here's how the EXAMPLE Annuity including Example Benefit Rider might have looked over 3 different 10-year periods. The values show what would happen if the stated index earned indexed interest using current spread plus interest rate bonus for the periods indicated.

Illustration: High period, Low period, Most recent period

High Period Annualized Credited Rate:			Low Period Annualized Credited Rate:			Most Recent Period Annualized Credited Rate:		
End of Contract Year	Credited Interest Rate ¹	Accumulation Value	End of Contract Year	Credited Interest Rate ¹	Accumulation Value	End of Contract Year	Credited Interest Rate ¹	Accumulation Value
12 31 2005	0 11	98 956	12 31 2007	5 85	104 635	12 31 2007	5 85	104 635
12 31 2006	10 45	108 043	12 31 2008	1 92	105 422	12 31 2008	1 92	105 422
12 31 2007	5 85	113 051	12 31 2009	4 14	108 527	12 31 2009	4 14	108 527
12 31 2008	1 92	113 901	12 31 2010	8 03	115 896	12 31 2010	8 03	115 896
12 31 2009	4 14	117 256	12 31 2011	2 80	117 766	12 31 2011	2 80	117 766
12 31 2010	6 43	116 492	12 31 2012	4 04	114 376	12 31 2012	4 04	114 376
12 31 2011	2 24	110 711	12 31 2013	6 33	113 055	12 31 2013	6 33	113 055
12 31 2012	4 04	106 559	12 31 2014	4 12	108 900	12 31 2014	4 12	108 900
12 31 2013	6 33	104 241	12 31 2015	0 00	100 187	12 31 2015	0 00	100 187
12 31 2014	4 12	99 207	12 31 2016	2 30	93 682	12 31 2016	2 30	93 682

Annualized Credited Rate does not reflect any rider or contract charges.



¹ Reflects the results of any indexed interest credited to the portion of the Accumulation Value allocated to this option.

EXAMPLE ILLUSTRATION

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ann t t o n e o t

The annuity purchase rates shown below are based on the annuitant's age and gender, as well as the specified annuity option, and payment frequency.

Annuitant	EXAMPLE
Annuitant Gender	Male
Annuitant Age	70
Maximum Annuity Age	100
Annuity Option	Single Life with Period Certain 10 Years
Payment Frequency	Monthly

Guaranteed Values

Annuitized Value	\$68,490
Guaranteed Annuity Purchase Rate	4.11
Annuity Payment	\$281

Hypothetical Values

Annuitized Value	\$100,187
Guaranteed Annuity Purchase Rate	4.11
Annuity Payment	\$412

The Guaranteed Annuity Purchase Rates are per \$1,000 of annuitized value under the options selected above.

Annuitized Value

The annuitized value depends on your selected annuity date and annuity option:

- If you begin annuity payments on or after the fifth contract anniversary and you select a standard annuity option, we will calculate annuity payments using the accumulation value. Standard annuity options (guaranteed period, life, life with a guaranteed period, selected amount, and joint and survivor) are described in the attached Disclosure Document.
- If you begin annuity payments on or after the first contract anniversary and you select the guaranteed period annuity option, we will calculate annuity payments using the accumulation value. If the annuitant is old enough, you may be able to choose a guaranteed period of less than 10 years.

Otherwise, we will calculate annuity payments using the Cash Surrender Value.

Annuity Options

When you are ready to annuitize your contract, you can choose to receive annuity payments in any of the following ways.

Installments for a guaranteed period You can choose to receive annuity payments in equal installments for a period from 10 to 30 years. Each installment would consist of part principle and part interest.

Installments for life You have the option to receive annuity payments in equal installments for the rest of your life. Payments end upon your death, even if we have paid only one annuity payment at the time you die.

Installments for life with a guaranteed period You can choose to receive annuity payments in equal installments for the rest of your life. Upon your death, payments for the balance of the guaranteed period, if any, will be paid to your beneficiary in the same way as they were previously being made.

Installments for a selected amount You may select to receive annuity payments in equal installments of an amount that you choose, as long as the payments last for at least 10 years. Payments continue until your annuitization value and interest are gone.

Joint and Survivor You can select to have equal installments paid until your death with additional payments to your named survivor. In this case, payments to your named survivor would continue until his or her death at 100% or 2/3 of your original installments, based on your selection.

Values shown are purely for example purposes (NOT guaranteed values). Caps, spreads, annual fixed rates, and annuity payout rates are subject to change. Actual values may be higher or lower than the hypothetical values shown.

EXAMPLE ILLUSTRATION

For Financial Professional use only – not for use with the public - Product and feature availability may vary by state and broker/dealer

EXAMPLE Lifetime Withdrawal Options

The following pages contain a summary of the available withdrawal options for EXAMPLE's Benefit Rider. Values shown for the selected income option can be found in the ledgers of the full product illustration. Values for the other income options are included to assist in the discussion of withdrawal options with the client.

Illustration Inputs

Owner : Male Age 60

Premium : \$100,000

Income Option : Option 2, Single

Allocation Options :

	Percent Allocated	Current Cap/Spread/Rate
Example US Dynamic Balance Index II Annual Point-to-Point with a spread	100	1

Income Options description

Option 1 – Predictable Income

On any Contract Anniversary, if the Protected Income Value multiplied by the original Lifetime Withdrawal Percentage is greater than the prior year's Annual Maximum and you took the Annual Maximum during the previous Contract Anniversary, the Annual Maximum will be increased to the higher amount.

Option 2 – Potential for Increase

On any Contract Anniversary, if you took the Annual Maximum on the previous Contract Anniversary and we calculated a positive Interest Rate for any chosen allocation at the end of the previous Contract Year, any portion of the Annual Maximum linked to that allocation during that Contract Year will increase by that interest rate.

EXAMPLE ILLUSTRATION

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EXAMPLE Lifetime Withdrawal Options - Guaranteed Values

Illustration Inputs

Owner : Maile Age 60

Premium : \$100,000

Income Option : Option 2, Single

Values show what would happen over a 30 year period if the indexed allocations earn zero indexed interest and the fixed allocation earns the minimum annual fixed rate of 0.10% in all years for each income option.

End of Contract Year	Client Age	Net Premiums ¹	Credited Interest Rate ²	Option 1 Predictable Income		Option 2 Potential for Increase	
				BOY Annual Income Withdrawals	Cumulative Withdrawals	BOY Annual Income Withdrawals	Cumulative Withdrawals
0	60	100 000					
1	60-61	0	0 00	0	0	0	0
2	61-62	0	0 00	0	0	0	0
3	62-63	0	0 00	0	0	0	0
4	63-64	0	0 00	0	0	0	0
5	64-65	0	0 00	0	0	0	0
6	65-66	0	0 00	6 300	6 300	5 500	5 500
7	66-67	0	0 00	6 300	12 600	5 500	11 000
8	67-68	0	0 00	6 300	18 900	5 500	16 500
9	68-69	0	0 00	6 300	25 200	5 500	22 000
10	69-70	0	0 00	6 300	31 500	5 500	27 500
11	70-71	0	0 00	6 300	37 800	5 500	33 000
12	71-72	0	0 00	6 300	44 100	5 500	38 500
13	72-73	0	0 00	6 300	50 400	5 500	44 000
14	73-74	0	0 00	6 300	56 700	5 500	49 500
15	74-75	0	0 00	6 300	63 000	5 500	55 000
16	75-76	0	0 00	6 300	69 300	5 500	60 500
17	76-77	0	0 00	6 300	75 600	5 500	66 000
18	77-78	0	0 00	6 300	81 900	5 500	71 500
19	78-79	0	0 00	6 300	88 200	5 500	77 000
20	79-80	0	0 00	6 300	94 500	5 500	82 500
21	80-81	0	0 00	6 300	100 800	5 500	88 000
22	81-82	0	0 00	6 300	107 100	5 500	93 500
23	82-83	0	0 00	6 300	113 400	5 500	99 000
24	83-84	0	0 00	6 300	119 700	5 500	104 500
25	84-85	0	0 00	6 300	126 000	5 500	110 000
26	85-86	0	0 00	6 300	132 300	5 500	115 500
27	86-87	0	0 00	6 300	138 600	5 500	121 000
28	87-88	0	0 00	6 300	144 900	5 500	126 500
29	88-89	0	0 00	6 300	151 200	5 500	132 000
30	89-90	0	0 00	6 300	157 500	5 500	137 500
		100 000		1 00	1 00	1 00	1 00

¹Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

²Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.

This summary is not an offer, contract, or promise of future performance and must be accompanied by the full product illustration.

See full illustration for index disclosures.

EXAMPLE ILLUSTRATION

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EXAMPLE Lifetime Withdrawal Options - Hypothetical Values – Most Recent 10-calendar year period

Illustration Inputs

Owner : Male Age, 60

Premium : \$100,000

Income Option : Option 2, Single

Values show what would happen over a 30 year period if the indexed allocations earn indexed interest using current caps/spreads and the fixed allocation earns the annual fixed rate in all years for each income option. The indexed interest is based on actual index performance during the most recent 10-calendar year period for the first 10 years. In all later years, we repeat the index performance from the first 10-year period. These values are examples only and not meant to predict the value of the contract.

End of Contract Year	Client Age	Net Premiums ¹	Credited Interest Rate ²	Option 1 Predictable Income		Option 2 Potential for Increase	
				BOY Annual Income Withdrawals	Cumulative Withdrawals	BOY Annual Income Withdrawals	Cumulative Withdrawals
0	60	100 000					
1	60-61	0	5.85	0	0	0	0
2	61-62	0	1.92	0	0	0	0
3	62-63	0	4.14	0	0	0	0
4	63-64	0	8.03	0	0	0	0
5	64-65	0	2.80	0	0	0	0
6	65-66	0	4.04	7 419	7 419	6 477	6 477
7	66-67	0	6.33	7 419	14 838	6 739	13 216
8	67-68	0	4.12	7 419	22 257	7 166	20 382
9	68-69	0	0.00	7 419	29 676	7 461	27 843
10	69-70	0	2.30	7 419	37 095	7 461	35 304
11	70-71	0	4.68	7 419	44 514	7 633	42 937
12	71-72	0	1.54	7 419	51 933	7 990	50 927
13	72-73	0	3.31	7 419	59 352	8 113	59 040
14	73-74	0	6.43	7 419	66 771	8 382	67 422
15	74-75	0	2.24	7 419	74 190	8 921	76 343
16	75-76	0	4.04	7 419	81 609	9 120	85 463
17	76-77	0	6.33	7 419	89 028	9 489	94 952
18	77-78	0	4.12	7 419	96 447	10 089	105 041
19	78-79	0	0.00	7 419	103 866	10 505	115 546
20	79-80	0	2.30	7 419	111 285	10 505	126 051
21	80-81	0	4.68	7 419	118 704	10 747	136 798
22	81-82	0	1.54	7 419	126 123	11 250	148 048
23	82-83	0	3.31	7 419	133 542	11 423	159 471
24	83-84	0	6.43	7 419	140 961	11 802	171 273
25	84-85	0	2.24	7 419	148 380	12 560	183 833
26	85-86	0	4.04	7 419	155 799	12 841	196 674
27	86-87	0	6.33	7 419	163 218	13 360	210 034
28	87-88	0	4.12	7 419	170 637	14 206	224 240
29	88-89	0	0.00	7 419	178 056	14 792	239 032
30	89-90	0	2.30	7 419	185 475	14 792	253 824
		100 000		1	1	2 2	2 2

¹Represents premium paid minus withdrawal(s) for each Contract Year before Lifetime Income Withdrawals begin.

²Reflects the combined results of any indexed interest rates and/or annual fixed rate credited to Accumulation Value each Contract Year based on your chosen allocation percentages.

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