



# Gold Elite Flexible Premium Deferred Annuity Illustration

## Certificate Information:

Insured Name: Valued Client  
Insured Age/Sex 65,Female

Issue State: Ohio  
Tax Basis: Non-Qualified  
Initial Contribution: \$100,000.00

## Yearly Detail:

## Accumulation Period

Assumes Interest Rate of 3%  
APY

Assumes Non-Guaranteed  
Interest Rate of 4.85% APY

<u>End of Certificate Year</u>	<u>Age</u>	<u>Contract Contribution</u>	<u>Cumulative Contribution</u>	<u>Guaranteed Account Value</u>	<u>Guaranteed Cash Surrender Value</u>	<u>Account Value</u>	<u>Cash Surrender Value</u>
1	66	\$100,000.00	\$100,000.00	\$103,000.00	\$95,584.00	\$104,850.00	\$97,300.80
2	67	\$0.00	\$100,000.00	\$106,090.00	\$99,406.33	\$109,935.23	\$103,009.31
3	68	\$0.00	\$100,000.00	\$109,272.70	\$103,371.97	\$115,267.09	\$109,042.67
4	69	\$0.00	\$100,000.00	\$112,550.88	\$107,486.09	\$120,857.54	\$115,418.95
5	70	\$0.00	\$100,000.00	\$115,927.41	\$111,754.02	\$126,719.13	\$122,157.24
6	71	\$0.00	\$100,000.00	\$119,405.23	\$116,181.29	\$132,865.01	\$129,277.65
7	72	\$0.00	\$100,000.00	\$122,987.39	\$120,773.62	\$139,308.96	\$136,801.40
8	73	\$0.00	\$100,000.00	\$126,677.01	\$126,677.01	\$146,065.44	\$146,065.44
9	74	\$0.00	\$100,000.00	\$130,477.32	\$130,477.32	\$153,149.61	\$153,149.61
10	75	\$0.00	\$100,000.00	\$134,391.64	\$134,391.64	\$160,577.37	\$160,577.37
11	76	\$0.00	\$100,000.00	\$138,423.39	\$138,423.39	\$168,365.37	\$168,365.37
12	77	\$0.00	\$100,000.00	\$142,576.09	\$142,576.09	\$176,531.09	\$176,531.09
13	78	\$0.00	\$100,000.00	\$146,853.37	\$146,853.37	\$185,092.85	\$185,092.85
14	79	\$0.00	\$100,000.00	\$151,258.97	\$151,258.97	\$194,069.85	\$194,069.85
15	80	\$0.00	\$100,000.00	\$155,796.74	\$155,796.74	\$203,482.24	\$203,482.24
16	81	\$0.00	\$100,000.00	\$160,470.64	\$160,470.64	\$213,351.13	\$213,351.13
17	82	\$0.00	\$100,000.00	\$165,284.76	\$165,284.76	\$223,698.66	\$223,698.66
18	83	\$0.00	\$100,000.00	\$170,243.30	\$170,243.30	\$234,548.05	\$234,548.05
19	84	\$0.00	\$100,000.00	\$175,350.60	\$175,350.60	\$245,923.63	\$245,923.63
20	85	\$0.00	\$100,000.00	\$180,611.12	\$180,611.12	\$257,850.93	\$257,850.93
21	86	\$0.00	\$100,000.00	\$186,029.45	\$186,029.45	\$270,356.70	\$270,356.70