

A CUSTOM LIFE INSURANCE POLICY ILLUSTRATION OF

Genesis+ Indexed Universal Life

Policy Form Number: IUL04 BM

For

Client

PRESENTED BY

Producer Name

Telephone: 000-000-0000

November 13, 2024

IMPORTANT:

YOU HAVE BEEN PROVIDED WITH A PRODUCT SUMMARY FOR THE PRODUCT TO WHICH THIS ILLUSTRATION RELATES. IT IS VERY IMPORTANT THAT YOU READ THIS ILLUSTRATION AND THE PRODUCT SUMMARY IN ORDER TO FULLY UNDERSTAND THE RELEVANT RISKS OF THE PRODUCT, INCLUDING BUT NOT LIMITED TO THE RISKS SET OUT IN THE PRODUCT SUMMARY.

Incorporated in Bermuda with limited liability

Genesis+ Indexed Universal Life Policy Illustration

Introduction

Transamerica Life (Bermuda) Ltd. (the Company) believes that it is important that you fully appreciate the benefits of your policy. You should also understand how the cost of your insurance cover and the expenses of administration and sales affect the benefits that you will receive.

Product Type	Indexed Universal Life Plan
Premium Term	Flexible Premium
Policy Term	Whole Life
Current Crediting Interest Rate for Fixed Account	4.10% p.a.
Current Index Interest Rate for Index Account	Global Index Account: 5.70% p.a. US Market Index Account: 6.85% p.a. S&P 500 Index Account: 7.25% p.a. S&P 500 Shariah Index Account: 6.50% p.a.
Guaranteed Crediting Interest Rate	1.50% p.a. for Fixed Account and 0.00% p.a. (as the Guaranteed Floor Rate) for Index Account
Lock-in Crediting Interest Rate for Fixed Account	4.10% p.a. for the first Policy Year
Name of Insurer	Transamerica Life (Bermuda) Ltd.
Policy Currency	US Dollars

The illustration that follows shows how the value of your policy progresses over time and the sum(s) that would be payable.

Please note that your Policy Illustration provides two sets of illustrated values:

(1) Illustrated values at the Guaranteed Floor Rate for Index Account (0.00% p.a.), Persistency Bonus (if applicable) and maximum charges#
 The crediting interest rate used in this illustration is a guaranteed minimum that cannot be lowered any further and charges are the maximum chargeable that cannot be increased any further.

(2) Illustrated values at Current Index Interest Rate(s) for S&P 500 Index Account (7.25% p.a.), Persistency Bonus (if applicable) and current charges*

#Illustrated values at the higher of (A) or (B), where:

(A) is based on the Guaranteed Floor Rate for Index Account (0.00% p.a.), Persistency Bonus and maximum charges (US\$); and

(B) is the Net Cash Value[^] based on maximum charges.

*Illustrated values at the higher of (A) or (B), where:

(A) is based on the Current Index Interest Rate(s) for S&P 500 Index Account (7.25% p.a.), Persistency Bonus (if applicable) and current charges (US\$); and

(B) is the Net Cash Value[^] based on current charges.

[^] In the event that this policy is surrendered in full, we will apply the account value computed based on the Cumulative Guaranteed Crediting Interest Rate (2.00% p.a.) for the calculation of the Net Cash Value (Cash Value less any outstanding Policy Loans) if such amount is higher than the Account Value regardless of the actual interest earned. The Persistency Bonus amount does not apply to Policy Loans and is not used in the calculation of the Net Cash Value under the Cumulative Guarantee provision. For details of how the Cumulative Guarantee feature operates, please refer to the terms of the policy contract.

Genesis+ Indexed Universal Life Policy Illustration

Fixed Account

Except for the Lock-in Crediting Interest Rate for the first Policy Year, the crediting interest rate for Fixed Account used in this illustration, which does not exceed the rate supportable by underlying asset portfolio, is not guaranteed and may be varied at the Company's discretion, subject to the Guaranteed Minimum Crediting Interest Rate.

Index Account

It consists of four (4) sub-accounts, Global Index Account, US Market Index Account, S&P 500 Index Account and S&P 500 Shariah Index Account. The Current Index Interest Rate of each sub-account is based on historical returns of the underlying Indices and weightage, excluding dividends. This return is subject to the Guaranteed Floor Rate (0.00% p.a.) and the relevant Cap Rate that applies to the Index Growth Rate.

The Guaranteed Participation Rate is 100%.

The Current Index Interest Rates are not guaranteed and should not be considered a representation of past or future performance of the respective sub-accounts of the Index Account available under this policy.

The actual crediting interest rate applicable to your policy may be different to those shown in the illustrations, which are purely illustrative. The actual rates may be higher or lower depending on future investment performance.

The actual amount payable (if any) and coverage are not guaranteed and are dependent on the actual crediting interest rates (subject to the guaranteed crediting interest rates) and actual charges (subject to the maximum charges) as well as the amounts of any additional premiums, Withdrawals and Policy Loans taken.

Depending upon actual experience, you may need to make additional premium payments to keep the policy in force.

The illustrated values are as at the end of each Policy Year. Fluctuations during the Policy Year are not illustrated.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the Net Cash Value, if any, that is payable to you may be zero or less than the total premiums paid.

Unless otherwise stated, capitalised terms in this illustration shall have the same meanings as defined in the policy contract.

If you need clarification, please do not hesitate to ask your financial adviser representative.

Genesis+ Indexed Universal Life Policy Illustration

Guide to the Illustration

This information forms part of your Policy Illustration.

- This illustration assumes:
 - o Delayed planned premium in the first Policy Year (if any) is included. The delay in receiving part or all of the first year premium payment is 0 month(s).
 - o Other premiums are paid at the beginning of the Policy Year.
 - o There are no Withdrawals, Policy Loans, changes of Sum Assured, payment of Terminal Illness Benefit, changes of crediting interest rates or changes of charges.

Account Value

- The values shown in the "Account Value" column in the first Policy Year equal to all Net Premiums (Gross Premium(s) you pay minus the applicable Premium Charge(s)) received at our Bermuda Office and allocated to the Fixed Account, the Holding Account and the Index Account on the Policy Effective Date less the Monthly Deduction, plus
- Thereafter, the Account Value of this policy is equal to the sum of the account values of the Fixed Account, the Holding Account, the Index Account and the Loan Account (if applicable). Please refer to the policy contract for details.

Cash Value

- The values shown in the "Cash Value" column, less any outstanding Policy Loans (if applicable), are the amounts you would receive if you were to surrender the policy.
- The application of the cumulative guarantee feature ensures that in the event of a full surrender, this policy never earns less than the Cumulative Guaranteed Crediting Interest Rate (2.00% p.a.) on a cumulative basis regardless of the allocation between the Fixed Account and the Index Account. The Persistency Bonus amount does not apply to Policy Loans and is not used in the calculation of the Net Cash Value under the Cumulative Guarantee provision. (Note ^ in the illustration)
- The application of the cumulative guarantee feature may increase the Net Cash Value returned to you pursuant to the Non-forfeiture Option provision, but does not increase the amount available for Withdrawals or Policy Loans; nor does it affect the amount available for transfers or allocations in accordance with the Policy Loans, Withdrawals, Premium Allocation and Fund Transfers provisions.

Minimum Initial Premium

- Minimum initial premium for the policy is \$19,468. The minimum initial premium must be paid for the policy to be issued and set in force. You must maintain sufficient Account Value (net of the account value in the Loan Account) in this policy for it to remain in force. Planned Premium Payments and / or Unscheduled Premiums should be made to ensure the Account Value (net of the account value in the Loan Account) is sufficient to maintain coverage during the lifetime of the Insured, or this policy will Lapse. If the policy is backdated, the minimum premium due and payable will be the minimum initial premium, plus an additional premium amount which is equal to the minimum initial premium multiplied by the number of months backdated.

**Genesis+ Indexed Universal Life
Policy Illustration**

First Day Cash Value

- The first day Cash Value is the Cash Value as at the date the policy is issued following the receipt of the initial premium.

First day Cash Value calculation:

Initial premium	US\$186,408
Less	
Premium Charge (6.00% on initial premium)	US\$11,184
Monthly Deduction	US\$9,286
Equals to first day Account Value	US\$165,938
Less	
Surrender Charge for full surrender	US\$229,600
Equals to first day Cash Value	US\$0

Premium Allocation

- Net Premiums paid are allocated into the Fixed Account, the Global Index Account, the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account according to your instructions. The policy values in this illustration are based on the illustrated premium allocations indicated below.
- If Net Premiums are allocated differently than indicated or if transfers are made, then the policy values will be different from those shown in this illustration.

Illustrated Premium Allocation

- Fixed Account: 0% of Net Premium
- Global Index Account: 0% of Net Premium
- US Market Index Account: 0% of Net Premium
- S&P 500 Index Account: 100% of Net Premium
- S&P 500 Shariah Index Account: 0% of Net Premium

Fixed Account

- For the purpose of this Policy Illustration, the Current Crediting Interest Rate for Fixed Account is 4.10% p.a.
- The amount in the Fixed Account will earn the Lock-in Crediting Interest Rate in the first Policy Year, and thereafter the Fixed Account will earn a declared rate, which is guaranteed to be no less than Guaranteed Minimum Crediting Interest Rate. After Insured's Age 121, Guaranteed Minimum Crediting Interest Rate will apply.

Genesis+ Indexed Universal Life Policy Illustration

Index Account

- The Index Account consists of four (4) sub-accounts, Global Index Account, US Market Index Account, S&P 500 Index Account and S&P 500 Shariah Index Account.
- For the purpose of this Policy Illustration, the Current Index Interest Rates are: Global Index Account (5.70% p.a.), US Market Index Account (6.85% p.a.), S&P 500 Index Account (7.25% p.a.) and S&P 500 Shariah Index Account (6.50% p.a.).
- While your account value in the Index Account is affected by stock market indices, this policy does not directly participate in any stock or equity investment. Index Disclaimers of the Indices are stated herein.
- The Current Index Interest Rates are based on the historical returns of the underlying index/indices (excluding dividends) and the weightage, floored at 0.00% (guaranteed), and capped at:

	Global Index Account		US Market Index Account		S&P 500 Index Account		S&P 500 Shariah Index Account	
	Weightage	Current Cap Rate (p.a.)	Weightage	Current Cap Rate (p.a.)	Weightage	Current Cap Rate (p.a.)	Weightage	Current Cap Rate (p.a.)
S&P 500® Index	40%	8.20%	50%	11.20%	100%	11.20%	-	-
Hang Seng Index	35%	10.40%	-	-	-	-	-	-
EURO STOXX 50® Index*	25%	9.40%	-	-	-	-	-	-
S&P 400® Index or Russell 2000® Index^	-	-	50%	9.20%	-	-	-	-
S&P 500® Shariah Index	-	-	-	-	-	-	100%	9.30%

*EURO STOXX 50® is a registered trademark of STOXX Ltd.

^This is based on the better performing of the two indices. Please refer to the policy contract for details.

- Net Premiums and any other amount allocated to each of sub-account of the Index Account in accordance with the Fund Transfers, Reinstatement and Policy Loan Repayments provisions will each create Segment(s) on the Segment Start Date. Each Segment will earn Index Interest on the Segment Maturity Date according to the performance of the Indices. For example, the Index Interest of Global Index Account is based on the performance of the S&P 500® Index, the Hang Seng Index and the EURO STOXX 50® Index, each taking up 40%, 35% and 25% respectively of the Global Index Account's composition. For the avoidance of doubt, no Index Interest will be credited to a Segment if the funds in the Segment become payable before the Segment Maturity Date pursuant to the terms of this policy. Should there be no specific instruction received on the handling of the Segment Proceeds, the Segment Proceeds will roll over to form new Segments under each sub-account respectively.
- The Current Index Interest Rates are not guaranteed, and should not be considered a representation of past or future performance of the respective sub-accounts of the Index Account. The actual Index Interest Rate will only be ascertained at the Segment Maturity Date as described below.
- The Index Interest is only credited on the Segment Maturity Date. Index interest credited on Segment Maturity Date is equal to the Adjusted Segment Value times the Index Interest Rate.
- The Cap Rate of each Index, as declared by us from time to time at our discretion, shall be applied to determine the individual Index Growth Rate. Once the Cap Rate is applied to an Index with a Segment formed, such Cap Rate will not change during the Segment year. The latest declared Cap Rate shall be applied to an Index in any Segment with a Segment Start Date falling on or after the date such Cap Rate is declared. The Cap Rate to be declared is guaranteed to be no less than the Guaranteed Minimum Cap Rate (3.50% p.a.) throughout the life of the policy.

**Genesis+ Indexed Universal Life
Policy Illustration**

- For the purpose of this Policy Illustration, it is assumed that Net Premiums (as per illustrated Premium Allocation) are allocated into Segments on the Policy Issue Date. In actual practice, Net Premiums (as per Premium Allocation) will first be placed in the Fixed Account / Holding Account and allocated into the Segments only on the Segment Start Date, taking into account the selection of Dollar Cost Averaging as described in Product Summary / policy contract. Any remaining amount in the Holding Account will receive the same crediting rate as the Fixed Account before being allocated into new Segments on the Segment Start Date.
- For policies that are backdated (meaning the Policy Effective Date is earlier than the Policy Issue Date), interest will only be credited on and after the Policy Issue Date. If the policy does not take effect on the date selected in this illustration, the policy values may differ from what is illustrated in this Policy Illustration.

Lock-in Crediting Interest Rate

- The Lock-in Crediting Interest Rate Period is the first Policy Year. During the Lock-in Crediting Interest Rate Period, your Fixed Account will earn interest at the Lock-in Crediting Interest Rate (4.10% p.a.). After the Lock-in Crediting Interest Rate Period and prior to the Policy Anniversary at the Insured's Age 121, you may earn interest on the Fixed Account value at a crediting interest rate we declare from time to time at our discretion. We may change the crediting interest rate at our discretion and at any time without notice to you, but the crediting interest rate that we declare will not be less than the Guaranteed Minimum Crediting Interest Rate.

Persistency Bonus

- Starting from the beginning of Policy Year 11 or Insured's Age 65, whichever is the later, till Insured's Age 121, the Persistency Bonus amount calculated in the manner described in the policy contract will be credited proportionately to the Fixed Account, Holding Account and Index Account on the Policy Anniversary. The Persistency Bonus amount does not apply to Policy Loans and is not used in the calculation of the Net Cash Value under the Cumulative Guarantee provision. (Note # in the illustration)
- Where the Account Value (net of the account value in the Loan Account) is less than the Sum Assured, the Persistency Bonus amount for the relevant Policy Year will be the average monthly Account Value (net of the account value in the Loan Account) of the preceding Policy Year x 1.00%.
- Where the Account Value (net of the account value in the Loan Account) exceeds the Sum Assured, the Persistency Bonus amount for the relevant Policy Year will be adjusted as follows: the average monthly Account Value (net of the account value in the Loan Account) of the preceding Policy Year x 1.00% x (Sum Assured / Account Value).
- For the purpose of this Policy Illustration, Persistency Bonus Rate of 1.00% p.a. is used in this document.

**Genesis+ Indexed Universal Life
Policy Illustration**

Death Benefit

- The Death Benefit will be the greater of:
 - (a) the Sum Assured; and
 - (b) the Account Value on the date of the Insured's death

We will reduce the amount of the Death Benefit by the amount of any outstanding Policy Loans and by any amount necessary to provide insurance to the date of the Insured's death if it occurs during a Grace Period.

Terminal Illness (TI) Benefit

- If the insured is diagnosed with TI while the policy is in force, subject to the provisions of the policy (including, without limitation, the Incontestability of the Policy and Amount We Pay is Limited in the Event of Suicide provisions), we may pay the TI Benefit upon your request as an accelerated payment of the Death Benefit, provided the maximum amount payable under the TI Benefit provision and other provisions in all policies issued by us for the same insured shall not exceed USD2,000,000.
- We will reduce the amount of the TI Benefit by the amount of any outstanding Policy Loans and by any amount necessary to provide insurance to the date of the diagnosis of the TI if it occurs during the Grace Period.
- The policy will terminate if the full amount of the Death Benefit is accelerated and paid as a TI Benefit. Otherwise, we will pay the TI Benefit up to the TI limit and the policy will stay in force with the Sum Assured reduced by the TI Benefit amount paid to you. Account Value and the account value for calculating Cumulative Guarantee and No Lapse Guarantee Account Value will be reduced proportionately based on the reduced Death Benefit.
- Once TI Benefit is paid, Withdrawal, decrease in Sum Assured and Insured Exchange Option will not be available.

Policy Anniversary at the Insured's Age 121

- The following changes occur on or after the Policy Anniversary at the Insured's Age 121:
 - o Monthly Deductions, except Cap Appreciation Charge (if applicable), will cease.
 - o Account values of the Fixed Account and the Holding Account will continue to earn interest at the Guaranteed Minimum Crediting Interest Rate for unloaned values and 5.50% p.a. on loaned values.
- The basic underwriting requirements based on this illustration are: MER, MSU, BP2
The Company reserves the right to apply additional requirements. Additional underwriting requirements may apply if any prior coverage was issued by the Company within the last 12 months.
- If the amount or timing of premium payment or any other activities (for example, Withdrawals, Policy Loans and change in Sum Assured) are different from those illustrated, the values in your policy will also be different.

**Genesis+ Indexed Universal Life
Policy Illustration**

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr / Age	Total Annual Premium (Cumulative)	Cash Value^	Account Value	Death Benefit	Cash Value^	Account Value	Death Benefit
1 46	186,408	0	64,266	10,000,000	0	72,606	10,000,000
2 47	372,816	0	183,450	10,000,000	8,475	207,475	10,000,000
3 48	559,224	130,333	300,960	10,000,000	166,532	350,232	10,000,000
4 49	745,632	270,290	416,635	10,000,000	332,797	501,197	10,000,000
5 50	932,040	414,070	533,715	10,000,000	511,142	664,242	10,000,000
6 51	1,118,448	557,468	647,980	10,000,000	699,026	836,826	10,000,000
7 52	1,304,856	701,176	760,142	10,000,000	896,801	1,019,301	10,000,000
8 53	1,491,264	845,145	870,063	10,000,000	1,105,050	1,212,150	10,000,000
9 54	1,677,672	989,034	977,615	10,000,000	1,324,193	1,415,993	10,000,000
10 55	1,864,080	1,132,986	1,082,852	10,000,000	1,555,000	1,631,500	10,000,000
11 56	1,864,080	1,099,398	1,011,657	10,000,000	1,611,587	1,672,787	10,000,000
12 57	1,864,080	1,063,357	939,144	10,000,000	1,669,171	1,715,071	10,000,000
13 58	1,864,080	1,024,543	865,022	10,000,000	1,727,574	1,758,174	10,000,000
14 59	1,864,080	982,624	788,994	10,000,000	1,786,610	1,801,910	10,000,000
15 60	1,864,080	937,257	710,755	10,000,000	1,846,171	1,846,171	10,000,000
16 61	1,864,080	916,363	673,109	10,000,000	1,935,551	1,935,551	10,000,000
17 62	1,864,080	891,894	632,360	10,000,000	2,027,998	2,027,998	10,000,000
18 63	1,864,080	863,508	588,218	10,000,000	2,123,610	2,123,610	10,000,000
19 64	1,864,080	830,760	540,292	10,000,000	2,222,334	2,222,334	10,000,000
20 65	1,864,080	793,280	488,279	10,000,000	2,324,212	2,324,212	10,000,000
#21 66	1,864,080	750,498	436,773	10,000,000	2,452,750	2,452,750	10,000,000
#22 67	1,864,080	699,389	377,164	10,000,000	2,585,366	2,585,366	10,000,000
#23 68	1,864,080	641,522	311,147	10,000,000	2,723,973	2,723,973	10,000,000
#24 69	1,864,080	575,764	237,618	10,000,000	2,868,440	2,868,440	10,000,000
#25 70	1,864,080	500,444	154,947	10,000,000	3,018,467	3,018,467	10,000,000
#26 71	1,864,080	413,519	61,139	10,000,000	3,173,581	3,173,581	10,000,000
#27 72	1,864,080	314,828	0	10,000,000	3,333,720	3,333,720	10,000,000
#28 73	1,864,080	202,438	0	10,000,000	3,498,813	3,498,813	10,000,000
#29 74	1,864,080	71,782	0	10,000,000	3,668,724	3,668,724	10,000,000
#30 75	1,864,080	0	0	0	3,843,197	3,843,197	10,000,000

**Genesis+ Indexed Universal Life
Policy Illustration**

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr / Age	Total Annual Premium (Cumulative)	Cash Value^	Account Value	Death Benefit	Cash Value^	Account Value	Death Benefit
#31 76	1,864,080	0	0	0	4,022,002	4,022,002	10,000,000
#32 77	1,864,080	0	0	0	4,204,819	4,204,819	10,000,000
#33 78	1,864,080	0	0	0	4,391,378	4,391,378	10,000,000
#34 79	1,864,080	0	0	0	4,581,237	4,581,237	10,000,000
#35 80	1,864,080	0	0	0	4,780,425	4,780,425	10,000,000
#36 81	1,864,080	0	0	0	4,983,179	4,983,179	10,000,000
#37 82	1,864,080	0	0	0	5,189,319	5,189,319	10,000,000
#38 83	1,864,080	0	0	0	5,398,502	5,398,502	10,000,000
#39 84	1,864,080	0	0	0	5,599,027	5,599,027	10,000,000
#40 85	1,864,080	0	0	0	5,802,156	5,802,156	10,000,000
#41 86	1,864,080	0	0	0	6,007,793	6,007,793	10,000,000
#42 87	1,864,080	0	0	0	6,216,010	6,216,010	10,000,000
#43 88	1,864,080	0	0	0	6,427,030	6,427,030	10,000,000
#44 89	1,864,080	0	0	0	6,641,423	6,641,423	10,000,000
#45 90	1,864,080	0	0	0	6,859,952	6,859,952	10,000,000
#46 91	1,864,080	0	0	0	7,083,800	7,083,800	10,000,000
#47 92	1,864,080	0	0	0	7,314,767	7,314,767	10,000,000
#48 93	1,864,080	0	0	0	7,552,063	7,552,063	10,000,000
#49 94	1,864,080	0	0	0	7,798,680	7,798,680	10,000,000
#50 95	1,864,080	0	0	0	8,059,212	8,059,212	10,000,000
#51 96	1,864,080	0	0	0	8,340,583	8,340,583	10,000,000
#52 97	1,864,080	0	0	0	8,653,502	8,653,502	10,000,000
#53 98	1,864,080	0	0	0	9,014,490	9,014,490	10,000,000
#54 99	1,864,080	0	0	0	9,449,686	9,449,686	10,000,000
#55 100	1,864,080	0	0	0	10,001,274	10,001,274	10,001,274
#56 101	1,864,080	0	0	0	10,723,580	10,723,580	10,723,580
#57 102	1,864,080	0	0	0	11,490,157	11,490,157	11,490,157
#58 103	1,864,080	0	0	0	12,304,379	12,304,379	12,304,379
#59 104	1,864,080	0	0	0	13,169,209	13,169,209	13,169,209
#60 105	1,864,080	0	0	0	14,087,791	14,087,791	14,087,791

**Genesis+ Indexed Universal Life
Policy Illustration**

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr / Age	Total Annual Premium (Cumulative)	Cash Value^	Account Value	Death Benefit	Cash Value^	Account Value	Death Benefit
#61 106	1,864,080	0	0	0	15,063,468	15,063,468	15,063,468
#62 107	1,864,080	0	0	0	16,099,786	16,099,786	16,099,786
#63 108	1,864,080	0	0	0	17,200,517	17,200,517	17,200,517
#64 109	1,864,080	0	0	0	18,369,662	18,369,662	18,369,662
#65 110	1,864,080	0	0	0	19,611,474	19,611,474	19,611,474
#66 111	1,864,080	0	0	0	20,930,471	20,930,471	20,930,471
#67 112	1,864,080	0	0	0	22,331,448	22,331,448	22,331,448
#68 113	1,864,080	0	0	0	23,819,502	23,819,502	23,819,502
#69 114	1,864,080	0	0	0	25,400,045	25,400,045	25,400,045
#70 115	1,864,080	0	0	0	27,078,825	27,078,825	27,078,825
#71 116	1,864,080	0	0	0	28,861,949	28,861,949	28,861,949
#72 117	1,864,080	0	0	0	30,755,901	30,755,901	30,755,901
#73 118	1,864,080	0	0	0	32,767,570	32,767,570	32,767,570
#74 119	1,864,080	0	0	0	34,904,273	34,904,273	34,904,273
#75 120	1,864,080	0	0	0	37,173,781	37,173,781	37,173,781
#76 121	1,864,080	0	0	0	39,584,348	39,584,348	39,584,348

Your attention is drawn specifically to the end of Policy Year 30, where the policy will have lapsed under the Guaranteed Basis because the illustrated policy value calculated based on the Guaranteed Crediting Interest Rates with application of the cumulative guarantee feature, will not be sufficient to pay the Monthly Deductions applicable to the Policy.

Genesis+ Indexed Universal Life Policy Illustration

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr/Age	Total Annual Premium (Cumulative)	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^
1 46	186,408	190,136	190,136	0	199,923	199,923	0
2 47	372,816	384,075	384,075	0	414,340	405,865	8,475
3 48	559,224	581,893	451,560	130,333	644,302	477,770	166,532
4 49	745,632	783,667	513,377	270,290	890,936	558,139	332,797
5 50	932,040	989,476	575,406	414,070	1,155,452	644,310	511,142
6 51	1,118,448	1,199,402	641,934	557,468	1,439,144	740,118	699,026
7 52	1,304,856	1,413,526	712,350	701,176	1,743,405	846,604	896,801
8 53	1,491,264	1,631,933	786,788	845,145	2,069,724	964,674	1,105,050
9 54	1,677,672	1,854,708	865,674	989,034	2,419,702	1,095,509	1,324,193
10 55	1,864,080	2,081,938	948,952	1,132,986	2,795,053	1,240,053	1,555,000
11 56	1,864,080	2,123,577	1,024,179	1,099,398	2,997,694	1,386,107	1,611,587
12 57	1,864,080	2,166,048	1,102,691	1,063,357	3,215,027	1,545,856	1,669,171
13 58	1,864,080	2,209,369	1,184,826	1,024,543	3,448,117	1,720,543	1,727,574
14 59	1,864,080	2,253,557	1,270,933	982,624	3,698,105	1,911,495	1,786,610
15 60	1,864,080	2,298,628	1,361,371	937,257	3,966,218	2,120,047	1,846,171
16 61	1,864,080	2,344,600	1,428,237	916,363	4,253,769	2,318,218	1,935,551
17 62	1,864,080	2,391,492	1,499,598	891,894	4,562,167	2,534,169	2,027,998
18 63	1,864,080	2,439,322	1,575,814	863,508	4,892,924	2,769,314	2,123,610
19 64	1,864,080	2,488,109	1,657,349	830,760	5,247,661	3,025,327	2,222,334
20 65	1,864,080	2,537,871	1,744,591	793,280	5,628,116	3,303,904	2,324,212
#21 66	1,864,080	2,588,628	1,838,130	750,498	6,092,776	3,640,026	2,452,750
#22 67	1,864,080	2,640,401	1,941,012	699,389	6,595,798	4,010,432	2,585,366
#23 68	1,864,080	2,693,209	2,051,687	641,522	7,140,350	4,416,377	2,723,973
#24 69	1,864,080	2,747,073	2,171,309	575,764	7,729,860	4,861,420	2,868,440
#25 70	1,864,080	2,802,014	2,301,570	500,444	8,368,041	5,349,574	3,018,467
#26 71	1,864,080	2,858,055	2,444,536	413,519	9,058,910	5,885,329	3,173,581
#27 72	1,864,080	2,915,216	2,600,388	314,828	9,806,817	6,473,097	3,333,720
#28 73	1,864,080	2,973,520	2,771,082	202,438	10,616,472	7,117,659	3,498,813
#29 74	1,864,080	3,032,990	2,961,208	71,782	11,486,770	7,818,046	3,668,724
#30 75	1,864,080	0	0	0	12,420,165	8,576,968	3,843,197

Genesis+ Indexed Universal Life Policy Illustration

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr/Age	Total Annual Premium (Cumulative)	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^
#31 76	1,864,080	0	0	0	13,421,231	9,399,229	4,022,002
#32 77	1,864,080	0	0	0	14,494,875	10,290,056	4,204,819
#33 78	1,864,080	0	0	0	15,646,357	11,254,979	4,391,378
#34 79	1,864,080	0	0	0	16,881,322	12,300,085	4,581,237
#35 80	1,864,080	0	0	0	18,205,823	13,425,398	4,780,425
#36 81	1,864,080	0	0	0	19,626,349	14,643,170	4,983,179
#37 82	1,864,080	0	0	0	21,149,863	15,960,544	5,189,319
#38 83	1,864,080	0	0	0	22,783,833	17,385,331	5,398,502
#39 84	1,864,080	0	0	0	24,536,265	18,937,238	5,599,027
#40 85	1,864,080	0	0	0	26,415,748	20,613,592	5,802,156
#41 86	1,864,080	0	0	0	28,431,494	22,423,701	6,007,793
#42 87	1,864,080	0	0	0	30,593,381	24,377,371	6,216,010
#43 88	1,864,080	0	0	0	32,912,006	26,484,976	6,427,030
#44 89	1,864,080	0	0	0	35,398,730	28,757,307	6,641,423
#45 90	1,864,080	0	0	0	38,065,742	31,205,790	6,859,952
#46 91	1,864,080	0	0	0	40,926,113	33,842,313	7,083,800
#47 92	1,864,080	0	0	0	43,993,860	36,679,093	7,314,767
#48 93	1,864,080	0	0	0	47,284,019	39,731,956	7,552,063
#49 94	1,864,080	0	0	0	50,812,715	43,014,035	7,798,680
#50 95	1,864,080	0	0	0	54,597,241	46,538,029	8,059,212
#51 96	1,864,080	0	0	0	58,656,145	50,315,562	8,340,583
#52 97	1,864,080	0	0	0	63,009,319	54,355,817	8,653,502
#53 98	1,864,080	0	0	0	67,678,099	58,663,609	9,014,490
#54 99	1,864,080	0	0	0	72,685,366	63,235,680	9,449,686
#55 100	1,864,080	0	0	0	78,055,659	68,054,385	10,001,274
#56 101	1,864,080	0	0	0	83,815,298	73,091,718	10,723,580
#57 102	1,864,080	0	0	0	89,992,511	78,502,354	11,490,157
#58 103	1,864,080	0	0	0	96,617,573	84,313,194	12,304,379
#59 104	1,864,080	0	0	0	103,722,951	90,553,742	13,169,209
#60 105	1,864,080	0	0	0	111,343,469	97,255,678	14,087,791

**Genesis+ Indexed Universal Life
Policy Illustration**

Proposed Insured:	Client	Currency:	USD
Gender/Age/Smoking Status:	Male/45/Nonsmoker	Sum Assured:	\$10,000,000
Policy Term:	Lifetime	Planned Premium Payment Term:	10 Years
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$186,408
Planned Initial Lump Sum / Single Premium:	\$0	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$0

Guaranteed Basis

-Guaranteed Floor Rate for Index Account:
0.00% p.a.
-Persistency Bonus: 1.00% p.a.#
- Maximum Charges

Non-Guaranteed Basis

- Current Index Interest Rate(s): S&P 500 Index
Account (7.25% p.a.)
- Persistency Bonus: 1.00% p.a.#
-Current Charges

End of Policy Yr/Age	Total Annual Premium (Cumulative)	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^	Value of Premiums Paid To-Date	Effect of Deductions To-Date	Cash Value^
#61 106	1,864,080	0	0	0	119,516,475	104,453,007	15,063,468
#62 107	1,864,080	0	0	0	128,282,023	112,182,237	16,099,786
#63 108	1,864,080	0	0	0	137,683,074	120,482,557	17,200,517
#64 109	1,864,080	0	0	0	147,765,701	129,396,039	18,369,662
#65 110	1,864,080	0	0	0	158,579,319	138,967,845	19,611,474
#66 111	1,864,080	0	0	0	170,176,923	149,246,452	20,930,471
#67 112	1,864,080	0	0	0	182,615,355	160,283,907	22,331,448
#68 113	1,864,080	0	0	0	195,955,572	172,136,070	23,819,502
#69 114	1,864,080	0	0	0	210,262,955	184,862,910	25,400,045
#70 115	1,864,080	0	0	0	225,607,623	198,528,798	27,078,825
#71 116	1,864,080	0	0	0	242,064,780	213,202,831	28,861,949
#72 117	1,864,080	0	0	0	259,715,081	228,959,180	30,755,901
#73 118	1,864,080	0	0	0	278,645,029	245,877,459	32,767,570
#74 119	1,864,080	0	0	0	298,947,397	264,043,124	34,904,273
#75 120	1,864,080	0	0	0	320,721,688	283,547,907	37,173,781
#76 121	1,864,080	0	0	0	344,074,614	304,490,266	39,584,348

**Genesis+ Indexed Universal Life
Policy Illustration**

Summary of Charges

The scales of charges are set out below. The current scale of charges, unless otherwise specified, is not guaranteed and is subject to the Company's sole discretion to change with prior written notice to policy owners 1 month before it becomes effective.

1) Premium Charge

A percentage of each Gross Premium paid will be deducted upfront as Premium Charge based on the following table. The Company retains the right to increase the Premium Charge rates up to the maximum rates as specified.

Policy year	Premium Charge rate (Current rates)	Premium Charge rate (Guaranteed maximum rates)
Each Policy Years	6.00%	6.00%

**Genesis+ Indexed Universal Life
Policy Illustration**

Summary of Charges

2) **Surrender Charge**

Your policy will be subject to a Surrender Charge if policy termination occurs before the 16th Policy Year based on the following table. In the 12th month of each Policy Year, the Surrender Charge rate of the next Policy Year will be used to calculate the Surrender Charge.

Policy year	Surrender Charge rate per \$1,000 Sum Assured
1	22.9600
2	21.4300
3	19.9000
4	18.3700
5	16.8400
6	15.3100
7	13.7800
8	12.2500
9	10.7100
10	9.1800
11	7.6500
12	6.1200
13	4.5900
14	3.0600
15	1.5300
16+	0.0000

A Surrender Charge may also be applicable to Withdrawals and/or a decrease in Sum Assured. We will deduct the amount of any Withdrawal and any Surrender Charge from the account(s) specified in your Written Request. Any remaining balance in the Index Account will remain in the designated Segment(s) and be entitled to the Index Interest (if any) calculated in accordance with the Interest provision.

Starting from the 6th Policy Year, Withdrawals may be made up to 10% of the Account Value per Policy Year without incurring Surrender Charge, subject to the maximum permitted Surrender Charge-free Withdrawal amount.

**Genesis+ Indexed Universal Life
Policy Illustration**

Summary of Charges

3) Cost of Insurance

The Cost of Insurance rate depends on Insured's gender, smoking habit, residence, issue age, duration of time that the policy has been in force, underwriting status, etc. The Cost of Insurance rates are applied to sum at risk, which is the higher of Death Benefit less Account Value and zero. The Company retains the right to increase the Cost of Insurance rates up to the maximum rates as specified. Both the current and the maximum Cost of Insurance ends at Insured's Age 121.

The Cost of Insurance will be deducted proportionately from the Fixed Account, the Holding Account and the Index Account. The deduction from the Global Index Account, the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account will be processed on a pro-rata basis across Segments.

Please contact your financial adviser representative for details of the product.

Policy Year	Attained Age	Cost of Insurance rate per \$1,000 sum at risk per month (Current rates)	Cost of Insurance rate per \$1,000 sum at risk per month (Maximum rates)
1	46	0.0575	0.0575
2	47	0.0633	0.0633
3	48	0.0683	0.0683
4	49	0.0750	0.0750
5	50	0.0825	0.0825
6	51	0.0892	0.0983
7	52	0.0983	0.1083
8	53	0.1092	0.1200
9	54	0.1208	0.1333
10	55	0.1333	0.1467
15	60	0.2258	0.2483
20	65	0.3742	0.4117
25	70	0.6450	0.7092
30	75	1.1492	1.2642
35	80	1.9492	2.1442

Policy Year	Attained Age	Cost of Insurance rate per \$1,000 sum at risk per month (Current rates)	Cost of Insurance rate per \$1,000 sum at risk per month (Maximum rates)
40	85	3.6433	4.0075
45	90	6.1350	6.7483
50	95	10.6733	11.7408
55	100	18.9942	20.8933
60	105	27.0017	29.7017
65	110	37.8708	41.6583
70	115	52.8433	58.1275
75	120	58.3425	64.1767
80+	125+	0.0000	0.0000

**Genesis+ Indexed Universal Life
Policy Illustration**

Summary of Charges

4) Monthly Expense Charge

The Monthly Expense Charge will be charged from your policy account value according to a per-thousand rate of your Sum Assured varied with Policy Year based on the following table. The Monthly Expense Charge will be deducted proportionately from the Fixed Account, the Holding Account and the Index Account. The deduction from the Global Index Account, the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account will be processed on a pro-rata basis across Segments. The Company retains the right to increase the Monthly Expense Charge rates up to the maximum rates as specified.

The charge is applicable for up to 15 Policy Years and the charge rates are guaranteed at the level when the policy is issued. Please contact your financial adviser representative for details of the product.

Policy year	Monthly Expense Charge rate per \$1,000 Sum Assured per month (Current rates)	Monthly Expense Charge rate per \$1,000 Sum Assured per month (Guaranteed maximum rates)
1	0.8575	0.8575
2	0.3872	0.3872
3	0.3872	0.3872
4	0.3872	0.3872
5	0.3596	0.3596
6	0.3596	0.3596
7	0.3596	0.3596
8	0.3596	0.3596

Policy year	Monthly Expense Charge rate per \$1,000 Sum Assured per month (Current rates)	Monthly Expense Charge rate per \$1,000 Sum Assured per month (Guaranteed maximum rates)
9	0.3596	0.3596
10	0.3596	0.3596
11	0.3596	0.3596
12	0.3596	0.3596
13	0.3596	0.3596
14	0.3596	0.3596
15	0.3596	0.3596
16+	0.0000	0.0000

5) Cap Appreciation Charge (applicable to all sub-accounts under the Index Account except Global Index Account):

The amount will be deducted from the account value of each of the US Market Index Account, the S&P 500 Index Account and the S&P 500 Shariah Index Account on the Monthly Policy Date and the charge rate is guaranteed at 1.00% p.a.. For example, the Cap Appreciation Charge of S&P 500 Index Account shall be calculated as follows:

The account value of the S&P 500 Index Account x 1% / 12

The deduction from the S&P 500 Index Account will be processed on a pro-rata basis across Segments.



**Genesis+ Indexed Universal Life
Policy Illustration**

Declarations:

I/We, the Proposed Policy Owner, confirm that I have read and understood the information contained in this illustration, and in the Product Summary for this product. I/We understand that the illustration is intended only to assist me in understanding how Genesis+ Indexed Universal Life may perform, and that actual policy values and Death Benefits will depend on a number of factors including, but not limited to, non-guaranteed crediting interest rates, and costs and charges which may change from time to time. I also understand that the information in this illustration in no way affects the terms and conditions of any policy.

Proposed Policy Owner's Name: _____

Proposed Policy Owner's Signature: _____

Date:

I/We certify that this illustration has been discussed with the Proposed Policy Owner, and that I have explained that actual Policy Values and Death Benefits may vary from those shown in the illustration.

Financial Adviser Representative's Name: _____

Producer's Signature: _____

Date:

**Genesis+ Indexed Universal Life
Index Disclaimers**

S&P 500® Index, S&P 400® Index and S&P 500® Shariah Index

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**Genesis+ Indexed Universal Life
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