

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 \$17,809. 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\$1,390,019
Less	
Premium Charge (6.00% on initial premium)	US\$83,401
Monthly Deduction	US\$9,384
Equals to first day Account Value	US\$1,297,234
Less	
Surrender Charge for full surrender	US\$229,600
Equals to first day Cash Value	US\$1,067,634

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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	1,005,003	1,194,492	10,000,000	1,070,512	1,284,812	10,000,000
2 47	1,390,019	983,082	1,133,872	10,000,000	1,115,094	1,314,094	10,000,000
3 48	1,390,019	960,231	1,073,278	10,000,000	1,160,977	1,344,677	10,000,000
4 49	1,390,019	936,259	1,012,525	10,000,000	1,208,067	1,376,467	10,000,000
5 50	1,390,019	914,088	954,515	10,000,000	1,259,475	1,412,575	10,000,000
6 51	1,390,019	889,800	895,307	10,000,000	1,312,450	1,450,250	10,000,000
7 52	1,390,019	863,988	835,529	10,000,000	1,366,832	1,489,332	10,000,000
8 53	1,390,019	836,544	774,987	10,000,000	1,422,642	1,529,742	10,000,000
9 54	1,390,019	807,053	713,486	10,000,000	1,479,685	1,571,485	10,000,000
10 55	1,390,019	775,579	651,015	10,000,000	1,538,072	1,614,572	10,000,000
11 56	1,390,019	741,715	587,189	10,000,000	1,597,639	1,658,839	10,000,000
12 57	1,390,019	705,319	521,897	10,000,000	1,658,391	1,704,291	10,000,000
13 58	1,390,019	666,059	454,842	10,000,000	1,720,163	1,750,763	10,000,000
14 59	1,390,019	623,591	385,717	10,000,000	1,782,784	1,798,084	10,000,000
15 60	1,390,019	577,560	314,211	10,000,000	1,846,162	1,846,162	10,000,000
16 61	1,390,019	551,923	279,214	10,000,000	1,935,541	1,935,541	10,000,000
17 62	1,390,019	522,515	240,955	10,000,000	2,027,987	2,027,987	10,000,000
18 63	1,390,019	488,977	199,135	10,000,000	2,123,598	2,123,598	10,000,000
19 64	1,390,019	450,841	153,352	10,000,000	2,222,322	2,222,322	10,000,000
20 65	1,390,019	407,719	103,292	10,000,000	2,324,199	2,324,199	10,000,000
#21 66	1,390,019	359,012	49,693	10,000,000	2,452,736	2,452,736	10,000,000
#22 67	1,390,019	302,076	0	10,000,000	2,585,350	2,585,350	10,000,000
#23 68	1,390,019	240,283	0	10,000,000	2,723,957	2,723,957	10,000,000
#24 69	1,390,019	169,570	0	10,000,000	2,868,422	2,868,422	10,000,000
#25 70	1,390,019	88,082	0	10,000,000	3,018,447	3,018,447	10,000,000
#26 71	1,390,019	0	0	0	3,173,560	3,173,560	10,000,000
#27 72	1,390,019	0	0	0	3,333,698	3,333,698	10,000,000
#28 73	1,390,019	0	0	0	3,498,789	3,498,789	10,000,000
#29 74	1,390,019	0	0	0	3,668,697	3,668,697	10,000,000
#30 75	1,390,019	0	0	0	3,843,168	3,843,168	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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	0	0	0	4,021,970	4,021,970	10,000,000
#32 77	1,390,019	0	0	0	4,204,785	4,204,785	10,000,000
#33 78	1,390,019	0	0	0	4,391,341	4,391,341	10,000,000
#34 79	1,390,019	0	0	0	4,581,196	4,581,196	10,000,000
#35 80	1,390,019	0	0	0	4,780,380	4,780,380	10,000,000
#36 81	1,390,019	0	0	0	4,983,129	4,983,129	10,000,000
#37 82	1,390,019	0	0	0	5,189,265	5,189,265	10,000,000
#38 83	1,390,019	0	0	0	5,398,441	5,398,441	10,000,000
#39 84	1,390,019	0	0	0	5,598,960	5,598,960	10,000,000
#40 85	1,390,019	0	0	0	5,802,081	5,802,081	10,000,000
#41 86	1,390,019	0	0	0	6,007,708	6,007,708	10,000,000
#42 87	1,390,019	0	0	0	6,215,915	6,215,915	10,000,000
#43 88	1,390,019	0	0	0	6,426,922	6,426,922	10,000,000
#44 89	1,390,019	0	0	0	6,641,299	6,641,299	10,000,000
#45 90	1,390,019	0	0	0	6,859,810	6,859,810	10,000,000
#46 91	1,390,019	0	0	0	7,083,635	7,083,635	10,000,000
#47 92	1,390,019	0	0	0	7,314,573	7,314,573	10,000,000
#48 93	1,390,019	0	0	0	7,551,834	7,551,834	10,000,000
#49 94	1,390,019	0	0	0	7,798,406	7,798,406	10,000,000
#50 95	1,390,019	0	0	0	8,058,880	8,058,880	10,000,000
#51 96	1,390,019	0	0	0	8,340,174	8,340,174	10,000,000
#52 97	1,390,019	0	0	0	8,652,990	8,652,990	10,000,000
#53 98	1,390,019	0	0	0	9,013,836	9,013,836	10,000,000
#54 99	1,390,019	0	0	0	9,448,834	9,448,834	10,000,000
#55 100	1,390,019	0	0	0	10,000,139	10,000,139	10,000,139
#56 101	1,390,019	0	0	0	10,722,375	10,722,375	10,722,375
#57 102	1,390,019	0	0	0	11,488,877	11,488,877	11,488,877
#58 103	1,390,019	0	0	0	12,303,020	12,303,020	12,303,020
#59 104	1,390,019	0	0	0	13,167,765	13,167,765	13,167,765
#60 105	1,390,019	0	0	0	14,086,258	14,086,258	14,086,258

**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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	0	0	0	15,061,838	15,061,838	15,061,838
#62 107	1,390,019	0	0	0	16,098,056	16,098,056	16,098,056
#63 108	1,390,019	0	0	0	17,198,678	17,198,678	17,198,678
#64 109	1,390,019	0	0	0	18,367,709	18,367,709	18,367,709
#65 110	1,390,019	0	0	0	19,609,401	19,609,401	19,609,401
#66 111	1,390,019	0	0	0	20,928,268	20,928,268	20,928,268
#67 112	1,390,019	0	0	0	22,329,109	22,329,109	22,329,109
#68 113	1,390,019	0	0	0	23,817,017	23,817,017	23,817,017
#69 114	1,390,019	0	0	0	25,397,406	25,397,406	25,397,406
#70 115	1,390,019	0	0	0	27,076,022	27,076,022	27,076,022
#71 116	1,390,019	0	0	0	28,858,971	28,858,971	28,858,971
#72 117	1,390,019	0	0	0	30,752,738	30,752,738	30,752,738
#73 118	1,390,019	0	0	0	32,764,211	32,764,211	32,764,211
#74 119	1,390,019	0	0	0	34,900,705	34,900,705	34,900,705
#75 120	1,390,019	0	0	0	37,169,991	37,169,991	37,169,991
#76 121	1,390,019	0	0	0	39,580,323	39,580,323	39,580,323

Your attention is drawn specifically to the end of Policy Year 26, 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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	1,417,819	412,816	1,005,003	1,490,795	420,283	1,070,512
2 47	1,390,019	1,446,176	463,094	983,082	1,598,878	483,784	1,115,094
3 48	1,390,019	1,475,099	514,868	960,231	1,714,797	553,820	1,160,977
4 49	1,390,019	1,504,601	568,342	936,259	1,839,119	631,052	1,208,067
5 50	1,390,019	1,534,693	620,605	914,088	1,972,456	712,981	1,259,475
6 51	1,390,019	1,565,387	675,587	889,800	2,115,459	803,009	1,312,450
7 52	1,390,019	1,596,695	732,707	863,988	2,268,829	901,997	1,366,832
8 53	1,390,019	1,628,629	792,085	836,544	2,433,320	1,010,678	1,422,642
9 54	1,390,019	1,661,201	854,148	807,053	2,609,735	1,130,050	1,479,685
10 55	1,390,019	1,694,425	918,846	775,579	2,798,941	1,260,869	1,538,072
11 56	1,390,019	1,728,314	986,599	741,715	3,001,864	1,404,225	1,597,639
12 57	1,390,019	1,762,880	1,057,561	705,319	3,219,499	1,561,108	1,658,391
13 58	1,390,019	1,798,138	1,132,079	666,059	3,452,913	1,732,750	1,720,163
14 59	1,390,019	1,834,101	1,210,510	623,591	3,703,249	1,920,465	1,782,784
15 60	1,390,019	1,870,783	1,293,223	577,560	3,971,735	2,125,573	1,846,162
16 61	1,390,019	1,908,198	1,356,275	551,923	4,259,686	2,324,145	1,935,541
17 62	1,390,019	1,946,362	1,423,847	522,515	4,568,513	2,540,526	2,027,987
18 63	1,390,019	1,985,289	1,496,312	488,977	4,899,730	2,776,132	2,123,598
19 64	1,390,019	2,024,995	1,574,154	450,841	5,254,960	3,032,638	2,222,322
20 65	1,390,019	2,065,495	1,657,776	407,719	5,635,945	3,311,746	2,324,199
#21 66	1,390,019	2,106,805	1,747,793	359,012	6,101,251	3,648,515	2,452,736
#22 67	1,390,019	2,148,941	1,846,865	302,076	6,604,973	4,019,623	2,585,350
#23 68	1,390,019	2,191,920	1,951,637	240,283	7,150,282	4,426,325	2,723,957
#24 69	1,390,019	2,235,758	2,066,188	169,570	7,740,612	4,872,190	2,868,422
#25 70	1,390,019	2,280,474	2,192,392	88,082	8,379,681	5,361,234	3,018,447
#26 71	1,390,019	0	0	0	9,071,511	5,897,951	3,173,560
#27 72	1,390,019	0	0	0	9,820,458	6,486,760	3,333,698
#28 73	1,390,019	0	0	0	10,631,239	7,132,450	3,498,789
#29 74	1,390,019	0	0	0	11,502,608	7,833,911	3,668,697
#30 75	1,390,019	0	0	0	12,437,152	8,593,984	3,843,168

**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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	0	0	0	13,439,449	9,417,479	4,021,970
#32 77	1,390,019	0	0	0	14,514,414	10,309,629	4,204,785
#33 78	1,390,019	0	0	0	15,667,313	11,275,972	4,391,341
#34 79	1,390,019	0	0	0	16,903,797	12,322,601	4,581,196
#35 80	1,390,019	0	0	0	18,229,927	13,449,547	4,780,380
#36 81	1,390,019	0	0	0	19,652,200	14,669,071	4,983,129
#37 82	1,390,019	0	0	0	21,177,589	15,988,324	5,189,265
#38 83	1,390,019	0	0	0	22,813,569	17,415,128	5,398,441
#39 84	1,390,019	0	0	0	24,568,156	18,969,196	5,598,960
#40 85	1,390,019	0	0	0	26,449,952	20,647,871	5,802,081
#41 86	1,390,019	0	0	0	28,468,178	22,460,470	6,007,708
#42 87	1,390,019	0	0	0	30,632,725	24,416,810	6,215,915
#43 88	1,390,019	0	0	0	32,954,201	26,527,279	6,426,922
#44 89	1,390,019	0	0	0	35,443,985	28,802,686	6,641,299
#45 90	1,390,019	0	0	0	38,114,278	31,254,468	6,859,810
#46 91	1,390,019	0	0	0	40,978,168	33,894,533	7,083,635
#47 92	1,390,019	0	0	0	44,049,689	36,735,116	7,314,573
#48 93	1,390,019	0	0	0	47,343,896	39,792,062	7,551,834
#49 94	1,390,019	0	0	0	50,876,932	43,078,526	7,798,406
#50 95	1,390,019	0	0	0	54,666,114	46,607,234	8,058,880
#51 96	1,390,019	0	0	0	58,730,011	50,389,837	8,340,174
#52 97	1,390,019	0	0	0	63,088,541	54,435,551	8,652,990
#53 98	1,390,019	0	0	0	67,763,065	58,749,229	9,013,836
#54 99	1,390,019	0	0	0	72,776,491	63,327,657	9,448,834
#55 100	1,390,019	0	0	0	78,153,391	68,153,252	10,000,139
#56 101	1,390,019	0	0	0	83,920,116	73,197,741	10,722,375
#57 102	1,390,019	0	0	0	90,104,928	78,616,051	11,488,877
#58 103	1,390,019	0	0	0	96,738,140	84,435,120	12,303,020
#59 104	1,390,019	0	0	0	103,852,259	90,684,494	13,167,765
#60 105	1,390,019	0	0	0	111,482,152	97,395,894	14,086,258

**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:	0 Year
Insured's Residence:	(Region 1S)	First Year Planned Premium:	\$0
Planned Initial Lump Sum / Single Premium:	\$1,390,019	Payment Mode:	Annually
Risk Classification:	Standard Non-Smoker	First Day Cash Value:	\$1,067,634

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	1,390,019	0	0	0	119,665,212	104,603,374	15,061,838
#62 107	1,390,019	0	0	0	128,441,544	112,343,488	16,098,056
#63 108	1,390,019	0	0	0	137,854,161	120,655,483	17,198,678
#64 109	1,390,019	0	0	0	147,949,191	129,581,482	18,367,709
#65 110	1,390,019	0	0	0	158,776,112	139,166,711	19,609,401
#66 111	1,390,019	0	0	0	170,387,984	149,459,716	20,928,268
#67 112	1,390,019	0	0	0	182,841,717	160,512,608	22,329,109
#68 113	1,390,019	0	0	0	196,198,346	172,381,329	23,817,017
#69 114	1,390,019	0	0	0	210,523,330	185,125,924	25,397,406
#70 115	1,390,019	0	0	0	225,886,876	198,810,854	27,076,022
#71 116	1,390,019	0	0	0	242,364,278	213,505,307	28,858,971
#72 117	1,390,019	0	0	0	260,036,293	229,283,555	30,752,738
#73 118	1,390,019	0	0	0	278,989,528	246,225,317	32,764,211
#74 119	1,390,019	0	0	0	299,316,873	264,416,168	34,900,705
#75 120	1,390,019	0	0	0	321,117,950	283,947,959	37,169,991
#76 121	1,390,019	0	0	0	344,499,606	304,919,283	39,580,323

**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	0.7795	0.7795
2	0.3520	0.3520
3	0.3520	0.3520
4	0.3520	0.3520
5	0.3269	0.3269
6	0.3269	0.3269
7	0.3269	0.3269
8	0.3269	0.3269

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	0.3269	0.3269
10	0.3269	0.3269
11	0.3269	0.3269
12	0.3269	0.3269
13	0.3269	0.3269
14	0.3269	0.3269
15	0.3269	0.3269
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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