

Sample Illustration Used for Life Settlement Pricing

Buckeye Life Resources

Flexible Premium Universal Life

In-Force Life Insurance Policy Illustration

| | | | |
|----------------------------|-----------------------|------------------------------|----------------|
| Insured: | H. McGillicutty | Death Benefit: | \$1,000,000 |
| Issue Age: | 76 | Death Benefit Option: | Type A (level) |
| Gender: | Female | Premium Mode: | Quarterly |
| Underwriting Class: | Standard, Non-Tobacco | Policy Number: | 123456789 |

| Policy Year | Age | Premium Outlay | Guaranteed Interest Rate (3.25%) | | | Non-Guaranteed Interest Rate (4.00%) | | |
|-------------|-----|----------------|-------------------------------------|-----------------|---------------|-----------------------------------------|-----------------|---------------|
| | | | Account Value | Surrender Value | Death Benefit | Account Value | Surrender Value | Death Benefit |
| 7 | 83 | 55,968 | | | 1,000,000 | 16,143 | 0 | 1,000,000 |
| 8 | 84 | 55,968 | | | 1,000,000 | 33,937 | 1,478 | 1,000,000 |
| 9 | 85 | 55,968 | | | 1,000,000 | 48,722 | 20,900 | 1,000,000 |
| 10 | 86 | 55,968 | | | 1,000,000 | 60,495 | 37,310 | 1,000,000 |
| 11 | 87 | 55,968 | | | 1,000,000 | 76,104 | 57,556 | 1,000,000 |
| 12 | 88 | 55,968 | | | 1,000,000 | 89,700 | 75,789 | 1,000,000 |
| 13 | 89 | 55,968 | | | 1,000,000 | 101,843 | 92,569 | 1,000,000 |
| 14 | 90 | 55,968 | | | 1,000,000 | 113,027 | 108,390 | 1,000,000 |
| 15 | 91 | 55,968 | | | | 123,632 | 123,632 | 1,000,000 |
| 16 | 92 | 55,968 | | | | 131,907 | 131,907 | 1,000,000 |
| 17 | 93 | 55,968 | | | | 137,569 | 137,569 | 1,000,000 |
| 18 | 94 | 55,968 | | | | 140,186 | 140,186 | 1,000,000 |
| 19 | 95 | 55,968 | | | | 138,961 | 138,961 | 1,000,000 |
| 20 | 96 | 55,968 | | | | 132,478 | 132,478 | 1,000,000 |
| 21 | 97 | 55,968 | | | | 123,865 | 123,865 | 1,000,000 |
| 22 | 98 | 55,968 | | | | 103,286 | 103,286 | 1,000,000 |
| 23 | 99 | 55,968 | | | | 64,731 | 64,731 | 1,000,000 |
| 24 | 100 | 55,968 | | | | 159 | 159 | 1,000,000 |
| 25 | 101 | 0 | | | | 166 | 166 | 1,000,000 |

Level premiums

Level death benefit

Solves for nominal amount at age 100

Please provide an illustration that's run in the following way:

- Level premiums and a level death benefit to Age 100 or maturity, solving for \$1 or some other nominal amount of cash value at Age 100 or maturity.
- The illustration should be dated within the past month and reflect all policy years (not summarized years).
- If a policy loan applies, please ask the life insurance carrier to show it paid in full in Year 1 of the illustration.