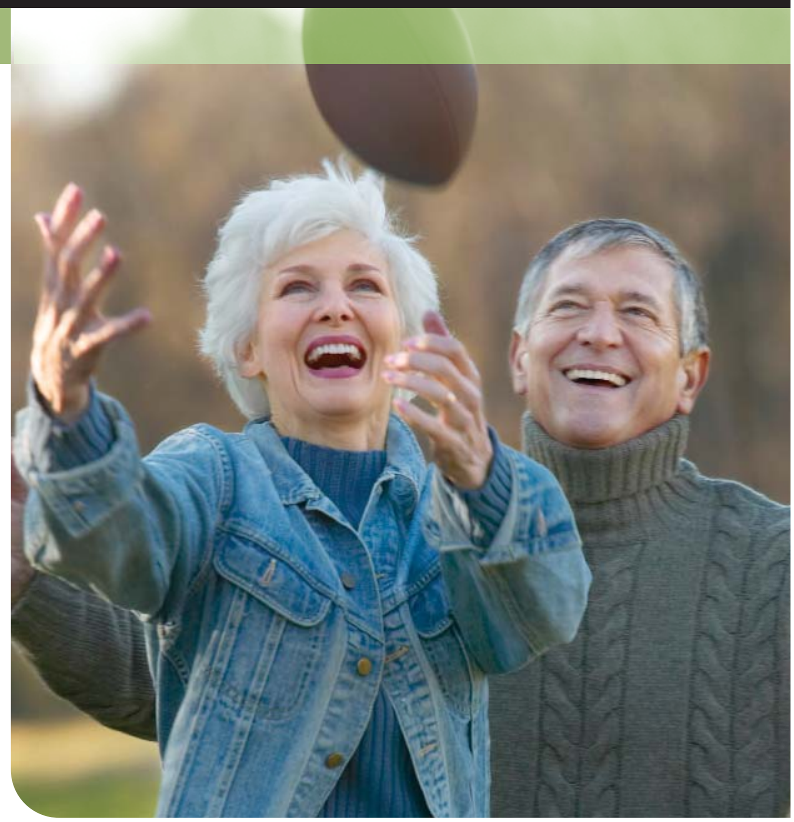
Live Better, Leave More Strategy

Using Legacy Advantage SUL Insurance Policy

MetLife®



Supplemental Illustration

Prepared for:

Valued Client

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Live Better, Leave More Strategy

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During your working years, there are many ways to accumulate retirement assets: employer retirement plans, deferred annuities and mutual funds, just to name a few. Paying close attention to your investments while working reinforced that you had the right strategy to build your retirement nest egg. Now that you're retiring, should your strategy change?

Many retirees find themselves living on income from savings, pensions and social security. There often exists an underlying conflict between maximizing retirement lifestyle and leaving a legacy to loved ones and charity. Perhaps you recognize this conflict in your own life and desire options or solutions aimed at resolving it. Maybe you deal with this dilemma subconsciously by scrutinizing every financial decision, which in turn becomes overwhelmingly complex and cripples the ability to take action towards your goals.

the concern

As you enter a new stage in life, you're going to want your portfolio to start working for you. Live retirement, your way. That means enjoying life while being confident that you will not run out of money. You may also begin thinking about the legacy you will leave for loved ones.

Too often, retirees believe that it is necessary to sacrifice indulgences, such as travel and hobbies in an effort to leverage the amount of wealth to their beneficiaries.

What is perhaps most unfortunate is that by making such personal sacrifices, these individuals may actually be creating larger tax burdens for their beneficiaries. Many assets that are attractive during the accumulation phase become tax liabilities if left alone to fund a legacy. Certain assets, like qualified plans and IRAs are subject to income tax upon your death. Additionally, if you have a taxable estate, the excess assets that you intend to leave to beneficiaries may be reduced by wealth transfer taxes. Therefore, the hard earned wealth that you accumulated during your life may diminish significantly before it is received by the intended beneficiaries.

the solution

Live Better, Leave More from MetLife is a strategy through which you reposition assets to purchase life insurance death benefit, thus solidifying your legacy and potentially leaving more to your beneficiaries. If properly structured the life insurance death benefit passes income tax and estate tax free. By incorporating life insurance into your wealth transfer planning, you may be able to pass more wealth onto your beneficiaries than would be the case if the assets were retained until your death. Depending on the life insurance product selected guarantees may also be available.

Often, by working with financial, legal and tax professionals, individuals find that they can provide an identical or potentially higher inheritance utilizing a life insurance policy. Because the policy's death benefit may often be purchased for fairly moderate premium amounts, repositioning assets in this way may also free up income for personal spending.

This strategy can also work in several ways for the charitably inclined. If a client feels they have adequately provided for their loved ones, an individual may choose to make gifts to their favorite charities by using one of several charitable gifting strategies.

Live Better, Leave More aims to meet your wealth transfer objectives without personal sacrifice by using the excess assets you own more efficiently. Unfortunately, there is no one solution for everyone. The key is to have a qualified team of financial, tax and legal professionals evaluate your current portfolio for opportunities to better meet your personal goals.

Live Better, Leave More Strategy

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the benefits

- Help to alleviate tensions between retirement income objectives and wealth transfers goals.
- Minimize possible income taxes and transfer taxes on excess assets allocated to the Live Better, Leave More Strategy.
- Maximize the wealth transferred to your beneficiaries.
- Create an opportunity for more substantial charitable bequests.

HOW THE LIVE BETTER, LEAVE MORE STRATEGY WORKS:

1. With the help of a financial advisor, you identify excess assets that can be used for wealth transfer.

2. Establish an Irrevocable Life Insurance Trust (ILIT) and fund it with gifts from the identified excess assets. There are a wide range of gifts that can be used in conjunction with an ILIT. You and your tax and legal advisors can determine which is the most appropriate.

3. The trustee of the ILIT purchases life insurance on insured’s life (and/or insured’s spouse’s life).

4. At insured’s death, the life insurance policy pays the death benefit to the ILIT. The beneficiaries of the ILIT receive the death benefit free from income and estate taxes according to the trust's terms.

Live Better, Leave More Strategy

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HOW THE LIVE BETTER, LEAVE MORE STRATEGY WORKS:

CLIENT

Identify excess assets with the help of a financial advisor

Establish Irrevocable Life Insurance Trust make gifts to the trust to fund annual premiums

IRREVOCABLE LIFE INSURANCE TRUST (ILIT)

Purchases Life Insurance Policy

Premiums

MetLife®

Affiliated insurance company

At insured's death, death benefit to (ILIT)

Trust distributes death benefit to trust beneficiaries free from income & estate taxes

BENEFICIARIES

Establishment of the ILIT requires the assistance of your own legal advisor.

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HOW THE "LIVE BETTER, LEAVE MORE" STRATEGY COULD WORK FOR YOU

You are age 62/59 with an estate currently estimated at $2,000,000 that is considered to have an annual growth rate of 5.00%. We are proposing to use your income on $700,000 of your current assets. As such, this technique affects 35.00% of your estate value.

LIVE BETTER—Knowing your legacy planning has been defined and implemented you can feel better about spending income and/or principle on your remaining assets. The tension between living a comfortable retirement and preserving the estate for beneficiaries or charity may be reduced or eliminated.

LEAVE MORE[1]**:** Based upon the size of your estate and your plans to leave a legacy, we may potentially increase your legacy by $1,477,024 by using a combination of trusts and life insurance, while maintaining or increasing your current lifestyle. The balance of this presentation illustrates your current situation and how the Live Better, Leave More strategy can work for you.

BASED ON THIS ANALYSIS WE FOUND THE FOLLOWING RESULTS:

Amounts Available to Beneficiaries

Year	1	5	10	20
Retain Asset and Do No Additional Planning:	$742,000	$682,803	$815,839	$1,251,809
Live Better, Leave More Approach:	$3,147,660	$2,851,620	$2,655,489	$2,728,833

[1] This is a first year value. Other years may be different. See the detail pages for the net to your beneficiaries in other years.
See the Assumptions page for important information about the values reflected on this page. Also please see the Important Information page for details regarding the structure and design of this concept both from a tax perspective and how it might pertain to your specific situation. Any reinvestment is considered to be made into a hypothetical investment, and no specific asset should be assumed.

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Assumptions Used in this Presentation

Current Value of Estate:	$2,000,000
# of Estate Exemptions:	2
Growth Rate of Estate:	5.00%
Value of Excess Asset:	$700,000
Growth Rate of Excess Asset:	6.00%
Cost Basis in Asset:	$500,000
Income Tax Rate:	35.00%
Current Withdrawals:	$0
Inflation Rate:	0.00%
Initial Death Benefit:	$2,500,000
Initial Life Insurance Premium:	$57,850
Total Years Premiums Are Paid:	10

Life Insurance Information

This presentation uses a Legacy Advantage SUL life insurance contract. This is a Universal Life insurance policy. The initial face amount of the policy used in this presentation is $2,500,000 with a first year premium cost of $57,850. This presentation assumes that the insured is a male/female, age 62/59, with an underwriting category of Standard Non-Smoker/Standard Non-Smoker.

It is assumed that the life insurance shown in this presentation is owned outside of your estate by an ILIT or third party. You may elect to own the policy directly.

Doing so may allow your beneficiaries to receive a potentially greater amount than by you retaining ownership and potentially exposing the death benefits to estate taxes on your death. This presentation is based on non-guaranteed values. Your actual results and the benefits received by your beneficiaries will be different. Please refer to the basic compliance illustration that must accompany this presentation

Definitions No Planning – Excess Assets Retained for Beneficiaries

Year:
Year refers to policy year.

Excess Asset Value:
Excess asset value as provided by the client and financial advisor.

Annual Asset Growth:
End of year excess asset growth, after tax, determined by the assumed growth, and income tax rate as provided by the client and financial advisor.

Annual Distributions for Expenses:
Annual distributions for expenses from excess asset as provided by the client and financial advisor.

Income Tax:
Income taxes associated with distributions for expenses (if any).

Year End Asset Value:
End of year excess asset value given assumed growth rate, net of distributions for expenses and income tax.

Estate Taxes:
Estate taxes based on the marginal rate in effect for that year.

Year End Basis:
Remaining cost basis after distributions for expenses, premiums and income taxes.

No Planning Asset Value to Beneficiaries:
Excess asset value given assumed growth rate, net of expenses, and estate taxes associated with the excess asset.

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No Planning – Excess Assets Retained for Beneficiaries

Here it is assumed that you do no planning. Instead, you retain the Excess Asset as discussed in this analysis. If you use these assets for expenses, this is reflected in the Annual Distributions for Expenses column. If you reinvest the income from this asset, it is assumed to be reinvested in the same asset. It is assumed that this asset continues to be retained by you, without any additional planning and that it is included in your estate. This presentation reflects the amount that your beneficiaries will net, after all taxes, without any further planning.

Growth Rate from Asset: 6.00%

Income Tax Rate: 35.00%

Estate Tax Rate: Varies by Year

Year	Excess Asset Value	Annual Asset Growth	Annual Distributions for Expenses	Income Tax	Year End Asset Value	Estate Taxes	Year End Basis	No Planning Asset Value to Beneficiaries
2009	700,000	42,000	0	0	742,000	0	500,000	742,000
2010	742,000	44,520	0	0	786,520	0	500,000	786,520
2011	786,520	47,191	0	0	833,711	197,089	500,000	636,622
2012	833,711	50,023	0	0	883,734	224,999	500,000	658,735
2013	883,734	53,024	0	0	936,758	253,955	500,000	682,803
2014	936,758	56,205	0	0	992,963	286,669	500,000	706,295
2015	992,963	59,578	0	0	1,052,541	321,025	500,000	731,516
2016	1,052,541	63,152	0	0	1,115,694	357,468	500,000	758,225
2017	1,115,694	66,942	0	0	1,182,635	396,656	500,000	785,979
2018	1,182,635	70,958	0	0	1,253,593	437,755	500,000	815,839
2019	1,253,593	75,216	0	0	1,328,809	481,029	500,000	847,780
2020	1,328,809	79,729	0	0	1,408,538	526,511	500,000	882,026
2021	1,408,538	84,512	0	0	1,493,050	574,376	500,000	918,674
2022	1,493,050	89,583	0	0	1,582,633	624,823	500,000	957,809
2023	1,582,633	94,958	0	0	1,677,591	678,082	500,000	999,509
2024	1,677,591	100,655	0	0	1,778,246	734,238	500,000	1,044,008
2025	1,778,246	106,695	0	0	1,884,941	793,749	500,000	1,091,192
2026	1,884,941	113,096	0	0	1,998,037	856,559	500,000	1,141,479
2027	1,998,037	119,882	0	0	2,117,920	922,989	500,000	1,194,930
2028	2,117,920	127,075	0	0	2,244,995	993,186	500,000	1,251,809
2029	2,244,995	134,700	0	0	2,379,695	1,067,531	500,000	1,312,164
2030	2,379,695	142,782	0	0	2,522,476	1,146,213	500,000	1,376,263
2031	2,522,476	151,349	0	0	2,673,825	1,229,425	500,000	1,444,400
2032	2,673,825	160,429	0	0	2,834,254	1,317,645	500,000	1,516,609
2033	2,834,254	170,055	0	0	3,004,310	1,411,124	500,000	1,593,185

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Live Better, Leave More Strategy

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Definitions for Live Better, Leave More – Excess Assets Used for Life Insurance Premiums and Cash Flow

Year:
Year refers to policy year.

Excess Asset Value:
Excess asset value as provided by the client and financial advisor.

Annual Asset Growth:
End of year excess asset growth, after tax, determined by the assumed growth, and income tax rate as provided by the client and financial advisor.

Annual Distributions for Expenses:
Annual distributions for expenses from excess asset as provided by the client and financial advisor.

Annual Life Insurance Premium:
Annual life insurance premium from corresponding MetLife life insurance ledger.

Income Taxes:
Income taxes associated with distributions for expenses (if any) and life insurance premiums.

Total Distributions:
Annual distributions for expenses (if any), life insurance premiums and taxes.

Year End Basis:
Remaining cost basis after distributions for expenses, premiums and income taxes.

Year End Asset Value:
End of year excess asset value given assumed growth rate, net of distributions for expenses, life insurance premiums and income tax.

Live Better, Leave More Strategy

Prepared for: Valued Client

Live Better, Leave More – Excess Assets Used for Life Insurance Premiums and Cash Flow

On this page the impact of using the Live Better, Leave More approach is detailed. Your current use of income for living expenses, or reinvestment, is reflected in the numbers on this page. Other funds are directed toward gifts, out of your estate, for life insurance premiums. If it's a case that will not be ILIT owned then the death benefit proceeds will be included in the client's estate. If the funds are insufficient to cover the cost of the life insurance premiums; it is reflected on this page.

Current Asset Value: $700,000

Growth Rate from Asset: 6.00%

Annual Distributions for Expenses: $0

Initial Life Insurance Premium: $57,850

After Tax Income: $0

Year	Excess Asset Value	Annual Asset Growth	Annual Distributions for Expenses	Annual Life Ins. Premiums	Income Tax	Total Distributions	Year End Basis	Year End Asset Value
2009	700,000	36,660	0	57,850	31,150	89,000	500,000	647,660
2010	647,660	33,520	0	57,850	31,150	89,000	500,000	592,180
2011	592,180	30,191	0	57,850	31,150	89,000	500,000	533,372
2012	533,372	27,831	0	57,850	11,680	69,530	463,842	491,672
2013	491,672	25,445	0	57,850	9,741	67,590	424,082	449,527
2014	449,527	22,966	0	57,850	8,906	66,755	382,771	405,737
2015	405,737	20,391	0	57,850	8,038	65,888	339,849	360,240
2016	360,240	17,715	0	57,850	7,137	64,987	295,254	312,969
2017	312,969	14,935	0	57,850	6,200	64,050	248,919	263,854
2018	263,854	12,047	0	57,850	5,227	63,077	200,777	212,824
2019	212,824	12,769	0	0	0	0	200,777	225,593
2020	225,593	13,536	0	0	0	0	200,777	239,129
2021	239,129	14,348	0	0	0	0	200,777	253,476
2022	253,476	15,209	0	0	0	0	200,777	268,685
2023	268,685	16,121	0	0	0	0	200,777	284,806
2024	284,806	17,088	0	0	0	0	200,777	301,894
2025	301,894	18,114	0	0	0	0	200,777	320,008
2026	320,008	19,200	0	0	0	0	200,777	339,208
2027	339,208	20,353	0	0	0	0	200,777	359,561
2028	359,561	21,574	0	0	0	0	200,777	381,135
2029	381,135	22,868	0	0	0	0	200,777	404,003
2030	404,003	24,240	0	0	0	0	200,777	428,243
2031	428,243	25,695	0	0	0	0	200,777	453,937
2032	453,937	27,236	0	0	0	0	200,777	481,174
2033	481,174	28,870	0	0	0	0	200,777	510,044

Life insurance premiums shown are based on the life insurance policy, as illustrated. Based on the assumptions, if the Excess Asset is depleted the life insurance will lapse unless premiums are paid from another source.

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Live Better, Leave More – Excess Assets Used for Life Insurance Premiums and Total Amount to Beneficiaries

Year:
Year refers to policy year.

Excess Asset Value:
Excess asset value as provided by the client and financial advisor.

Estate Taxes:
Estate taxes based on the marginal rate in effect for that year.

Net Asset Value at Death:
Excess asset value net of estate taxes.

Life Insurance Death Benefit:
Annual life insurance death benefit from corresponding MetLife life insurance ledger.

Total Amount to Beneficiaries:
Net excess asset value plus the corresponding MetLife life insurance death benefit from the life insurance ledger.

Income Tax:
Income taxes associated with distributions for expenses (if any) and life insurance premiums.

Incremental Amount to Beneficiaries:
The difference between no Planning Asset Value at death and LBLM Planning at death, to the beneficiaries.

Live Better, Leave More Strategy

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Live Better, Leave More – Excess Assets Used for Life Insurance Premiums and Total Amount to Beneficiaries

On this page the impact of using the Live Better, Leave More approach is detailed. Your current use of income for living expenses, or reinvestment, is reflected in the numbers on this page. Other funds are directed toward gifts, out of your estate, for life insurance premiums. If it's a case that will not be ILIT owned then the death benefit proceeds will be included in the client's estate. If the funds are insufficient to cover the cost of the life insurance premiums; it is reflected on this page.

Current Asset Value:	$700,000
Growth Rate from Asset:	6.00%
Annual Distributions for Expenses:	$0
Initial Life Insurance Death Benefit:	$2,500,000

Year	Excess Asset Value	Estate Taxes	Net Asset Value at Death	Life Ins. Death Benefit	Total Amount to Beneficiaries	Income Tax	Incremental Amount to Beneficiaries
2009	700,000	0	647,660	2,500,000	3,147,660	31,150	2,405,660
2010	647,660	0	592,180	2,500,000	3,092,180	31,150	2,305,660
2011	592,180	105,874	427,497	2,500,000	2,927,497	31,150	2,290,875
2012	533,372	102,366	389,306	2,500,000	2,889,306	11,680	2,230,571
2013	491,672	97,907	351,620	2,500,000	2,851,620	9,741	2,168,817
2014	449,527	92,792	312,945	2,500,000	2,812,945	8,906	2,106,650
2015	405,737	86,242	273,999	2,500,000	2,773,999	8,038	2,042,483
2016	360,240	78,148	234,821	2,500,000	2,734,821	7,137	1,976,595
2017	312,969	68,523	195,331	2,500,000	2,695,331	6,200	1,909,352
2018	263,854	57,335	155,489	2,500,000	2,655,489	5,227	1,839,650
2019	212,824	64,587	161,006	2,500,000	2,661,006	0	1,813,226
2020	225,593	72,265	166,864	2,500,000	2,666,864	0	1,784,838
2021	239,129	80,327	173,150	2,500,000	2,673,150	0	1,754,476
2022	253,476	89,096	179,589	2,500,000	2,679,589	0	1,721,780
2023	268,685	98,315	186,491	2,500,000	2,686,491	0	1,686,982
2024	284,806	108,018	193,877	2,500,000	2,693,877	0	1,649,868
2025	301,894	118,211	201,797	2,500,000	2,701,797	0	1,610,605
2026	320,008	128,967	210,241	2,500,000	2,710,241	0	1,568,763
2027	339,208	140,337	219,224	2,500,000	2,719,224	0	1,524,294
2028	359,561	152,301	228,833	2,500,000	2,728,833	0	1,477,024
2029	381,135	164,954	239,048	2,500,000	2,739,048	0	1,426,885
2030	404,003	178,320	249,923	2,500,000	2,749,923	0	1,373,660
2031	428,243	192,469	261,468	2,500,000	2,761,468	0	1,317,068
2032	453,937	207,434	273,740	2,500,000	2,773,740	0	1,257,130
2033	481,174	223,297	286,747	2,500,000	2,786,747	0	1,193,561

Life insurance premiums shown are based on the life insurance policy, as illustrated. Based on the assumptions, if the Excess Asset is depleted the life insurance will lapse unless premiums are paid from another source.

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Important Information about this Presentation

This Live Better, Leave More Supplemental Illustration is intended to demonstrate the impact to you of repositioning the character and ownership of certain excess assets, it may involve the sale of these excesses assets. Some or all of those after-tax income payments would be used to make gifts, out of your estate and into an irrevocable trust to purchase life insurance. The gifts may be designed in such a way as to use your annual exclusion or to maximize the use of your available unified tax credit. Ideally, doing so will eliminate that excess asset from your estate and replace that asset through the life insurance death proceeds. If properly structured, those death proceeds would be outside of your estate and received free of taxation by the trust beneficiaries.

There may be substantial costs to adopting the Live Better, Leave More approach. These costs could include, among other things, sales charges, trading costs, commissions, brokerage fees and surrender penalties. These might occur on either the sale of excess assets or the purchase of the life insurance. In some cases there may be additional tax results above and beyond the income taxation presented here.

Neither MetLife, nor its representatives, offer tax and legal advice. This presentation, in oral or written form, should not be construed as such. This is not intended to replace a complete estate tax analysis. Making new gifts into an irrevocable trust may have an impact on other estate planning that you may have implemented or may wish to implement in the future. Whether or not this concept is appropriate for you is a decision that must be made in conjunction with your tax, legal and accounting advisors based on the needs of all trust beneficiaries

Other alternatives may be equally or more suitable for your specific needs. Selected alternatives are presented in this presentation and in certain circumstances these alternatives may be more favorable, in all cases or in certain years.

Although MetLife does not provide tax and legal advice, there are certain issues with which you should be aware. This concept may involve the sale of an asset that may trigger taxable gains to you. There may be additional charges related to the sale or purchase of assets. There is always a risk that the repositioned asset will fail. In that event, life insurance premium payments may need to continue. The need to make these premium payments is independent of any funds received from the asset.

This is a supplemental illustration intended to provide you with an overview of this one concept. This presentation is not valid without a basic illustration run and dated the same day as this supplemental illustration. It discusses, among other things, the impact guaranteed and non-guaranteed policy values, the impact of a modified endowment contract, the impact of loans and withdrawals and the impact of a policy lapse.

This presentation is based on the projections and assumptions in the basic life insurance illustration. This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results will be more or less favorable than those shown.

You should consider what is a reasonable projection based on both the current environment and over the course of your long-term goals. Only you know what is a reasonable projection based on your risk tolerance. If you believe that the underlying assumptions are incorrect, you should have the life insurance illustration and this supplemental presentation rerun based on what you believe is reasonable.

This presentation shows, in part, the growth of hypothetical assets outside of a life insurance contract. Where these values are presented, the numbers are based on an assumed growth rate provided by you, the client, and are not guaranteed. These projections are hypothetical and are not intended to represent any specific financial product. The future performance of any assets in this presentation, including the life insurance or other financial products, is not guaranteed. Your actual results will be different from the values shown in this presentation.

This presentation is based on the tax law as it existed on the date the program was released. Any illustration of taxes is hypothetical in nature, does not purport to be complete, and is for general informational purposes only. Actual taxes may be higher or lower, depending on individual circumstances. Estate taxes are calculated based on current EGTRRA tax law.

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Important Information about this Presentation

Tax-free distributions assume that the life insurance policy is properly structured, is not a modified endowment contract (MEC), and distributions are made up to the cost basis and policy loans thereafter. Should the policy lapse or be surrendered prior to the death of the insured, there may be tax consequences. Loans and withdrawals will decrease the cash value and death benefit.

Life insurance is medically underwritten, so all candidates should be in reasonably good health. You should not cancel your current coverage until your new coverage is in force. Surrender charges may be due on an exchange of one contract for another. A change in policy may require an examination. Surrenders may be taxable. You should consult your own tax advisors regarding tax liability on surrenders.

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances

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LIFE | UNIVERSAL

Legacy Advantage℠ SUL

MetLife®

A Life Insurance Policy Illustration

Protect, preserve
AND TRANSFER
wealth

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& Valued Client

Prepared by: **MetLife Agent**
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Legacy Advantage SUL insurance policy is issued in New York by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 and MetLife Investors USA Insurance Company, Irvine, California 92614 in all other states.

Legacy Advantage SUL

1st Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 62
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker	Age: 59
Initial Face Amount: $2,500,000	Initial Annual Premium Outlay:	$57,849.78
Death Benefit Option: Option A (Level)	Premium Payment Mode:	Annual
For issue in the state of Connecticut		

About This Illustration

This illustration shows values for the Legacy Advantage Survivorship Universal Life Insurance Policy and any illustrated riders made part of this policy on a guaranteed and a non-guaranteed basis. This illustration does not change any provisions of your policy. Actual non-guaranteed values and benefits may be more or less than those illustrated. If you apply for this policy and the actual age, sex, or risk class, which are the bases on which the premiums are calculated, are different than shown above, your representative will provide you with a revised illustration and can explain any differences to you. This illustration was designed to help you understand how this policy works and is not a projection of how it will perform on a non-guaranteed basis.

A Brief Description of the Policy

(Please read your policy for a more complete description and explanation of this coverage)

Legacy Advantage Survivorship Universal Life Insurance Policy is a permanent life insurance policy insuring two lives. It is designed to allow flexible premiums and provide flexible death benefit protection, to be payable upon the death of the second insured to die. The non-guaranteed Cash Values and Death Benefits are based on the amount of premium payments, charges, and the interest credited to the policy. Legacy Advantage Survivorship Universal Life Insurance Policy is a non-participating policy - it does not pay dividends.

Guaranteed Coverage Based on Guaranteed Level Premium

Provided a premium of at least $27,371 Annually is paid when due until age 120 of the younger insured and that no policy changes, withdrawals or loans are made, the coverage is guaranteed to remain in force until maturity as defined in the policy. This premium amount is subject to the maximum allowed by federal tax law, above which the policy would no longer qualify as life insurance. This premium amount assumes a level premium payment in ALL years and does not reflect any additional first year premium, varied premiums or if planned premiums are not expected to be paid in all years.

What is Guaranteed

In addition to the coverage guarantees provided by the optional Joint Coverage Continuation Rider (JCCR) as described in the Riders and Benefits section, the minimum guaranteed interest rate credited towards policy cash value is 3.00%. The policy includes maximum cost of insurance rates and guaranteed charges. The JCCR provides a secondary guarantee when attached to a policy. The guarantee is not set at issue, but is dictated by the level and frequency of the premiums paid.

What is Non-Guaranteed

The interest rate actually credited may exceed the guaranteed interest rate of 3.00%. The monthly cost of insurance rates and expense charges may be less than the maximum guaranteed charges. These non-guaranteed elements can increase the value of your life insurance policy by increasing your policy's Cash Value and/or Death Benefit.

Initial Premium Outlay

Illustrated Coverage	**Annual**	**Semi-Annual**	**Quarterly**	**Monthly Bank Draft**
Policy Premiums	$57,849.78	$29,236.66	$14,697.66	$4,916.96
Total Amount	$57,849.78	$29,236.66	$14,697.66	$4,916.96

1st Insured: Valued Client		Risk Class: Male Standard Nonsmoker	Age: 62
2nd Insured: Valued Client		Risk Class: Female Standard Nonsmoker	Age: 59
Initial Face Amount: $2,500,000		Initial Annual Premium Outlay:	$57,849.78
Death Benefit Option: Option A (Level)		Premium Payment Mode:	Annual
For issue in the state of Connecticut			

Please note, you have the option of choosing to have your life insurance policy premiums billed on a mode other than annual. Any changes to the amount, frequency and timing of premium payments as illustrated will have a direct impact on the policy's values and guarantees. If paid more frequently than annually (more often than once a year), the cash value will be lower than the cash values under an annual premium scenario. This illustration assumes that premium payments are made on time when due.

Paying premiums on an annual basis will result in lower payments than paying premiums more often than once a year (for example), paying monthly premiums). Annualized premiums shown above include premiums for the base policy and any illustrated riders. These annual premiums are equivalent at issue. If you would like to change your premium payment mode after the policy has been issued, please contact your Financial Representative for the new premium amount.

The minimum 5 year no lapse guaranteed monthly premium for this contract is $2,893. As long as at least the minimum premium is paid each month and no loans are taken, no partial withdrawals are made and no cash value is paid to you, the policy is guaranteed not to lapse for 5 years.
The minimum monthly premium requirement of $1,846 for the 1st year must be met in order to have the Joint Coverage Continuation Rider on your policy.

The Joint Coverage Continuation Rider provides a secondary guarantee when attached to a policy. The duration of the guarantee is not set at issue, but is dictated by the level and frequency of the premiums paid.
As long as premiums are paid as illustrated beginning on page 9 of this illustration, the Face Amount (net of any loans) is guaranteed for the insureds' lifetimes.

Monthly Policy Charges and Expenses

For this illustrated policy the Monthly Deductions will consist of:

1. Premium load is 10.00% on all premiums paid in year 1 month 1 through year 61 month 12, 0.00% on all premiums paid in year 62 month 1 and later.
2. A monthly policy fee of $10.00 is assessed in all policy years, and will vary by duration and risk class.
3. A monthly expense charge of $1,705.50 for year 1 through 20, $1,516.00 for years 21 and later under non-guaranteed assumptions. These charges were calculated assuming that there are no Face Amount changes..
4. The cost of insurance is based on the insured's illustrated risk classes. This amount will vary depending on the specifics of your policy. The cost of insurance is calculated using a guaranteed rate or MetLife's current rate if lower.

5. All premiums less partial withdrawals or loans and less the above charges are credited daily with an interest rate guaranteed to be no less than 3.00% on an annualized basis. The current rate credited is 5.50% as of 10/01/2009 from issue through year 61 month 12, 4.50% in year 62 month 1 and later. This rate will not be reduced more frequently than once each quarter. Please refer to variable information section for details.
6. Applicable surrender charges will be applied to the Cash Value in the event of a surrender, decrease in face amount or a partial withdrawal. The surrender charge period begins when the policy is issued or a change in face amount occurs.

Withdrawal/Surrender and Decrease Charges

There is a 19 year decreasing full surrender charge per $1,000 of initial Face.These charges are, respectively, for 19 years from issue or increase: $32.06, $29.13, $26.30, $23.58, $20.96, $18.46, $16.09, $13.84, $11.73, $9.77, $7.96, $6.31, $4.83, $3.52, $2.40 , $1.48, $0.76, $0.26, and $0.00. The Factors listed here apply to the Initial Face Amount only, any increase in Face Amount will change these Factors.

Riders and Benefits

The following are descriptions of benefits provided by riders that have been included in this illustration. These benefits are subject to limitations and exclusions, which are not set forth below. For full details, ask to see a specimen policy.

Joint Coverage Continuation Rider (JCCR)

The policy no-lapse guarantee is provided by the Joint Coverage Continuation Rider (JCCR). This benefit, when in effect, guarantees that the policy will not lapse. This guarantee does not apply to the policy cash value only the face amount portion of the death benefit is protected. In order to monitor performance of the JCCR, a JCCR value account is established. This JCCR Value Account is used for monitoring purposes only and does not have any cash value to the policy owner. This JCCR Value must stay positive and greater than any policy indebtedness at all times in order for the JCCR to provide the guarantee. In addition, within the first policy year, the JCCR Minimum First Year Premium must be paid.

Payment of the JCCR Minimum First Year Premium by itself does not guarantee that the policy will provide the guaranteed benefit for the first year. To guarantee the benefit within the first policy year, in addition to meeting the JCCR Minimum First Year Premium, the Joint Coverage Continuation Rider Value must be either positive and greater than the policy indebtedness at all times or the policy must have no loans outstanding. To guarantee the policy benefit after the first year, the requirement of the Cumulative Premium no longer applies, only the Joint Coverage Continuation Rider Value must be positive and greater than the policy indebtedness at all times. Changes in the initial face amount of the policy or any riders may affect the premium requirements for this benefit. You should request an illustration before making changes to your policy.

Any changes to your policy (including premium payments, face changes, DBO changes, risk class changes, rider addition/deletion, distributions) and the timing of when these changes are made will impact the duration of the guarantee.

If the guarantee ends, the policy will stay in force as long as policy values are sufficient to pay the monthly cost of insurance. If you pay additional premiums they will increase the policy's cash value.

A Word About Taxes

In order to receive favorable tax treatment, under the Internal Revenue Code on policy distributions, life insurance policy premiums must be within certain limits during the first 7 policy years and during the first 7 policy years after certain policy changes. Distributions include surrender of policy values, policy loans or pledges to secure a loan. Failure to satisfy this limitation would cause the policy to become a Modified Endowment Contract (MEC) and cause distributions to be taxable (and possibly subject to a tax penalty if received before age 59 1/2) to the extent there is a gain (generally, Cash Value plus any prior distributions in excess of premiums paid) in the policy. **As illustrated, this policy is not a MEC.** Changes to benefits, premiums, premium mode, or surrenders whether illustrated or not, may cause the policy to lose its favorable tax status. A reduction of the death benefit at any time could cause your policy to become a MEC.

Death Benefit proceeds from this policy are generally received by the insured's beneficiary income tax free subject to certain transfer-for-value and other rules. In particular, in the case of a business owned policy, the provisions of section 101 (j) of the Code may limit the amount of the Death Benefit excludable from gross income unless a specified exception applies and a notice and consent requirement is satisfied. Policy loans on non MEC policies are generally not treated as distributions or subject to income tax (IRC Section 2202). Consult your tax advisor.

This illustration assumes a tax bracket of 28.00%.

This illustration treats zero net cost loans just like any other policy loan for tax purposes. Please consult your tax advisor regarding tax liability when considering taking a loan on the policy, including a zero net cost loan. The tax treatment of zero net cost loans is uncertain. Also please note that the exercise of the Policy Split Option may be taxable. Consult your tax advisor.

Please also note, if you surrender your policy, or if your policy lapses while loans are outstanding, income tax could be payable on borrowed amounts. Please consult your tax or legal advisor.

Circular 230 Disclosure: Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Interest Adjusted Indexes

These indexes provide a means for evaluating the comparative cost of the policy under stated assumptions. In computing the indexes, an assumed rate of interest is applied in averaging the premiums paid and benefits available over a stated period of time, taking into account the time value of money. They can be useful in comparing Universal Life coverage's only if the same premium and death benefit are assumed for each policy being compared. A lower index is better than a higher one. Indexes are approximate because they involve assumptions, including the rate of interest used.

Interest Adjusted Indexes

Interest Adjusted Indexes based on a 5.00% interest rate for the base policy:

	GUARANTEED		NON-GUARANTEED	
	End of 10 Yrs.	End of 20 Yrs.	End of 10 Yrs.	End of 20 Yrs.
Life Insurance Net Payment Cost Index	$23.14	$14.34	$23.14	$14.34
Life Insurance Surrender Cost Index	$15.40	$14.34	$10.96	$10.64

The difference between the total premiums paid and the cash value should not be used as the basis for determining policy cost.

Legacy Advantage SUL

1st Insured: Valued Client | Risk Class: Male Standard Nonsmoker | Age: 62
2nd Insured: Valued Client | Risk Class: Female Standard Nonsmoker | Age: 59
Initial Face Amount: $2,500,000 | Initial Annual Premium Outlay: $57,849.78
Death Benefit Option: Option A (Level) | Premium Payment Mode: Annual
For issue in the state of Connecticut

NOTE:
Premium Outlay columns below mean the amount of premium assumed to be paid by the policy owner or other premium payer out-of-pocket. This column is illustrated as of the beginning of the year.
This illustration assumes that the currently illustrated non-guaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

	Based on the Guaranteed Minimum Interest Rate and Maximum Policy Charges			**At the Midpoint Interest Rate and Average Policy Charges**			**At the Current Interest Rate and Policy Charges**		
End of	Planned Premium Outlay	Cash Surrender Value	Net Death Benefit	Planned Premium Outlay	Cash Surrender Value	Net Death Benefit	Planned Premium Outlay	Cash Surrender Value	Net Death Benefit
Year 5	57,850	89,197	2,500,000	57,850	111,441	2,500,000	57,850	134,971	2,500,000
Year 10	57,850	255,705	2,500,000	57,850	325,454	2,500,000	57,850	402,112	2,500,000
Year 20	0	0	2,500,000	0	16,498	2,500,000	0	320,561	2,500,000
Year 30	0	0	2,500,000	0	0	2,500,000	0	0	2,500,000
At Age 70 of the younger insured	0	236,104	2,500,000	0	316,661	2,500,000	0	406,031	2,500,000
Total to Age 120 of the younger insured	578,498			578,498			578,498		

Signatures

I have received the illustration for the proposed life insurance policy. The following was discussed with me by my representative.

This is only an illustration and not a contract. I will review the life insurance policy carefully upon receipt to familiarize myself with the actual contractual provisions, such as policy benefits and conditions.

If I miss a premium due date, pay a premium amount other then as planned, take any loans or withdrawals,
I understand the values and any guarantees will not be as illustrated.

Riders to be applied for on this contract have been explained to me.

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

____ Date ____________________
(Applicant)

____ Date ____________________
(Applicant)

I certify that this illustration has been presented to the applicant(s) in its entirety and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

____ Date ____________________
(Representative)

MetLife Agent
Metropolitan Life Insurance Company
200 Park Ave., New York, New York, 10166
Telephone:
Fax:

Column Definitions

Year
In the ledger pages, Year refers to the policy year.

Age
In the ledger pages, Age refers to the insureds ages as of their nearest birthdays as of the end of the policy year.

Planned Annual Premium Outlay
This column reflects the total of the annual out of pocket premiums and is reduced by any force-outs. It also includes any 1035 Exchange Amount, repayment of a loan or Lump Sum money received. This is the sum of all planned periodic premiums. Force-out is the money paid back to policy owner to adhere guideline requirements.

Interest Crediting
The interest rates shown in this illustration are effective annual rates. They are subject to change, but are guaranteed to never go below a 3.00% effective annual rate. Interest is credited daily to the Cash Values after deduction of policy charges and before application of surrender charges. The policy’s current interest rate is credited daily only on the Cash Value in excess of any outstanding loan amount. It is based upon the portfolio-credited method determined by investment returns that are reviewed on a calendar quarter basis. Loaned amounts are credited daily at 3.00% effective annual rate. The current rate credited is 5.50% from issue through year 61 month 12, 4.50% in year 62 month 1 and later.

Cash Value
The Cash Value equals to sum of premiums paid:
- (less) administrative charges/loads,
- (less) monthly deductions for Cost of Insurance and riders charges,
- (less) any withdrawal charges and the amount of the withdrawal,
- (less) any decrease charges
+ (plus) interest credited

Cash Surrender Value
The Cash Surrender Value equals the Cash Value less any outstanding loan balance, loan interest due and any applicable surrender charges. It is the amount you would receive if you were to fully surrender the policy.

Net Death Benefit
The Net Death Benefit is equal to the Death Benefit less any outstanding loan balance and loan interest due. Coverage may be decreased by loans, surrenders or requested decreases.Coverage may be increased by additional insurance benefits or as requires by federal income tax laws or regulation minimums to qualify as life insurance.

Internal Rate of Return (IRR) on Death Benefit
The Internal Rate of Return on Death Benefit (IRR) is the yearly interest rate, which if credited to the cash outlay, yields the death benefit. IRR is useful when comparing policies with unlike planned premiums, partial withdrawals/surrender, loans and death benefits. A higher IRR generally represents better performance than a lower IRR.

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Legacy Advantage SUL

1st Insured: Valued Client	Risk Class: Male Standard Nonsmoker — Age: 62
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker — Age: 59
Initial Face Amount: $2,500,000	Initial Annual Premium Outlay: $57,849.78
Death Benefit Option: Option A (Level)	Premium Payment Mode: Annual
For issue in the state of Connecticut	

Policy Values Ledger

		Guaranteed Charges and a 3.00% Interest Rate					Non-Guaranteed Charges and a Varying* Interest Rate				
Year	Age	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit
1	63 / 60	57,850	27,752	0	2,500,000	4,221.54	57,850	33,655	0	2,500,000	4,221.54
2	64 / 61	57,850	55,892	0	2,500,000	509.28	57,850	69,145	0	2,500,000	509.28
3	65 / 62	57,850	84,324	18,574	2,500,000	211.97	57,850	106,544	40,794	2,500,000	211.97
4	66 / 63	57,850	112,931	53,981	2,500,000	123.30	57,850	145,932	86,982	2,500,000	123.30
5	67 / 64	57,850	141,597	89,197	2,500,000	83.18	57,850	187,371	134,971	2,500,000	83.18
6	68 / 65	57,850	170,189	124,039	2,500,000	60.91	57,850	230,905	184,755	2,500,000	60.91
7	69 / 66	57,850	198,549	158,324	2,500,000	46.97	57,850	276,562	236,337	2,500,000	46.97
8	70 / 67	57,850	226,495	191,895	2,500,000	37.52	57,850	324,352	289,752	2,500,000	37.52
9	71 / 68	57,850	253,783	224,458	2,500,000	30.74	57,850	374,338	345,013	2,500,000	30.74
10	72 / 69	57,850	280,130	255,705	2,500,000	25.68	57,850	426,537	402,112	2,500,000	25.68
11	73 / 70	0	256,004	236,104	2,500,000	22.20	0	425,931	406,031	2,500,000	22.20
12	74 / 71	0	228,276	212,501	2,500,000	19.50	0	424,464	408,689	2,500,000	19.50
13	75 / 72	0	196,255	184,180	2,500,000	17.35	0	421,766	409,691	2,500,000	17.35
14	76 / 73	0	159,104	150,304	2,500,000	15.61	0	417,561	408,761	2,500,000	15.61
15	77 / 74	0	115,857	109,857	2,500,000	14.18	0	411,332	405,332	2,500,000	14.18
16	78 / 75	0	65,252	61,552	2,500,000	12.98	0	402,100	398,400	2,500,000	12.98
17	79 / 76	0	5,699	3,799	2,500,000	11.95	0	389,328	387,428	2,500,000	11.95
18	80 / 77	0	0	0	2,500,000	11.08	0	372,090	371,440	2,500,000	11.08
19	81 / 78	0	0	0	2,500,000	10.32	0	349,831	349,831	2,500,000	10.32
20	82 / 79	0	0	0	2,500,000	9.66	0	320,561	320,561	2,500,000	9.66
21	83 / 80	0	0	0	2,500,000	9.07	0	285,951	285,951	2,500,000	9.07
22	84 / 81	0	0	0	2,500,000	8.55	0	239,920	239,920	2,500,000	8.55
23	85 / 82	0	0	0	2,500,000	8.09	0	179,593	179,593	2,500,000	8.09
24	86 / 83	0	0	0	2,500,000	7.67	0	101,928	101,928	2,500,000	7.67
25	87 / 84	0	0	0	2,500,000	7.29	0	3,310	3,310	2,500,000	7.29
26	88 / 85	0	0	0	2,500,000	6.95	0	0	0	2,500,000	6.95
27	89 / 86	0	0	0	2,500,000	6.64	0	0	0	2,500,000	6.64
28	90 / 87	0	0	0	2,500,000	6.36	0	0	0	2,500,000	6.36
29	91 / 88	0	0	0	2,500,000	6.09	0	0	0	2,500,000	6.09
30	92 / 89	0	0	0	2,500,000	5.85	0	0	0	2,500,000	5.85
		578,498					578,498				

***Varying Rate: Please refer to variable information section for details.**

NOTES: Please see important notes on page 11

This report is not valid unless accompanied by all pages.

Where T is the target premium, GA is the Guideline Annual Premium, GS is the Guideline Single Premium and 7P is the 7 Pay premium.

Legacy Advantage SUL

1st Insured: Valued Client	Risk Class: Male Standard Nonsmoker Age: 62
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker Age: 59
Initial Face Amount: $2,500,000	Initial Annual Premium Outlay: $57,849.78
Death Benefit Option: Option A (Level)	Premium Payment Mode: Annual
For issue in the state of Connecticut	

Policy Values Ledger

		Guaranteed Charges and a 3.00% Interest Rate					Non-Guaranteed Charges and a Varying* Interest Rate				
Year	Age	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit
31	93/ 90	0	0	0	2,500,000	5.63	0	0	0	2,500,000	5.63
32	94/ 91	0	0	0	2,500,000	5.42	0	0	0	2,500,000	5.42
33	95/ 92	0	0	0	2,500,000	5.23	0	0	0	2,500,000	5.23
34	96/ 93	0	0	0	2,500,000	5.05	0	0	0	2,500,000	5.05
35	97/ 94	0	0	0	2,500,000	4.88	0	0	0	2,500,000	4.88
36	98/ 95	0	0	0	2,500,000	4.73	0	0	0	2,500,000	4.73
37	99/ 96	0	0	0	2,500,000	4.58	0	0	0	2,500,000	4.58
38	100/ 97	0	0	0	2,500,000	4.44	0	0	0	2,500,000	4.44
39	101/ 98	0	0	0	2,500,000	4.31	0	0	0	2,500,000	4.31
40	102/ 99	0	0	0	2,500,000	4.19	0	0	0	2,500,000	4.19
41	103/100	0	0	0	2,500,000	4.07	0	0	0	2,500,000	4.07
42	104/101	0	0	0	2,500,000	3.96	0	0	0	2,500,000	3.96
43	105/102	0	0	0	2,500,000	3.86	0	0	0	2,500,000	3.86
44	106/103	0	0	0	2,500,000	3.76	0	0	0	2,500,000	3.76
45	107/104	0	0	0	2,500,000	3.67	0	0	0	2,500,000	3.67
46	108/105	0	0	0	2,500,000	3.58	0	0	0	2,500,000	3.58
47	109/106	0	0	0	2,500,000	3.49	0	0	0	2,500,000	3.49
48	110/107	0	0	0	2,500,000	3.41	0	0	0	2,500,000	3.41
49	111/108	0	0	0	2,500,000	3.33	0	0	0	2,500,000	3.33
50	112/109	0	0	0	2,500,000	3.26	0	0	0	2,500,000	3.26
51	113/110	0	0	0	2,500,000	3.19	0	0	0	2,500,000	3.19
52	114/111	0	0	0	2,500,000	3.12	0	0	0	2,500,000	3.12
53	115/112	0	0	0	2,500,000	3.06	0	0	0	2,500,000	3.06
54	116/113	0	0	0	2,500,000	2.99	0	0	0	2,500,000	2.99
55	117/114	0	0	0	2,500,000	2.93	0	0	0	2,500,000	2.93
56	118/115	0	0	0	2,500,000	2.88	0	0	0	2,500,000	2.88
57	119/116	0	0	0	2,500,000	2.82	0	0	0	2,500,000	2.82
58	120/117	0	0	0	2,500,000	2.77	0	0	0	2,500,000	2.77
59	121/118	0	0	0	2,500,000	2.72	0	0	0	2,500,000	2.72
60	122/119	0	0	0	2,500,000	2.67	0	0	0	2,500,000	2.67
		578,498					578,498				

***Varying Rate: Please refer to variable information section for details.**

NOTES: Please see important notes on page 11

Policy Values Ledger

		Guaranteed Charges and a 3.00% Interest Rate					Non-Guaranteed Charges and a Varying* Interest Rate				
Year	Age	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit	Planned Annual Premium Outlay	Cash Value	Cash Surrender Value	Net Death Benefit	IRR on Death Benefit
61	123/120	0	0	0	2,500,000	2.62	0	0	0	2,500,000	2.62
62	124/121	0	0	0	2,500,000	2.57	0	0	0	2,500,000	2.57
63	125/122	0	0	0	2,500,000	2.53	0	0	0	2,500,000	2.53
64	126/123	0	0	0	2,500,000	2.49	0	0	0	2,500,000	2.49
65	127/124	0	0	0	2,500,000	2.44	0	0	0	2,500,000	2.44
66	128/125	0	0	0	2,500,000	2.40	0	0	0	2,500,000	2.40
		578,498					578,498				

***Varying Rate: Please refer to variable information section for details.**

NOTES: (1) *Totals do not take into account the time value of money, i.e., that because of interest, a dollar in the future has less value than a dollar today.*
(2) *The Non-Guaranteed benefits and values shown are not guaranteed. The assumptions on which they are based are subject to change and actual results may be more or less favorable.*

This report is not valid unless accompanied by all pages.

Variable Information

Varying Current Interest Rate

From Policy Year 1 To Policy Year 61 Month 12 5.50 %
From Policy Year 62 Month 1 To Policy Year 66 4.50 %