Spousal Lifetime Access Trust

Using Legacy Advantage SUL Insurance Policy

MetLife®

Supplemental Illustration

Prepared for:

Valued Client & Valued Client

Prepared by:

MetLife Agent
200 Park Ave.
New York, NY 10166

Insurance Products:
• Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
• Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

A Spousal Lifetime Access Trust offers you the ability to set up an irrevocable trust so that you can achieve needed planning. However, the trustee can make discretionary distributions to trust beneficiaries – possible including your spouse.* Through these distributions, a family can receive trust assets thereby freeing up other household income. In this manner you may be able to put your desired estate plan in place now, while still having an option of spousal access to the trust funds should an unexpected need arise. This can help increase confidence as you plan for the future.

the concern

You are concerned about traditional wealth transfer plans that may force you to permanently relinquish access to the assets you transfer. You would like to learn ways to accumulate wealth on a tax-favored basis yet you may be concerned about potential creditors or professional liabilities and what might happen to all you have worked for upon your death. Estate taxes, debts, final expenses and probate costs, when put together, can significantly diminish your wealth. You want to provide for your family members, ensuring to the extent possibly, that their standard of living will remain constant and that you leave a lasting legacy.

*Limitations to access may apply.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

the solution

If these issues concern you, you may wish to consider a Spousal Lifetime Access Trust (SLAT). A SLAT is a specially designed Irrevocable Life Insurance Trust (ILIT) for married clients in a stable relationship. The trust keeps life insurance death benefit outside of both spouses' estates and allows the trustee to access the policy's cash value and death benefit for the non-donor spouse.

A SLAT can be funded by a single life insurance policy or possibly a survivorship policy that allows distributions for the benefit of your spouse and beneficiaries[1]. If the trust is properly structured, the life insurance death benefit will pass to your beneficiaries both federal income and estate tax-free.

the benefits

- Provides an additional opportunity to pass property to your beneficiaries on an estate tax-free basis.
- Potential cash value accumulation of the life insurance policy.
- Trustee has access to policy cash values on a tax-advantaged basis.[2]
- Insurance policy death benefit proceeds are kept out of your estate.
- Enables the trustee to use funds available to the trust for the benefit of your spouse for health, education, maintenance, and support.[3]
- Gives you the opportunity to control the ultimate distribution of your wealth through the terms of the trust provisions in a manner consistent with your overall objectives.
- Can protect assets from creditors and potential liabilities.

[1] The trust needs to be designed to avoid imputing incidents of ownership to the insured spouse as beneficiary of the trust owning the survivorship insurance. Possessing incidents of ownership will cause the survivorship death proceeds to be included in the taxable estate of the spouse/trust beneficiary

[2] Tax-advantaged distribution assumes that the life insurance policy is properly structured and is not a modified endowment contract (MEC) and distributions made are withdrawals up to the cost basis and policy loans thereafter. Loans and withdrawals will decrease the cash value and death benefit. Should the policy lapse or be surrendered prior to the death of the insured there may be tax consequences. Consult your tax advisor and attorney for advice regarding your particular situation.

[3] If your spouse is the trustee, in order to help ensure that the trust proceeds are not included in his/her estate, withdrawals are limited to 5% or $5,000 of the trust corpus (Known as 5 or 5% powers) plus distributions for health, education, support and maintenance. If an independent third party is the trustee, that limitation does not apply. However, your spouse must then ask the trustee for a withdrawal, which can be denied. Some states may require the appointment of an independent trustee.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

HOW A SPOUSAL LIFETIME ACCESS TRUST WORKS

1. The trust is drafted by client's legal counsel and the couple determines which individual will be the grantor of the trust.
2. The grantor will make gifts of his/her separate property to the trust using their annual lifetime and gift exclusion amounts.
3. The trust purchases a single life policy on the life of the grantor, or a survivorship life policy on the couple.
4. The trustee may take distributions from the trust for the non-grantor spouse or the other trust beneficiaries through tax-advantaged withdrawals and loans from the policy's cash value. (Policy loans and withdrawals will decrease the cash value and may cause the policy to lapse).
5. At the death of the insured/s, the policy's death benefit is paid to the trust income tax–free less any outstanding policy loans or withdrawals.
6. The trust distributes the death benefit to the trust beneficiaries free from income and estate taxes.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

HOW A SPOUSAL LIFETIME ACCESS TRUST WORKS

GRANTOR
Establishes a
Spousal Lifetime Access Trust

Grantor
Insured Spouse

SPOUSAL LIFETIME ACCESS TRUST
Purchases Life Insurance Policy

Premiums

MetLife®
Affiliated insurance company

At insured's death,
death benefit to SLAT
income tax free

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

TRUSTEE
May take distributions
from trust for non-donor
spouse or other trust
beneficiaries through tax-
advantaged withdrawals
and loans from policy's
cash value

BENEFICIARIES

Upon the death of the Insured Spouse, the policy's death benefit proceeds are excluded from the Insured Spouse's estate. Eventually upon the death of the Non-Insured Spouse, the remaining balance of the trust is excluded from the Non-Insured Spouse's estate except for unused 5 or 5% Powers.

Please note: This illustration is designed to provide general information on the subject matter. The results and availability of these techniques may vary depending on your particular situation. The techniques discussed assume you consult with the appropriate legal and tax advisors and obtain properly structured and drafted legal documents. MetLife does not provide tax and legal advice and clients should consult with their attorney and/or tax advisor before making final investment decisions.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

Product: Legacy Advantage SUL

Insured: Valued Client

Initial Premium: $25,000

Initial Death Benefit: $1,896,975

	Without Life Insurance				With Life Insurance and a Spousal Lifetime Access Trust			
End of Year	Age at End of Year	Gross Estate End of Year	Estate Taxes	Net to Beneficiaries	Gross Estate End of Year[1]	Estate Taxes	Net Death Benefit End of Year	Net to Beneficiaries
2009	57	2,072,000	0	2,072,000	2,046,100	0	1,896,975	3,943,075
2010	58	2,146,592	0	2,146,592	2,093,860	0	1,896,975	3,990,835
2011	59	2,223,869	544,696	1,679,173	2,143,339	505,236	1,896,975	3,535,078
2012	60	2,303,929	583,925	1,720,004	2,194,599	530,353	1,896,975	3,561,220
2013	61	2,386,870	624,566	1,762,304	2,247,704	556,375	1,896,975	3,588,304
2014	62	2,472,797	666,671	1,806,127	2,302,722	583,334	1,896,975	3,616,363
2015	63	2,561,818	712,764	1,849,054	2,359,720	611,263	1,896,975	3,645,432
2016	64	2,654,044	761,643	1,892,400	2,418,770	640,197	1,896,975	3,675,547
2017	65	2,749,589	812,282	1,937,307	2,479,945	670,173	1,896,975	3,706,747
2018	66	2,848,574	864,744	1,983,830	2,543,323	702,961	1,896,975	3,737,337
2019	67	2,951,123	919,095	2,032,028	2,608,983	737,761	1,896,975	3,768,197
2020	68	3,057,363	976,550	2,080,814	2,677,006	773,813	1,896,975	3,800,168
2021	69	3,167,428	1,037,086	2,130,343	2,747,479	811,164	1,896,975	3,833,290
2022	70	3,281,456	1,099,801	2,181,655	2,820,488	849,858	1,896,975	3,867,604
2023	71	3,399,588	1,164,774	2,234,815	2,896,125	889,946	1,896,975	3,903,154
2024	72	3,521,973	1,232,085	2,289,888	3,000,386	945,212	1,896,975	3,952,149
2025	73	3,648,765	1,301,820	2,346,944	3,108,400	1,004,620	1,896,975	4,000,755
2026	74	3,780,120	1,374,066	2,406,054	3,220,302	1,066,166	1,896,975	4,051,111
2027	75	3,916,204	1,448,912	2,467,292	3,336,233	1,129,928	1,896,975	4,103,280
2028	76	4,057,188	1,526,453	2,530,734	3,456,337	1,195,986	1,896,975	4,157,327
2029	77	4,203,246	1,606,786	2,596,461	3,580,765	1,264,421	1,896,975	4,213,319
2030	78	4,354,563	1,690,010	2,664,554	3,709,673	1,335,320	1,896,975	4,271,328
2031	79	4,511,328	1,776,230	2,735,097	3,843,221	1,408,772	1,896,975	4,331,425
2032	80	4,673,735	1,865,554	2,808,181	3,981,577	1,484,867	1,896,975	4,393,685
2033	81	4,841,990	1,958,094	2,883,895	4,124,914	1,563,703	1,896,975	4,458,186
2034	82	5,016,302	2,053,966	2,962,336	4,273,411	1,645,376	1,896,975	4,525,010
2035	83	5,196,888	2,153,289	3,043,600	4,427,254	1,729,990	1,896,975	4,594,239
2036	84	5,383,976	2,256,187	3,127,789	4,586,635	1,817,649	1,896,975	4,665,961
2037	85	5,577,800	2,362,790	3,215,010	4,751,754	1,908,465	1,896,975	4,740,264
2038	86	5,778,600	2,473,230	3,305,370	4,922,817	2,002,549	1,896,975	4,817,243
2039	87	5,986,630	2,587,646	3,398,983	5,100,038	2,100,021	1,896,975	4,896,992
2040	88	6,202,149	2,706,182	3,495,967	5,283,640	2,201,002	1,896,975	4,979,613
2041	89	6,425,426	2,828,984	3,596,442	5,473,851	2,305,618	1,896,975	5,065,208
2042	90	6,656,741	2,956,208	3,700,534	5,670,909	2,414,000	1,896,975	5,153,884
2043	91	6,896,384	3,088,011	3,808,373	5,875,062	2,526,284	1,896,975	5,245,753

This illustration assumes that the currently illustrated nonguaranteed elements will continue for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This illustration is not an insurance contract and is not complete without all pages.

This table does not take into account the time value of money. Because of inflation, the value of dollar in the future is less than the value of a dollar today.

[1] Life Insurance Premiums are deducted.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

Product: Legacy Advantage SUL

Insured: Valued Client

Initial Premium: $25,000

Initial Death Benefit: $1,896,975

		Without Life Insurance			With Life Insurance and a Spousal Lifetime Access Trust			
End of Year	Age at End of Year	Gross Estate End of Year	Estate Taxes	Net to Beneficiaries	Gross Estate End of Year[1]	Estate Taxes	Net Death Benefit End of Year	Net to Beneficiaries
2044	92	7,144,654	3,224,560	3,920,094	6,086,564	2,642,610	1,896,975	5,340,929
2045	93	7,401,861	3,366,024	4,035,838	6,305,681	2,763,124	1,896,975	5,439,531
2046	94	7,668,328	3,512,581	4,155,748	6,532,685	2,887,977	1,896,975	5,541,683
2047	95	7,944,388	3,664,413	4,279,975	6,767,862	3,017,324	1,896,975	5,647,513
2048	96	8,230,386	3,821,712	4,408,674	7,011,505	3,151,328	1,896,975	5,757,152
2049	97	8,526,680	3,984,674	4,542,006	7,263,919	3,290,155	1,896,975	5,870,739
2050	98	8,833,641	4,153,502	4,680,138	7,525,420	3,433,981	1,896,975	5,988,414
2051	99	9,151,652	4,328,408	4,823,243	7,796,335	3,582,984	1,896,975	6,110,326
2052	100	9,481,111	4,509,611	4,971,500	8,077,003	3,737,352	1,896,975	6,236,626
2053	101	9,822,431	4,697,337	5,125,094	8,367,775	3,897,276	1,896,975	6,367,474
2054	102	10,176,039	4,900,623	5,275,415	8,669,015	4,062,958	1,896,975	6,503,032
2055	103	10,542,376	5,120,426	5,421,950	8,981,100	4,234,605	1,896,975	6,643,470
2056	104	10,921,901	5,348,141	5,573,761	9,304,419	4,412,431	1,896,975	6,788,964
2057	105	11,315,090	5,584,054	5,731,036	9,639,378	4,596,658	1,896,975	6,939,695
2058	106	11,722,433	5,828,460	5,893,973	9,986,396	4,787,518	1,896,975	7,095,853
2059	107	12,144,441	6,081,664	6,062,776	10,345,906	5,002,544	1,896,975	7,240,338
2060	108	12,581,641	6,343,984	6,237,656	10,718,359	5,226,015	1,896,975	7,389,319
2061	109	13,034,580	6,615,748	6,418,832	11,104,220	5,457,532	1,896,975	7,543,663
2062	110	13,503,825	6,897,295	6,606,530	11,503,972	5,697,383	1,896,975	7,703,564
2063	111	13,989,962	7,188,977	6,800,985	11,918,115	5,945,869	1,896,975	7,869,221
2064	112	14,493,601	7,491,161	7,002,440	12,347,167	6,203,300	1,896,975	8,040,842
2065	113	15,015,371	7,804,222	7,211,148	12,791,665	6,469,999	1,896,975	8,218,641
2066	114	15,555,924	8,128,554	7,427,370	13,252,165	6,746,299	1,896,975	8,402,841
2067	115	16,115,937	8,464,562	7,651,375	13,729,243	7,032,546	1,896,975	8,593,672
2068	116	16,696,111	8,812,667	7,883,444	14,223,495	7,329,097	1,896,975	8,791,373
2069	117	17,297,171	9,167,644	8,129,527	14,735,541	7,636,325	1,896,975	8,996,192
2070	118	17,919,869	9,510,128	8,409,741	15,266,021	7,954,612	1,896,975	9,208,383
2071	119	18,564,984	9,864,941	8,700,043	15,815,598	8,284,359	1,896,975	9,428,214
2072	120	19,233,324	10,232,528	9,000,796	16,384,959	8,625,975	1,896,975	9,655,959
2073	121	19,925,723	10,613,348	9,312,376	16,974,818	8,979,891	1,896,975	9,891,902
2074	122	20,643,049	11,007,877	9,635,172	17,585,911	9,326,451	1,896,975	10,156,435
2075	123	21,386,199	11,416,610	9,969,590	18,219,004	9,674,652	1,896,975	10,441,327
2076	124	22,156,102	11,840,056	10,316,046	18,874,888	10,035,388	1,896,975	10,736,475
2077	125	22,953,722	12,278,747	10,674,975	19,554,384	10,409,111	1,896,975	11,042,248
2078	126	23,780,056	12,733,231	11,046,825	20,258,342	10,796,288	1,896,975	11,359,029

This illustration assumes that the currently illustrated nonguaranteed elements will continue for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This illustration is not an insurance contract and is not complete without all pages.

This table does not take into account the time value of money. Because of inflation, the value of dollar in the future is less than the value of a dollar today.

[1] Life Insurance Premiums are deducted.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

Product: Legacy Advantage SUL

Insured: Valued Client

Initial Premium: $25,000

Initial Death Benefit: $1,896,975

		Without Life Insurance			With Life Insurance and a Spousal Lifetime Access Trust			
End of Year	Age at End of Year	Gross Estate End of Year	Estate Taxes	Net to Beneficiaries	Gross Estate End of Year[1]	Estate Taxes	Net Death Benefit End of Year	Net to Beneficiaries
2079	127	24,636,138	13,204,076	11,432,062	20,987,642	11,197,403	1,896,975	11,687,214
2080	128	25,523,039	13,691,871	11,831,168	21,743,197	11,612,958	1,896,975	12,027,214

This illustration assumes that the currently illustrated nonguaranteed elements will continue for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This illustration is not an insurance contract and is not complete without all pages.

This table does not take into account the time value of money. Because of inflation, the value of dollar in the future is less than the value of a dollar today.

[1] Life Insurance Premiums are deducted.

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

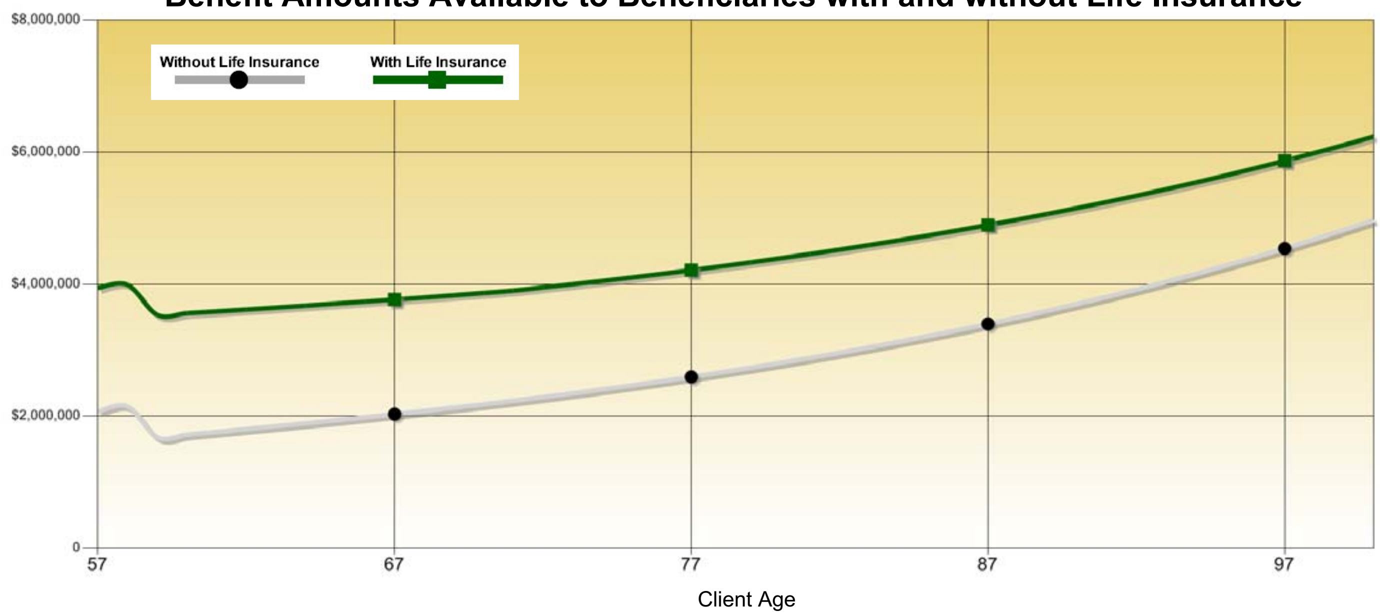
Product:	Legacy Advantage SUL	Initial Premium:	$25,000
Insured:	Valued Client	Initial Death Benefit:	$1,896,975

Net to Beneficiaries Analysis

During your lifetime, the trustee has the use of any policy cash values, which accumulate tax-deferred. Upon your death the policy's death benefit will be paid to the trust and will pass on to the trust beneficiaries (your children and/or grandchildren).

Year	Current Situation	Spousal Trust	Additional Wealth Passed to Beneficiaries
2009	$2,072,000	$3,943,075	$1,871,075
2013	$1,762,304	$3,588,304	$1,826,000
2018	$1,983,830	$3,737,337	$1,753,507
2028	$2,530,734	$4,157,327	$1,626,592

Benefit Amounts Available to Beneficiaries with and without Life Insurance



This illustration assumes that the currently illustrated nonguaranteed elements will continue for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. This illustration is not an insurance contract and is not complete without all pages

This is a supplemental illustration designed solely to illustrate a concept and is not valid unless preceded or accompanied by a basic compliance illustration for the life insurance policy described. NOT VALID WITHOUT ALL PAGES.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

Assumptions Used in this Presentation

Total Current Estate:	$2,000,000	**First Year Death Benefit:**	$1,896,975
Trust Income Tax Rate:	40.00%	**First Year Life Insurance Premium:**	$25,000
Pre-tax Rate Growth Rate for Non-Insurance Assets:	6.00%	**Total Years of Premium Payments:**	15
		Total Projected Premium Payments:	$375,000
		Total Policy Loans and Surrenders:	$0

Life Insurance Information

This presentation uses a Legacy Advantage SUL life insurance contract. This is a Universal Life life insurance policy. The initial face amount of the contract used in this presentation is $1,896,975 with a first year premium cost of $25,000. This presentation assumes that the insured is a male/female, age 57/53, 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 the clients estate in a previously established trust. Doing so will allow your beneficiaries to receive a potentially greater amount than if you retain ownership, 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.

It is assumed that the policy owner has made no withdrawals from the contract, takes no loans from the contract and makes no changes in the coverage as illustrated. Loans or withdrawals will reduce the death benefit and may cause the policy to lapse.

Spousal Lifetime Access Trust

Prepared for: Valued Client & Valued Client

Important Information about this Presentation

The Spousal Lifetime Access Trust is a concept where an irrevocable trust is designed to hold a life insurance policy. Provisions in the trust allow the trustee to make discretionary distributions to beneficiaries who are not grantors.

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. Other alternatives may be equally or more suitable for your specific needs. 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. In particular, with this concept, because distributions will reduce the death benefits and policy cash value, there is a potential conflict between discretionary distributions made to current beneficiaries, such as a spouse, and the remainder beneficiaries. In all cases the lifetime income beneficiaries, such as a spouse, cannot be treated as possessing what is known as an incident of ownership in the life insurance policy nor can they be treated as a grantor of the trust Careful review of the trust by your legal counsel will be required to determine if there is such a risk of ownership as this could cause the life insurance death proceeds to be included in your estate. This technique also may not be available where the insured is also a trust beneficiary with a mandatory, as opposed to a discretionary, right to trust income.

Additionally, the impact of gift taxes are not taken into account in this presentation.The scenario illustrated for you, or your actual situation, may result in gift or transfer taxation based on 1) the amounts you transfer outside your estate and 2) your prior history of gifts.

Care must be taken in the design and purchase of life insurance in this trust. Improperly designed life insurance policies might not allow individuals to achieve the desired results and may result in an unexpected taxation. Additionally, you should be aware that in certain circumstances additional funds may need to be gifted to the trust to cover unexpected costs associated with the life insurance. Individuals must work closely with their tax, legal and accounting advisors during all steps in this process.

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. Certain statements reference 2008 rates and these will change from year to year due to scheduled increases and indexing for inflation. Where applicable, the maximum transfer tax rates presented in this program are capped by the top rates under the Economic Growth and Tax Relief Reconciliation Act of 2001.

This is a supplemental illustration intended to provide you with an overview of this one concept. This presentation is not valid without a complete basic compliance illustration run and dated the same day as this supplemental illustration. It discusses, among other things, the impact of 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.

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.

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.

It is assumed that the policy owner has made no withdrawals from the contract, taken no loans from the contract and makes no changes in the coverage as illustrated. Loans or withdrawals will reduce the death benefit and may cause the policy to lapse.

Life insurance is medically underwritten,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.

Legacy Advantage Survivorship Universal Life (LASUL) is issued by MetLife Investors USA Insurance Company on Policy Form Series 5E-32-05 and, in New York, only by Metropolitan Life Insurance Company on Policy Form Series 1E-32-05-NY. Products are distributed by MetLife Investors Distribution Company, 5 Park Plaza, Suite 1900, Irvine, CA. 92614. MetLife Investors USA Insurance Company (MetLife Investors) and Metropolitan Life Insurance Company are wholly owned subsidiaries of MetLife, Inc. All guarantees are based on the claims-paying ability and financial strength of the issuing insurance company.

LIFE | UNIVERSAL

Legacy Advantage℠ SUL

MetLife®

A Life Insurance Policy Illustration

Protect, preserve
AND TRANSFER
wealth

Prepared for: **Valued Client**
& Valued Client

Prepared by: **MetLife Agent**
200 Park Ave.
New York, New York, 10166

Insurance Products:
· Not a Deposit · Not FDIC Insured · Not Insured By Any Federal Government Agency · Not Guaranteed By Any Bank Or Credit Union · May Go Down In Value

MetLife®

MetLife Investors USA Insurance Company
5 Park Plaza, Suite 1900
Irvine, California 92614

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.

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 $15,170 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	$25,000.00	$12,500.00	$6,250.00	$2,083.33
Total Amount	$25,000.00	$12,500.00	$6,250.00	$2,083.33

1st Insured: Valued Client	Risk Class: Male Standard Nonsmoker	Age: 57
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker	Age: 53
Initial Face Amount: $1,896,975	Initial Annual Premium Outlay:	$25,000.00
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 $1,669. 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 $1,026 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 67 month 12, 0.00% on all premiums paid in year 68 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 $937.26 for year 1 through 20, $833.12 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 67 month 12, 4.50% in year 68 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: $26.38, $24.00, $21.69, $19.46, $17.32, $15.27, $13.31, $11.46, $9.72, $8.10, $6.60, $5.23, $4.00, $2.91, $1.98, $1.21, $0.62, $0.21, 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	$13.18	$10.98	$13.18	$10.98
Life Insurance Surrender Cost Index	$9.91	$10.78	$7.73	$7.27

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: 57
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker Age: 53
Initial Face Amount: $1,896,975	Initial Annual Premium Outlay: $25,000.00
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	25,000	16,087	1,896,975	25,000	24,703	1,896,975	25,000	33,849	1,896,975
Year 10	25,000	81,908	1,896,975	25,000	107,840	1,896,975	25,000	136,578	1,896,975
Year 20	0	13,010	1,896,975	0	119,024	1,896,975	0	244,008	1,896,975
Year 30	0	0	1,896,975	0	0	1,896,975	0	0	1,896,975
At Age 70 of the younger insured	0	94,184	1,896,975	0	167,744	1,896,975	0	253,554	1,896,975
Total to Age 120 of the younger insured	375,000			375,000			375,000		

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 67 month 12, 4.50% in year 68 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.

MetLife®

Legacy Advantage SUL

1st Insured: Valued Client
2nd Insured: Valued Client
Initial Face Amount: $1,896,975
Death Benefit Option: Option A (Level)
For issue in the state of Connecticut

Risk Class: Male Standard Nonsmoker — Age: 57
Risk Class: Female Standard Nonsmoker — Age: 53
Initial Annual Premium Outlay: $25,000.00
Premium Payment Mode: Annual

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	58 / 54	25,000	9,516	0	1,896,975	7,487.90	25,000	11,986	0	1,896,975	7,487.90
2	59 / 55	25,000	19,199	0	1,896,975	722.52	25,000	24,615	0	1,896,975	722.52
3	60 / 56	25,000	29,024	0	1,896,975	285.26	25,000	37,926	0	1,896,975	285.26
4	61 / 57	25,000	38,954	2,039	1,896,975	163.30	25,000	51,946	15,031	1,896,975	163.30
5	62 / 58	25,000	48,942	16,087	1,896,975	109.88	25,000	66,705	33,849	1,896,975	109.88
6	63 / 59	25,000	58,927	29,960	1,896,975	80.78	25,000	82,221	53,254	1,896,975	80.78
7	64 / 60	25,000	68,837	43,588	1,896,975	62.76	25,000	98,496	73,248	1,896,975	62.76
8	65 / 61	25,000	78,596	56,856	1,896,975	50.63	25,000	115,527	93,788	1,896,975	50.63
9	66 / 62	25,000	88,109	69,670	1,896,975	41.97	25,000	133,334	114,895	1,896,975	41.97
10	67 / 63	25,000	97,273	81,908	1,896,975	35.51	25,000	151,943	136,578	1,896,975	35.51
11	68 / 64	25,000	105,986	93,466	1,896,975	30.53	25,000	171,374	158,854	1,896,975	30.53
12	69 / 65	25,000	114,111	104,190	1,896,975	26.59	25,000	191,645	181,724	1,896,975	26.59
13	70 / 66	25,000	121,497	113,909	1,896,975	23.40	25,000	212,674	205,086	1,896,975	23.40
14	71 / 67	25,000	127,929	122,409	1,896,975	20.78	25,000	234,404	228,884	1,896,975	20.78
15	72 / 68	25,000	133,169	129,413	1,896,975	18.58	25,000	256,824	253,068	1,896,975	18.58
16	73 / 69	0	115,614	113,318	1,896,975	16.88	0	256,128	253,832	1,896,975	16.88
17	74 / 70	0	95,360	94,184	1,896,975	15.44	0	254,730	253,554	1,896,975	15.44
18	75 / 71	0	71,934	71,536	1,896,975	14.21	0	252,423	252,025	1,896,975	14.21
19	76 / 72	0	44,723	44,723	1,896,975	13.15	0	248,966	248,966	1,896,975	13.15
20	77 / 73	0	13,010	13,010	1,896,975	12.23	0	244,008	244,008	1,896,975	12.23
21	78 / 74	0	0	0	1,896,975	11.42	0	238,787	238,787	1,896,975	11.42
22	79 / 75	0	0	0	1,896,975	10.71	0	231,017	231,017	1,896,975	10.71
23	80 / 76	0	0	0	1,896,975	10.08	0	220,225	220,225	1,896,975	10.08
24	81 / 77	0	0	0	1,896,975	9.51	0	205,449	205,449	1,896,975	9.51
25	82 / 78	0	0	0	1,896,975	9.01	0	185,946	185,946	1,896,975	9.01
26	83 / 79	0	0	0	1,896,975	8.55	0	160,624	160,624	1,896,975	8.55
27	84 / 80	0	0	0	1,896,975	8.14	0	127,443	127,443	1,896,975	8.14
28	85 / 81	0	0	0	1,896,975	7.76	0	83,902	83,902	1,896,975	7.76
29	86 / 82	0	0	0	1,896,975	7.42	0	28,127	28,127	1,896,975	7.42
30	87 / 83	0	0	0	1,896,975	7.10	0	0	0	1,896,975	7.10
		375,000					375,000				

***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.

MetLife®

Legacy Advantage SUL

1st Insured: Valued Client	Risk Class: Male Standard Nonsmoker Age: 57
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker Age: 53
Initial Face Amount: $1,896,975	Initial Annual Premium Outlay: $25,000.00
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	88/ 84	0	0	0	1,896,975	6.81	0	0	0	1,896,975	6.81
32	89/ 85	0	0	0	1,896,975	6.54	0	0	0	1,896,975	6.54
33	90/ 86	0	0	0	1,896,975	6.29	0	0	0	1,896,975	6.29
34	91/ 87	0	0	0	1,896,975	6.06	0	0	0	1,896,975	6.06
35	92/ 88	0	0	0	1,896,975	5.85	0	0	0	1,896,975	5.85
36	93/ 89	0	0	0	1,896,975	5.65	0	0	0	1,896,975	5.65
37	94/ 90	0	0	0	1,896,975	5.46	0	0	0	1,896,975	5.46
38	95/ 91	0	0	0	1,896,975	5.28	0	0	0	1,896,975	5.28
39	96/ 92	0	0	0	1,896,975	5.12	0	0	0	1,896,975	5.12
40	97/ 93	0	0	0	1,896,975	4.97	0	0	0	1,896,975	4.97
41	98/ 94	0	0	0	1,896,975	4.82	0	0	0	1,896,975	4.82
42	99/ 95	0	0	0	1,896,975	4.68	0	0	0	1,896,975	4.68
43	100/ 96	0	0	0	1,896,975	4.55	0	0	0	1,896,975	4.55
44	101/ 97	0	0	0	1,896,975	4.43	0	0	0	1,896,975	4.43
45	102/ 98	0	0	0	1,896,975	4.31	0	0	0	1,896,975	4.31
46	103/ 99	0	0	0	1,896,975	4.20	0	0	0	1,896,975	4.20
47	104/100	0	0	0	1,896,975	4.10	0	0	0	1,896,975	4.10
48	105/101	0	0	0	1,896,975	4.00	0	0	0	1,896,975	4.00
49	106/102	0	0	0	1,896,975	3.90	0	0	0	1,896,975	3.90
50	107/103	0	0	0	1,896,975	3.81	0	0	0	1,896,975	3.81
51	108/104	0	0	0	1,896,975	3.72	0	0	0	1,896,975	3.72
52	109/105	0	0	0	1,896,975	3.64	0	0	0	1,896,975	3.64
53	110/106	0	0	0	1,896,975	3.56	0	0	0	1,896,975	3.56
54	111/107	0	0	0	1,896,975	3.49	0	0	0	1,896,975	3.49
55	112/108	0	0	0	1,896,975	3.41	0	0	0	1,896,975	3.41
56	113/109	0	0	0	1,896,975	3.34	0	0	0	1,896,975	3.34
57	114/110	0	0	0	1,896,975	3.28	0	0	0	1,896,975	3.28
58	115/111	0	0	0	1,896,975	3.21	0	0	0	1,896,975	3.21
59	116/112	0	0	0	1,896,975	3.15	0	0	0	1,896,975	3.15
60	117/113	0	0	0	1,896,975	3.09	0	0	0	1,896,975	3.09
		375,000					375,000				

***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: 57
2nd Insured: Valued Client	Risk Class: Female Standard Nonsmoker Age: 53
Initial Face Amount: $1,896,975	Initial Annual Premium Outlay: $25,000.00
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
61	118/114	0	0	0	1,896,975	3.03	0	0	0	1,896,975	3.03
62	119/115	0	0	0	1,896,975	2.98	0	0	0	1,896,975	2.98
63	120/116	0	0	0	1,896,975	2.92	0	0	0	1,896,975	2.92
64	121/117	0	0	0	1,896,975	2.87	0	0	0	1,896,975	2.87
65	122/118	0	0	0	1,896,975	2.82	0	0	0	1,896,975	2.82
66	123/119	0	0	0	1,896,975	2.77	0	0	0	1,896,975	2.77
67	124/120	0	0	0	1,896,975	2.73	0	0	0	1,896,975	2.73
68	125/121	0	0	0	1,896,975	2.68	0	0	0	1,896,975	2.68
69	126/122	0	0	0	1,896,975	2.64	0	0	0	1,896,975	2.64
70	127/123	0	0	0	1,896,975	2.60	0	0	0	1,896,975	2.60
71	128/124	0	0	0	1,896,975	2.56	0	0	0	1,896,975	2.56
72	129/125	0	0	0	1,896,975	2.52	0	0	0	1,896,975	2.52
		375,000					375,000				

***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.

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.

Variable Information

<u>Varying Current Interest Rate</u>

From Policy Year 1 To Policy Year 67 Month 12 5.50 %
From Policy Year 68 Month 1 To Policy Year 72 4.50 %