



Life Insurance Company

ACME Life Insurance Company

ACME Indexed Universal Life

Life Insurance Policy Illustration

Prepared for:
Alejandro Sanchez

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June 13, 2008





ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
Male / Issue Age 25
Standard, NonSmoker

Initial Death Benefit: \$1,500,000
Initial Death Benefit Option: Level
Initial Annual Premium Outlay: \$109,248.00
Premium Payment Mode: Annual

ACME Indexed Universal Life

ACME Indexed Universal Life is a flexible premium indexed universal life insurance policy. The policy will provide a Death Benefit if the insured's death occurs while the policy is in force. The amount payable in the event of death is reduced by any policy loans and accrued interest. The amount of insurance and the death benefit option is selected by the insured when the policy is issued.

ACME Indexed Universal Life provides premium payment flexibility, allowing you to vary the amount and timing of your premium payments. The insured allocates the policy's Account Value to a Fixed Account and/or an Indexed Account for interest crediting purposes. The policy's Account Value will increase when interest is credited to the policy.

This illustration is intended to demonstrate the impact of premium payments and policy charges on the Account Value and Death Benefit under a set of assumptions. This illustration is not intended to predict or project actual performance. This is a life insurance illustration and not a contract.

Schedule of Requested Coverages

This illustration includes all the coverages shown below. Coverages in addition to the base policy coverage provide additional benefits and may affect the premium outlay and policy cash values and death benefits. Please review your policy for a complete description of all policy features and benefits. Further explanation of the additional coverages available may be requested from your agent.

Initial Base Death Benefit:	\$1,500,000
Initial Death Benefit Option:	Level
Initial Annual Premium Outlay:	\$109,248
Illustrated Premium Frequency:	Annual
Optional Benefits Illustrated:	None

This is your Supplemental Illustration and is only valid with a complete Basic Illustration.



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This product is a life insurance product and does not represent an investment in the stock market.

Guaranteed Interest Rate: The guaranteed values in this illustration are calculated using a 3.00% interest rate. ACME guarantees that the total interest credited in the event of death, surrender or policy termination will not be less than 3.00%.

Fixed Account: The portion of the Account Value in the Fixed Account is credited interest on a daily basis. The interest rate credited may change from time to time but will never be lower than 3.00% annually.

Indexed Account: The portion of the Account Value in the Indexed Account is credited interest based upon the performance of an underlying index, the S&P Composite Index of 500 stocks (S&P 500®). The S&P 500 Index only recognizes the changes in stock prices and does not include any dividend returns. The policy and the Indexed Account do not actually participate in the stock market or the S&P 500 Index.

Each transfer to an index strategy creates a distinct Indexed Account Segment. Index earnings are credited to each Indexed Segment on the annual segment anniversary. Index Earnings are not calculated or credited between segment anniversaries. Each Indexed Segment will have a Participation rate and an Index Earnings Cap, which are determined in advance for each twelve-month period and are subject to change on each segment anniversary.

The Index for this strategy will be the S&P Index, excluding dividends. The Annual Index Growth for an Index Segment is calculated on the segment anniversary based on the performance of the Index.

The historical performance of the S&P 500 Index should not be considered a representation of past or future performance for the Indexed Account available in the policy. The actual interest credited by the Indexed Account may be less than or greater than the non-guaranteed assumed interest rates used in this illustration.

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The S&P Composite Index of 500 stocks (S&P 500®) is a group of unmanaged securities widely regarded by investors to be representative of large company stocks in general. An investment can not be made directly into an index.

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Partial Surrenders and Policy Loans

Partial Surrenders can be made at any time after the first policy year. The minimum partial surrender is \$500. Partial surrenders reduce both the Account Value and the Death Benefit. Each partial surrender also incurs a transaction charge that is deducted from the Account Values.

This policy also provides the option of taking a policy loan. In the event of death, surrender or policy termination, the proceeds payable will be reduced by any policy loans and accrued interest. The Surrender Value and Death Benefit shown in this illustration reflect the automatic repayment of policy loans and accrued interest.

Taxation of Life Insurance Policies

This illustration uses the Guideline Premium Test, which requires that the sum of premiums less any non-taxable partial surrenders at any point in time does not exceed the Guideline Premium Limit. The Guideline Premium Limit is the greater of the Guideline Single Premium or the sum of the Guideline Annual Premiums at such time. A policy issued as shown in this illustration would have an initial Guideline Single Premium equal to \$109248.05 and an initial Guideline Annual Premium equal to \$10542.02.

Guideline premiums are calculated at policy issue but must be recalculated upon certain changes in the terms or benefits of the policy. The Guideline Premium Test also requires that the death benefit payable under the policy at any time is at least equal to an applicable percentage of the Accumulation Value.

The Technical and Miscellaneous Revenue Act (TAMRA) of 1988 classifies some policies as Modified Endowment Contracts (MECs). Distributions from Modified Endowment Contracts, excluding death benefit payments, are taxed differently and may be subject to a 10% IRS penalty tax. The annual premium to avoid Modified Endowment Contract status in the first seven years for a policy issued as shown in this illustration is \$34036.1. Based upon the assumptions used in this illustration, the policy would not be considered a Modified Endowment Contract (MEC) based upon our interpretation of the Internal Revenue Code.

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Definitions of Coverages

Optional benefits are available with your policy. Additional monthly charges apply when these benefits are added to the policy.

Waiver of Monthly Deductions - This rider provides for waiver of the monthly mortality and expense charges due for as long as the insured is disabled, if the insured is disabled prior to age 60. Certain underwriting qualifications must be met to qualify for this benefit. Please see your agent for details related to the availability of this rider.

Waiver of Specified Premium Rider - This rider provides for as specified premium to be credited to the policy monthly for as long as the insured is disabled, if the insured is disabled prior to age 60. Certain underwriting qualifications must be met to qualify for this benefit. Please see your agent for details related to the availability of this rider.

Note: Only one waiver rider can be issued, these riders can not be combined on the same policy.

Death Benefit Guarantee Rider – Provides additional protection against policy termination due to insufficient Accumulation Value. If this rider is attached to a policy, a death benefit guarantee account (“shadow account”) is created and stored for the policy. As long as this account has values that are sufficient to cover the charges for this rider, the policy will remain in force even if the base account value is exhausted. This rider can not be issued in combination with the Term Insurance Rider.

Term Insurance Rider – Provides additional insurance on the life of the insured to age 100. The Term Insurance Rider is intended to supplement your policy’s death benefit when you have an insurance need that may be temporary in nature. This rider can not be issued in combination with the Death Benefit Guarantee Rider.

Long Term Care Insurance Rider – Provides an accelerated cash benefit if you become disabled as defined in the ‘covered conditions’ of your life insurance contract. If you meet the contractual criteria and exercise this option you will receive the percentage (up to the defined maximum amount) of the base policy face amount as stated in your contract. The policy base face amount and policy values will be reduced by that percentage. The remaining base face amount continues to be available for your beneficiaries.

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Definition of Column Headings and Key Terms used in the Basic and Supplemental Illustrations

Year - Policy year

Age - The proposed insured's age last birthday. This is the age used to calculate policy values.

Annual Outlay - The amount of premium paid at the beginning of the policy year.

Annual Net Outlay – Gross outlay minus any partial surrender or loan plus any loan repayments. This is a beginning of year value.

Partial Surrender – Amount requested to be withdrawn from the policy account value beginning of the policy year.

Loan – Amount of loan taken from the policy account value at the beginning of the policy year.

Loan Interest – The amount of loan interest due on the loan taken at the beginning of the policy year.

Guaranteed Account Value - This column displays the guaranteed value in the policy. This is an end of year value.

Guaranteed Surrender Value - This column displays the guaranteed account value minus any surrender charges due, outstanding policy loans and loan interest. This is an end of the year value.

Guaranteed Death Benefit - This column displays the guaranteed death benefit minus any surrender charges due, outstanding policy loans and loan interest. This is an end of the year value.

Non-Guaranteed Account Value – This column displays the value in the policy and is calculated based on the current policy charges and the current interest rate. This is an end of the year value. Note that current interest rates and charges are not guaranteed.

Non-Guaranteed Surrender Value - This column displays the current account value minus any surrender charges due, outstanding policy loans and loan interest. This is an end of the year value. Note that current interest rates and charges are not guaranteed.

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Non-Guaranteed Death Benefit - This column displays the current death benefit minus any surrender charges due, outstanding policy loans and loan interest. This is an end of the year value. Note that current interest rates and charges are not guaranteed.

Average Surrender Value - This column displays the average account value minus any surrender charges due, outstanding policy loans and loan interest and is calculated based on an average of the guaranteed and current policy charges and the average interest rate. This is an end of the year value.

Average Death Benefit - This column displays the policy death benefit after deductions for any outstanding policy loans and loan interest and is calculated based on an average of the guaranteed and current policy charges and the average interest rate. This is an end of the year value.

Non-Guaranteed Elements - This policy contains elements that can be changed at ACME Life Insurance Company's discretion (for example, current policy charges) but can not be less favorable to you than the policy's guarantees. These are referred to as the policy's "non-guaranteed elements". This illustration assumes that these elements will remain unchanged for all years shown. That is not likely to happen and actual results may be more or less favorable than shown on this illustration.

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Basic Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

				Guaranteed Values			Non-Guaranteed Values		
				Assumes Guaranteed Charges and Guaranteed Interest Rate of 3.0%			Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
1	26	109,248 @	109,248	102,824	85,657	1,500,000	109,201	92,034	1,500,000
2	27	0 @	0	104,000	88,723	1,500,000	115,638	100,360	1,500,000
3	28	0 @	0	105,113	91,726	1,500,000	122,580	109,192	1,500,000
4	29	0 @	0	106,190	94,692	1,500,000	130,102	118,605	1,500,000
5	30	0 @	0	107,257	97,649	1,500,000	138,284	128,676	1,500,000
6	31	0 @	0	108,314	100,596	1,500,000	147,163	139,446	1,500,000
7	32	0 @	0	109,361	103,534	1,500,000	156,696	150,869	1,500,000
8	33	0 @	0	110,413	106,475	1,500,000	166,972	163,034	1,500,000
9	34	0 @	0	111,426	109,379	1,500,000	178,010	175,963	1,500,000
10	35	0 @	0	112,387	112,229	1,500,000	189,861	189,703	1,500,000
11	36	6,714 @	6,714	120,842	120,842	1,500,000	210,634	210,634	1,500,000
12	37	10,542 @	10,542	133,132	133,132	1,500,000	236,915	236,915	1,500,000
13	38	10,542 @	10,542	145,693	145,693	1,500,000	265,223	265,223	1,500,000

@ In order to qualify as life insurance under the Guideline Premium Test, some or all of the premium outlay requested in this policy year was not illustrated.

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Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
14	39	10,542 @	10,542	158,495	158,495	1,500,000	295,689	295,689	1,500,000
15	40	10,542 @	10,542	171,521	171,521	1,500,000	328,472	328,472	1,500,000
16	41	10,542 @	10,542	184,768	184,768	1,500,000	363,756	363,756	1,500,000
17	42	10,542 @	10,542	198,261	198,261	1,500,000	401,767	401,767	1,500,000
18	43	10,542 @	10,542	211,985	211,985	1,500,000	442,714	442,714	1,500,000
19	44	10,542 @	10,542	225,924	225,924	1,500,000	486,829	486,829	1,500,000
20	45	10,542 @	10,542	240,053	240,053	1,500,000	534,354	534,354	1,500,000
21	46	10,542 @	10,542	254,346	254,346	1,500,000	585,561	585,561	1,500,000
22	47	10,542 @	10,542	268,826	268,826	1,500,000	640,784	640,784	1,500,000
23	48	10,542 @	10,542	283,531	283,531	1,500,000	700,396	700,396	1,500,000
24	49	10,542 @	10,542	298,500	298,500	1,500,000	764,800	764,800	1,506,656
25	50	10,542 @	10,542	313,770	313,770	1,500,000	834,430	834,430	1,593,761
26	51	10,542 @	10,542	329,272	329,272	1,500,000	909,494	909,494	1,682,564
27	52	10,542 @	10,542	344,976	344,976	1,500,000	990,371	990,371	1,762,861

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				Assumes Guaranteed Charges and Guaranteed Interest Rate of 3.0%			Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
28	53	10,542 @	10,542	360,779	360,779	1,500,000	1,077,480	1,077,480	1,842,491
29	54	10,542 @	10,542	376,665	376,665	1,500,000	1,171,336	1,171,336	1,920,991
30	55	10,542 @	10,542	392,523	392,523	1,500,000	1,272,456	1,272,456	1,997,756
31	56	10,542 @	10,542	408,237	408,237	1,500,000	1,381,420	1,381,420	2,072,130
32	57	10,542 @	10,542	423,809	423,809	1,500,000	1,498,698	1,498,698	2,188,100
33	58	10,542 @	10,542	439,203	439,203	1,500,000	1,624,963	1,624,963	2,307,447
34	59	10,542 @	10,542	454,538	454,538	1,500,000	1,761,049	1,761,049	2,430,248
35	60	10,542 @	10,542	469,738	469,738	1,500,000	1,907,758	1,907,758	2,556,396
36	61	10,542 @	10,542	484,672	484,672	1,500,000	2,065,954	2,065,954	2,685,740
37	62	10,542 @	10,542	499,172	499,172	1,500,000	2,236,176	2,236,176	2,862,306
38	63	10,542 @	10,542	513,028	513,028	1,500,000	2,419,283	2,419,283	3,048,296
39	64	10,542 @	10,542	526,099	526,099	1,500,000	2,616,259	2,616,259	3,244,161
40	65	10,542 @	10,542	538,321	538,321	1,500,000	2,828,238	2,828,238	3,450,450

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Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
41	66	10,542 @	10,542	549,612	549,612	1,500,000	3,056,467	3,056,467	3,667,760
42	67	10,542 @	10,542	559,948	559,948	1,500,000	3,301,840	3,301,840	3,929,189
43	68	10,542 @	10,542	569,295	569,295	1,500,000	3,565,699	3,565,699	4,207,525
44	69	10,542 @	10,542	577,522	577,522	1,500,000	3,849,448	3,849,448	4,503,854
45	70	10,542 @	10,542	584,545	584,545	1,500,000	4,154,651	4,154,651	4,819,395
46	71	57,036 @	10,542	587,696	587,696	1,453,506	4,480,071	4,480,071	5,152,082
47	72	109,248	-6,614	570,076	570,076	1,337,644	4,809,696	4,809,696	5,434,957
48	73	109,248	-11,230	547,712	547,712	1,217,166	5,160,545	5,160,545	5,728,205
49	74	109,248	-15,984	520,838	520,838	1,091,934	5,534,798	5,534,798	6,032,930
50	75	109,248	-20,880	489,759	489,759	961,806	5,934,997	5,934,997	6,350,446
51	76	109,248	-25,922	454,803	454,803	826,636	6,364,064	6,364,064	6,682,267
52	77	109,248	-31,114	416,427	416,427	686,274	6,819,773	6,819,773	7,160,761
53	78	109,248	-36,459	375,201	375,201	540,567	7,303,651	7,303,651	7,668,834
54	79	109,248	-41,962	331,982	331,982	389,357	7,817,232	7,817,232	8,208,093

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Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
55	80	109,248	-47,626	284,127	284,127	298,334	8,362,061	8,362,061	8,780,164
56	81	109,248	-53,457	228,915	228,915	240,361	8,939,822	8,939,822	9,386,813
57	82	109,248	-59,458	166,004	166,004	174,305	9,552,079	9,552,079	10,029,683
58	83	109,248	-65,634	LAPSE	LAPSE	LAPSE	10,200,686	10,200,686	10,710,720
59	84	109,248	-71,990				10,887,403	10,887,403	11,431,773
60	85	109,248	-78,530				11,613,858	11,613,858	12,194,551
61	86	109,248	-85,259				12,381,533	12,381,533	13,000,610
62	87	109,248	-92,182				13,191,814	13,191,814	13,851,405
63	88	109,248	-99,305				14,046,026	14,046,026	14,748,328
64	89	109,248	-106,631				14,945,486	14,945,486	15,692,760
65	90	109,248	-114,167				15,891,515	15,891,515	16,686,091
66	91	109,248	-121,919				16,885,427	16,885,427	17,729,698
67	92	109,248	109,248				18,219,690	18,219,690	18,948,477
68	93	109,248	109,248				19,679,502	19,679,502	20,269,887

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Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
69	94	109,248	109,248				21,284,462	21,284,462	21,710,152
70	95	109,248	109,248				23,058,295	23,058,295	23,288,878
71	96	109,248	109,248				25,013,880	25,013,880	25,013,880
72	97	103,537 @	103,537				27,119,582	27,119,582	27,119,582
73	98	10,542 @	10,542				29,298,752	29,298,752	29,298,752
74	99	10,542 @	10,542				31,652,176	31,652,176	31,652,176
75	100	10,542 @	10,542				34,193,791	34,193,791	34,193,791
76	101	10,542 @	10,542				36,938,651	36,938,651	36,938,651
77	102	10,542 @	10,542				39,903,013	39,903,013	39,903,013
78	103	10,542 @	10,542				43,104,435	43,104,435	43,104,435
79	104	10,542 @	10,542				46,561,878	46,561,878	46,561,878
80	105	10,542 @	10,542				50,295,821	50,295,821	50,295,821
81	106	10,542 @	10,542				54,328,382	54,328,382	54,328,382

@ In order to qualify as life insurance under the Guideline Premium Test, some or all of the premium outlay requested in this policy year was not illustrated.

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ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Basic Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

				Guaranteed Values			Non-Guaranteed Values		
				Assumes Guaranteed Charges and Guaranteed Interest Rate of 3.0%			Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit	Account Value	Cash Surrender Value	Death Benefit
82	107	10,542 @	10,542				58,683,446	58,683,446	58,683,446
83	108	10,542 @	10,542				63,386,813	63,386,813	63,386,813
84	109	10,542 @	10,542				68,466,341	68,466,341	68,466,341
85	110	10,542 @	10,542				73,952,121	73,952,121	73,952,121
86	111	10,542 @	10,542				79,876,651	79,876,651	79,876,651
87	112	10,542 @	10,542				86,275,025	86,275,025	86,275,025
88	113	10,542 @	10,542				93,185,150	93,185,150	93,185,150
89	114	10,542 @	10,542				100,647,960	100,647,960	100,647,960
90	115	10,542 @	10,542				108,707,667	108,707,667	108,707,667
91	116	10,542 @	10,542				117,412,020	117,412,020	117,412,020
92	117	10,542 @	10,542				126,812,584	126,812,584	126,812,584
93	118	10,542 @	10,542				136,965,055	136,965,055	136,965,055
94	119	10,542 @	10,542				147,929,579	147,929,579	147,929,579
95	120	10,542 @	10,542				159,771,117	159,771,117	159,771,117

@ In order to qualify as life insurance under the Guideline Premium Test, some or all of the premium outlay requested in this policy year was not illustrated.

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ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
Initial Death Benefit Option: Level
Initial Annual Premium Outlay: \$109,248.00
Premium Payment Mode: Annual

Numeric Summary

Year	Age	Annual Outlay	Guaranteed		Non-Guaranteed Values			
			Guaranteed Charges Guaranteed Interest		Average Charges Average Interest		Current Charges Assumed Interest	
			Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit	Cash Surrender Value	Death Benefit
5	30	0	97,649	1,500,000	97,792	1,500,000	128,676	1,500,000
10	35	0	112,229	1,500,000	112,584	1,500,000	189,703	1,500,000
15	40	10,542	171,521	1,500,000	172,193	1,500,000	328,472	1,500,000
20	45	10,542	240,053	1,500,000	241,233	1,500,000	534,354	1,500,000
45	70	10,542	584,545	1,500,000	598,037	1,500,000	4,154,651	4,819,395

I have received and read a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be higher or lower. The agent has told me that they are not guaranteed.

 Signature of Applicant or Owner

 Date

I certify that this illustration has been presented to the applicant or owner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have not made any statements that are inconsistent with the illustration.

 Signature of Agent
 123

 Date

This is your Supplemental Illustration and is only valid with a complete Basic Illustration.

ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
1	26	109,248 @	0	0	0	109,248	109,201	92,034	1,500,000
2	27	0 @	0	0	0	0	115,638	100,360	1,500,000
3	28	0 @	0	0	0	0	122,580	109,192	1,500,000
4	29	0 @	0	0	0	0	130,102	118,605	1,500,000
5	30	0 @	0	0	0	0	138,284	128,676	1,500,000
6	31	0 @	0	0	0	0	147,163	139,446	1,500,000
7	32	0 @	0	0	0	0	156,696	150,869	1,500,000
8	33	0 @	0	0	0	0	166,972	163,034	1,500,000
9	34	0 @	0	0	0	0	178,010	175,963	1,500,000
10	35	0 @	0	0	0	0	189,861	189,703	1,500,000
11	36	6,714 @	0	0	0	6,714	210,634	210,634	1,500,000
12	37	10,542 @	0	0	0	10,542	236,915	236,915	1,500,000
13	38	10,542 @	0	0	0	10,542	265,223	265,223	1,500,000
14	39	10,542 @	0	0	0	10,542	295,689	295,689	1,500,000

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ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
15	40	10,542 @	0	0	0	10,542	328,472	328,472	1,500,000
16	41	10,542 @	0	0	0	10,542	363,756	363,756	1,500,000
17	42	10,542 @	0	0	0	10,542	401,767	401,767	1,500,000
18	43	10,542 @	0	0	0	10,542	442,714	442,714	1,500,000
19	44	10,542 @	0	0	0	10,542	486,829	486,829	1,500,000
20	45	10,542 @	0	0	0	10,542	534,354	534,354	1,500,000
21	46	10,542 @	0	0	0	10,542	585,561	585,561	1,500,000
22	47	10,542 @	0	0	0	10,542	640,784	640,784	1,500,000
23	48	10,542 @	0	0	0	10,542	700,396	700,396	1,500,000
24	49	10,542 @	0	0	0	10,542	764,800	764,800	1,506,656
25	50	10,542 @	0	0	0	10,542	834,430	834,430	1,593,761
26	51	10,542 @	0	0	0	10,542	909,494	909,494	1,682,564
27	52	10,542 @	0	0	0	10,542	990,371	990,371	1,762,861
28	53	10,542 @	0	0	0	10,542	1,077,480	1,077,480	1,842,491
29	54	10,542 @	0	0	0	10,542	1,171,336	1,171,336	1,920,991

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ACME Indexed Universal Life
Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
30	55	10,542 @	0	0	0	10,542	1,272,456	1,272,456	1,997,756
31	56	10,542 @	0	0	0	10,542	1,381,420	1,381,420	2,072,130
32	57	10,542 @	0	0	0	10,542	1,498,698	1,498,698	2,188,100
33	58	10,542 @	0	0	0	10,542	1,624,963	1,624,963	2,307,447
34	59	10,542 @	0	0	0	10,542	1,761,049	1,761,049	2,430,248
35	60	10,542 @	0	0	0	10,542	1,907,758	1,907,758	2,556,396
36	61	10,542 @	0	0	0	10,542	2,065,954	2,065,954	2,685,740
37	62	10,542 @	0	0	0	10,542	2,236,176	2,236,176	2,862,306
38	63	10,542 @	0	0	0	10,542	2,419,283	2,419,283	3,048,296
39	64	10,542 @	0	0	0	10,542	2,616,259	2,616,259	3,244,161
40	65	10,542 @	0	0	0	10,542	2,828,238	2,828,238	3,450,450
41	66	10,542 @	0	0	0	10,542	3,056,467	3,056,467	3,667,760
42	67	10,542 @	0	0	0	10,542	3,301,840	3,301,840	3,929,189
43	68	10,542 @	0	0	0	10,542	3,565,699	3,565,699	4,207,525

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Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

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 Initial Death Benefit Option: Level
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 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
44	69	10,542 @	0	0	0	10,542	3,849,448	3,849,448	4,503,854
45	70	10,542 @	0	0	0	10,542	4,154,651	4,154,651	4,819,395
46	71	57,036 @	46,494	0	0	10,542	4,480,071	4,480,071	5,152,082
47	72	109,248	115,862	0	0	-6,614	4,809,696	4,809,696	5,434,957
48	73	109,248	120,478	0	0	-11,230	5,160,545	5,160,545	5,728,205
49	74	109,248	125,232	0	0	-15,984	5,534,798	5,534,798	6,032,930
50	75	109,248	130,128	0	0	-20,880	5,934,997	5,934,997	6,350,446
51	76	109,248	135,170	0	0	-25,922	6,364,064	6,364,064	6,682,267
52	77	109,248	140,362	0	0	-31,114	6,819,773	6,819,773	7,160,761
53	78	109,248	145,707	0	0	-36,459	7,303,651	7,303,651	7,668,834
54	79	109,248	151,210	0	0	-41,962	7,817,232	7,817,232	8,208,093
55	80	109,248	156,874	0	0	-47,626	8,362,061	8,362,061	8,780,164
56	81	109,248	162,705	0	0	-53,457	8,939,822	8,939,822	9,386,813
57	82	109,248	168,706	0	0	-59,458	9,552,079	9,552,079	10,029,683
58	83	109,248	174,882	0	0	-65,634	10,200,686	10,200,686	10,710,720

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ACME Indexed Universal Life

Flexible Premium Universal Life Insurance Illustration

Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
 Initial Death Benefit Option: Level
 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
59	84	109,248	181,238	0	0	-71,990	10,887,403	10,887,403	11,431,773
60	85	109,248	187,778	0	0	-78,530	11,613,858	11,613,858	12,194,551
61	86	109,248	194,507	0	0	-85,259	12,381,533	12,381,533	13,000,610
62	87	109,248	201,430	0	0	-92,182	13,191,814	13,191,814	13,851,405
63	88	109,248	208,553	0	0	-99,305	14,046,026	14,046,026	14,748,328
64	89	109,248	215,879	0	0	-106,631	14,945,486	14,945,486	15,692,760
65	90	109,248	223,415	0	0	-114,167	15,891,515	15,891,515	16,686,091
66	91	109,248	231,167	0	0	-121,919	16,885,427	16,885,427	17,729,698
67	92	109,248	0	0	0	109,248	18,219,690	18,219,690	18,948,477
68	93	109,248	0	0	0	109,248	19,679,502	19,679,502	20,269,887
69	94	109,248	0	0	0	109,248	21,284,462	21,284,462	21,710,152
70	95	109,248	0	0	0	109,248	23,058,295	23,058,295	23,288,878
71	96	109,248	0	0	0	109,248	25,013,880	25,013,880	25,013,880
72	97	103,537 @	0	0	0	103,537	27,119,582	27,119,582	27,119,582

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 Male / Issue Age 25
 Standard, NonSmoker

Initial Death Benefit: \$1,500,000
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 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

							Non-Guaranteed Values Assumes Current Charges with Fixed Account Interest Rate of 3.00% and Indexed Account Interest Rate of 8%		
Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
73	98	10,542 @	0	0	0	10,542	29,298,752	29,298,752	29,298,752
74	99	10,542 @	0	0	0	10,542	31,652,176	31,652,176	31,652,176
75	100	10,542 @	0	0	0	10,542	34,193,791	34,193,791	34,193,791
76	101	10,542 @	0	0	0	10,542	36,938,651	36,938,651	36,938,651
77	102	10,542 @	0	0	0	10,542	39,903,013	39,903,013	39,903,013
78	103	10,542 @	0	0	0	10,542	43,104,435	43,104,435	43,104,435
79	104	10,542 @	0	0	0	10,542	46,561,878	46,561,878	46,561,878
80	105	10,542 @	0	0	0	10,542	50,295,821	50,295,821	50,295,821
81	106	10,542 @	0	0	0	10,542	54,328,382	54,328,382	54,328,382
82	107	10,542 @	0	0	0	10,542	58,683,446	58,683,446	58,683,446
83	108	10,542 @	0	0	0	10,542	63,386,813	63,386,813	63,386,813
84	109	10,542 @	0	0	0	10,542	68,466,341	68,466,341	68,466,341
85	110	10,542 @	0	0	0	10,542	73,952,121	73,952,121	73,952,121
86	111	10,542 @	0	0	0	10,542	79,876,651	79,876,651	79,876,651
87	112	10,542 @	0	0	0	10,542	86,275,025	86,275,025	86,275,025

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Prepared for: Alejandro Sanchez
 Male / Issue Age 25
 Standard, NonSmoker

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 Initial Annual Premium Outlay: \$109,248.00
 Premium Payment Mode: Annual

Supplemental Illustration

Outlay Allocation: 10.00% to the Fixed Account and 90.00% to the Indexed Account.

Non-Guaranteed Values
Assumes Current Charges with Fixed Account
Interest Rate of 3.00% and Indexed Account
Interest Rate of 8%

Year	Age	Annual Outlay	Partial Surrender	Annual Loan	Loan Interest	Annual Net Outlay	Account Value	Cash Surrender Value	Death Benefit
88	113	10,542 @	0	0	0	10,542	93,185,150	93,185,150	93,185,150
89	114	10,542 @	0	0	0	10,542	100,647,960	100,647,960	100,647,960
90	115	10,542 @	0	0	0	10,542	108,707,667	108,707,667	108,707,667
91	116	10,542 @	0	0	0	10,542	117,412,020	117,412,020	117,412,020
92	117	10,542 @	0	0	0	10,542	126,812,584	126,812,584	126,812,584
93	118	10,542 @	0	0	0	10,542	136,965,055	136,965,055	136,965,055
94	119	10,542 @	0	0	0	10,542	147,929,579	147,929,579	147,929,579
95	120	10,542 @	0	0	0	10,542	159,771,117	159,771,117	159,771,117

@ In order to qualify as life insurance under the Guideline Premium Test, some or all of the premium outlay requested in this policy year was not illustrated.