

Whole Life LP95



\$5,000 - \$250,000

Death Benefit

Premium Rates and Values



Customer Service

Whole Life LP95 customer service is provided through a team of dedicated professionals trained to respond to all service needs.

Call 1-888-722-8645 to speak to a customer service representative. Most requests can be completed with one phone call.

Customer Service is available
Monday – Friday
7:30 a.m. to 6:00 p.m. EST.

Contents

5

Explore the Options

6

Whole Life LP95 Riders

8

Non-Tobacco Rates

33

Tobacco Rates

58

Dependent Children's Policy Rates and Values

59

Dependent Children's Insurance Benefit Rider



Security Mutual Life Insurance Company of New York is respected for its development of high quality life insurance and supplemental benefit programs. The **Whole Life LP95** policy is a value proposition for employees and their families usually found only in policies requiring higher levels of coverage. The base policy is available to employees and their spouses age 18 to age 72, and dependent children and grandchildren from age 14 days up to and including age 26.

Explore the Options



GUARANTEES

With guaranteed coverage (provided eligibility requirements are met ¹), guaranteed premiums and strong guaranteed cash values—offered to employees on a guaranteed issue basis—**Whole Life LP95** makes the process of selecting and maintaining coverage in force a little simpler.



WHOLE LIFE INSURANCE FOR THE EMPLOYEE'S WHOLE FAMILY²

Coverage is available to employee and spouse age 18 to 72, and dependent children age 14 days up to and including age 26. And... the employee does not have to purchase life insurance in order to insure family members!



CASH VALUES AND PORTABILITY

Unlike traditional employer-sponsored basic group life coverage, the **Whole Life LP95** will gradually build cash value that can be accessed via policy loan and used for any purpose. Additionally, the policy is completely portable at no change in cost if the employee should leave their employer for any reason.



CHECK OUT THE EXTRAS!

Whole Life LP95 not only provides a death benefit but also offers a host of optional supplemental benefits and riders some of which can provide access to policy values while the insured is living.

¹To be eligible, employees must be continuously employed for pay at the regular place of business of the employer for 17½ hours or more per week in the 90-day period prior to applying, and be performing all the duties of his or her regular occupation. New hires and those who have returned from maternity leave are eligible to apply and need not have worked 17½ hours or more per week in the 90-day period prior to applying, however, they must be performing all the duties of his or her regular occupation. Guaranteed Issue limits are established by the insurer.

²Coverage on spouse and children requires answers to health-related questions. The issuance of the policy or payment of benefits may depend on the answers provided in the application and the truthfulness thereof.

Whole Life LP95 Riders

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT RIDER

This rider allows access to precious resources should the insured become chronically ill—a time when such resources may be needed most. This living benefit is available on policies insuring the employee and/or the employee's spouse, children and grandchildren.

The benefit allows the policyowner to accelerate up to a maximum of 25% of the face amount of the policy each year until a residual death benefit of \$5,000 remains.*

Access to early distribution of the death benefit can be requested if the insured suffers from a chronic illness** requiring continuous care for the remainder of his or her life in an eligible facility or at home and (i) is unable to perform two of the six Activities of Daily Living (ADLs)—bathing, continence, dressing, eating, toileting and transferring—due to a loss of functional capacity, or (ii) if he or she has a severe cognitive impairment that requires substantial supervision by another person to protect him or her from threats to health and safety.

There is no separate premium charge to add this rider.

Eligibility requirements apply. Payments made under this rider may be taxable depending on the insured's circumstances, and anyone applying for benefits should consult with his or her tax advisor.

**Benefit availability may vary by state.*

***The Definition of Chronic Illness may vary by state.*

Rider Form Nos. IO-9335-NY-WL-A; ICC14-IO9335-WL; Series IO-9335-WL, IO-9335-NF-WL

WAIVER OF PREMIUM BENEFIT IN EVENT OF TOTAL DISABILITY RIDER

The waiver of premium benefit waives the premium on the policy to which it is attached in the event the insured becomes totally disabled* as defined in the rider for a continuous period of at least 6 months.

This benefit is available on policies insuring the employee, the employee's spouse and any children.

**The definition of Total Disability may vary by state.*

Rider Form Nos. IO-9364-NF-WSWP-NY-A; ICC15-IO9364; Series IO-9364, IO-9364-NF



ACCIDENTAL DEATH BENEFIT RIDER (ADB)

This optional benefit provides an additional death benefit to the beneficiary should the insured's death occur as a direct result of an accidental injury as defined in the rider.

The benefit is available to cover insured individuals from the age of one year up to and including age 60. The benefit will cease on the policy anniversary on which the age of the insured is 70.

(Note: The Accidental Death Benefit Rider cannot be used in conjunction with the 20 Year Level Term Insurance Rider.)

Rider Form Nos. MK-2915-B Ed. 10/84 in NY; ICC14-IO9357; Series MK-2915-B, MK-2915-BF

DEPENDENT CHILDREN'S INSURANCE BENEFIT RIDER

This rider is a cost-effective way to insure all children of the insured. The rider is available on a policy insuring either an employee or the employee's spouse from age 18 up to and including age 60. It may be added to the base policy, and provides coverage for all the insured's unmarried, dependent children age 14 days up to and including age 24.

The policyowner can elect a minimum of \$1,000 to a maximum of \$25,000 of coverage in \$1,000 increments. If the policyowner elects this rider, future born children of the insured will be covered automatically from age 14 days up to the rider anniversary after such child's 25th birthday with no increase in premium. The weekly premium is \$.11 per \$1,000 of coverage.

This rider can be converted up to the child's age of 25 to a permanent policy in an amount not to exceed 5 times the rider benefit or \$25,000 (whichever is less) without Evidence of Insurability.*

May be converted to the existing **Whole Life LP95 policy or comparable life insurance plan then available that uses similar underwriting and issuance criteria.*

Rider Form Nos. IO-9367-NF-WSCR-NY; ICC15-IO9367; Series IO-9367, IO-9367-NF



TERMINAL ILLNESS OPTIONS ACCELERATED BENEFIT RIDER

Under this rider, the policyowner may access up to 75% of the policy's death benefit if a physician determines that the insured is terminally ill (life expectancy of 12 months or less).* There is no charge for this rider, and it can be added at issue or at any time during the life of the policy. It is available on policies insuring the employee and/or the employee's spouse, children and grandchildren, with issue age of 14 days up to and including age 72. Receipt of accelerated death benefits may be taxable and may affect eligibility for public assistance programs.

**Provisions may vary by state.*

Rider Form Nos. IO-9337-NY; ICC12-IO9337; Series IO-9337, IO-9107-CA-D

20 YEAR LEVEL TERM INSURANCE RIDER

This rider is a cost-effective way to add additional coverage to the permanent base plan. This rider adds term life insurance coverage that will remain level for a period of 20 years or until rider termination as defined in the rider form.

Prior to termination, the policyowner can choose to either reduce the weekly premium to the amount needed to support the base plan of insurance, or convert the coverage to a new permanent plan of life insurance coverage* with no health-related questions required. This coverage is available on policies insuring the employee and/or the employee's spouse from age 18 up to and including age 50 (age 60 in New York).

An amount of term insurance equal to the coverage selected under the base plan can be added.

May be converted to the existing **Whole Life LP95 policy or a comparable life insurance plan then available that uses similar underwriting and issuance criteria.*

(Note: The 20 Year Level Term Insurance Rider cannot be used in conjunction with the Accidental Death Benefit Rider.)

Rider Form Nos. IO-9366-NF-WSLTR-NY; ICC15-IO9366; Series IO-9366, IO-9366-NF

Whole Life LP95 Riders (continued)

NON-TOBACCO¹

\$5,000 Death Benefit									\$10,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	18,472	2.00	8,149	17,444	0.28	0.06	0.41	0.54	18,472	2.00	8,149	17,444	0.28	0.06	0.41	0.54	
19	17,838	2.00	7,829	16,758	0.27	0.06	0.41	0.53	17,838	2.00	7,829	16,758	0.27	0.06	0.41	0.53	
20	17,218	2.00	7,518	16,093	0.25	0.06	0.41	0.53	17,218	2.00	7,518	16,093	0.25	0.06	0.41	0.53	
21	16,613	2.00	7,203	15,419	0.24	0.06	0.40	0.53	16,613	2.00	7,203	15,419	0.24	0.06	0.40	0.53	
22	16,000	2.00	6,890	14,748	0.23	0.07	0.41	0.53	16,000	2.00	6,890	14,748	0.23	0.07	0.41	0.53	
23	15,430	2.00	6,599	14,126	0.22	0.06	0.41	0.53	15,430	2.00	6,599	14,126	0.22	0.06	0.41	0.53	
24	14,878	2.00	6,320	13,528	0.20	0.06	0.41	0.54	14,878	2.00	6,320	13,528	0.20	0.06	0.41	0.54	
25	14,325	2.00	6,043	12,935	0.20	0.06	0.42	0.55	14,325	2.00	6,043	12,935	0.20	0.06	0.42	0.55	
26	13,793	2.00	5,766	12,343	0.19	0.06	0.41	0.55	13,793	2.00	5,766	12,343	0.19	0.06	0.41	0.55	
27	13,282	2.00	5,503	11,779	0.18	0.06	0.41	0.55	13,282	2.00	5,503	11,779	0.18	0.06	0.41	0.55	
28	12,792	2.00	5,252	11,242	0.17	0.06	0.41	0.56	12,792	2.00	5,252	11,242	0.17	0.06	0.41	0.56	
29	12,307	2.00	5,006	10,717	0.17	0.06	0.41	0.56	12,307	2.00	5,006	10,717	0.17	0.06	0.41	0.56	
30	11,831	2.00	4,767	10,205	0.17	0.08	0.41	0.57	11,831	2.00	4,767	10,205	0.17	0.08	0.41	0.57	
31	11,378	2.00	4,530	9,698	0.16	0.08	0.41	0.58	11,378	2.00	4,530	9,698	0.16	0.08	0.41	0.58	
32	10,935	2.00	4,301	9,208	0.15	0.08	0.42	0.59	10,935	2.00	4,301	9,208	0.15	0.08	0.42	0.59	
33	10,505	2.00	4,081	8,736	0.15	0.08	0.42	0.60	10,505	2.00	4,081	8,736	0.15	0.08	0.42	0.60	
34	10,087	2.00	3,869	8,282	0.14	0.08	0.42	0.61	10,087	2.00	3,869	8,282	0.14	0.08	0.42	0.61	
35	9,683	2.00	3,665	7,845	0.14	0.08	0.43	0.62	10,000	2.07	3,785	8,102	0.15	0.09	0.44	0.64	
36	9,228	2.00	3,436	7,356	0.14	0.08	0.44	0.64	10,000	2.17	3,724	7,971	0.15	0.09	0.48	0.69	
37	8,798	2.00	3,222	6,896	0.13	0.10	0.46	0.66	10,000	2.28	3,662	7,838	0.15	0.12	0.52	0.75	
38	8,380	2.00	3,016	6,456	0.13	0.10	0.48	0.69	10,000	2.39	3,599	7,704	0.15	0.12	0.57	0.82	
39	7,981	2.00	2,820	6,038	0.12	0.10	0.49	0.71	10,000	2.51	3,534	7,565	0.15	0.13	0.62	0.89	
40	7,602	2.00	2,636	5,642	0.12	0.12	0.51	0.74	10,000	2.64	3,467	7,422	0.16	0.16	0.67	0.97	
41	7,232	2.00	2,450	5,245	0.12	0.12	0.53	0.77	10,000	2.77	3,388	7,253	0.16	0.17	0.73	1.06	
42	6,882	2.00	2,276	4,873	0.11	0.12	0.55	0.80	10,000	2.91	3,307	7,080	0.16	0.18	0.80	1.15	
43	6,549	2.00	2,112	4,521	0.11	0.12	0.57	0.83	10,000	3.06	3,225	6,903	0.16	0.19	0.87	1.26	
44	6,227	2.00	1,955	4,185	0.10	0.14	0.59	0.86	10,000	3.22	3,139	6,720	0.16	0.23	0.95	1.37	
45	5,919	2.00	1,806	3,866	0.10	0.14	0.62	0.89	10,000	3.38	3,051	6,530	0.17	0.24	1.04	1.50	
46	5,627	2.00	1,659	3,551	0.10	0.16	0.64	0.93	10,000	3.56	2,948	6,311	0.17	0.29	1.14	1.64	
47	5,347	2.00	1,520	3,254	0.09	0.16	0.67	0.97	10,000	3.75	2,843	6,086	0.17	0.30	1.25	1.80	
48	5,078	2.00	1,388	2,972	0.09	0.18	0.70	1.01	10,000	3.94	2,734	5,853	0.18	0.36	1.37	1.98	
49	5,000	2.08	1,310	2,805	0.09	0.19	0.75	1.09	10,000	4.16	2,620	5,609	0.18	0.38	1.50	2.17	
50	5,000	2.19	1,251	2,678	0.09	0.22	0.82	1.19	10,000	4.38	2,501	5,355	0.18	0.44	1.64	2.38	
51	5,000	2.31	1,183	2,532	0.10	0.26	0.90	1.30	10,000	4.62	2,366	5,064	0.19	0.51	1.80	2.60	
52	5,000	2.44	1,112	2,381	0.10	0.27	0.99	1.43	10,000	4.87	2,225	4,762	0.19	0.54	1.97	2.85	
53	5,000	2.57	1,039	2,224	0.10	0.31	1.08	1.56	10,000	5.14	2,078	4,448	0.19	0.62	2.15	3.12	
54	5,000	2.71	962	2,061	0.10	0.33	1.18	1.71	10,000	5.42	1,925	4,121	0.20	0.65	2.36	3.41	
55	5,000	2.86	882	1,889	0.11	0.38	1.29	1.87	10,000	5.72	1,765	3,777	0.21	0.75	2.58	3.73	
56	5,001	3.00	788	1,687	0.11	N/A	1.41	N/A	10,003	6.00	1,576	3,375	0.21	N/A	2.82	N/A	
57	5,000	3.15	692	1,481	0.11	N/A	1.54	N/A	10,000	6.30	1,384	2,962	0.21	N/A	3.08	N/A	
58	5,000	3.31	593	1,270	0.11	N/A	1.68	N/A	10,000	6.62	1,187	2,540	0.22	N/A	3.36	N/A	
59	5,000	3.48	492	1,053	0.11	N/A	1.84	N/A	10,000	6.96	984	2,106	0.22	N/A	3.68	N/A	
60	5,000	3.67	387	828	0.12	N/A	2.01	N/A	10,000	7.33	774	1,656	0.23	N/A	4.02	N/A	
61	5,000	3.86	276	592	N/A	N/A	N/A	N/A	10,000	7.71	552	1,183	N/A	N/A	N/A	N/A	
62	5,000	4.06	157	337	N/A	N/A	N/A	N/A	10,000	8.12	314	673	N/A	N/A	N/A	N/A	
63	5,000	4.28	29	63	N/A	N/A	N/A	N/A	10,000	8.55	58	125	N/A	N/A	N/A	N/A	
64	5,000	4.51	0	0	N/A	N/A	N/A	N/A	10,000	9.01	0	0	N/A	N/A	N/A	N/A	
65	5,000	4.76	N/A	N/A	N/A	N/A	N/A	N/A	10,000	9.51	N/A	N/A	N/A	N/A	N/A	N/A	
66	5,000	5.07	N/A	N/A	N/A	N/A	N/A	N/A	10,000	10.14	N/A	N/A	N/A	N/A	N/A	N/A	
67	5,000	5.41	N/A	N/A	N/A	N/A	N/A	N/A	10,000	10.82	N/A	N/A	N/A	N/A	N/A	N/A	
68	5,000	5.78	N/A	N/A	N/A	N/A	N/A	N/A	10,000	11.56	N/A	N/A	N/A	N/A	N/A	N/A	
69	5,000	6.18	N/A	N/A	N/A	N/A	N/A	N/A	10,000	12.36	N/A	N/A	N/A	N/A	N/A	N/A	
70	5,000	6.61	N/A	N/A	N/A	N/A	N/A	N/A	10,000	13.22	N/A	N/A	N/A	N/A	N/A	N/A	
71	5,000	7.08	N/A	N/A	N/A	N/A	N/A	N/A	10,000	14.16	N/A	N/A	N/A	N/A	N/A	N/A	
72	5,000	7.59	N/A	N/A	N/A	N/A	N/A	N/A	10,000	15.18	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$15,000 Death Benefit									\$20,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	18,472	2.00	8,149	17,444	0.28	0.06	0.41	0.54	20,000	2.17	8,823	18,886	0.31	0.07	0.44	0.58
19	17,838	2.00	7,829	16,758	0.27	0.06	0.41	0.53	20,000	2.25	8,778	18,789	0.30	0.07	0.46	0.59
20	17,218	2.00	7,518	16,093	0.25	0.06	0.41	0.53	20,000	2.33	8,733	18,693	0.29	0.07	0.47	0.61
21	16,613	2.00	7,203	15,419	0.24	0.06	0.40	0.53	20,000	2.41	8,672	18,562	0.29	0.08	0.49	0.63
22	16,000	2.00	6,890	14,748	0.23	0.07	0.41	0.53	20,000	2.51	8,612	18,435	0.28	0.08	0.51	0.66
23	15,430	2.00	6,599	14,126	0.22	0.06	0.41	0.53	20,000	2.60	8,554	18,310	0.28	0.08	0.53	0.69
24	15,000	2.02	6,371	13,639	0.20	0.07	0.42	0.55	20,000	2.69	8,495	18,185	0.27	0.09	0.56	0.73
25	15,000	2.10	6,327	13,545	0.20	0.07	0.44	0.57	20,000	2.80	8,437	18,059	0.27	0.09	0.58	0.76
26	15,000	2.18	6,270	13,423	0.20	0.07	0.45	0.60	20,000	2.91	8,361	17,897	0.27	0.09	0.60	0.79
27	15,000	2.26	6,214	13,303	0.20	0.07	0.46	0.62	20,000	3.02	8,286	17,737	0.27	0.10	0.62	0.82
28	15,000	2.35	6,158	13,183	0.20	0.08	0.48	0.65	20,000	3.13	8,211	17,577	0.27	0.10	0.64	0.87
29	15,000	2.44	6,102	13,062	0.20	0.08	0.50	0.68	20,000	3.26	8,136	17,416	0.27	0.10	0.66	0.91
30	15,000	2.54	6,044	12,939	0.21	0.11	0.52	0.72	20,000	3.39	8,059	17,251	0.28	0.14	0.69	0.96
31	15,000	2.64	5,973	12,785	0.21	0.11	0.54	0.76	20,000	3.52	7,963	17,046	0.28	0.15	0.72	1.01
32	15,000	2.75	5,900	12,631	0.21	0.11	0.57	0.80	20,000	3.66	7,867	16,841	0.28	0.15	0.76	1.07
33	15,000	2.86	5,828	12,474	0.21	0.12	0.60	0.85	20,000	3.81	7,770	16,632	0.28	0.16	0.79	1.13
34	15,000	2.98	5,753	12,316	0.21	0.12	0.63	0.90	20,000	3.97	7,671	16,421	0.28	0.16	0.84	1.20
35	15,000	3.10	5,677	12,153	0.22	0.13	0.66	0.95	20,000	4.14	7,570	16,204	0.29	0.17	0.88	1.27
36	15,000	3.26	5,585	11,956	0.22	0.14	0.71	1.03	20,000	4.34	7,447	15,941	0.29	0.18	0.95	1.38
37	15,000	3.41	5,493	11,757	0.22	0.18	0.78	1.13	20,000	4.55	7,323	15,676	0.29	0.23	1.04	1.50
38	15,000	3.58	5,398	11,555	0.23	0.18	0.85	1.23	20,000	4.78	7,197	15,407	0.30	0.24	1.13	1.63
39	15,000	3.76	5,301	11,347	0.23	0.19	0.92	1.34	20,000	5.02	7,068	15,129	0.30	0.26	1.23	1.78
40	15,000	3.95	5,201	11,132	0.23	0.24	1.01	1.46	20,000	5.27	6,934	14,843	0.31	0.32	1.34	1.94
41	15,000	4.15	5,082	10,879	0.24	0.25	1.10	1.59	20,000	5.54	6,776	14,505	0.31	0.34	1.46	2.11
42	15,000	4.36	4,961	10,620	0.24	0.27	1.19	1.73	20,000	5.82	6,615	14,160	0.32	0.35	1.59	2.30
43	15,000	4.59	4,837	10,354	0.24	0.28	1.30	1.89	20,000	6.11	6,449	13,805	0.32	0.37	1.74	2.51
44	15,000	4.82	4,709	10,080	0.24	0.34	1.42	2.06	20,000	6.43	6,278	13,440	0.32	0.45	1.89	2.74
45	15,000	5.07	4,576	9,795	0.25	0.36	1.55	2.25	20,000	6.76	6,101	13,060	0.33	0.48	2.07	2.99
46	15,000	5.34	4,422	9,466	0.25	0.43	1.70	2.46	20,000	7.11	5,896	12,622	0.34	0.57	2.27	3.28
47	15,000	5.62	4,264	9,128	0.26	0.45	1.87	2.70	20,000	7.49	5,686	12,171	0.34	0.60	2.49	3.60
48	15,000	5.91	4,101	8,779	0.26	0.54	2.05	2.97	20,000	7.88	5,468	11,705	0.35	0.71	2.73	3.95
49	15,000	6.23	3,930	8,414	0.26	0.57	2.24	3.25	20,000	8.31	5,241	11,218	0.35	0.75	2.99	4.33
50	15,000	6.56	3,752	8,032	0.27	0.66	2.46	3.56	20,000	8.75	5,003	10,709	0.36	0.88	3.28	4.75
51	15,000	6.92	3,548	7,596	0.28	0.77	2.69	3.90	20,000	9.23	4,731	10,127	0.37	1.02	3.59	5.20
52	15,000	7.30	3,337	7,143	0.28	0.81	2.95	4.27	20,000	9.73	4,449	9,524	0.37	1.07	3.93	5.69
53	15,000	7.70	3,117	6,672	0.29	0.93	3.23	4.68	20,000	10.27	4,156	8,896	0.38	1.24	4.30	6.23
54	15,000	8.13	2,887	6,181	0.30	0.98	3.53	5.12	20,000	10.83	3,850	8,241	0.39	1.30	4.71	6.82
55	15,000	8.58	2,647	5,666	0.31	1.12	3.86	5.60	20,000	11.43	3,529	7,554	0.41	1.49	5.15	7.46
56	15,004	9.00	2,364	5,061	0.31	N/A	4.22	N/A	20,006	12.00	3,153	6,749	0.41	N/A	5.63	N/A
57	15,000	9.45	2,075	4,443	0.32	N/A	4.61	N/A	20,000	12.60	2,767	5,924	0.42	N/A	6.15	N/A
58	15,000	9.93	1,780	3,810	0.33	N/A	5.04	N/A	20,000	13.24	2,373	5,080	0.43	N/A	6.72	N/A
59	15,000	10.44	1,476	3,159	0.33	N/A	5.51	N/A	20,000	13.92	1,967	4,212	0.44	N/A	7.35	N/A
60	15,000	10.99	1,160	2,484	0.35	N/A	6.02	N/A	20,000	14.65	1,547	3,312	0.46	N/A	8.03	N/A
61	15,000	11.56	828	1,774	N/A	N/A	N/A	N/A	20,000	15.42	1,104	2,365	N/A	N/A	N/A	N/A
62	15,000	12.18	471	1,009	N/A	N/A	N/A	N/A	20,000	16.23	628	1,346	N/A	N/A	N/A	N/A
63	15,000	12.83	87	188	N/A	N/A	N/A	N/A	20,000	17.10	117	250	N/A	N/A	N/A	N/A
64	15,000	13.52	0	0	N/A	N/A	N/A	N/A	20,000	18.02	0	0	N/A	N/A	N/A	N/A
65	15,000	14.26	N/A	N/A	N/A	N/A	N/A	N/A	20,000	19.01	N/A	N/A	N/A	N/A	N/A	N/A
66	15,000	15.20	N/A	N/A	N/A	N/A	N/A	N/A	20,000	20.27	N/A	N/A	N/A	N/A	N/A	N/A
67	15,000	16.23	N/A	N/A	N/A	N/A	N/A	N/A	20,000	21.63	N/A	N/A	N/A	N/A	N/A	N/A
68	15,000	17.33	N/A	N/A	N/A	N/A	N/A	N/A	20,000	23.11	N/A	N/A	N/A	N/A	N/A	N/A
69	15,000	18.53	N/A	N/A	N/A	N/A	N/A	N/A	20,000	24.71	N/A	N/A	N/A	N/A	N/A	N/A
70	15,000	19.83	N/A	N/A	N/A	N/A	N/A	N/A	20,000	26.44	N/A	N/A	N/A	N/A	N/A	N/A
71	15,000	21.24	N/A	N/A	N/A	N/A	N/A	N/A	20,000	28.32	N/A	N/A	N/A	N/A	N/A	N/A
72	15,000	22.76	N/A	N/A	N/A	N/A	N/A	N/A	20,000	30.35	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$25,000 Death Benefit									\$30,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	25,000	2.71	11,029	23,608	0.38	0.09	0.55	0.72	30,000	3.25	13,235	28,329	0.46	0.10	0.66	0.87
19	25,000	2.81	10,972	23,486	0.38	0.09	0.57	0.74	30,000	3.37	13,166	28,184	0.45	0.11	0.68	0.89
20	25,000	2.91	10,916	23,367	0.37	0.09	0.59	0.77	30,000	3.49	13,099	28,040	0.44	0.11	0.70	0.92
21	25,000	3.01	10,840	23,203	0.36	0.10	0.61	0.79	30,000	3.62	13,007	27,843	0.43	0.11	0.73	0.95
22	25,000	3.13	10,765	23,044	0.35	0.10	0.63	0.82	30,000	3.76	12,918	27,653	0.42	0.12	0.76	0.99
23	25,000	3.25	10,692	22,887	0.35	0.10	0.66	0.86	30,000	3.89	12,830	27,464	0.41	0.12	0.79	1.03
24	25,000	3.37	10,619	22,731	0.34	0.11	0.69	0.91	30,000	4.04	12,743	27,277	0.40	0.13	0.83	1.09
25	25,000	3.50	10,546	22,574	0.34	0.11	0.73	0.95	30,000	4.19	12,655	27,089	0.40	0.13	0.87	1.14
26	25,000	3.63	10,451	22,371	0.34	0.11	0.75	0.99	30,000	4.36	12,541	26,845	0.40	0.14	0.89	1.19
27	25,000	3.77	10,357	22,171	0.34	0.12	0.77	1.03	30,000	4.52	12,429	26,605	0.40	0.14	0.92	1.23
28	25,000	3.91	10,264	21,971	0.34	0.12	0.80	1.08	30,000	4.70	12,317	26,365	0.40	0.15	0.96	1.30
29	25,000	4.07	10,170	21,770	0.34	0.13	0.83	1.13	30,000	4.88	12,204	26,124	0.40	0.15	0.99	1.36
30	25,000	4.23	10,074	21,564	0.35	0.17	0.87	1.20	30,000	5.08	12,089	25,877	0.41	0.21	1.04	1.44
31	25,000	4.40	9,954	21,308	0.35	0.18	0.90	1.26	30,000	5.28	11,945	25,569	0.41	0.22	1.08	1.52
32	25,000	4.58	9,834	21,051	0.35	0.19	0.94	1.34	30,000	5.49	11,801	25,261	0.41	0.22	1.13	1.60
33	25,000	4.76	9,713	20,790	0.35	0.20	0.99	1.41	30,000	5.72	11,655	24,948	0.42	0.23	1.19	1.70
34	25,000	4.96	9,589	20,526	0.35	0.20	1.04	1.50	30,000	5.95	11,507	24,631	0.42	0.24	1.25	1.80
35	25,000	5.17	9,462	20,255	0.36	0.21	1.10	1.59	30,000	6.20	11,355	24,306	0.43	0.25	1.31	1.90
36	25,000	5.42	9,309	19,927	0.36	0.22	1.19	1.72	30,000	6.51	11,171	23,912	0.43	0.27	1.42	2.06
37	25,000	5.69	9,154	19,595	0.37	0.29	1.29	1.87	30,000	6.82	10,985	23,514	0.44	0.35	1.55	2.25
38	25,000	5.97	8,997	19,258	0.38	0.30	1.41	2.04	30,000	7.16	10,796	23,110	0.45	0.36	1.69	2.45
39	25,000	6.27	8,835	18,912	0.38	0.32	1.53	2.22	30,000	7.52	10,602	22,694	0.45	0.38	1.84	2.67
40	25,000	6.58	8,668	18,554	0.38	0.40	1.67	2.42	30,000	7.90	10,401	22,264	0.46	0.48	2.01	2.91
41	25,000	6.92	8,470	18,131	0.39	0.42	1.82	2.64	30,000	8.30	10,164	21,758	0.47	0.50	2.19	3.17
42	25,000	7.27	8,269	17,700	0.39	0.44	1.99	2.88	30,000	8.72	9,922	21,239	0.47	0.53	2.38	3.45
43	25,000	7.64	8,062	17,256	0.40	0.46	2.17	3.14	30,000	9.17	9,674	20,708	0.48	0.55	2.60	3.77
44	25,000	8.03	7,848	16,799	0.40	0.57	2.37	3.43	30,000	9.64	9,418	20,159	0.48	0.68	2.84	4.11
45	25,000	8.45	7,627	16,325	0.41	0.60	2.58	3.74	30,000	10.14	9,152	19,590	0.49	0.71	3.10	4.49
46	25,000	8.89	7,370	15,777	0.42	0.72	2.83	4.10	30,000	10.67	8,844	18,932	0.50	0.86	3.40	4.92
47	25,000	9.36	7,107	15,214	0.42	0.75	3.11	4.50	30,000	11.23	8,529	18,256	0.51	0.90	3.73	5.40
48	25,000	9.85	6,835	14,631	0.43	0.89	3.41	4.94	30,000	11.82	8,202	17,557	0.52	1.07	4.09	5.93
49	25,000	10.38	6,551	14,023	0.44	0.94	3.74	5.41	30,000	12.46	7,861	16,827	0.52	1.13	4.48	6.50
50	25,000	10.94	6,253	13,386	0.45	1.10	4.10	5.94	30,000	13.12	7,504	16,063	0.54	1.32	4.91	7.12
51	25,000	11.53	5,914	12,659	0.46	1.27	4.48	6.50	30,000	13.84	7,097	15,191	0.55	1.53	5.38	7.79
52	25,000	12.16	5,561	11,905	0.47	1.34	4.91	7.12	30,000	14.60	6,674	14,285	0.56	1.61	5.89	8.54
53	25,000	12.83	5,195	11,120	0.48	1.54	5.38	7.79	30,000	15.40	6,234	13,344	0.57	1.85	6.45	9.35
54	25,000	13.54	4,812	10,301	0.49	1.63	5.88	8.52	30,000	16.25	5,774	12,361	0.59	1.95	7.06	10.23
55	25,000	14.29	4,411	9,443	0.51	1.86	6.43	9.33	30,000	17.15	5,294	11,331	0.61	2.23	7.72	11.19
56	25,008	15.00	3,941	8,436	0.51	N/A	7.04	N/A	30,009	18.00	4,729	10,123	0.61	N/A	8.44	N/A
57	25,000	15.75	3,459	7,405	0.52	N/A	7.68	N/A	30,000	18.90	4,151	8,885	0.63	N/A	9.22	N/A
58	25,000	16.55	2,967	6,350	0.54	N/A	8.40	N/A	30,000	19.86	3,560	7,620	0.65	N/A	10.08	N/A
59	25,000	17.40	2,459	5,265	0.55	N/A	9.18	N/A	30,000	20.88	2,951	6,317	0.66	N/A	11.02	N/A
60	25,000	18.31	1,934	4,140	0.58	N/A	10.03	N/A	30,000	21.97	2,321	4,968	0.69	N/A	12.04	N/A
61	25,000	19.27	1,381	2,956	N/A	N/A	N/A	N/A	30,000	23.12	1,657	3,547	N/A	N/A	N/A	N/A
62	25,000	20.29	786	1,682	N/A	N/A	N/A	N/A	30,000	24.35	943	2,018	N/A	N/A	N/A	N/A
63	25,000	21.38	146	312	N/A	N/A	N/A	N/A	30,000	25.65	175	375	N/A	N/A	N/A	N/A
64	25,000	22.53	0	0	N/A	N/A	N/A	N/A	30,000	27.03	0	0	N/A	N/A	N/A	N/A
65	25,000	23.76	N/A	N/A	N/A	N/A	N/A	N/A	30,000	28.52	N/A	N/A	N/A	N/A	N/A	N/A
66	25,000	25.34	N/A	N/A	N/A	N/A	N/A	N/A	30,000	30.40	N/A	N/A	N/A	N/A	N/A	N/A
67	25,000	27.04	N/A	N/A	N/A	N/A	N/A	N/A	30,000	32.45	N/A	N/A	N/A	N/A	N/A	N/A
68	25,000	28.88	N/A	N/A	N/A	N/A	N/A	N/A	30,000	34.66	N/A	N/A	N/A	N/A	N/A	N/A
69	25,000	30.88	N/A	N/A	N/A	N/A	N/A	N/A	30,000	37.06	N/A	N/A	N/A	N/A	N/A	N/A
70	25,000	33.05	N/A	N/A	N/A	N/A	N/A	N/A	30,000	39.66	N/A	N/A	N/A	N/A	N/A	N/A
71	25,000	35.39	N/A	N/A	N/A	N/A	N/A	N/A	30,000	42.47	N/A	N/A	N/A	N/A	N/A	N/A
72	25,000	37.94	N/A	N/A	N/A	N/A	N/A	N/A	30,000	45.52	N/A	N/A	N/A	N/A	N/A	N/A

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³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$35,000 Death Benefit									\$40,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	35,000	3.79	15,440	33,051	0.53	0.12	0.77	1.01	40,000	4.34	17,646	37,772	0.61	0.13	0.88	1.15
19	35,000	3.93	15,361	32,881	0.52	0.12	0.79	1.04	40,000	4.49	17,555	37,578	0.60	0.14	0.91	1.18
20	35,000	4.07	15,282	32,713	0.51	0.13	0.82	1.07	40,000	4.65	17,466	37,386	0.58	0.14	0.94	1.22
21	35,000	4.22	15,175	32,484	0.50	0.13	0.85	1.11	40,000	4.82	17,343	37,124	0.57	0.15	0.97	1.26
22	35,000	4.38	15,071	32,261	0.49	0.14	0.88	1.15	40,000	5.01	17,224	36,870	0.56	0.16	1.01	1.32
23	35,000	4.54	14,969	32,042	0.48	0.14	0.92	1.20	40,000	5.19	17,107	36,619	0.55	0.16	1.05	1.38
24	35,000	4.71	14,867	31,823	0.47	0.15	0.97	1.27	40,000	5.38	16,990	36,369	0.54	0.17	1.11	1.45
25	35,000	4.89	14,764	31,603	0.47	0.15	1.01	1.33	40,000	5.59	16,873	36,118	0.54	0.17	1.16	1.52
26	35,000	5.08	14,631	31,319	0.47	0.16	1.04	1.38	40,000	5.81	16,721	35,793	0.54	0.18	1.19	1.58
27	35,000	5.28	14,500	31,039	0.47	0.16	1.08	1.44	40,000	6.03	16,572	35,473	0.54	0.19	1.23	1.64
28	35,000	5.48	14,370	30,759	0.47	0.17	1.12	1.52	40,000	6.26	16,422	35,153	0.54	0.19	1.27	1.73
29	35,000	5.69	14,238	30,477	0.47	0.18	1.16	1.58	40,000	6.51	16,272	34,831	0.54	0.20	1.32	1.81
30	35,000	5.92	14,104	30,190	0.48	0.24	1.21	1.68	40,000	6.77	16,118	34,502	0.55	0.28	1.38	1.92
31	35,000	6.16	13,936	29,831	0.48	0.25	1.26	1.77	40,000	7.04	15,927	34,092	0.55	0.29	1.44	2.02
32	35,000	6.41	13,768	29,471	0.48	0.26	1.32	1.87	40,000	7.32	15,734	33,681	0.55	0.30	1.51	2.14
33	35,000	6.67	13,598	29,106	0.49	0.27	1.38	1.98	40,000	7.62	15,540	33,264	0.56	0.31	1.58	2.26
34	35,000	6.94	13,425	28,736	0.49	0.28	1.46	2.10	40,000	7.94	15,342	32,841	0.56	0.32	1.67	2.40
35	35,000	7.23	13,247	28,356	0.50	0.29	1.53	2.22	40,000	8.27	15,140	32,407	0.57	0.34	1.75	2.54
36	35,000	7.59	13,033	27,897	0.50	0.31	1.66	2.41	40,000	8.67	14,894	31,882	0.57	0.35	1.90	2.75
37	35,000	7.96	12,816	27,433	0.51	0.40	1.81	2.62	40,000	9.10	14,647	31,352	0.58	0.46	2.07	2.99
38	35,000	8.36	12,595	26,961	0.52	0.42	1.97	2.85	40,000	9.55	14,395	30,813	0.60	0.48	2.25	3.26
39	35,000	8.78	12,369	26,476	0.52	0.44	2.15	3.11	40,000	10.03	14,136	30,258	0.60	0.51	2.45	3.55
40	35,000	9.21	12,135	25,975	0.53	0.56	2.34	3.39	40,000	10.53	13,868	29,685	0.61	0.64	2.67	3.88
41	35,000	9.68	11,858	25,384	0.54	0.59	2.55	3.69	40,000	11.07	13,552	29,010	0.62	0.67	2.91	4.22
42	35,000	10.18	11,576	24,779	0.55	0.62	2.78	4.03	40,000	11.63	13,230	28,319	0.63	0.70	3.17	4.60
43	35,000	10.69	11,286	24,159	0.56	0.65	3.03	4.40	40,000	12.22	12,898	27,610	0.64	0.74	3.47	5.02
44	35,000	11.25	10,987	23,519	0.56	0.79	3.31	4.80	40,000	12.85	12,557	26,879	0.64	0.90	3.78	5.48
45	35,000	11.83	10,677	22,855	0.57	0.83	3.61	5.24	40,000	13.52	12,202	26,120	0.65	0.95	4.13	5.98
46	35,000	12.44	10,318	22,087	0.58	1.00	3.96	5.74	40,000	14.22	11,792	25,243	0.67	1.14	4.53	6.56
47	35,000	13.10	9,950	21,299	0.59	1.05	4.35	6.30	40,000	14.97	11,372	24,342	0.67	1.20	4.97	7.20
48	35,000	13.79	9,569	20,483	0.60	1.25	4.77	6.91	40,000	15.76	10,936	23,409	0.69	1.42	5.45	7.90
49	35,000	14.53	9,171	19,631	0.61	1.31	5.23	7.58	40,000	16.61	10,481	22,436	0.70	1.50	5.97	8.66
50	35,000	15.31	8,755	18,740	0.62	1.54	5.73	8.31	40,000	17.50	10,005	21,417	0.71	1.75	6.55	9.50
51	35,000	16.15	8,279	17,723	0.64	1.78	6.27	9.09	40,000	18.45	9,462	20,254	0.74	2.03	7.17	10.39
52	35,000	17.03	7,786	16,666	0.65	1.88	6.87	9.96	40,000	19.46	8,898	19,047	0.74	2.14	7.85	11.38
53	35,000	17.96	7,273	15,568	0.66	2.16	7.52	10.91	40,000	20.53	8,312	17,792	0.76	2.47	8.60	12.46
54	35,000	18.95	6,737	14,421	0.68	2.28	8.23	11.93	40,000	21.66	7,699	16,481	0.78	2.60	9.41	13.64
55	35,005	20.00	6,177	13,222	0.71	2.60	9.01	13.06	40,000	22.86	7,058	15,108	0.81	2.98	10.29	14.92
56	35,011	21.00	5,517	11,810	0.71	N/A	9.85	N/A	40,012	24.00	6,305	13,497	0.81	N/A	11.25	N/A
57	35,000	22.05	4,843	10,366	0.73	N/A	10.75	N/A	40,000	25.20	5,534	11,847	0.84	N/A	12.29	N/A
58	35,000	23.17	4,153	8,890	0.75	N/A	11.76	N/A	40,000	26.48	4,746	10,160	0.86	N/A	13.44	N/A
59	35,000	24.36	3,443	7,370	0.77	N/A	12.85	N/A	40,000	27.84	3,935	8,423	0.88	N/A	14.69	N/A
60	35,000	25.63	2,708	5,796	0.81	N/A	14.05	N/A	40,000	29.29	3,094	6,624	0.92	N/A	16.05	N/A
61	35,000	26.98	1,933	4,138	N/A	N/A	N/A	N/A	40,000	30.83	2,209	4,729	N/A	N/A	N/A	N/A
62	35,000	28.40	1,100	2,354	N/A	N/A	N/A	N/A	40,000	32.46	1,257	2,691	N/A	N/A	N/A	N/A
63	35,000	29.92	204	437	N/A	N/A	N/A	N/A	40,000	34.20	233	500	N/A	N/A	N/A	N/A
64	35,000	31.54	0	0	N/A	N/A	N/A	N/A	40,000	36.04	0	0	N/A	N/A	N/A	N/A
65	35,000	33.27	N/A	N/A	N/A	N/A	N/A	N/A	40,000	38.02	N/A	N/A	N/A	N/A	N/A	N/A
66	35,000	35.47	N/A	N/A	N/A	N/A	N/A	N/A	40,000	40.54	N/A	N/A	N/A	N/A	N/A	N/A
67	35,000	37.85	N/A	N/A	N/A	N/A	N/A	N/A	40,000	43.26	N/A	N/A	N/A	N/A	N/A	N/A
68	35,000	40.43	N/A	N/A	N/A	N/A	N/A	N/A	40,000	46.21	N/A	N/A	N/A	N/A	N/A	N/A
69	35,000	43.23	N/A	N/A	N/A	N/A	N/A	N/A	40,000	49.41	N/A	N/A	N/A	N/A	N/A	N/A
70	35,000	46.27	N/A	N/A	N/A	N/A	N/A	N/A	40,000	52.87	N/A	N/A	N/A	N/A	N/A	N/A
71	35,000	49.55	N/A	N/A	N/A	N/A	N/A	N/A	40,000	56.63	N/A	N/A	N/A	N/A	N/A	N/A
72	35,000	53.11	N/A	N/A	N/A	N/A	N/A	N/A	40,000	60.70	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$45,000 Death Benefit									\$50,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	45,000	4.88	19,852	42,494	0.68	0.15	0.99	1.30	50,000	5.42	22,058	47,215	0.76	0.17	1.10	1.44
19	45,000	5.05	19,750	42,275	0.67	0.16	1.02	1.33	50,000	5.61	21,944	46,972	0.75	0.17	1.13	1.48
20	45,000	5.23	19,649	42,059	0.65	0.16	1.05	1.38	50,000	5.81	21,832	46,733	0.73	0.18	1.17	1.53
21	45,000	5.42	19,511	41,765	0.65	0.17	1.09	1.42	50,000	6.02	21,679	46,405	0.72	0.19	1.21	1.58
22	45,000	5.63	19,377	41,479	0.63	0.17	1.13	1.48	50,000	6.26	21,531	46,087	0.70	0.19	1.26	1.64
23	45,000	5.84	19,246	41,196	0.62	0.18	1.18	1.55	50,000	6.49	21,384	45,774	0.69	0.20	1.31	1.72
24	45,000	6.05	19,114	40,915	0.60	0.19	1.24	1.63	50,000	6.73	21,238	45,461	0.67	0.21	1.38	1.81
25	45,000	6.29	18,982	40,633	0.60	0.19	1.30	1.71	50,000	6.99	21,092	45,148	0.67	0.21	1.45	1.89
26	45,000	6.53	18,811	40,267	0.60	0.20	1.34	1.78	50,000	7.26	20,902	44,741	0.67	0.22	1.49	1.97
27	45,000	6.78	18,643	39,907	0.60	0.21	1.38	1.85	50,000	7.53	20,715	44,341	0.67	0.23	1.53	2.05
28	45,000	7.04	18,475	39,547	0.60	0.22	1.43	1.95	50,000	7.82	20,528	43,941	0.67	0.24	1.59	2.16
29	45,000	7.32	18,306	39,185	0.60	0.22	1.48	2.03	50,000	8.13	20,340	43,539	0.67	0.25	1.65	2.26
30	45,000	7.61	18,133	38,815	0.62	0.31	1.55	2.16	50,000	8.46	20,148	43,128	0.69	0.34	1.73	2.40
31	45,000	7.91	17,918	38,354	0.62	0.32	1.62	2.27	50,000	8.79	19,909	42,615	0.69	0.36	1.80	2.52
32	45,000	8.23	17,701	37,891	0.62	0.33	1.69	2.40	50,000	9.15	19,668	42,101	0.69	0.37	1.88	2.67
33	45,000	8.57	17,483	37,422	0.63	0.35	1.78	2.54	50,000	9.52	19,425	41,580	0.70	0.39	1.98	2.82
34	45,000	8.93	17,260	36,947	0.63	0.36	1.87	2.70	50,000	9.92	19,178	41,052	0.70	0.40	2.08	3.00
35	45,000	9.30	17,032	36,458	0.65	0.38	1.97	2.85	50,000	10.33	18,925	40,509	0.72	0.42	2.19	3.17
36	45,000	9.76	16,756	35,868	0.65	0.40	2.13	3.09	50,000	10.84	18,618	39,853	0.72	0.44	2.37	3.43
37	45,000	10.23	16,478	35,271	0.65	0.52	2.32	3.37	50,000	11.37	18,309	39,190	0.73	0.57	2.58	3.74
38	45,000	10.74	16,194	34,665	0.67	0.54	2.53	3.67	50,000	11.94	17,994	38,516	0.75	0.60	2.81	4.08
39	45,000	11.28	15,903	34,040	0.67	0.57	2.76	4.00	50,000	12.53	17,670	37,823	0.75	0.63	3.06	4.44
40	45,000	11.84	15,602	33,396	0.68	0.72	3.01	4.36	50,000	13.16	17,335	37,107	0.76	0.79	3.34	4.84
41	45,000	12.45	15,246	32,636	0.70	0.75	3.28	4.75	50,000	13.83	16,941	36,262	0.77	0.83	3.64	5.28
42	45,000	13.08	14,883	31,859	0.71	0.79	3.57	5.17	50,000	14.53	16,537	35,399	0.78	0.88	3.97	5.75
43	45,000	13.75	14,511	31,061	0.72	0.83	3.90	5.65	50,000	15.27	16,123	34,512	0.80	0.92	4.33	6.28
44	45,000	14.46	14,126	30,239	0.72	1.02	4.25	6.17	50,000	16.06	15,696	33,598	0.80	1.13	4.73	6.85
45	45,000	15.21	13,728	29,385	0.73	1.07	4.64	6.73	50,000	16.90	15,253	32,650	0.81	1.19	5.16	7.48
46	45,021	16.00	13,273	28,411	0.75	1.28	5.10	7.39	50,000	17.77	14,741	31,553	0.83	1.43	5.66	8.20
47	45,000	16.84	12,793	27,384	0.76	1.35	5.59	8.10	50,000	18.71	14,215	30,427	0.84	1.50	6.21	9.00
48	45,000	17.73	12,303	26,335	0.78	1.60	6.13	8.89	50,000	19.70	13,670	29,261	0.86	1.78	6.81	9.88
49	45,000	18.68	11,791	25,240	0.78	1.69	6.72	9.74	50,000	20.76	13,102	28,045	0.87	1.87	7.47	10.82
50	45,000	19.68	11,256	24,094	0.80	1.97	7.37	10.68	50,000	21.87	12,507	26,771	0.89	2.19	8.19	11.87
51	45,000	20.76	10,645	22,786	0.83	2.29	8.06	11.69	50,000	23.06	11,828	25,318	0.92	2.54	8.96	12.99
52	45,000	21.89	10,010	21,428	0.84	2.41	8.83	12.80	50,000	24.32	11,123	23,809	0.93	2.68	9.81	14.23
53	45,000	23.09	9,351	20,016	0.85	2.78	9.67	14.02	50,000	25.66	10,390	22,240	0.95	3.08	10.75	15.58
54	45,000	24.37	8,662	18,541	0.88	2.93	10.58	15.34	50,000	27.07	9,624	20,601	0.98	3.25	11.76	17.04
55	45,000	25.72	7,940	16,997	0.91	3.35	11.58	16.78	50,000	28.57	8,823	18,885	1.01	3.72	12.86	18.65
56	45,014	27.00	7,093	15,184	0.91	N/A	12.66	N/A	50,016	30.00	7,882	16,871	1.01	N/A	14.07	N/A
57	45,000	28.35	6,226	13,328	0.94	N/A	13.83	N/A	50,000	31.50	6,918	14,809	1.04	N/A	15.36	N/A
58	45,000	29.79	5,340	11,430	0.97	N/A	15.11	N/A	50,000	33.10	5,933	12,700	1.07	N/A	16.79	N/A
59	45,000	31.32	4,427	9,476	0.99	N/A	16.53	N/A	50,000	34.80	4,919	10,529	1.10	N/A	18.36	N/A
60	45,000	32.95	3,481	7,452	1.03	N/A	18.06	N/A	50,000	36.61	3,868	8,280	1.15	N/A	20.06	N/A
61	45,000	34.68	2,485	5,320	N/A	N/A	N/A	N/A	50,000	38.53	2,761	5,911	N/A	N/A	N/A	N/A
62	45,000	36.52	1,414	3,027	N/A	N/A	N/A	N/A	50,000	40.57	1,571	3,363	N/A	N/A	N/A	N/A
63	45,000	38.47	262	562	N/A	N/A	N/A	N/A	50,000	42.75	292	624	N/A	N/A	N/A	N/A
64	45,000	40.55	0	0	N/A	N/A	N/A	N/A	50,000	45.05	0	0	N/A	N/A	N/A	N/A
65	45,000	42.77	N/A	N/A	N/A	N/A	N/A	N/A	50,000	47.52	N/A	N/A	N/A	N/A	N/A	N/A
66	45,000	45.60	N/A	N/A	N/A	N/A	N/A	N/A	50,000	50.67	N/A	N/A	N/A	N/A	N/A	N/A
67	45,000	48.67	N/A	N/A	N/A	N/A	N/A	N/A	50,000	54.07	N/A	N/A	N/A	N/A	N/A	N/A
68	45,000	51.98	N/A	N/A	N/A	N/A	N/A	N/A	50,000	57.76	N/A	N/A	N/A	N/A	N/A	N/A
69	45,000	55.58	N/A	N/A	N/A	N/A	N/A	N/A	50,000	61.76	N/A	N/A	N/A	N/A	N/A	N/A
70	45,000	59.48	N/A	N/A	N/A	N/A	N/A	N/A	50,000	66.09	N/A	N/A	N/A	N/A	N/A	N/A
71	45,000	63.71	N/A	N/A	N/A	N/A	N/A	N/A	50,000	70.78	N/A	N/A	N/A	N/A	N/A	N/A
72	45,000	68.28	N/A	N/A	N/A	N/A	N/A	N/A	50,000	75.87	N/A	N/A	N/A	N/A	N/A	N/A

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³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$55,000 Death Benefit									\$60,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	55,000	5.96	24,263	51,937	0.83	0.18	1.21	1.58	60,000	6.50	26,469	56,658	0.91	0.20	1.32	1.73	
19	55,000	6.17	24,138	51,670	0.82	0.19	1.24	1.63	60,000	6.73	26,333	56,367	0.89	0.21	1.36	1.77	
20	55,000	6.39	24,015	51,406	0.80	0.20	1.28	1.68	60,000	6.97	26,198	56,079	0.87	0.21	1.40	1.83	
21	55,000	6.63	23,847	51,046	0.79	0.20	1.33	1.74	60,000	7.23	26,015	55,686	0.86	0.22	1.45	1.89	
22	55,000	6.88	23,684	50,696	0.77	0.21	1.38	1.81	60,000	7.51	25,837	55,305	0.84	0.23	1.51	1.97	
23	55,000	7.13	23,522	50,351	0.76	0.22	1.44	1.89	60,000	7.78	25,661	54,928	0.82	0.24	1.57	2.06	
24	55,000	7.40	23,362	50,007	0.73	0.23	1.52	1.99	60,000	8.07	25,486	54,553	0.80	0.25	1.66	2.17	
25	55,000	7.68	23,201	49,662	0.73	0.24	1.59	2.08	60,000	8.38	25,310	54,177	0.80	0.26	1.74	2.27	
26	55,000	7.98	22,992	49,215	0.73	0.24	1.63	2.17	60,000	8.71	25,082	53,689	0.80	0.27	1.78	2.37	
27	55,000	8.29	22,786	48,775	0.73	0.25	1.69	2.26	60,000	9.04	24,857	53,209	0.80	0.28	1.84	2.46	
28	55,000	8.60	22,581	48,335	0.73	0.26	1.75	2.38	60,000	9.39	24,634	52,730	0.80	0.29	1.91	2.59	
29	55,000	8.94	22,374	47,893	0.73	0.27	1.81	2.48	60,000	9.76	24,408	52,247	0.80	0.30	1.98	2.71	
30	55,000	9.30	22,163	47,441	0.76	0.38	1.90	2.64	60,000	10.15	24,178	51,753	0.82	0.41	2.07	2.88	
31	55,000	9.67	21,899	46,877	0.76	0.39	1.98	2.77	60,000	10.55	23,890	51,138	0.82	0.43	2.16	3.03	
32	55,000	10.06	21,635	46,311	0.76	0.41	2.07	2.93	60,000	10.98	23,602	50,521	0.82	0.44	2.26	3.20	
33	55,000	10.48	21,368	45,738	0.77	0.42	2.17	3.11	60,000	11.43	23,310	49,896	0.84	0.46	2.37	3.39	
34	55,000	10.91	21,096	45,157	0.77	0.44	2.29	3.29	60,000	11.90	23,014	49,262	0.84	0.48	2.50	3.59	
35	55,000	11.36	20,817	44,560	0.79	0.46	2.41	3.49	60,000	12.40	22,709	48,611	0.86	0.50	2.62	3.80	
36	55,000	11.93	20,480	43,838	0.79	0.48	2.61	3.78	60,000	13.01	22,342	47,823	0.86	0.53	2.84	4.12	
37	55,000	12.51	20,139	43,109	0.80	0.63	2.84	4.12	60,000	13.64	21,970	47,028	0.87	0.69	3.10	4.49	
38	55,000	13.13	19,793	42,368	0.82	0.66	3.09	4.48	60,000	14.32	21,592	46,219	0.89	0.72	3.37	4.89	
39	55,000	13.79	19,436	41,605	0.82	0.69	3.37	4.88	60,000	15.04	21,203	45,387	0.89	0.76	3.67	5.33	
40	55,000	14.47	19,069	40,817	0.83	0.87	3.68	5.33	60,000	15.79	20,802	44,528	0.91	0.95	4.01	5.81	
41	55,000	15.21	18,635	39,888	0.85	0.92	4.00	5.80	60,000	16.60	20,329	43,515	0.93	1.00	4.37	6.33	
42	55,000	15.99	18,191	38,938	0.86	0.96	4.36	6.32	60,000	17.44	19,844	42,478	0.94	1.05	4.76	6.90	
43	55,000	16.80	17,735	37,964	0.88	1.01	4.76	6.91	60,000	18.33	19,348	41,415	0.96	1.10	5.20	7.53	
44	55,000	17.67	17,266	36,958	0.88	1.24	5.20	7.54	60,000	19.27	18,835	40,318	0.96	1.35	5.67	8.22	
45	55,000	18.59	16,778	35,915	0.89	1.31	5.67	8.23	60,000	20.28	18,304	39,180	0.97	1.42	6.19	8.97	
46	55,000	19.55	16,215	34,708	0.91	1.57	6.22	9.02	60,000	21.33	17,689	37,864	1.00	1.71	6.79	9.84	
47	55,000	20.58	15,636	33,470	0.93	1.65	6.83	9.90	60,000	22.45	17,057	36,512	1.01	1.80	7.45	10.80	
48	55,000	21.67	15,036	32,187	0.95	1.95	7.49	10.86	60,000	23.64	16,403	35,113	1.03	2.13	8.17	11.85	
49	55,000	22.83	14,412	30,849	0.96	2.06	8.21	11.91	60,000	24.91	15,722	33,654	1.04	2.25	8.96	12.99	
50	55,000	24.06	13,757	29,448	0.98	2.41	9.01	13.06	60,000	26.24	15,008	32,125	1.07	2.63	9.82	14.24	
51	55,000	25.37	13,010	27,849	1.01	2.79	9.85	14.28	60,000	27.67	14,193	30,381	1.10	3.05	10.75	15.58	
52	55,000	26.75	12,235	26,189	1.02	2.95	10.79	15.65	60,000	29.19	13,347	28,570	1.11	3.21	11.77	17.07	
53	55,000	28.22	11,428	24,463	1.04	3.39	11.82	17.14	60,000	30.79	12,467	26,687	1.14	3.70	12.89	18.69	
54	55,000	29.78	10,586	22,661	1.07	3.58	12.93	18.75	60,000	32.49	11,549	24,721	1.17	3.90	14.11	20.45	
55	55,000	31.43	9,705	20,774	1.11	4.09	14.15	20.51	60,000	34.29	10,587	22,662	1.21	4.46	15.43	22.37	
56	55,000	32.99	8,667	18,552	1.12	N/A	15.47	N/A	60,000	35.99	9,455	20,239	1.22	N/A	16.87	N/A	
57	55,000	34.64	7,610	16,290	1.15	N/A	16.90	N/A	60,000	37.79	8,302	17,770	1.25	N/A	18.43	N/A	
58	55,000	36.41	6,526	13,970	1.18	N/A	18.47	N/A	60,000	39.72	7,120	15,240	1.29	N/A	20.15	N/A	
59	55,000	38.28	5,410	11,582	1.21	N/A	20.20	N/A	60,000	41.76	5,902	12,634	1.32	N/A	22.03	N/A	
60	55,000	40.27	4,255	9,108	1.26	N/A	22.07	N/A	60,000	43.93	4,642	9,936	1.38	N/A	24.07	N/A	
61	55,000	42.39	3,037	6,502	N/A	N/A	N/A	N/A	60,000	46.24	3,313	7,093	N/A	N/A	N/A	N/A	
62	55,000	44.63	1,728	3,700	N/A	N/A	N/A	N/A	60,000	48.69	1,885	4,036	N/A	N/A	N/A	N/A	
63	55,000	47.02	321	687	N/A	N/A	N/A	N/A	60,000	51.29	350	749	N/A	N/A	N/A	N/A	
64	55,000	49.56	0	0	N/A	N/A	N/A	N/A	60,000	54.06	0	0	N/A	N/A	N/A	N/A	
65	55,000	52.28	N/A	N/A	N/A	N/A	N/A	N/A	60,000	57.03	N/A	N/A	N/A	N/A	N/A	N/A	
66	55,000	55.73	N/A	N/A	N/A	N/A	N/A	N/A	60,000	60.80	N/A	N/A	N/A	N/A	N/A	N/A	
67	55,000	59.48	N/A	N/A	N/A	N/A	N/A	N/A	60,000	64.89	N/A	N/A	N/A	N/A	N/A	N/A	
68	55,000	63.53	N/A	N/A	N/A	N/A	N/A	N/A	60,000	69.31	N/A	N/A	N/A	N/A	N/A	N/A	
69	55,000	67.93	N/A	N/A	N/A	N/A	N/A	N/A	60,000	74.11	N/A	N/A	N/A	N/A	N/A	N/A	
70	55,000	72.70	N/A	N/A	N/A	N/A	N/A	N/A	60,000	79.31	N/A	N/A	N/A	N/A	N/A	N/A	
71	55,000	77.86	N/A	N/A	N/A	N/A	N/A	N/A	60,000	84.94	N/A	N/A	N/A	N/A	N/A	N/A	
72	55,000	83.46	N/A	N/A	N/A	N/A	N/A	N/A	60,000	91.04	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$65,000 Death Benefit									\$70,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	65,000	7.04	28,675	61,380	0.98	0.22	1.43	1.87	70,000	7.58	30,881	66,101	1.06	0.23	1.54	2.02
19	65,000	7.29	28,527	61,064	0.97	0.22	1.47	1.92	70,000	7.85	30,722	65,761	1.04	0.24	1.58	2.07
20	65,000	7.56	28,382	60,752	0.94	0.23	1.52	1.99	70,000	8.14	30,565	65,425	1.01	0.25	1.63	2.14
21	65,000	7.83	28,183	60,327	0.93	0.24	1.57	2.05	70,000	8.43	30,351	64,967	1.00	0.26	1.69	2.21
22	65,000	8.13	27,990	59,913	0.91	0.25	1.63	2.13	70,000	8.76	30,143	64,522	0.97	0.27	1.76	2.30
23	65,000	8.43	27,799	59,506	0.89	0.26	1.71	2.23	70,000	9.08	29,938	64,083	0.96	0.28	1.84	2.40
24	65,000	8.74	27,609	59,099	0.87	0.27	1.79	2.35	70,000	9.41	29,733	63,645	0.93	0.29	1.93	2.53
25	65,000	9.08	27,419	58,692	0.87	0.28	1.88	2.46	70,000	9.78	29,528	63,206	0.93	0.30	2.02	2.65
26	65,000	9.43	27,172	58,163	0.87	0.29	1.93	2.57	70,000	10.16	29,262	62,637	0.93	0.31	2.08	2.76
27	65,000	9.79	26,929	57,643	0.87	0.30	1.99	2.67	70,000	10.55	29,000	62,077	0.93	0.32	2.15	2.87
28	65,000	10.17	26,686	57,124	0.87	0.31	2.07	2.81	70,000	10.95	28,739	61,518	0.93	0.33	2.23	3.03
29	65,000	10.57	26,442	56,600	0.87	0.32	2.14	2.93	70,000	11.38	28,476	60,954	0.93	0.35	2.31	3.16
30	65,000	10.99	26,192	56,066	0.89	0.44	2.24	3.12	70,000	11.84	28,207	60,379	0.96	0.48	2.41	3.35
31	65,000	11.43	25,881	55,400	0.89	0.46	2.34	3.28	70,000	12.31	27,872	59,661	0.96	0.50	2.52	3.53
32	65,000	11.89	25,568	54,731	0.89	0.48	2.44	3.47	70,000	12.81	27,535	58,941	0.96	0.52	2.63	3.73
33	65,000	12.38	25,253	54,054	0.91	0.50	2.57	3.67	70,000	13.33	27,195	58,212	0.97	0.54	2.76	3.95
34	65,000	12.89	24,931	53,367	0.91	0.52	2.71	3.89	70,000	13.88	26,849	57,472	0.97	0.56	2.91	4.19
35	65,000	13.43	24,602	52,662	0.93	0.54	2.84	4.12	70,000	14.46	26,494	56,712	1.00	0.58	3.06	4.44
36	65,000	14.09	24,203	51,809	0.93	0.57	3.08	4.46	70,000	15.18	26,065	55,794	1.00	0.61	3.32	4.81
37	65,000	14.78	23,801	50,947	0.94	0.74	3.36	4.86	70,000	15.92	25,632	54,866	1.01	0.80	3.61	5.24
38	65,000	15.52	23,392	50,071	0.97	0.78	3.66	5.30	70,000	16.71	25,191	53,922	1.04	0.84	3.94	5.70
39	65,000	16.29	22,970	49,169	0.97	0.82	3.98	5.77	70,000	17.55	24,737	52,952	1.04	0.88	4.29	6.21
40	65,000	17.11	22,536	48,238	0.98	1.03	4.34	6.29	70,000	18.42	24,269	51,949	1.06	1.11	4.68	6.78
41	65,000	17.98	22,023	47,141	1.01	1.08	4.73	6.86	70,000	19.36	23,717	50,767	1.08	1.17	5.09	7.38
42	65,000	18.89	21,498	46,018	1.02	1.14	5.16	7.47	70,000	20.35	23,152	49,558	1.10	1.23	5.55	8.05
43	65,000	19.86	20,960	44,866	1.04	1.20	5.63	8.16	70,000	21.38	22,572	48,317	1.12	1.29	6.06	8.79
44	65,000	20.88	20,405	43,678	1.04	1.47	6.14	8.90	70,000	22.49	21,974	47,037	1.12	1.58	6.61	9.59
45	65,000	21.97	19,829	42,445	1.06	1.54	6.71	9.72	70,000	23.66	21,354	45,710	1.14	1.66	7.22	10.47
46	65,000	23.11	19,163	41,019	1.08	1.85	7.36	10.66	70,000	24.88	20,637	44,174	1.16	2.00	7.92	11.48
47	65,000	24.32	18,479	39,555	1.09	1.95	8.07	11.70	70,000	26.19	19,900	42,598	1.18	2.10	8.69	12.60
48	65,000	25.61	17,770	38,039	1.12	2.31	8.86	12.84	70,000	27.57	19,137	40,965	1.20	2.49	9.54	13.82
49	65,000	26.98	17,032	36,458	1.13	2.43	9.71	14.07	70,000	29.06	18,342	39,262	1.22	2.62	10.45	15.15
50	65,000	28.43	16,258	34,802	1.16	2.85	10.64	15.43	70,000	30.62	17,509	37,479	1.24	3.07	11.46	16.62
51	65,000	29.98	15,376	32,913	1.19	3.30	11.64	16.88	70,000	32.29	16,559	35,445	1.28	3.56	12.54	18.18
52	65,000	31.62	14,459	30,951	1.21	3.48	12.76	18.49	70,000	34.05	15,572	33,332	1.30	3.75	13.74	19.91
53	65,000	33.36	13,506	28,911	1.23	4.01	13.97	20.25	70,000	35.92	14,545	31,135	1.32	4.31	15.04	21.81
54	65,000	35.19	12,511	26,781	1.27	4.23	15.28	22.15	70,000	37.90	13,474	28,841	1.36	4.55	16.46	23.86
55	65,000	37.14	11,469	24,551	1.31	4.83	16.72	24.24	70,000	40.00	12,352	26,439	1.41	5.20	18.00	26.10
56	65,000	38.99	10,243	21,925	1.32	N/A	18.28	N/A	70,000	41.99	11,031	23,612	1.42	N/A	19.69	N/A
57	65,000	40.94	8,993	19,251	1.36	N/A	19.97	N/A	70,000	44.09	9,685	20,732	1.46	N/A	21.50	N/A
58	65,000	43.03	7,713	16,510	1.39	N/A	21.83	N/A	70,000	46.34	8,306	17,780	1.50	N/A	23.51	N/A
59	65,000	45.24	6,394	13,687	1.43	N/A	23.87	N/A	70,000	48.72	6,886	14,740	1.54	N/A	25.70	N/A
60	65,000	47.59	5,028	10,764	1.49	N/A	26.08	N/A	70,000	51.25	5,415	11,592	1.61	N/A	28.09	N/A
61	65,000	50.09	3,589	7,684	N/A	N/A	N/A	N/A	70,000	53.95	3,865	8,275	N/A	N/A	N/A	N/A
62	65,000	52.74	2,042	4,372	N/A	N/A	N/A	N/A	70,000	56.80	2,199	4,708	N/A	N/A	N/A	N/A
63	65,000	55.57	379	812	N/A	N/A	N/A	N/A	70,000	59.84	408	874	N/A	N/A	N/A	N/A
64	65,000	58.57	0	0	N/A	N/A	N/A	N/A	70,000	63.07	0	0	N/A	N/A	N/A	N/A
65	65,000	61.78	N/A	N/A	N/A	N/A	N/A	N/A	70,000	66.53	N/A	N/A	N/A	N/A	N/A	N/A
66	65,000	65.87	N/A	N/A	N/A	N/A	N/A	N/A	70,000	70.93	N/A	N/A	N/A	N/A	N/A	N/A
67	65,000	70.29	N/A	N/A	N/A	N/A	N/A	N/A	70,000	75.70	N/A	N/A	N/A	N/A	N/A	N/A
68	65,000	75.08	N/A	N/A	N/A	N/A	N/A	N/A	70,000	80.86	N/A	N/A	N/A	N/A	N/A	N/A
69	65,000	80.28	N/A	N/A	N/A	N/A	N/A	N/A	70,000	86.46	N/A	N/A	N/A	N/A	N/A	N/A
70	65,000	85.92	N/A	N/A	N/A	N/A	N/A	N/A	70,000	92.53	N/A	N/A	N/A	N/A	N/A	N/A
71	65,000	92.02	N/A	N/A	N/A	N/A	N/A	N/A	70,000	99.10	N/A	N/A	N/A	N/A	N/A	N/A
72	65,000	98.63	N/A	N/A	N/A	N/A	N/A	N/A	70,000	106.22	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

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²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$75,000 Death Benefit									\$80,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	75,000	8.13	33,086	70,823	1.13	0.25	1.65	2.16	80,000	8.67	35,292	75,544	1.21	0.26	1.76	2.30	
19	75,000	8.41	32,916	70,458	1.12	0.26	1.69	2.22	80,000	8.97	35,110	75,155	1.19	0.27	1.81	2.36	
20	75,000	8.72	32,748	70,099	1.09	0.27	1.75	2.29	80,000	9.30	34,931	74,772	1.16	0.28	1.87	2.44	
21	75,000	9.03	32,519	69,607	1.07	0.28	1.81	2.37	80,000	9.64	34,686	74,248	1.14	0.29	1.93	2.52	
22	75,000	9.38	32,296	69,131	1.04	0.29	1.88	2.46	80,000	10.01	34,449	73,739	1.11	0.31	2.01	2.63	
23	75,000	9.73	32,076	68,660	1.03	0.30	1.97	2.57	80,000	10.37	34,214	73,238	1.10	0.32	2.10	2.75	
24	75,000	10.09	31,857	68,191	1.00	0.31	2.07	2.71	80,000	10.76	33,981	72,738	1.07	0.33	2.21	2.89	
25	75,000	10.48	31,637	67,721	1.00	0.32	2.17	2.84	80,000	11.17	33,746	72,236	1.07	0.34	2.31	3.03	
26	75,000	10.88	31,352	67,111	1.00	0.33	2.23	2.96	80,000	11.61	33,442	71,585	1.07	0.35	2.37	3.16	
27	75,000	11.30	31,072	66,511	1.00	0.34	2.30	3.08	80,000	12.05	33,143	70,945	1.07	0.37	2.45	3.28	
28	75,000	11.73	30,792	65,912	1.00	0.36	2.38	3.24	80,000	12.51	32,845	70,306	1.07	0.38	2.54	3.46	
29	75,000	12.19	30,510	65,308	1.00	0.37	2.47	3.38	80,000	13.01	32,544	69,662	1.07	0.40	2.64	3.61	
30	75,000	12.68	30,222	64,692	1.03	0.51	2.59	3.59	80,000	13.53	32,237	69,004	1.10	0.55	2.76	3.83	
31	75,000	13.19	29,863	63,923	1.03	0.53	2.70	3.78	80,000	14.07	31,854	68,184	1.10	0.57	2.88	4.03	
32	75,000	13.72	29,502	63,151	1.03	0.55	2.82	4.00	80,000	14.64	31,469	67,361	1.10	0.59	3.01	4.27	
33	75,000	14.28	29,138	62,370	1.04	0.58	2.96	4.23	80,000	15.24	31,080	66,528	1.11	0.61	3.16	4.52	
34	75,000	14.88	28,767	61,577	1.04	0.60	3.12	4.49	80,000	15.87	30,685	65,682	1.11	0.64	3.33	4.79	
35	75,000	15.50	28,387	60,763	1.07	0.62	3.28	4.75	80,000	16.53	30,279	64,814	1.14	0.67	3.50	5.07	
36	75,000	16.26	27,927	59,779	1.07	0.66	3.55	5.15	80,000	17.34	29,789	63,764	1.14	0.70	3.79	5.49	
37	75,000	17.05	27,463	58,785	1.09	0.86	3.87	5.61	80,000	18.19	29,294	62,704	1.16	0.91	4.13	5.98	
38	75,000	17.90	26,990	57,774	1.12	0.90	4.22	6.11	80,000	19.10	28,790	61,626	1.19	0.96	4.50	6.52	
39	75,000	18.80	26,504	56,734	1.12	0.94	4.59	6.66	80,000	20.05	28,271	60,516	1.19	1.01	4.90	7.10	
40	75,000	19.74	26,003	55,660	1.13	1.19	5.01	7.26	80,000	21.05	27,736	59,370	1.21	1.27	5.34	7.75	
41	75,000	20.75	25,411	54,393	1.16	1.25	5.46	7.91	80,000	22.13	27,105	58,019	1.24	1.33	5.82	8.44	
42	75,000	21.80	24,806	53,098	1.17	1.31	5.95	8.62	80,000	23.25	26,459	56,637	1.25	1.40	6.34	9.20	
43	75,000	22.91	24,185	51,768	1.20	1.38	6.50	9.42	80,000	24.44	25,797	55,219	1.28	1.47	6.93	10.04	
44	75,000	24.09	23,544	50,397	1.20	1.69	7.09	10.27	80,000	25.70	25,114	53,757	1.28	1.80	7.56	10.96	
45	75,000	25.35	22,880	48,975	1.22	1.78	7.74	11.21	80,000	27.04	24,405	52,240	1.30	1.90	8.25	11.96	
46	75,000	26.66	22,111	47,329	1.25	2.14	8.49	12.30	80,000	28.44	23,585	50,485	1.33	2.28	9.05	13.12	
47	75,000	28.06	21,322	45,640	1.26	2.25	9.31	13.49	80,000	29.93	22,743	48,683	1.34	2.40	9.93	14.39	
48	75,000	29.54	20,504	43,891	1.29	2.66	10.22	14.81	80,000	31.51	21,871	46,817	1.37	2.84	10.90	15.80	
49	75,000	31.13	19,652	42,067	1.30	2.81	11.20	16.23	80,000	33.21	20,962	44,871	1.39	2.99	11.94	17.32	
50	75,000	32.80	18,760	40,156	1.33	3.28	12.28	17.80	80,000	34.99	20,010	42,833	1.42	3.50	13.10	18.99	
51	75,000	34.59	17,741	37,976	1.38	3.81	13.43	19.48	80,000	36.90	18,924	40,508	1.47	4.06	14.33	20.77	
52	75,000	36.48	16,684	35,713	1.39	4.02	14.72	21.34	80,000	38.91	17,796	38,093	1.48	4.28	15.70	22.76	
53	75,000	38.49	15,584	33,359	1.42	4.62	16.12	23.37	80,000	41.05	16,623	35,583	1.51	4.93	17.19	24.92	
54	75,000	40.61	14,436	30,901	1.46	4.88	17.63	25.56	80,000	43.31	15,398	32,961	1.56	5.20	18.81	27.27	
55	75,000	42.86	13,234	28,328	1.51	5.58	19.29	27.97	80,000	45.71	14,116	30,216	1.61	5.95	20.57	29.83	
56	75,000	44.99	11,819	25,298	1.52	N/A	21.09	N/A	80,000	47.99	12,606	26,985	1.62	N/A	22.50	N/A	
57	75,000	47.24	10,377	22,213	1.56	N/A	23.04	N/A	80,000	50.39	11,069	23,694	1.67	N/A	24.57	N/A	
58	75,000	49.65	8,900	19,050	1.61	N/A	25.19	N/A	80,000	52.96	9,493	20,320	1.71	N/A	26.87	N/A	
59	75,000	52.20	7,378	15,793	1.65	N/A	27.54	N/A	80,000	55.68	7,870	16,846	1.76	N/A	29.37	N/A	
60	75,000	54.91	5,802	12,420	1.72	N/A	30.09	N/A	80,000	58.57	6,189	13,248	1.84	N/A	32.10	N/A	
61	75,000	57.80	4,142	8,866	N/A	N/A	N/A	N/A	80,000	61.65	4,418	9,457	N/A	N/A	N/A	N/A	
62	75,000	60.86	2,357	5,045	N/A	N/A	N/A	N/A	80,000	64.91	2,514	5,381	N/A	N/A	N/A	N/A	
63	75,000	64.12	437	936	N/A	N/A	N/A	N/A	80,000	68.39	466	999	N/A	N/A	N/A	N/A	
64	75,000	67.58	0	0	N/A	N/A	N/A	N/A	80,000	72.08	0	0	N/A	N/A	N/A	N/A	
65	75,000	71.28	N/A	N/A	N/A	N/A	N/A	N/A	80,000	76.04	N/A	N/A	N/A	N/A	N/A	N/A	
66	75,000	76.00	N/A	N/A	N/A	N/A	N/A	N/A	80,000	81.07	N/A	N/A	N/A	N/A	N/A	N/A	
67	75,000	81.11	N/A	N/A	N/A	N/A	N/A	N/A	80,000	86.51	N/A	N/A	N/A	N/A	N/A	N/A	
68	75,000	86.63	N/A	N/A	N/A	N/A	N/A	N/A	80,000	92.41	N/A	N/A	N/A	N/A	N/A	N/A	
69	75,000	92.63	N/A	N/A	N/A	N/A	N/A	N/A	80,000	98.81	N/A	N/A	N/A	N/A	N/A	N/A	
70	75,000	99.13	N/A	N/A	N/A	N/A	N/A	N/A	80,000	105.74	N/A	N/A	N/A	N/A	N/A	N/A	
71	75,000	106.17	N/A	N/A	N/A	N/A	N/A	N/A	80,000	113.25	N/A	N/A	N/A	N/A	N/A	N/A	
72	75,000	113.80	N/A	N/A	N/A	N/A	N/A	N/A	80,000	121.39	N/A	N/A	N/A	N/A	N/A	N/A	

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Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

§85,000 Death Benefit									§90,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	85,000	9.21	37,498	80,266	1.28	0.28	1.87	2.45	90,000	9.75	39,704	84,987	1.36	0.30	1.98	2.59
19	85,000	9.53	37,305	79,853	1.26	0.29	1.92	2.51	90,000	10.10	39,499	84,550	1.34	0.31	2.03	2.66
20	85,000	9.88	37,114	79,445	1.23	0.30	1.98	2.60	90,000	10.46	39,298	84,118	1.30	0.32	2.10	2.75
21	85,000	10.24	36,854	78,888	1.21	0.31	2.05	2.68	90,000	10.84	39,022	83,529	1.29	0.33	2.17	2.84
22	85,000	10.63	36,602	78,348	1.18	0.32	2.13	2.79	90,000	11.26	38,755	82,957	1.25	0.34	2.26	2.95
23	85,000	11.02	36,353	77,815	1.17	0.34	2.23	2.92	90,000	11.67	38,491	82,392	1.23	0.35	2.36	3.09
24	85,000	11.43	36,105	77,284	1.13	0.35	2.34	3.07	90,000	12.10	38,228	81,830	1.20	0.37	2.48	3.25
25	85,000	11.87	35,856	76,751	1.13	0.36	2.46	3.22	90,000	12.57	37,965	81,265	1.20	0.38	2.60	3.41
26	85,000	12.33	35,533	76,059	1.13	0.37	2.52	3.35	90,000	13.06	37,623	80,533	1.20	0.40	2.67	3.55
27	85,000	12.80	35,215	75,379	1.13	0.39	2.60	3.49	90,000	13.56	37,286	79,813	1.20	0.41	2.76	3.69
28	85,000	13.29	34,898	74,700	1.13	0.40	2.70	3.67	90,000	14.08	36,950	79,094	1.20	0.43	2.86	3.89
29	85,000	13.82	34,578	74,016	1.13	0.42	2.80	3.83	90,000	14.63	36,612	78,370	1.20	0.44	2.96	4.06
30	85,000	14.37	34,252	73,317	1.17	0.58	2.93	4.07	90,000	15.22	36,266	77,630	1.23	0.61	3.10	4.31
31	85,000	14.95	33,844	72,446	1.17	0.60	3.06	4.28	90,000	15.82	35,835	76,707	1.23	0.64	3.24	4.54
32	85,000	15.55	33,436	71,571	1.17	0.63	3.19	4.53	90,000	16.46	35,402	75,781	1.23	0.66	3.38	4.80
33	85,000	16.19	33,023	70,686	1.18	0.65	3.36	4.80	90,000	17.14	34,965	74,844	1.25	0.69	3.55	5.08
34	85,000	16.86	32,603	69,787	1.18	0.68	3.54	5.09	90,000	17.85	34,520	73,893	1.25	0.72	3.74	5.39
35	85,000	17.56	32,172	68,865	1.21	0.71	3.72	5.39	90,000	18.59	34,064	72,916	1.29	0.75	3.93	5.70
36	85,000	18.43	31,651	67,750	1.21	0.74	4.03	5.84	90,000	19.51	33,512	71,735	1.29	0.79	4.26	6.18
37	85,000	19.33	31,124	66,623	1.23	0.97	4.39	6.36	90,000	20.46	32,955	70,542	1.30	1.03	4.64	6.73
38	85,000	20.29	30,589	65,477	1.26	1.02	4.78	6.93	90,000	21.48	32,388	69,329	1.34	1.08	5.06	7.33
39	85,000	21.30	30,038	64,298	1.26	1.07	5.20	7.54	90,000	22.56	31,805	68,080	1.34	1.13	5.51	7.99
40	85,000	22.37	29,470	63,081	1.28	1.35	5.68	8.23	90,000	23.68	31,203	66,792	1.36	1.43	6.01	8.71
41	85,000	23.51	28,799	61,645	1.31	1.42	6.18	8.96	90,000	24.89	30,493	65,272	1.39	1.50	6.55	9.49
42	85,000	24.70	28,113	60,177	1.33	1.49	6.74	9.77	90,000	26.16	29,767	63,717	1.41	1.57	7.14	10.34
43	85,000	25.96	27,409	58,671	1.36	1.56	7.36	10.67	90,000	27.49	29,021	62,122	1.44	1.65	7.79	11.30
44	85,000	27.30	26,683	57,117	1.36	1.92	8.03	11.64	90,000	28.91	28,253	60,477	1.44	2.03	8.50	12.33
45	85,000	28.73	25,930	55,505	1.38	2.02	8.77	12.71	90,000	30.41	27,455	58,770	1.46	2.13	9.28	13.46
46	85,000	30.21	25,059	53,640	1.41	2.42	9.62	13.94	90,000	31.99	26,533	56,795	1.49	2.56	10.18	14.76
47	85,000	31.80	24,165	51,726	1.43	2.55	10.55	15.29	90,000	33.67	25,586	54,768	1.51	2.70	11.17	16.19
48	85,000	33.48	23,238	49,743	1.46	3.02	11.58	16.79	90,000	35.45	24,605	52,669	1.55	3.20	12.26	17.77
49	85,000	35.28	22,273	47,676	1.48	3.18	12.69	18.40	90,000	37.36	23,583	50,480	1.56	3.37	13.44	19.48
50	85,000	37.18	21,261	45,510	1.51	3.72	13.92	20.18	90,000	39.36	22,512	48,188	1.60	3.94	14.73	21.36
51	85,000	39.20	20,107	43,040	1.56	4.32	15.22	22.07	90,000	41.51	21,290	45,571	1.65	4.57	16.12	23.37
52	85,000	41.34	18,908	40,474	1.57	4.55	16.68	24.18	90,000	43.78	20,021	42,855	1.67	4.82	17.66	25.60
53	85,000	43.62	17,662	37,807	1.61	5.24	18.26	26.48	90,000	46.18	18,701	40,031	1.70	5.55	19.34	28.04
54	85,000	46.02	16,361	35,021	1.66	5.53	19.98	28.97	90,000	48.73	17,323	37,081	1.75	5.85	21.16	30.67
55	85,000	48.57	14,998	32,105	1.71	6.32	21.86	31.69	90,000	51.43	15,881	33,993	1.81	6.69	23.15	33.56
56	85,000	50.99	13,394	28,671	1.72	N/A	23.90	N/A	90,000	53.99	14,182	30,358	1.82	N/A	25.31	N/A
57	85,000	53.54	11,761	25,174	1.77	N/A	26.11	N/A	90,000	56.69	12,452	26,655	1.87	N/A	27.65	N/A
58	85,000	56.27	10,086	21,590	1.82	N/A	28.55	N/A	90,000	59.58	10,679	22,860	1.93	N/A	30.22	N/A
59	85,000	59.16	8,361	17,898	1.87	N/A	31.21	N/A	90,000	62.64	8,853	18,951	1.98	N/A	33.05	N/A
60	85,000	62.23	6,576	14,076	1.95	N/A	34.10	N/A	90,000	65.90	6,962	14,904	2.06	N/A	36.11	N/A
61	85,000	65.50	4,694	10,048	N/A	N/A	N/A	N/A	90,000	69.36	4,970	10,639	N/A	N/A	N/A	N/A
62	85,000	68.97	2,671	5,717	N/A	N/A	N/A	N/A	90,000	73.03	2,828	6,054	N/A	N/A	N/A	N/A
63	85,000	72.66	496	1,061	N/A	N/A	N/A	N/A	90,000	76.94	525	1,124	N/A	N/A	N/A	N/A
64	85,000	76.59	0	0	N/A	N/A	N/A	N/A	90,000	81.09	0	0	N/A	N/A	N/A	N/A
65	85,000	80.79	N/A	N/A	N/A	N/A	N/A	N/A	90,000	85.54	N/A	N/A	N/A	N/A	N/A	N/A
66	85,000	86.13	N/A	N/A	N/A	N/A	N/A	N/A	90,000	91.20	N/A	N/A	N/A	N/A	N/A	N/A
67	85,000	91.92	N/A	N/A	N/A	N/A	N/A	N/A	90,000	97.33	N/A	N/A	N/A	N/A	N/A	N/A
68	85,000	98.18	N/A	N/A	N/A	N/A	N/A	N/A	90,000	103.96	N/A	N/A	N/A	N/A	N/A	N/A
69	85,000	104.98	N/A	N/A	N/A	N/A	N/A	N/A	90,000	111.16	N/A	N/A	N/A	N/A	N/A	N/A
70	85,000	112.35	N/A	N/A	N/A	N/A	N/A	N/A	90,000	118.96	N/A	N/A	N/A	N/A	N/A	N/A
71	85,000	120.33	N/A	N/A	N/A	N/A	N/A	N/A	90,000	127.41	N/A	N/A	N/A	N/A	N/A	N/A
72	85,000	128.98	N/A	N/A	N/A	N/A	N/A	N/A	90,000	136.56	N/A	N/A	N/A	N/A	N/A	N/A

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*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$95,000 Death Benefit									\$100,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	95,000	10.29	41,909	89,709	1.43	0.31	2.09	2.73	100,000	10.83	44,115	94,430	1.51	0.33	2.20	2.88	
19	95,000	10.66	41,694	89,247	1.41	0.32	2.14	2.81	100,000	11.22	43,888	93,944	1.49	0.34	2.26	2.95	
20	95,000	11.04	41,481	88,792	1.38	0.34	2.22	2.90	100,000	11.62	43,664	93,465	1.45	0.35	2.33	3.05	
21	95,000	11.44	41,190	88,169	1.36	0.35	2.29	3.00	100,000	12.04	43,358	92,810	1.43	0.37	2.41	3.15	
22	95,000	11.88	40,908	87,565	1.32	0.36	2.38	3.12	100,000	12.51	43,061	92,174	1.39	0.38	2.51	3.28	
23	95,000	12.32	40,630	86,970	1.30	0.37	2.49	3.26	100,000	12.97	42,768	91,547	1.37	0.39	2.62	3.43	
24	95,000	12.78	40,352	86,376	1.27	0.39	2.62	3.43	100,000	13.45	42,476	90,922	1.33	0.41	2.76	3.61	
25	95,000	13.27	40,074	85,780	1.27	0.40	2.75	3.60	100,000	13.97	42,183	90,295	1.33	0.42	2.89	3.78	
26	95,000	13.78	39,713	85,007	1.27	0.42	2.82	3.75	100,000	14.51	41,803	89,481	1.33	0.44	2.97	3.94	
27	95,000	14.31	39,358	84,247	1.27	0.43	2.91	3.90	100,000	15.06	41,429	88,681	1.33	0.46	3.06	4.10	
28	95,000	14.86	39,003	83,488	1.27	0.45	3.02	4.10	100,000	15.64	41,056	87,882	1.33	0.47	3.18	4.32	
29	95,000	15.44	38,646	82,724	1.27	0.47	3.13	4.29	100,000	16.26	40,680	87,077	1.33	0.49	3.29	4.51	
30	95,000	16.06	38,281	81,943	1.30	0.65	3.28	4.55	100,000	16.91	40,296	86,255	1.37	0.68	3.45	4.79	
31	95,000	16.70	37,826	80,969	1.30	0.67	3.42	4.79	100,000	17.58	39,817	85,230	1.37	0.71	3.60	5.04	
32	95,000	17.38	37,369	79,991	1.30	0.70	3.57	5.06	100,000	18.29	39,336	84,201	1.37	0.74	3.76	5.33	
33	95,000	18.09	36,908	79,002	1.32	0.73	3.75	5.36	100,000	19.04	38,850	83,160	1.39	0.77	3.95	5.64	
34	95,000	18.84	36,438	77,998	1.32	0.76	3.95	5.69	100,000	19.83	38,356	82,103	1.39	0.80	4.16	5.99	
35	95,000	19.63	35,957	76,967	1.36	0.79	4.15	6.02	100,000	20.66	37,849	81,018	1.43	0.83	4.37	6.33	
36	95,000	20.59	35,374	75,720	1.36	0.83	4.50	6.52	100,000	21.68	37,236	79,705	1.43	0.87	4.74	6.86	
37	95,000	21.60	34,786	74,461	1.38	1.08	4.90	7.10	100,000	22.74	36,617	78,380	1.45	1.14	5.16	7.48	
38	95,000	22.68	34,188	73,180	1.41	1.14	5.34	7.74	100,000	23.87	35,987	77,032	1.49	1.20	5.62	8.15	
39	95,000	23.81	33,572	71,863	1.41	1.20	5.81	8.43	100,000	25.06	35,339	75,645	1.49	1.26	6.12	8.87	
40	95,029	25.00	32,947	70,524	1.43	1.50	6.35	9.20	100,000	26.31	34,670	74,213	1.51	1.58	6.68	9.68	
41	95,000	26.28	32,187	68,898	1.47	1.58	6.91	10.02	100,000	27.66	33,881	72,524	1.54	1.66	7.27	10.55	
42	95,000	27.61	31,420	67,257	1.48	1.66	7.53	10.92	100,000	29.06	33,074	70,797	1.56	1.75	7.93	11.49	
43	95,000	29.02	30,634	65,573	1.52	1.75	8.23	11.93	100,000	30.54	32,246	69,024	1.60	1.84	8.66	12.55	
44	95,000	30.51	29,822	63,836	1.52	2.14	8.98	13.01	100,000	32.12	31,392	67,196	1.60	2.25	9.45	13.70	
45	95,000	32.10	28,981	62,035	1.54	2.25	9.80	14.20	100,000	33.79	30,506	65,300	1.62	2.37	10.31	14.95	
46	95,000	33.77	28,007	59,950	1.58	2.71	10.75	15.58	100,000	35.54	29,481	63,106	1.66	2.85	11.31	16.40	
47	95,000	35.54	27,008	57,811	1.59	2.85	11.79	17.09	100,000	37.41	28,429	60,854	1.68	3.00	12.41	17.99	
48	95,000	37.42	25,972	55,595	1.63	3.37	12.94	18.76	100,000	39.39	27,339	58,521	1.72	3.55	13.62	19.75	
49	95,000	39.43	24,893	53,284	1.65	3.55	14.18	20.56	100,000	41.51	26,203	56,089	1.74	3.74	14.93	21.64	
50	95,000	41.55	23,762	50,865	1.69	4.16	15.55	22.55	100,000	43.74	25,013	53,542	1.77	4.38	16.37	23.73	
51	95,000	43.81	22,472	48,103	1.74	4.82	17.01	24.67	100,000	46.12	23,655	50,635	1.83	5.08	17.91	25.97	
52	95,000	46.21	21,133	45,236	1.76	5.09	18.64	27.03	100,000	48.64	22,245	47,617	1.85	5.35	19.62	28.45	
53	95,000	48.75	19,740	42,255	1.80	5.85	20.41	29.59	100,000	51.31	20,779	44,479	1.89	6.16	21.49	31.15	
54	95,000	51.43	18,286	39,141	1.85	6.18	22.33	32.38	100,000	54.14	19,248	41,201	1.95	6.50	23.51	34.08	
55	95,000	54.28	16,763	35,882	1.91	7.06	24.43	35.42	100,000	57.14	17,645	37,770	2.01	7.43	25.72	37.29	
56	95,000	56.99	14,970	32,045	1.92	N/A	26.71	N/A	100,000	59.99	15,758	33,731	2.02	N/A	28.12	N/A	
57	95,000	59.84	13,144	28,136	1.98	N/A	29.18	N/A	100,000	62.99	13,836	29,617	2.08	N/A	30.72	N/A	
58	95,000	62.89	11,273	24,130	2.03	N/A	31.90	N/A	100,000	66.20	11,866	25,400	2.14	N/A	33.58	N/A	
59	95,000	66.12	9,345	20,004	2.09	N/A	34.88	N/A	100,000	69.60	9,837	21,057	2.20	N/A	36.72	N/A	
60	95,000	69.56	7,349	15,732	2.18	N/A	38.11	N/A	100,000	73.22	7,736	16,560	2.29	N/A	40.12	N/A	
61	95,000	73.21	5,246	11,230	N/A	N/A	N/A	N/A	100,000	77.06	5,522	11,821	N/A	N/A	N/A	N/A	
62	95,000	77.08	2,985	6,390	N/A	N/A	N/A	N/A	100,000	81.14	3,142	6,726	N/A	N/A	N/A	N/A	
63	95,000	81.21	554	1,186	N/A	N/A	N/A	N/A	100,000	85.49	583	1,248	N/A	N/A	N/A	N/A	
64	95,000	85.60	0	0	N/A	N/A	N/A	N/A	100,000	90.10	0	0	N/A	N/A	N/A	N/A	
65	95,000	90.29	N/A	N/A	N/A	N/A	N/A	N/A	100,000	95.04	N/A	N/A	N/A	N/A	N/A	N/A	
66	95,000	96.27	N/A	N/A	N/A	N/A	N/A	N/A	100,000	101.33	N/A	N/A	N/A	N/A	N/A	N/A	
67	95,000	102.73	N/A	N/A	N/A	N/A	N/A	N/A	100,000	108.14	N/A	N/A	N/A	N/A	N/A	N/A	
68	95,000	109.73	N/A	N/A	N/A	N/A	N/A	N/A	100,000	115.51	N/A	N/A	N/A	N/A	N/A	N/A	
69	95,000	117.33	N/A	N/A	N/A	N/A	N/A	N/A	100,000	123.51	N/A	N/A	N/A	N/A	N/A	N/A	
70	95,000	125.57	N/A	N/A	N/A	N/A	N/A	N/A	100,000	132.18	N/A	N/A	N/A	N/A	N/A	N/A	
71	95,000	134.48	N/A	N/A	N/A	N/A	N/A	N/A	100,000	141.56	N/A	N/A	N/A	N/A	N/A	N/A	
72	95,000	144.15	N/A	N/A	N/A	N/A	N/A	N/A	100,000	151.74	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$105,000 Death Benefit									\$110,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	105,000	11.37	46,321	99,152	1.58	0.35	2.31	3.02	110,000	11.91	48,527	103,873	1.66	0.36	2.42	3.16
19	105,000	11.78	46,082	98,641	1.56	0.36	2.37	3.10	110,000	12.34	48,277	103,339	1.63	0.37	2.48	3.25
20	105,000	12.20	45,847	98,138	1.52	0.37	2.45	3.21	110,000	12.78	48,030	102,811	1.59	0.39	2.56	3.36
21	105,000	12.65	45,526	97,450	1.50	0.38	2.53	3.31	110,000	13.25	47,694	102,091	1.57	0.40	2.65	3.47
22	105,000	13.13	45,214	96,783	1.46	0.40	2.63	3.44	110,000	13.76	47,367	101,391	1.53	0.42	2.76	3.61
23	105,000	13.61	44,906	96,124	1.44	0.41	2.75	3.60	110,000	14.26	47,045	100,701	1.51	0.43	2.88	3.77
24	105,000	14.12	44,600	95,468	1.40	0.43	2.89	3.79	110,000	14.79	46,724	100,014	1.46	0.45	3.03	3.97
25	105,000	14.66	44,292	94,809	1.40	0.44	3.03	3.97	110,000	15.36	46,401	99,324	1.46	0.47	3.18	4.16
26	105,000	15.23	43,893	93,955	1.40	0.46	3.11	4.14	110,000	15.96	45,983	98,429	1.46	0.48	3.26	4.34
27	105,000	15.82	43,500	93,115	1.40	0.48	3.22	4.31	110,000	16.57	45,572	97,549	1.46	0.50	3.37	4.51
28	105,000	16.42	43,109	92,276	1.40	0.50	3.34	4.54	110,000	17.20	45,162	96,670	1.46	0.52	3.50	4.75
29	105,000	17.07	42,714	91,431	1.40	0.52	3.46	4.74	110,000	17.88	44,748	95,785	1.46	0.54	3.62	4.96
30	105,000	17.75	42,311	90,568	1.44	0.71	3.62	5.03	110,000	18.60	44,326	94,881	1.51	0.75	3.79	5.27
31	105,000	18.46	41,808	89,492	1.44	0.74	3.78	5.29	110,000	19.34	43,799	93,753	1.51	0.78	3.96	5.54
32	105,000	19.21	41,303	88,411	1.44	0.77	3.94	5.60	110,000	20.12	43,270	92,621	1.51	0.81	4.13	5.86
33	105,050	20.00	40,812	87,360	1.46	0.80	4.15	5.93	110,000	20.95	42,735	91,476	1.53	0.84	4.34	6.21
34	105,000	20.82	40,274	86,208	1.46	0.84	4.37	6.29	110,000	21.81	42,192	90,313	1.53	0.88	4.57	6.58
35	105,000	21.69	39,741	85,068	1.50	0.87	4.59	6.65	110,000	22.72	41,634	89,119	1.57	0.91	4.81	6.97
36	105,000	22.76	39,098	83,691	1.50	0.92	4.97	7.21	110,000	23.85	40,960	87,676	1.57	0.96	5.21	7.55
37	105,000	23.87	38,448	82,299	1.52	1.20	5.42	7.85	110,000	25.01	40,279	86,218	1.59	1.26	5.67	8.23
38	105,000	25.06	37,786	80,883	1.56	1.26	5.90	8.55	110,000	26.26	39,586	84,735	1.63	1.32	6.18	8.96
39	105,000	26.32	37,106	79,427	1.56	1.32	6.43	9.32	110,000	27.57	38,873	83,209	1.63	1.38	6.73	9.76
40	105,000	27.63	36,404	77,923	1.58	1.66	7.01	10.16	110,000	28.94	38,137	81,634	1.66	1.74	7.35	10.65
41	105,000	29.04	35,575	76,150	1.62	1.75	7.64	11.07	110,000	30.42	37,269	79,776	1.70	1.83	8.00	11.60
42	105,000	30.52	34,728	74,336	1.64	1.84	8.32	12.07	110,000	31.97	36,381	77,876	1.72	1.92	8.72	12.64
43	105,000	32.07	33,858	72,475	1.68	1.93	9.09	13.18	110,000	33.60	35,471	75,927	1.76	2.02	9.52	13.81
44	105,000	33.73	32,962	70,556	1.68	2.37	9.92	14.38	110,000	35.33	34,531	73,916	1.76	2.48	10.39	15.07
45	105,000	35.48	32,031	68,565	1.70	2.49	10.83	15.70	110,000	37.17	33,557	71,830	1.78	2.61	11.34	16.45
46	105,000	37.32	30,955	66,261	1.74	2.99	11.88	17.22	110,000	39.10	32,429	69,416	1.82	3.13	12.44	18.04
47	105,000	39.28	29,850	63,896	1.76	3.15	13.03	18.89	110,000	41.15	31,272	66,939	1.85	3.30	13.65	19.79
48	105,000	41.36	28,706	61,447	1.80	3.73	14.30	20.73	110,000	43.33	30,073	64,373	1.89	3.90	14.98	21.72
49	105,000	43.58	27,513	58,893	1.82	3.93	15.67	22.73	110,000	45.66	28,823	61,698	1.91	4.11	16.42	23.81
50	105,000	45.92	26,264	56,219	1.86	4.60	17.19	24.92	110,000	48.11	27,514	58,896	1.95	4.82	18.01	26.11
51	105,000	48.43	24,838	53,167	1.92	5.33	18.80	27.26	110,000	50.73	26,021	55,698	2.01	5.58	19.70	28.56
52	105,000	51.07	23,357	49,997	1.94	5.62	20.60	29.87	110,000	53.50	24,470	52,378	2.04	5.89	21.58	31.29
53	105,000	53.88	21,818	46,703	1.98	6.47	22.56	32.71	110,000	56.44	22,857	48,926	2.08	6.78	23.63	34.27
54	105,000	56.85	20,210	43,262	2.04	6.83	24.68	35.78	110,000	59.55	21,173	45,322	2.14	7.15	25.86	37.49
55	105,000	60.00	18,527	39,659	2.11	7.80	27.00	39.15	110,000	62.85	19,410	41,547	2.21	8.18	28.29	41.02
56	105,000	62.98	16,546	35,418	2.13	N/A	29.53	N/A	110,000	65.98	17,334	37,104	2.23	N/A	30.93	N/A
57	105,000	66.13	14,528	31,098	2.19	N/A	32.25	N/A	110,000	69.28	15,220	32,579	2.29	N/A	33.79	N/A
58	105,000	69.51	12,459	26,670	2.25	N/A	35.26	N/A	110,000	72.82	13,053	27,940	2.35	N/A	36.94	N/A
59	105,000	73.08	10,329	22,110	2.31	N/A	38.55	N/A	110,000	76.56	10,821	23,163	2.42	N/A	40.39	N/A
60	105,000	76.88	8,123	17,388	2.41	N/A	42.13	N/A	110,000	80.54	8,510	18,216	2.52	N/A	44.13	N/A
61	105,000	80.92	5,798	12,412	N/A	N/A	N/A	N/A	110,000	84.77	6,074	13,003	N/A	N/A	N/A	N/A
62	105,000	85.20	3,299	7,062	N/A	N/A	N/A	N/A	110,000	89.25	3,456	7,399	N/A	N/A	N/A	N/A
63	105,000	89.76	612	1,311	N/A	N/A	N/A	N/A	110,000	94.03	641	1,373	N/A	N/A	N/A	N/A
64	105,000	94.61	0	0	N/A	N/A	N/A	N/A	110,000	99.11	0	0	N/A	N/A	N/A	N/A
65	105,000	99.80	N/A	N/A	N/A	N/A	N/A	N/A	110,000	104.55	N/A	N/A	N/A	N/A	N/A	N/A
66	105,000	106.40	N/A	N/A	N/A	N/A	N/A	N/A	110,000	111.46	N/A	N/A	N/A	N/A	N/A	N/A
67	105,000	113.55	N/A	N/A	N/A	N/A	N/A	N/A	110,000	118.95	N/A	N/A	N/A	N/A	N/A	N/A
68	105,000	121.28	N/A	N/A	N/A	N/A	N/A	N/A	110,000	127.06	N/A	N/A	N/A	N/A	N/A	N/A
69	105,000	129.68	N/A	N/A	N/A	N/A	N/A	N/A	110,000	135.86	N/A	N/A	N/A	N/A	N/A	N/A
70	105,000	138.79	N/A	N/A	N/A	N/A	N/A	N/A	110,000	145.40	N/A	N/A	N/A	N/A	N/A	N/A
71	105,000	148.64	N/A	N/A	N/A	N/A	N/A	N/A	110,000	155.72	N/A	N/A	N/A	N/A	N/A	N/A
72	105,000	159.32	N/A	N/A	N/A	N/A	N/A	N/A	110,000	166.91	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$115,000 Death Benefit									\$120,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	115,000	12.46	50,732	108,595	1.73	0.38	2.53	3.31	120,071	13.00	52,969	113,383	1.81	0.39	2.64	3.45
19	115,000	12.90	50,471	108,036	1.71	0.39	2.59	3.39	120,000	13.46	52,666	112,733	1.78	0.41	2.71	3.54
20	115,000	13.36	50,214	107,484	1.66	0.41	2.68	3.51	120,000	13.94	52,397	112,158	1.74	0.42	2.80	3.66
21	115,000	13.85	49,862	106,731	1.64	0.42	2.77	3.63	120,000	14.45	52,030	111,372	1.71	0.44	2.89	3.78
22	115,000	14.38	49,520	106,000	1.60	0.44	2.88	3.77	120,000	15.01	51,673	110,609	1.67	0.46	3.01	3.94
23	115,000	14.91	49,183	105,279	1.58	0.45	3.01	3.95	120,000	15.56	51,322	109,856	1.64	0.47	3.14	4.12
24	115,000	15.46	48,847	104,560	1.53	0.47	3.17	4.15	120,000	16.14	50,971	109,106	1.60	0.49	3.31	4.33
25	115,000	16.06	48,510	103,839	1.53	0.49	3.32	4.35	120,000	16.76	50,620	108,353	1.60	0.51	3.47	4.54
26	115,000	16.68	48,073	102,903	1.53	0.51	3.41	4.53	120,000	17.41	50,164	107,377	1.60	0.53	3.56	4.73
27	115,000	17.32	47,643	101,983	1.53	0.52	3.52	4.72	120,000	18.07	49,715	106,417	1.60	0.55	3.67	4.92
28	115,000	17.98	47,214	101,065	1.53	0.54	3.65	4.97	120,000	18.77	49,267	105,459	1.60	0.57	3.81	5.18
29	115,000	18.69	46,782	100,139	1.53	0.57	3.79	5.19	120,000	19.51	48,816	104,493	1.60	0.59	3.95	5.41
30	115,000	19.44	46,340	99,194	1.58	0.78	3.96	5.51	120,000	20.29	48,355	103,506	1.64	0.82	4.14	5.75
31	115,000	20.22	45,790	98,015	1.58	0.81	4.14	5.79	120,000	21.10	47,780	102,276	1.64	0.85	4.32	6.05
32	115,000	21.04	45,236	96,831	1.58	0.85	4.32	6.13	120,000	21.95	47,203	101,041	1.64	0.88	4.51	6.40
33	115,000	21.90	44,678	95,634	1.60	0.88	4.54	6.49	120,000	22.85	46,620	99,792	1.67	0.92	4.74	6.77
34	115,000	22.81	44,109	94,418	1.60	0.92	4.78	6.88	120,000	23.80	46,027	98,523	1.67	0.96	4.99	7.18
35	115,000	23.76	43,526	93,170	1.64	0.96	5.03	7.28	120,000	24.79	45,419	97,221	1.71	1.00	5.24	7.60
36	115,000	24.93	42,821	91,661	1.64	1.00	5.45	7.89	120,000	26.01	44,683	95,646	1.71	1.05	5.68	8.24
37	115,000	26.15	42,110	90,137	1.66	1.31	5.93	8.60	120,000	27.28	43,940	94,056	1.74	1.37	6.19	8.97
38	115,000	27.45	41,385	88,587	1.71	1.38	6.46	9.37	120,000	28.64	43,184	92,438	1.78	1.44	6.74	9.78
39	115,000	28.82	40,640	86,991	1.71	1.45	7.04	10.20	120,000	30.07	42,407	90,774	1.78	1.51	7.34	10.65
40	115,000	30.26	39,871	85,345	1.73	1.82	7.68	11.13	120,000	31.57	41,604	89,055	1.81	1.90	8.01	11.62
41	115,000	31.81	38,963	83,402	1.77	1.91	8.36	12.13	120,000	33.19	40,657	87,029	1.85	2.00	8.73	12.65
42	115,000	33.42	38,035	81,416	1.80	2.01	9.12	13.22	120,000	34.87	39,689	84,956	1.87	2.10	9.51	13.79
43	115,000	35.12	37,083	79,378	1.84	2.11	9.96	14.44	120,000	36.65	38,695	82,829	1.92	2.20	10.39	15.06
44	115,000	36.94	36,101	77,275	1.84	2.59	10.86	15.75	120,000	38.54	37,670	80,635	1.92	2.70	11.34	16.43
45	115,000	38.86	35,082	75,094	1.86	2.72	11.86	17.19	120,000	40.55	36,607	78,359	1.94	2.84	12.37	17.94
46	115,000	40.87	33,903	72,571	1.91	3.27	13.01	18.86	120,000	42.65	35,377	75,727	1.99	3.42	13.57	19.68
47	115,000	43.02	32,693	69,982	1.93	3.45	14.27	20.69	120,000	44.89	34,115	73,024	2.01	3.60	14.89	21.59
48	115,000	45.30	31,440	67,299	1.97	4.08	15.66	22.71	120,000	47.27	32,807	70,225	2.06	4.26	16.34	23.70
49	115,000	47.73	30,133	64,502	2.00	4.30	17.17	24.89	120,000	49.81	31,444	67,307	2.08	4.49	17.91	25.97
50	115,000	50.30	28,765	61,573	2.04	5.03	18.83	27.29	120,000	52.48	30,016	64,250	2.13	5.25	19.64	28.48
51	115,000	53.04	27,203	58,230	2.11	5.84	20.59	29.86	120,000	55.34	28,386	60,762	2.20	6.09	21.49	31.16
52	115,000	55.93	25,582	54,759	2.13	6.16	22.56	32.71	120,000	58.37	26,694	57,140	2.22	6.42	23.54	34.14
53	115,000	59.01	23,896	51,150	2.17	7.09	24.71	35.82	120,000	61.57	24,935	53,374	2.27	7.39	25.78	37.38
54	115,000	62.26	22,135	47,382	2.24	7.48	27.03	39.19	120,000	64.97	23,098	49,442	2.34	7.80	28.21	40.90
55	115,000	65.71	20,292	43,436	2.31	8.55	29.57	42.88	120,000	68.57	21,174	45,324	2.41	8.92	30.86	44.74
56	115,000	68.98	18,122	38,791	2.33	N/A	32.34	N/A	120,000	71.98	18,910	40,477	2.43	N/A	33.74	N/A
57	115,000	72.43	15,911	34,059	2.39	N/A	35.32	N/A	120,000	75.58	16,603	35,540	2.50	N/A	36.86	N/A
58	115,000	76.13	13,646	29,210	2.46	N/A	38.62	N/A	120,000	79.44	14,239	30,480	2.57	N/A	40.30	N/A
59	115,000	80.04	11,313	24,215	2.53	N/A	42.22	N/A	120,000	83.52	11,804	25,268	2.64	N/A	44.06	N/A
60	115,000	84.20	8,896	19,044	2.64	N/A	46.14	N/A	120,000	87.86	9,283	19,872	2.75	N/A	48.14	N/A
61	115,000	88.62	6,350	13,594	N/A	N/A	N/A	N/A	120,000	92.47	6,626	14,185	N/A	N/A	N/A	N/A
62	115,000	93.31	3,613	7,735	N/A	N/A	N/A	N/A	120,000	97.37	3,770	8,071	N/A	N/A	N/A	N/A
63	115,000	98.31	670	1,436	N/A	N/A	N/A	N/A	120,000	102.58	700	1,498	N/A	N/A	N/A	N/A
64	115,000	103.62	0	0	N/A	N/A	N/A	N/A	120,000	108.12	0	0	N/A	N/A	N/A	N/A
65	115,000	109.30	N/A	N/A	N/A	N/A	N/A	N/A	120,000	114.05	N/A	N/A	N/A	N/A	N/A	N/A
66	115,000	116.53	N/A	N/A	N/A	N/A	N/A	N/A	120,000	121.60	N/A	N/A	N/A	N/A	N/A	N/A
67	115,000	124.36	N/A	N/A	N/A	N/A	N/A	N/A	120,000	129.77	N/A	N/A	N/A	N/A	N/A	N/A
68	115,000	132.83	N/A	N/A	N/A	N/A	N/A	N/A	120,000	138.61	N/A	N/A	N/A	N/A	N/A	N/A
69	115,000	142.03	N/A	N/A	N/A	N/A	N/A	N/A	120,000	148.21	N/A	N/A	N/A	N/A	N/A	N/A
70	115,000	152.00	N/A	N/A	N/A	N/A	N/A	N/A	120,000	158.61	N/A	N/A	N/A	N/A	N/A	N/A
71	115,000	162.80	N/A	N/A	N/A	N/A	N/A	N/A	120,000	169.87	N/A	N/A	N/A	N/A	N/A	N/A
72	115,000	174.50	N/A	N/A	N/A	N/A	N/A	N/A	120,000	182.08	N/A	N/A	N/A	N/A	N/A	N/A

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¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$125,000 Death Benefit									\$130,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	125,000	13.54	55,144	118,038	1.88	0.41	2.75	3.60	130,000	14.08	57,350	122,759	N/A	0.43	N/A	N/A
19	125,000	14.02	54,860	117,430	1.86	0.43	2.82	3.69	130,000	14.58	57,054	122,127	N/A	0.44	N/A	N/A
20	125,000	14.52	54,580	116,831	1.81	0.44	2.91	3.82	130,000	15.11	56,763	121,504	N/A	0.46	N/A	N/A
21	125,000	15.05	54,198	116,012	1.78	0.46	3.01	3.94	130,000	15.66	56,365	120,653	N/A	0.47	N/A	N/A
22	125,000	15.63	53,826	115,217	1.74	0.47	3.13	4.10	130,000	16.26	55,979	119,826	N/A	0.49	N/A	N/A
23	125,000	16.21	53,460	114,433	1.71	0.49	3.27	4.29	130,000	16.86	55,598	119,011	N/A	0.51	N/A	N/A
24	125,000	16.81	53,095	113,652	1.66	0.51	3.44	4.51	130,000	17.48	55,219	118,198	N/A	0.53	N/A	N/A
25	125,000	17.46	52,729	112,868	1.66	0.53	3.61	4.73	130,000	18.16	54,838	117,383	N/A	0.55	N/A	N/A
26	125,000	18.13	52,254	111,851	1.66	0.55	3.71	4.93	130,000	18.86	54,344	116,325	N/A	0.57	N/A	N/A
27	125,000	18.83	51,786	110,851	1.66	0.57	3.83	5.13	130,000	19.58	53,858	115,285	N/A	0.59	N/A	N/A
28	125,000	19.55	51,320	109,853	1.66	0.59	3.97	5.40	130,000	20.33	53,373	114,247	N/A	0.61	N/A	N/A
29	125,000	20.32	50,850	108,847	1.66	0.61	4.12	5.64	130,000	21.13	52,884	113,200	N/A	0.64	N/A	N/A
30	125,000	21.13	50,370	107,819	1.71	0.85	4.31	5.99	130,000	21.98	52,385	112,132	N/A	0.88	N/A	N/A
31	125,000	21.98	49,771	106,538	1.71	0.88	4.50	6.30	130,000	22.86	51,762	110,799	N/A	0.92	N/A	N/A
32	125,000	22.87	49,170	105,251	1.71	0.92	4.69	6.66	130,000	23.78	51,137	109,461	N/A	0.96	N/A	N/A
33	125,000	23.80	48,563	103,950	1.74	0.96	4.93	7.05	130,000	24.76	50,505	108,108	N/A	1.00	N/A	N/A
34	125,000	24.79	47,945	102,628	1.74	1.00	5.20	7.48	130,000	25.78	49,863	106,733	N/A	1.04	N/A	N/A
35	125,000	25.82	47,311	101,272	1.78	1.04	5.46	7.92	130,000	26.86	49,204	105,323	N/A	1.08	N/A	N/A
36	125,000	27.10	46,545	99,632	1.78	1.09	5.92	8.58	130,000	28.18	48,407	103,617	N/A	1.13	N/A	N/A
37	125,000	28.42	45,771	97,975	1.81	1.43	6.45	9.35	130,000	29.56	47,602	101,894	N/A	1.48	N/A	N/A
38	125,000	29.84	44,984	96,290	1.86	1.50	7.02	10.18	130,000	31.03	46,783	100,141	N/A	1.56	N/A	N/A
39	125,000	31.33	44,174	94,556	1.86	1.57	7.65	11.09	130,000	32.58	45,941	98,338	N/A	1.63	N/A	N/A
40	125,000	32.89	43,338	92,766	1.88	1.98	8.35	12.10	130,000	34.21	45,071	96,476	N/A	2.06	N/A	N/A
41	125,000	34.57	42,351	90,655	1.93	2.08	9.09	13.18	130,000	35.96	44,045	94,281	N/A	2.16	N/A	N/A
42	125,000	36.33	41,343	88,496	1.95	2.18	9.91	14.37	130,000	37.78	42,996	92,035	N/A	2.27	N/A	N/A
43	125,000	38.18	40,308	86,280	2.00	2.30	10.82	15.69	130,000	39.71	41,920	89,731	N/A	2.39	N/A	N/A
44	125,000	40.15	39,240	83,995	2.00	2.82	11.81	17.12	130,000	41.76	40,810	87,355	N/A	2.93	N/A	N/A
45	125,000	42.24	38,133	81,624	2.02	2.96	12.89	18.69	130,000	43.93	39,658	84,889	N/A	3.08	N/A	N/A
46	125,000	44.43	36,851	78,882	2.07	3.56	14.14	20.50	130,000	46.21	38,325	82,037	N/A	3.70	N/A	N/A
47	125,000	46.76	35,536	76,067	2.10	3.75	15.51	22.49	130,000	48.63	36,958	79,110	N/A	3.90	N/A	N/A
48	125,000	49.24	34,174	73,151	2.14	4.44	17.02	24.68	130,000	51.21	35,541	76,077	N/A	4.61	N/A	N/A
49	125,000	51.88	32,754	70,111	2.17	4.67	18.66	27.05	130,000	53.96	34,064	72,915	N/A	4.86	N/A	N/A
50	125,000	54.67	31,266	66,927	2.22	5.47	20.46	29.67	130,000	56.86	32,517	69,604	N/A	5.69	N/A	N/A
51	125,000	57.65	29,569	63,293	2.29	6.35	22.38	32.46	130,000	59.96	30,752	65,825	N/A	6.60	N/A	N/A
52	125,000	60.80	27,806	59,521	2.31	6.69	24.52	35.56	130,000	63.23	28,919	61,902	N/A	6.96	N/A	N/A
53	125,000	64.14	25,974	55,598	2.36	7.70	26.86	38.94	130,000	66.71	27,013	57,822	N/A	8.01	N/A	N/A
54	125,000	67.67	24,060	51,502	2.43	8.13	29.38	42.60	130,000	70.38	25,022	53,562	N/A	8.45	N/A	N/A
55	125,000	71.42	22,056	47,213	2.51	9.29	32.14	46.61	130,000	74.28	22,939	49,101	N/A	9.66	N/A	N/A
56	125,000	74.98	19,698	42,164	2.53	N/A	35.15	N/A	130,000	77.98	20,485	43,850	N/A	N/A	N/A	N/A
57	125,000	78.73	17,295	37,021	2.60	N/A	38.39	N/A	130,000	81.88	17,987	38,502	N/A	N/A	N/A	N/A
58	125,000	82.75	14,833	31,750	2.67	N/A	41.98	N/A	130,000	86.06	15,426	33,020	N/A	N/A	N/A	N/A
59	125,000	87.00	12,296	26,321	2.75	N/A	45.89	N/A	130,000	90.48	12,788	27,374	N/A	N/A	N/A	N/A
60	125,000	91.52	9,670	20,699	2.87	N/A	50.15	N/A	130,000	95.18	10,057	21,527	N/A	N/A	N/A	N/A
61	125,000	96.33	6,903	14,776	N/A	N/A	N/A	N/A	130,000	100.18	7,179	15,367	N/A	N/A	N/A	N/A
62	125,000	101.42	3,928	8,407	N/A	N/A	N/A	N/A	130,000	105.48	4,085	8,744	N/A	N/A	N/A	N/A
63	125,000	106.86	729	1,560	N/A	N/A	N/A	N/A	130,000	111.13	758	1,623	N/A	N/A	N/A	N/A
64	125,000	112.63	0	0	N/A	N/A	N/A	N/A	130,000	117.13	0	0	N/A	N/A	N/A	N/A
65	125,000	118.80	N/A	N/A	N/A	N/A	N/A	N/A	130,000	123.56	N/A	N/A	N/A	N/A	N/A	N/A
66	125,000	126.66	N/A	N/A	N/A	N/A	N/A	N/A	130,000	131.73	N/A	N/A	N/A	N/A	N/A	N/A
67	125,000	135.17	N/A	N/A	N/A	N/A	N/A	N/A	130,000	140.58	N/A	N/A	N/A	N/A	N/A	N/A
68	125,000	144.38	N/A	N/A	N/A	N/A	N/A	N/A	130,000	150.16	N/A	N/A	N/A	N/A	N/A	N/A
69	125,000	154.38	N/A	N/A	N/A	N/A	N/A	N/A	130,000	160.56	N/A	N/A	N/A	N/A	N/A	N/A
70	125,000	165.22	N/A	N/A	N/A	N/A	N/A	N/A	130,000	171.83	N/A	N/A	N/A	N/A	N/A	N/A
71	125,000	176.95	N/A	N/A	N/A	N/A	N/A	N/A	130,000	184.03	N/A	N/A	N/A	N/A	N/A	N/A
72	125,000	189.67	N/A	N/A	N/A	N/A	N/A	N/A	130,000	197.26	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$135,000 Death Benefit									\$140,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	135,000	14.62	59,555	127,481	N/A	0.44	N/A	N/A	140,000	15.16	61,761	132,202	N/A	0.46	N/A	N/A
19	135,000	15.14	59,249	126,825	N/A	0.46	N/A	N/A	140,000	15.70	61,443	131,522	N/A	0.48	N/A	N/A
20	135,000	15.69	58,946	126,177	N/A	0.48	N/A	N/A	140,000	16.27	61,130	130,850	N/A	0.49	N/A	N/A
21	135,000	16.26	58,533	125,293	N/A	0.49	N/A	N/A	140,000	16.86	60,701	129,933	N/A	0.51	N/A	N/A
22	135,000	16.88	58,132	124,435	N/A	0.51	N/A	N/A	140,000	17.51	60,285	129,043	N/A	0.53	N/A	N/A
23	135,000	17.50	57,737	123,588	N/A	0.53	N/A	N/A	140,000	18.15	59,875	128,165	N/A	0.55	N/A	N/A
24	135,000	18.15	57,343	122,744	N/A	0.55	N/A	N/A	140,000	18.82	59,466	127,290	N/A	0.57	N/A	N/A
25	135,000	18.85	56,947	121,898	N/A	0.57	N/A	N/A	140,000	19.55	59,056	126,412	N/A	0.59	N/A	N/A
26	135,000	19.58	56,434	120,799	N/A	0.59	N/A	N/A	140,000	20.31	58,524	125,274	N/A	0.61	N/A	N/A
27	135,000	20.33	55,929	119,719	N/A	0.61	N/A	N/A	140,000	21.09	58,001	124,153	N/A	0.64	N/A	N/A
28	135,000	21.11	55,426	118,641	N/A	0.64	N/A	N/A	140,000	21.89	57,478	123,035	N/A	0.66	N/A	N/A
29	135,000	21.94	54,918	117,554	N/A	0.66	N/A	N/A	140,000	22.76	56,952	121,908	N/A	0.69	N/A	N/A
30	135,000	22.83	54,400	116,445	N/A	0.92	N/A	N/A	140,000	23.67	56,414	120,757	N/A	0.95	N/A	N/A
31	135,000	23.73	53,753	115,060	N/A	0.95	N/A	N/A	140,000	24.61	55,744	119,322	N/A	0.99	N/A	N/A
32	135,000	24.69	53,104	113,671	N/A	0.99	N/A	N/A	140,000	25.61	55,070	117,881	N/A	1.03	N/A	N/A
33	135,000	25.71	52,448	112,266	N/A	1.03	N/A	N/A	140,000	26.66	54,390	116,424	N/A	1.07	N/A	N/A
34	135,000	26.77	51,781	110,839	N/A	1.08	N/A	N/A	140,000	27.76	53,698	114,944	N/A	1.12	N/A	N/A
35	135,000	27.89	51,096	109,374	N/A	1.12	N/A	N/A	140,000	28.92	52,989	113,424	N/A	1.16	N/A	N/A
36	135,000	29.26	50,269	107,602	N/A	1.18	N/A	N/A	140,000	30.35	52,130	111,587	N/A	1.22	N/A	N/A
37	135,000	30.69	49,433	105,813	N/A	1.54	N/A	N/A	140,000	31.83	51,264	109,732	N/A	1.60	N/A	N/A
38	135,000	32.22	48,582	103,993	N/A	1.62	N/A	N/A	140,000	33.42	50,382	107,844	N/A	1.68	N/A	N/A
39	135,000	33.83	47,708	102,120	N/A	1.70	N/A	N/A	140,000	35.09	49,475	105,903	N/A	1.76	N/A	N/A
40	135,000	35.52	46,805	100,187	N/A	2.14	N/A	N/A	140,000	36.84	48,538	103,898	N/A	2.21	N/A	N/A
41	135,000	37.34	45,739	97,907	N/A	2.24	N/A	N/A	140,000	38.72	47,433	101,533	N/A	2.33	N/A	N/A
42	135,000	39.23	44,650	95,575	N/A	2.36	N/A	N/A	140,000	40.69	46,304	99,115	N/A	2.45	N/A	N/A
43	135,000	41.23	43,532	93,182	N/A	2.48	N/A	N/A	140,000	42.76	45,144	96,634	N/A	2.57	N/A	N/A
44	135,000	43.36	42,379	90,715	N/A	3.04	N/A	N/A	140,000	44.97	43,949	94,074	N/A	3.15	N/A	N/A
45	135,000	45.62	41,183	88,154	N/A	3.20	N/A	N/A	140,000	47.31	42,708	91,419	N/A	3.32	N/A	N/A
46	135,000	47.98	39,799	85,192	N/A	3.84	N/A	N/A	140,000	49.76	41,273	88,348	N/A	3.99	N/A	N/A
47	135,000	50.50	38,379	82,152	N/A	4.04	N/A	N/A	140,000	52.37	39,801	85,195	N/A	4.19	N/A	N/A
48	135,000	53.17	36,908	79,003	N/A	4.79	N/A	N/A	140,000	55.14	38,275	81,929	N/A	4.97	N/A	N/A
49	135,000	56.03	35,374	75,720	N/A	5.05	N/A	N/A	140,000	58.11	36,684	78,524	N/A	5.23	N/A	N/A
50	135,000	59.04	33,768	72,281	N/A	5.91	N/A	N/A	140,000	61.23	35,018	74,958	N/A	6.13	N/A	N/A
51	135,000	62.26	31,934	68,357	N/A	6.85	N/A	N/A	140,000	64.57	33,117	70,889	N/A	7.11	N/A	N/A
52	135,000	65.66	30,031	64,282	N/A	7.23	N/A	N/A	140,000	68.09	31,143	66,663	N/A	7.49	N/A	N/A
53	135,000	69.27	28,052	60,046	N/A	8.32	N/A	N/A	140,000	71.84	29,091	62,270	N/A	8.62	N/A	N/A
54	135,000	73.09	25,985	55,622	N/A	8.77	N/A	N/A	140,000	75.79	26,947	57,682	N/A	9.10	N/A	N/A
55	135,000	77.14	23,821	50,990	N/A	10.03	N/A	N/A	140,000	79.99	24,703	52,878	N/A	10.40	N/A	N/A
56	135,000	80.98	21,273	45,537	N/A	N/A	N/A	N/A	140,000	83.98	22,061	47,223	N/A	N/A	N/A	N/A
57	135,000	85.03	18,679	39,983	N/A	N/A	N/A	N/A	140,000	88.18	19,370	41,463	N/A	N/A	N/A	N/A
58	135,000	89.36	16,019	34,290	N/A	N/A	N/A	N/A	140,000	92.67	16,612	35,560	N/A	N/A	N/A	N/A
59	135,000	93.96	13,280	28,427	N/A	N/A	N/A	N/A	140,000	97.44	13,772	29,479	N/A	N/A	N/A	N/A
60	135,000	98.84	10,444	22,355	N/A	N/A	N/A	N/A	140,000	102.50	10,830	23,183	N/A	N/A	N/A	N/A
61	135,000	104.03	7,455	15,958	N/A	N/A	N/A	N/A	140,000	107.89	7,731	16,549	N/A	N/A	N/A	N/A
62	135,000	109.54	4,242	9,080	N/A	N/A	N/A	N/A	140,000	113.59	4,399	9,416	N/A	N/A	N/A	N/A
63	135,000	115.40	787	1,685	N/A	N/A	N/A	N/A	140,000	119.68	816	1,748	N/A	N/A	N/A	N/A
64	135,000	121.63	0	0	N/A	N/A	N/A	N/A	140,000	126.14	0	0	N/A	N/A	N/A	N/A
65	135,000	128.31	N/A	N/A	N/A	N/A	N/A	N/A	140,000	133.06	N/A	N/A	N/A	N/A	N/A	N/A
66	135,000	136.80	N/A	N/A	N/A	N/A	N/A	N/A	140,000	141.86	N/A	N/A	N/A	N/A	N/A	N/A
67	135,000	145.99	N/A	N/A	N/A	N/A	N/A	N/A	140,000	151.39	N/A	N/A	N/A	N/A	N/A	N/A
68	135,000	155.93	N/A	N/A	N/A	N/A	N/A	N/A	140,000	161.71	N/A	N/A	N/A	N/A	N/A	N/A
69	135,000	166.73	N/A	N/A	N/A	N/A	N/A	N/A	140,000	172.91	N/A	N/A	N/A	N/A	N/A	N/A
70	135,000	178.44	N/A	N/A	N/A	N/A	N/A	N/A	140,000	185.05	N/A	N/A	N/A	N/A	N/A	N/A
71	135,000	191.11	N/A	N/A	N/A	N/A	N/A	N/A	140,000	198.19	N/A	N/A	N/A	N/A	N/A	N/A
72	135,000	204.84	N/A	N/A	N/A	N/A	N/A	N/A	140,000	212.43	N/A	N/A	N/A	N/A	N/A	N/A

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³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$145,000 Death Benefit									\$150,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	145,000	15.70	63,967	136,923	N/A	0.48	N/A	N/A	150,000	16.25	66,173	141,645	N/A	0.49	N/A	N/A
19	145,000	16.26	63,638	136,219	N/A	0.49	N/A	N/A	150,000	16.82	65,832	140,916	N/A	0.51	N/A	N/A
20	145,000	16.85	63,313	135,524	N/A	0.51	N/A	N/A	150,000	17.43	65,496	140,197	N/A	0.53	N/A	N/A
21	145,000	17.46	62,869	134,574	N/A	0.53	N/A	N/A	150,000	18.06	65,037	139,214	N/A	0.55	N/A	N/A
22	145,000	18.13	62,438	133,652	N/A	0.55	N/A	N/A	150,000	18.76	64,592	138,261	N/A	0.57	N/A	N/A
23	145,000	18.80	62,014	132,743	N/A	0.57	N/A	N/A	150,000	19.45	64,152	137,320	N/A	0.59	N/A	N/A
24	145,000	19.50	61,590	131,836	N/A	0.59	N/A	N/A	150,000	20.17	63,714	136,382	N/A	0.61	N/A	N/A
25	145,000	20.25	61,165	130,927	N/A	0.61	N/A	N/A	150,000	20.95	63,275	135,442	N/A	0.63	N/A	N/A
26	145,000	21.03	60,614	129,748	N/A	0.64	N/A	N/A	150,000	21.76	62,705	134,222	N/A	0.66	N/A	N/A
27	145,000	21.84	60,072	128,587	N/A	0.66	N/A	N/A	150,000	22.59	62,144	133,021	N/A	0.68	N/A	N/A
28	145,000	22.68	59,531	127,429	N/A	0.69	N/A	N/A	150,000	23.46	61,584	131,823	N/A	0.71	N/A	N/A
29	145,000	23.57	58,986	126,262	N/A	0.71	N/A	N/A	150,000	24.38	61,020	130,616	N/A	0.74	N/A	N/A
30	145,000	24.52	58,429	125,070	N/A	0.99	N/A	N/A	150,000	25.36	60,444	129,383	N/A	1.02	N/A	N/A
31	145,000	25.49	57,735	123,583	N/A	1.02	N/A	N/A	150,000	26.37	59,726	127,845	N/A	1.06	N/A	N/A
32	145,000	26.52	57,037	122,091	N/A	1.07	N/A	N/A	150,000	27.44	59,004	126,301	N/A	1.10	N/A	N/A
33	145,000	27.61	56,333	120,582	N/A	1.11	N/A	N/A	150,000	28.56	58,275	124,740	N/A	1.15	N/A	N/A
34	145,000	28.75	55,616	119,049	N/A	1.15	N/A	N/A	150,000	29.75	57,534	123,154	N/A	1.19	N/A	N/A
35	145,000	29.95	54,881	117,475	N/A	1.20	N/A	N/A	150,000	30.99	56,774	121,526	N/A	1.24	N/A	N/A
36	145,000	31.43	53,992	115,573	N/A	1.26	N/A	N/A	150,000	32.51	55,854	119,558	N/A	1.31	N/A	N/A
37	145,000	32.96	53,095	113,651	N/A	1.65	N/A	N/A	150,000	34.10	54,926	117,570	N/A	1.71	N/A	N/A
38	145,000	34.61	52,181	111,696	N/A	1.74	N/A	N/A	150,000	35.80	53,981	115,548	N/A	1.79	N/A	N/A
39	145,000	36.34	51,242	109,685	N/A	1.82	N/A	N/A	150,000	37.59	53,009	113,467	N/A	1.88	N/A	N/A
40	145,000	38.15	50,272	107,608	N/A	2.29	N/A	N/A	150,000	39.47	52,005	111,319	N/A	2.37	N/A	N/A
41	145,000	40.10	49,127	105,159	N/A	2.41	N/A	N/A	150,000	41.49	50,822	108,786	N/A	2.49	N/A	N/A
42	145,000	42.14	47,957	102,655	N/A	2.53	N/A	N/A	150,000	43.59	49,611	106,195	N/A	2.62	N/A	N/A
43	145,000	44.29	46,757	100,085	N/A	2.66	N/A	N/A	150,000	45.81	48,369	103,536	N/A	2.75	N/A	N/A
44	145,000	46.57	45,518	97,434	N/A	3.26	N/A	N/A	150,000	48.18	47,088	100,794	N/A	3.38	N/A	N/A
45	145,000	49.00	44,234	94,684	N/A	3.43	N/A	N/A	150,000	50.69	45,759	97,949	N/A	3.55	N/A	N/A
46	145,000	51.54	42,747	91,503	N/A	4.13	N/A	N/A	150,000	53.31	44,222	94,658	N/A	4.27	N/A	N/A
47	145,000	54.24	41,222	88,238	N/A	4.34	N/A	N/A	150,000	56.11	42,644	91,280	N/A	4.49	N/A	N/A
48	145,000	57.11	39,642	84,855	N/A	5.14	N/A	N/A	150,000	59.08	41,009	87,781	N/A	5.32	N/A	N/A
49	145,000	60.18	37,994	81,329	N/A	5.42	N/A	N/A	150,000	62.26	39,305	84,133	N/A	5.61	N/A	N/A
50	145,000	63.41	36,269	77,635	N/A	6.35	N/A	N/A	150,000	65.60	37,520	80,312	N/A	6.56	N/A	N/A
51	145,000	66.87	34,300	73,420	N/A	7.36	N/A	N/A	150,000	69.18	35,483	75,952	N/A	7.61	N/A	N/A
52	145,000	70.53	32,255	69,044	N/A	7.76	N/A	N/A	150,000	72.96	33,368	71,425	N/A	8.03	N/A	N/A
53	145,000	74.40	30,130	64,494	N/A	8.93	N/A	N/A	150,000	76.97	31,169	66,718	N/A	9.24	N/A	N/A
54	145,000	78.50	27,910	59,742	N/A	9.42	N/A	N/A	150,000	81.21	28,872	61,802	N/A	9.75	N/A	N/A
55	145,000	82.85	25,585	54,767	N/A	10.77	N/A	N/A	150,000	85.71	26,468	56,655	N/A	11.15	N/A	N/A
56	145,000	86.98	22,849	48,910	N/A	N/A	N/A	N/A	150,000	89.98	23,637	50,596	N/A	N/A	N/A	N/A
57	145,000	91.33	20,062	42,944	N/A	N/A	N/A	N/A	150,000	94.48	20,754	44,425	N/A	N/A	N/A	N/A
58	145,000	95.98	17,206	36,830	N/A	N/A	N/A	N/A	150,000	99.29	17,799	38,100	N/A	N/A	N/A	N/A
59	145,000	100.92	14,264	30,532	N/A	N/A	N/A	N/A	150,000	104.40	14,756	31,585	N/A	N/A	N/A	N/A
60	145,000	106.16	11,217	24,011	N/A	N/A	N/A	N/A	150,000	109.82	11,604	24,839	N/A	N/A	N/A	N/A
61	145,000	111.74	8,007	17,140	N/A	N/A	N/A	N/A	150,000	115.59	8,283	17,731	N/A	N/A	N/A	N/A
62	145,000	117.65	4,556	9,753	N/A	N/A	N/A	N/A	150,000	121.71	4,713	10,089	N/A	N/A	N/A	N/A
63	145,000	123.95	845	1,810	N/A	N/A	N/A	N/A	150,000	128.23	875	1,872	N/A	N/A	N/A	N/A
64	145,000	130.64	0	0	N/A	N/A	N/A	N/A	150,000	135.15	0	0	N/A	N/A	N/A	N/A
65	145,000	137.81	N/A	N/A	N/A	N/A	N/A	N/A	150,000	142.56	N/A	N/A	N/A	N/A	N/A	N/A
66	145,000	146.93	N/A	N/A	N/A	N/A	N/A	N/A	150,000	152.00	N/A	N/A	N/A	N/A	N/A	N/A
67	145,000	156.80	N/A	N/A	N/A	N/A	N/A	N/A	150,000	162.21	N/A	N/A	N/A	N/A	N/A	N/A
68	145,000	167.48	N/A	N/A	N/A	N/A	N/A	N/A	150,000	173.26	N/A	N/A	N/A	N/A	N/A	N/A
69	145,000	179.08	N/A	N/A	N/A	N/A	N/A	N/A	150,000	185.26	N/A	N/A	N/A	N/A	N/A	N/A
70	145,000	191.66	N/A	N/A	N/A	N/A	N/A	N/A	150,000	198.26	N/A	N/A	N/A	N/A	N/A	N/A
71	145,000	205.26	N/A	N/A	N/A	N/A	N/A	N/A	150,000	212.34	N/A	N/A	N/A	N/A	N/A	N/A
72	145,000	220.01	N/A	N/A	N/A	N/A	N/A	N/A	150,000	227.60	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$155,000 Death Benefit									\$160,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	155,000	16.79	68,378	146,366	N/A	0.51	N/A	N/A	160,000	17.33	70,584	151,088	N/A	0.52	N/A	N/A
19	155,000	17.38	68,026	145,613	N/A	0.53	N/A	N/A	160,000	17.94	70,221	150,310	N/A	0.54	N/A	N/A
20	155,000	18.01	67,679	144,870	N/A	0.55	N/A	N/A	160,000	18.59	69,862	149,543	N/A	0.56	N/A	N/A
21	155,000	18.66	67,205	143,855	N/A	0.56	N/A	N/A	160,000	19.27	69,373	148,495	N/A	0.58	N/A	N/A
22	155,000	19.38	66,745	142,869	N/A	0.59	N/A	N/A	160,000	20.01	68,898	147,478	N/A	0.61	N/A	N/A
23	155,000	20.10	66,290	141,897	N/A	0.61	N/A	N/A	160,000	20.74	68,429	146,475	N/A	0.63	N/A	N/A
24	155,000	20.84	65,838	140,929	N/A	0.63	N/A	N/A	160,000	21.51	67,962	145,475	N/A	0.65	N/A	N/A
25	155,000	21.65	65,384	139,956	N/A	0.65	N/A	N/A	160,000	22.34	67,493	144,471	N/A	0.68	N/A	N/A
26	155,000	22.48	64,795	138,696	N/A	0.68	N/A	N/A	160,000	23.21	66,885	143,170	N/A	0.70	N/A	N/A
27	155,000	23.34	64,215	137,455	N/A	0.71	N/A	N/A	160,000	24.10	66,286	141,889	N/A	0.73	N/A	N/A
28	155,000	24.24	63,637	136,217	N/A	0.73	N/A	N/A	160,000	25.02	65,690	140,611	N/A	0.76	N/A	N/A
29	155,000	25.19	63,054	134,970	N/A	0.76	N/A	N/A	160,000	26.01	65,088	139,324	N/A	0.79	N/A	N/A
30	155,000	26.21	62,459	133,696	N/A	1.05	N/A	N/A	160,000	27.05	64,474	138,008	N/A	1.09	N/A	N/A
31	155,000	27.25	61,716	132,106	N/A	1.09	N/A	N/A	160,000	28.13	63,707	136,368	N/A	1.13	N/A	N/A
32	155,000	28.35	60,971	130,511	N/A	1.14	N/A	N/A	160,000	29.27	62,938	134,721	N/A	1.18	N/A	N/A
33	155,000	29.51	60,218	128,898	N/A	1.19	N/A	N/A	160,000	30.47	62,160	133,056	N/A	1.22	N/A	N/A
34	155,000	30.74	59,452	127,259	N/A	1.23	N/A	N/A	160,000	31.73	61,370	131,364	N/A	1.27	N/A	N/A
35	155,000	32.02	58,666	125,577	N/A	1.29	N/A	N/A	160,000	33.05	60,558	129,628	N/A	1.33	N/A	N/A
36	155,000	33.60	57,716	123,543	N/A	1.35	N/A	N/A	160,000	34.68	59,578	127,528	N/A	1.39	N/A	N/A
37	155,000	35.24	56,756	121,489	N/A	1.77	N/A	N/A	160,000	36.37	58,587	125,408	N/A	1.82	N/A	N/A
38	155,000	37.00	55,780	119,399	N/A	1.85	N/A	N/A	160,000	38.19	57,579	123,251	N/A	1.91	N/A	N/A
39	155,000	38.84	54,775	117,249	N/A	1.95	N/A	N/A	160,000	40.10	56,542	121,031	N/A	2.01	N/A	N/A
40	155,000	40.78	53,739	115,030	N/A	2.45	N/A	N/A	160,000	42.10	55,472	118,740	N/A	2.53	N/A	N/A
41	155,000	42.87	52,516	112,412	N/A	2.58	N/A	N/A	160,000	44.25	54,210	116,038	N/A	2.66	N/A	N/A
42	155,000	45.04	51,265	109,734	N/A	2.71	N/A	N/A	160,000	46.50	52,918	113,274	N/A	2.79	N/A	N/A
43	155,000	47.34	49,981	106,987	N/A	2.85	N/A	N/A	160,000	48.87	51,594	110,438	N/A	2.94	N/A	N/A
44	155,000	49.78	48,658	104,154	N/A	3.49	N/A	N/A	160,000	51.39	50,227	107,514	N/A	3.60	N/A	N/A
45	155,000	52.38	47,284	101,214	N/A	3.67	N/A	N/A	160,000	54.07	48,810	104,479	N/A	3.79	N/A	N/A
46	155,000	55.09	45,696	97,813	N/A	4.41	N/A	N/A	160,000	56.87	47,170	100,969	N/A	4.55	N/A	N/A
47	155,000	57.98	44,065	94,323	N/A	4.64	N/A	N/A	160,000	59.85	45,486	97,366	N/A	4.79	N/A	N/A
48	155,000	61.05	42,375	90,707	N/A	5.50	N/A	N/A	160,000	63.02	43,742	93,633	N/A	5.68	N/A	N/A
49	155,000	64.33	40,615	86,938	N/A	5.79	N/A	N/A	160,000	66.41	41,925	89,742	N/A	5.98	N/A	N/A
50	155,000	67.79	38,770	82,989	N/A	6.78	N/A	N/A	160,000	69.97	40,021	85,666	N/A	7.00	N/A	N/A
51	155,000	71.48	36,665	78,484	N/A	7.87	N/A	N/A	160,000	73.79	37,848	81,015	N/A	8.12	N/A	N/A
52	155,000	75.39	34,480	73,806	N/A	8.30	N/A	N/A	160,000	77.82	35,592	76,186	N/A	8.56	N/A	N/A
53	155,000	79.53	32,207	68,942	N/A	9.55	N/A	N/A	160,000	82.10	33,246	71,166	N/A	9.86	N/A	N/A
54	155,000	83.91	29,834	63,862	N/A	10.07	N/A	N/A	160,000	86.62	30,797	65,922	N/A	10.40	N/A	N/A
55	155,000	88.56	27,350	58,544	N/A	11.52	N/A	N/A	160,000	91.42	28,232	60,432	N/A	11.89	N/A	N/A
56	155,000	92.98	24,425	52,283	N/A	N/A	N/A	N/A	160,000	95.97	25,213	53,969	N/A	N/A	N/A	N/A
57	155,000	97.63	21,446	45,906	N/A	N/A	N/A	N/A	160,000	100.77	22,138	47,387	N/A	N/A	N/A	N/A
58	155,000	102.60	18,392	39,370	N/A	N/A	N/A	N/A	160,000	105.91	18,986	40,640	N/A	N/A	N/A	N/A
59	155,000	107.88	15,247	32,638	N/A	N/A	N/A	N/A	160,000	111.36	15,739	33,691	N/A	N/A	N/A	N/A
60	155,000	113.48	11,991	25,667	N/A	N/A	N/A	N/A	160,000	117.14	12,378	26,495	N/A	N/A	N/A	N/A
61	155,000	119.44	8,559	18,322	N/A	N/A	N/A	N/A	160,000	123.30	8,835	18,913	N/A	N/A	N/A	N/A
62	155,000	125.76	4,870	10,425	N/A	N/A	N/A	N/A	160,000	129.82	5,027	10,761	N/A	N/A	N/A	N/A
63	155,000	132.50	904	1,935	N/A	N/A	N/A	N/A	160,000	136.77	933	1,997	N/A	N/A	N/A	N/A
64	155,000	139.65	0	0	N/A	N/A	N/A	N/A	160,000	144.16	0	0	N/A	N/A	N/A	N/A
65	155,000	147.31	N/A	N/A	N/A	N/A	N/A	N/A	160,000	152.07	N/A	N/A	N/A	N/A	N/A	N/A
66	155,000	157.06	N/A	N/A	N/A	N/A	N/A	N/A	160,000	162.13	N/A	N/A	N/A	N/A	N/A	N/A
67	155,000	167.61	N/A	N/A	N/A	N/A	N/A	N/A	160,000	173.02	N/A	N/A	N/A	N/A	N/A	N/A
68	155,000	179.03	N/A	N/A	N/A	N/A	N/A	N/A	160,000	184.81	N/A	N/A	N/A	N/A	N/A	N/A
69	155,000	191.43	N/A	N/A	N/A	N/A	N/A	N/A	160,000	197.61	N/A	N/A	N/A	N/A	N/A	N/A
70	155,000	204.87	N/A	N/A	N/A	N/A	N/A	N/A	160,000	211.48	N/A	N/A	N/A	N/A	N/A	N/A
71	155,000	219.42	N/A	N/A	N/A	N/A	N/A	N/A	160,000	226.50	N/A	N/A	N/A	N/A	N/A	N/A
72	155,000	235.19	N/A	N/A	N/A	N/A	N/A	N/A	160,000	242.77	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$165,000 Death Benefit									\$170,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	165,000	17.87	72,790	155,809	N/A	0.54	N/A	N/A	170,000	18.41	74,996	160,531	N/A	0.56	N/A	N/A
19	165,000	18.50	72,415	155,008	N/A	0.56	N/A	N/A	170,000	19.06	74,610	159,705	N/A	0.58	N/A	N/A
20	165,000	19.17	72,046	154,217	N/A	0.58	N/A	N/A	170,000	19.75	74,229	158,890	N/A	0.60	N/A	N/A
21	165,000	19.87	71,541	153,136	N/A	0.60	N/A	N/A	170,000	20.47	73,709	157,776	N/A	0.62	N/A	N/A
22	165,000	20.63	71,051	152,087	N/A	0.62	N/A	N/A	170,000	21.26	73,204	156,695	N/A	0.64	N/A	N/A
23	165,000	21.39	70,567	151,052	N/A	0.65	N/A	N/A	170,000	22.04	72,706	155,629	N/A	0.67	N/A	N/A
24	165,000	22.18	70,085	150,021	N/A	0.67	N/A	N/A	170,000	22.86	72,209	154,567	N/A	0.69	N/A	N/A
25	165,000	23.04	69,602	148,986	N/A	0.70	N/A	N/A	170,000	23.74	71,711	153,501	N/A	0.72	N/A	N/A
26	165,000	23.93	68,975	147,644	N/A	0.72	N/A	N/A	170,000	24.66	71,065	152,118	N/A	0.74	N/A	N/A
27	165,000	24.85	68,358	146,323	N/A	0.75	N/A	N/A	170,000	25.60	70,429	150,757	N/A	0.77	N/A	N/A
28	165,000	25.80	67,742	145,005	N/A	0.78	N/A	N/A	170,000	26.58	69,795	149,399	N/A	0.80	N/A	N/A
29	165,000	26.82	67,122	143,677	N/A	0.81	N/A	N/A	170,000	27.63	69,156	148,031	N/A	0.83	N/A	N/A
30	165,000	27.90	66,488	142,321	N/A	1.12	N/A	N/A	170,000	28.74	68,503	146,634	N/A	1.15	N/A	N/A
31	165,000	29.01	65,698	140,629	N/A	1.17	N/A	N/A	170,000	29.89	67,689	144,891	N/A	1.20	N/A	N/A
32	165,000	30.18	64,904	138,931	N/A	1.21	N/A	N/A	170,000	31.10	66,871	143,141	N/A	1.25	N/A	N/A
33	165,000	31.42	64,103	137,214	N/A	1.26	N/A	N/A	170,000	32.37	66,045	141,372	N/A	1.30	N/A	N/A
34	165,000	32.72	63,287	135,469	N/A	1.31	N/A	N/A	170,000	33.71	65,205	139,574	N/A	1.35	N/A	N/A
35	165,000	34.08	62,451	133,679	N/A	1.37	N/A	N/A	170,000	35.12	64,343	137,729	N/A	1.41	N/A	N/A
36	165,000	35.77	61,439	131,514	N/A	1.44	N/A	N/A	170,000	36.85	63,301	135,499	N/A	1.48	N/A	N/A
37	165,000	37.51	60,418	129,327	N/A	1.88	N/A	N/A	170,000	38.65	62,249	133,246	N/A	1.94	N/A	N/A
38	165,000	39.38	59,379	127,102	N/A	1.97	N/A	N/A	170,000	40.58	61,178	130,954	N/A	2.03	N/A	N/A
39	165,000	41.35	58,309	124,814	N/A	2.07	N/A	N/A	170,000	42.60	60,076	128,596	N/A	2.13	N/A	N/A
40	165,000	43.41	57,206	122,451	N/A	2.61	N/A	N/A	170,000	44.73	58,939	126,161	N/A	2.69	N/A	N/A
41	165,000	45.63	55,904	119,664	N/A	2.74	N/A	N/A	170,000	47.02	57,598	123,290	N/A	2.83	N/A	N/A
42	165,000	47.95	54,572	116,814	N/A	2.88	N/A	N/A	170,000	49.40	56,226	120,354	N/A	2.97	N/A	N/A
43	165,000	50.39	53,206	113,890	N/A	3.03	N/A	N/A	170,000	51.92	54,818	117,341	N/A	3.12	N/A	N/A
44	165,000	53.00	51,797	110,873	N/A	3.71	N/A	N/A	170,000	54.60	53,366	114,233	N/A	3.83	N/A	N/A
45	165,000	55.76	50,335	107,744	N/A	3.91	N/A	N/A	170,000	57.45	51,860	111,009	N/A	4.03	N/A	N/A
46	165,000	58.64	48,644	104,124	N/A	4.70	N/A	N/A	170,000	60.42	50,118	107,279	N/A	4.84	N/A	N/A
47	165,000	61.72	46,908	100,408	N/A	4.94	N/A	N/A	170,000	63.59	48,329	103,451	N/A	5.09	N/A	N/A
48	165,000	64.99	45,109	96,559	N/A	5.85	N/A	N/A	170,000	66.96	46,476	99,485	N/A	6.03	N/A	N/A
49	165,000	68.48	43,235	92,546	N/A	6.17	N/A	N/A	170,000	70.56	44,545	95,351	N/A	6.35	N/A	N/A
50	165,000	72.16	41,271	88,343	N/A	7.22	N/A	N/A	170,000	74.35	42,522	91,020	N/A	7.44	N/A	N/A
51	165,000	76.10	39,031	83,547	N/A	8.37	N/A	N/A	170,000	78.40	40,214	86,079	N/A	8.63	N/A	N/A
52	165,000	80.25	36,704	78,567	N/A	8.83	N/A	N/A	170,000	82.68	37,817	80,948	N/A	9.10	N/A	N/A
53	165,000	84.66	34,285	73,389	N/A	10.16	N/A	N/A	170,000	87.23	35,324	75,613	N/A	10.47	N/A	N/A
54	165,000	89.33	31,759	67,982	N/A	10.72	N/A	N/A	170,000	92.03	32,722	70,042	N/A	11.05	N/A	N/A
55	165,000	94.28	29,114	62,321	N/A	12.26	N/A	N/A	170,000	97.13	29,997	64,209	N/A	12.63	N/A	N/A
56	165,000	98.97	26,001	55,656	N/A	N/A	N/A	N/A	170,000	101.97	26,789	57,342	N/A	N/A	N/A	N/A
57	165,000	103.92	22,829	48,868	N/A	N/A	N/A	N/A	170,000	107.07	23,521	50,348	N/A	N/A	N/A	N/A
58	165,000	109.22	19,579	41,910	N/A	N/A	N/A	N/A	170,000	112.53	20,172	43,180	N/A	N/A	N/A	N/A
59	165,000	114.84	16,231	34,744	N/A	N/A	N/A	N/A	170,000	118.32	16,723	35,796	N/A	N/A	N/A	N/A
60	165,000	120.80	12,764	27,323	N/A	N/A	N/A	N/A	170,000	124.46	13,151	28,151	N/A	N/A	N/A	N/A
61	165,000	127.15	9,111	19,504	N/A	N/A	N/A	N/A	170,000	131.00	9,387	20,095	N/A	N/A	N/A	N/A
62	165,000	133.88	5,184	11,098	N/A	N/A	N/A	N/A	170,000	137.93	5,341	11,434	N/A	N/A	N/A	N/A
63	165,000	141.05	962	2,060	N/A	N/A	N/A	N/A	170,000	145.32	991	2,122	N/A	N/A	N/A	N/A
64	165,000	148.66	0	0	N/A	N/A	N/A	N/A	170,000	153.17	0	0	N/A	N/A	N/A	N/A
65	165,000	156.82	N/A	N/A	N/A	N/A	N/A	N/A	170,000	161.57	N/A	N/A	N/A	N/A	N/A	N/A
66	165,000	167.19	N/A	N/A	N/A	N/A	N/A	N/A	170,000	172.26	N/A	N/A	N/A	N/A	N/A	N/A
67	165,000	178.43	N/A	N/A	N/A	N/A	N/A	N/A	170,000	183.83	N/A	N/A	N/A	N/A	N/A	N/A
68	165,000	190.58	N/A	N/A	N/A	N/A	N/A	N/A	170,000	196.36	N/A	N/A	N/A	N/A	N/A	N/A
69	165,000	203.78	N/A	N/A	N/A	N/A	N/A	N/A	170,000	209.96	N/A	N/A	N/A	N/A	N/A	N/A
70	165,000	218.09	N/A	N/A	N/A	N/A	N/A	N/A	170,000	224.70	N/A	N/A	N/A	N/A	N/A	N/A
71	165,000	233.58	N/A	N/A	N/A	N/A	N/A	N/A	170,000	240.65	N/A	N/A	N/A	N/A	N/A	N/A
72	165,000	250.36	N/A	N/A	N/A	N/A	N/A	N/A	170,000	257.95	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$175,000 Death Benefit									\$180,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	175,000	18.95	77,201	165,252	N/A	0.57	N/A	N/A	180,000	19.49	79,407	169,974	N/A	0.59	N/A	N/A
19	175,000	19.63	76,804	164,402	N/A	0.59	N/A	N/A	180,000	20.19	78,998	169,099	N/A	0.61	N/A	N/A
20	175,000	20.33	76,412	163,563	N/A	0.61	N/A	N/A	180,000	20.91	78,595	168,236	N/A	0.63	N/A	N/A
21	175,000	21.07	75,877	162,417	N/A	0.64	N/A	N/A	180,000	21.67	78,044	167,057	N/A	0.66	N/A	N/A
22	175,000	21.88	75,357	161,304	N/A	0.66	N/A	N/A	180,000	22.51	77,510	165,913	N/A	0.68	N/A	N/A
23	175,000	22.69	74,844	160,207	N/A	0.69	N/A	N/A	180,000	23.34	76,982	164,784	N/A	0.70	N/A	N/A
24	175,000	23.53	74,333	159,113	N/A	0.71	N/A	N/A	180,000	24.20	76,457	163,659	N/A	0.73	N/A	N/A
25	175,000	24.44	73,820	158,015	N/A	0.74	N/A	N/A	180,000	25.14	75,929	162,530	N/A	0.76	N/A	N/A
26	175,000	25.38	73,155	156,592	N/A	0.77	N/A	N/A	180,000	26.11	75,245	161,066	N/A	0.79	N/A	N/A
27	175,000	26.36	72,501	155,191	N/A	0.80	N/A	N/A	180,000	27.11	74,572	159,625	N/A	0.82	N/A	N/A
28	175,000	27.37	71,848	153,794	N/A	0.83	N/A	N/A	180,000	28.15	73,901	158,188	N/A	0.85	N/A	N/A
29	175,000	28.44	71,190	152,385	N/A	0.86	N/A	N/A	180,000	29.26	73,224	156,739	N/A	0.88	N/A	N/A
30	175,000	29.59	70,518	150,947	N/A	1.19	N/A	N/A	180,000	30.43	72,533	155,259	N/A	1.22	N/A	N/A
31	175,000	30.76	69,680	149,152	N/A	1.24	N/A	N/A	180,000	31.64	71,671	153,414	N/A	1.27	N/A	N/A
32	175,000	32.01	68,838	147,351	N/A	1.29	N/A	N/A	180,000	32.92	70,805	151,561	N/A	1.32	N/A	N/A
33	175,000	33.32	67,988	145,530	N/A	1.34	N/A	N/A	180,000	34.27	69,930	149,688	N/A	1.38	N/A	N/A
34	175,000	34.70	67,123	143,680	N/A	1.39	N/A	N/A	180,000	35.69	69,041	147,785	N/A	1.43	N/A	N/A
35	175,000	36.15	66,236	141,780	N/A	1.45	N/A	N/A	180,000	37.18	68,128	145,831	N/A	1.49	N/A	N/A
36	175,000	37.93	65,163	139,484	N/A	1.52	N/A	N/A	180,000	39.02	67,025	143,469	N/A	1.57	N/A	N/A
37	175,000	39.78	64,080	137,165	N/A	1.99	N/A	N/A	180,000	40.92	65,911	141,084	N/A	2.05	N/A	N/A
38	175,000	41.77	62,977	134,805	N/A	2.09	N/A	N/A	180,000	42.96	64,777	138,657	N/A	2.15	N/A	N/A
39	175,000	43.86	61,843	132,378	N/A	2.20	N/A	N/A	180,000	45.11	63,610	136,160	N/A	2.26	N/A	N/A
40	175,000	46.04	60,673	129,872	N/A	2.77	N/A	N/A	180,000	47.36	62,406	133,583	N/A	2.85	N/A	N/A
41	175,000	48.40	59,292	126,916	N/A	2.91	N/A	N/A	180,000	49.78	60,986	130,543	N/A	2.99	N/A	N/A
42	175,000	50.86	57,880	123,894	N/A	3.06	N/A	N/A	180,000	52.31	59,533	127,433	N/A	3.14	N/A	N/A
43	175,000	53.45	56,431	120,792	N/A	3.21	N/A	N/A	180,000	54.97	58,043	124,243	N/A	3.30	N/A	N/A
44	175,000	56.21	54,936	117,593	N/A	3.94	N/A	N/A	180,000	57.81	56,506	120,953	N/A	4.05	N/A	N/A
45	175,000	59.13	53,386	114,274	N/A	4.14	N/A	N/A	180,000	60.82	54,911	117,539	N/A	4.26	N/A	N/A
46	175,000	62.20	51,592	110,434	N/A	4.98	N/A	N/A	180,000	63.97	53,066	113,590	N/A	5.12	N/A	N/A
47	175,000	65.46	49,751	106,494	N/A	5.24	N/A	N/A	180,000	67.33	51,172	109,536	N/A	5.39	N/A	N/A
48	175,000	68.93	47,843	102,411	N/A	6.21	N/A	N/A	180,000	70.90	49,210	105,337	N/A	6.39	N/A	N/A
49	175,000	72.63	45,855	98,155	N/A	6.54	N/A	N/A	180,000	74.71	47,165	100,960	N/A	6.73	N/A	N/A
50	175,000	76.53	43,773	93,698	N/A	7.66	N/A	N/A	180,000	78.72	45,023	96,375	N/A	7.88	N/A	N/A
51	175,000	80.71	41,396	88,611	N/A	8.88	N/A	N/A	180,000	83.01	42,579	91,142	N/A	9.14	N/A	N/A
52	175,000	85.12	38,929	83,329	N/A	9.37	N/A	N/A	180,000	87.55	40,041	85,710	N/A	9.63	N/A	N/A
53	175,000	89.79	36,363	77,837	N/A	10.78	N/A	N/A	180,000	92.36	37,402	80,061	N/A	11.09	N/A	N/A
54	175,000	94.74	33,684	72,102	N/A	11.37	N/A	N/A	180,000	97.45	34,646	74,162	N/A	11.70	N/A	N/A
55	175,000	99.99	30,879	66,097	N/A	13.00	N/A	N/A	180,000	102.85	31,761	67,986	N/A	13.37	N/A	N/A
56	175,000	104.97	27,577	59,029	N/A	N/A	N/A	N/A	180,000	107.97	28,364	60,715	N/A	N/A	N/A	N/A
57	175,000	110.22	24,213	51,829	N/A	N/A	N/A	N/A	180,000	113.37	24,905	53,310	N/A	N/A	N/A	N/A
58	175,000	115.84	20,766	44,450	N/A	N/A	N/A	N/A	180,000	119.15	21,359	45,720	N/A	N/A	N/A	N/A
59	175,000	121.80	17,215	36,849	N/A	N/A	N/A	N/A	180,000	125.28	17,707	37,902	N/A	N/A	N/A	N/A
60	175,000	128.13	13,538	28,979	N/A	N/A	N/A	N/A	180,000	131.79	13,925	29,807	N/A	N/A	N/A	N/A
61	175,000	134.86	9,664	20,686	N/A	N/A	N/A	N/A	180,000	138.71	9,940	21,277	N/A	N/A	N/A	N/A
62	175,000	141.99	5,499	11,770	N/A	N/A	N/A	N/A	180,000	146.05	5,656	12,107	N/A	N/A	N/A	N/A
63	175,000	149.60	1,020	2,184	N/A	N/A	N/A	N/A	180,000	153.87	1,049	2,247	N/A	N/A	N/A	N/A
64	175,000	157.67	0	0	N/A	N/A	N/A	N/A	180,000	162.18	0	0	N/A	N/A	N/A	N/A
65	175,000	166.32	N/A	N/A	N/A	N/A	N/A	N/A	180,000	171.07	N/A	N/A	N/A	N/A	N/A	N/A
66	175,000	177.33	N/A	N/A	N/A	N/A	N/A	N/A	180,000	182.39	N/A	N/A	N/A	N/A	N/A	N/A
67	175,000	189.24	N/A	N/A	N/A	N/A	N/A	N/A	180,000	194.65	N/A	N/A	N/A	N/A	N/A	N/A
68	175,000	202.13	N/A	N/A	N/A	N/A	N/A	N/A	180,000	207.91	N/A	N/A	N/A	N/A	N/A	N/A
69	175,000	216.13	N/A	N/A	N/A	N/A	N/A	N/A	180,000	222.31	N/A	N/A	N/A	N/A	N/A	N/A
70	175,000	231.31	N/A	N/A	N/A	N/A	N/A	N/A	180,000	237.92	N/A	N/A	N/A	N/A	N/A	N/A
71	175,000	247.73	N/A	N/A	N/A	N/A	N/A	N/A	180,000	254.81	N/A	N/A	N/A	N/A	N/A	N/A
72	175,000	265.53	N/A	N/A	N/A	N/A	N/A	N/A	180,000	273.12	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$185,000 Death Benefit									\$190,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	185,000	20.03	81,613	174,695	N/A	0.61	N/A	N/A	190,000	20.58	83,819	179,417	N/A	0.62	N/A	N/A	
19	185,000	20.75	81,193	173,796	N/A	0.63	N/A	N/A	190,000	21.31	83,387	178,494	N/A	0.64	N/A	N/A	
20	185,000	21.49	80,778	172,909	N/A	0.65	N/A	N/A	190,000	22.07	82,962	177,583	N/A	0.67	N/A	N/A	
21	185,000	22.28	80,212	171,698	N/A	0.67	N/A	N/A	190,000	22.88	82,380	176,338	N/A	0.69	N/A	N/A	
22	185,000	23.13	79,663	170,522	N/A	0.70	N/A	N/A	190,000	23.76	81,816	175,130	N/A	0.72	N/A	N/A	
23	185,000	23.98	79,121	169,361	N/A	0.72	N/A	N/A	190,000	24.63	81,259	173,939	N/A	0.74	N/A	N/A	
24	185,000	24.87	78,581	168,205	N/A	0.75	N/A	N/A	190,000	25.55	80,704	172,751	N/A	0.77	N/A	N/A	
25	185,000	25.83	78,039	167,045	N/A	0.78	N/A	N/A	190,000	26.53	80,148	171,559	N/A	0.80	N/A	N/A	
26	185,000	26.83	77,336	165,540	N/A	0.81	N/A	N/A	190,000	27.56	79,426	170,014	N/A	0.83	N/A	N/A	
27	185,000	27.86	76,644	164,059	N/A	0.84	N/A	N/A	190,000	28.61	78,715	168,493	N/A	0.86	N/A	N/A	
28	185,000	28.93	75,954	162,582	N/A	0.87	N/A	N/A	190,000	29.71	78,006	166,976	N/A	0.90	N/A	N/A	
29	185,000	30.07	75,258	161,093	N/A	0.91	N/A	N/A	190,000	30.88	77,292	165,447	N/A	0.93	N/A	N/A	
30	185,000	31.28	74,548	159,572	N/A	1.26	N/A	N/A	190,000	32.12	76,562	163,885	N/A	1.29	N/A	N/A	
31	185,000	32.52	73,661	157,675	N/A	1.31	N/A	N/A	190,000	33.40	75,652	161,937	N/A	1.34	N/A	N/A	
32	185,000	33.84	72,772	155,771	N/A	1.36	N/A	N/A	190,000	34.75	74,738	159,981	N/A	1.39	N/A	N/A	
33	185,000	35.23	71,873	153,846	N/A	1.41	N/A	N/A	190,000	36.18	73,815	158,004	N/A	1.45	N/A	N/A	
34	185,000	36.68	70,959	151,890	N/A	1.47	N/A	N/A	190,000	37.68	72,876	155,995	N/A	1.51	N/A	N/A	
35	185,000	38.21	70,021	149,882	N/A	1.53	N/A	N/A	190,000	39.25	71,913	153,933	N/A	1.57	N/A	N/A	
36	185,000	40.10	68,887	147,455	N/A	1.61	N/A	N/A	190,000	41.18	70,748	151,440	N/A	1.65	N/A	N/A	
37	185,000	42.06	67,741	145,003	N/A	2.11	N/A	N/A	190,000	43.19	69,572	148,922	N/A	2.16	N/A	N/A	
38	185,000	44.16	66,576	142,509	N/A	2.21	N/A	N/A	190,000	45.35	68,375	146,360	N/A	2.27	N/A	N/A	
39	185,000	46.36	65,377	139,942	N/A	2.32	N/A	N/A	190,000	47.61	67,144	143,725	N/A	2.39	N/A	N/A	
40	185,000	48.67	64,140	137,293	N/A	2.93	N/A	N/A	190,000	49.99	65,873	141,004	N/A	3.00	N/A	N/A	
41	185,000	51.16	62,680	134,169	N/A	3.07	N/A	N/A	190,000	52.55	64,374	137,795	N/A	3.16	N/A	N/A	
42	185,000	53.76	61,187	130,973	N/A	3.23	N/A	N/A	190,000	55.21	62,841	134,513	N/A	3.32	N/A	N/A	
43	185,000	56.50	59,655	127,694	N/A	3.39	N/A	N/A	190,000	58.03	61,267	131,145	N/A	3.49	N/A	N/A	
44	185,000	59.42	58,075	124,312	N/A	4.16	N/A	N/A	190,000	61.02	59,645	127,672	N/A	4.28	N/A	N/A	
45	185,000	62.51	56,436	120,804	N/A	4.38	N/A	N/A	190,000	64.20	57,961	124,069	N/A	4.50	N/A	N/A	
46	185,000	65.75	54,540	116,745	N/A	5.26	N/A	N/A	190,000	67.53	56,014	119,900	N/A	5.41	N/A	N/A	
47	185,000	69.20	52,594	112,579	N/A	5.54	N/A	N/A	190,000	71.07	54,015	115,622	N/A	5.69	N/A	N/A	
48	185,000	72.87	50,577	108,263	N/A	6.56	N/A	N/A	190,000	74.84	51,944	111,189	N/A	6.74	N/A	N/A	
49	185,000	76.78	48,476	103,764	N/A	6.91	N/A	N/A	190,000	78.86	49,786	106,568	N/A	7.10	N/A	N/A	
50	185,000	80.91	46,274	99,052	N/A	8.10	N/A	N/A	190,000	83.09	47,525	101,729	N/A	8.31	N/A	N/A	
51	185,000	85.32	43,762	93,674	N/A	9.39	N/A	N/A	190,000	87.62	44,945	96,206	N/A	9.64	N/A	N/A	
52	185,000	89.98	41,153	88,090	N/A	9.90	N/A	N/A	190,000	92.41	42,266	90,471	N/A	10.17	N/A	N/A	
53	185,000	94.92	38,441	82,285	N/A	11.40	N/A	N/A	190,000	97.49	39,480	84,509	N/A	11.70	N/A	N/A	
54	185,000	100.15	35,609	76,222	N/A	12.02	N/A	N/A	190,000	102.86	36,571	78,282	N/A	12.35	N/A	N/A	
55	185,000	105.70	32,643	69,874	N/A	13.75	N/A	N/A	190,000	108.56	33,526	71,763	N/A	14.12	N/A	N/A	
56	185,000	110.97	29,152	62,402	N/A	N/A	N/A	N/A	190,000	113.97	29,940	64,089	N/A	N/A	N/A	N/A	
57	185,000	116.52	25,597	54,791	N/A	N/A	N/A	N/A	190,000	119.67	26,288	56,272	N/A	N/A	N/A	N/A	
58	185,000	122.46	21,952	46,990	N/A	N/A	N/A	N/A	190,000	125.77	22,545	48,260	N/A	N/A	N/A	N/A	
59	185,000	128.76	18,198	38,955	N/A	N/A	N/A	N/A	190,000	132.24	18,690	40,008	N/A	N/A	N/A	N/A	
60	185,000	135.45	14,312	30,635	N/A	N/A	N/A	N/A	190,000	139.11	14,698	31,463	N/A	N/A	N/A	N/A	
61	185,000	142.56	10,216	21,868	N/A	N/A	N/A	N/A	190,000	146.41	10,492	22,459	N/A	N/A	N/A	N/A	
62	185,000	150.10	5,813	12,443	N/A	N/A	N/A	N/A	190,000	154.16	5,970	12,779	N/A	N/A	N/A	N/A	
63	185,000	158.14	1,079	2,309	N/A	N/A	N/A	N/A	190,000	162.42	1,108	2,372	N/A	N/A	N/A	N/A	
64	185,000	166.68	0	0	N/A	N/A	N/A	N/A	190,000	171.19	0	0	N/A	N/A	N/A	N/A	
65	185,000	175.83	N/A	N/A	N/A	N/A	N/A	N/A	190,000	180.58	N/A	N/A	N/A	N/A	N/A	N/A	
66	185,000	187.46	N/A	N/A	N/A	N/A	N/A	N/A	190,000	192.53	N/A	N/A	N/A	N/A	N/A	N/A	
67	185,000	200.05	N/A	N/A	N/A	N/A	N/A	N/A	190,000	205.46	N/A	N/A	N/A	N/A	N/A	N/A	
68	185,000	213.68	N/A	N/A	N/A	N/A	N/A	N/A	190,000	219.46	N/A	N/A	N/A	N/A	N/A	N/A	
69	185,000	228.48	N/A	N/A	N/A	N/A	N/A	N/A	190,000	234.66	N/A	N/A	N/A	N/A	N/A	N/A	
70	185,000	244.53	N/A	N/A	N/A	N/A	N/A	N/A	190,000	251.13	N/A	N/A	N/A	N/A	N/A	N/A	
71	185,000	261.89	N/A	N/A	N/A	N/A	N/A	N/A	190,000	268.96	N/A	N/A	N/A	N/A	N/A	N/A	
72	185,000	280.71	N/A	N/A	N/A	N/A	N/A	N/A	190,000	288.29	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$195,000 Death Benefit									\$200,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB*	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	195,000	21.12	86,024	184,138	N/A	0.64	N/A	N/A	200,000	21.66	88,230	188,860	N/A	0.65	N/A	N/A
19	195,000	21.87	85,582	183,191	N/A	0.66	N/A	N/A	200,000	22.43	87,776	187,888	N/A	0.68	N/A	N/A
20	195,000	22.66	85,145	182,256	N/A	0.68	N/A	N/A	200,000	23.24	87,328	186,929	N/A	0.70	N/A	N/A
21	195,000	23.48	84,548	180,979	N/A	0.71	N/A	N/A	200,000	24.08	86,716	185,619	N/A	0.73	N/A	N/A
22	195,000	24.38	83,969	179,739	N/A	0.74	N/A	N/A	200,000	25.01	86,122	184,348	N/A	0.76	N/A	N/A
23	195,000	25.28	83,398	178,516	N/A	0.76	N/A	N/A	200,000	25.93	85,536	183,093	N/A	0.78	N/A	N/A
24	195,000	26.22	82,828	177,297	N/A	0.79	N/A	N/A	200,000	26.89	84,952	181,843	N/A	0.81	N/A	N/A
25	195,000	27.23	82,257	176,074	N/A	0.82	N/A	N/A	200,000	27.93	84,366	180,589	N/A	0.84	N/A	N/A
26	195,000	28.28	81,516	174,488	N/A	0.85	N/A	N/A	200,000	29.01	83,606	178,962	N/A	0.88	N/A	N/A
27	195,000	29.37	80,787	172,927	N/A	0.89	N/A	N/A	200,000	30.12	82,858	177,361	N/A	0.91	N/A	N/A
28	195,000	30.49	80,059	171,370	N/A	0.92	N/A	N/A	200,000	31.27	82,112	175,764	N/A	0.94	N/A	N/A
29	195,000	31.69	79,326	169,800	N/A	0.96	N/A	N/A	200,000	32.51	81,360	174,154	N/A	0.98	N/A	N/A
30	195,000	32.97	78,577	168,198	N/A	1.32	N/A	N/A	200,000	33.81	80,592	172,510	N/A	1.36	N/A	N/A
31	195,000	34.28	77,643	166,198	N/A	1.38	N/A	N/A	200,000	35.16	79,634	170,460	N/A	1.41	N/A	N/A
32	195,000	35.67	76,705	164,191	N/A	1.43	N/A	N/A	200,000	36.58	78,672	168,401	N/A	1.47	N/A	N/A
33	195,000	37.13	75,758	162,162	N/A	1.49	N/A	N/A	200,000	38.08	77,700	166,320	N/A	1.53	N/A	N/A
34	195,000	38.67	74,794	160,100	N/A	1.55	N/A	N/A	200,000	39.66	76,712	164,205	N/A	1.59	N/A	N/A
35	195,000	40.28	73,806	157,984	N/A	1.62	N/A	N/A	200,000	41.31	75,698	162,035	N/A	1.66	N/A	N/A
36	195,000	42.27	72,610	155,425	N/A	1.70	N/A	N/A	200,000	43.35	74,472	159,410	N/A	1.74	N/A	N/A
37	195,000	44.33	71,403	152,841	N/A	2.22	N/A	N/A	200,000	45.47	73,234	156,760	N/A	2.28	N/A	N/A
38	195,000	46.54	70,175	150,212	N/A	2.33	N/A	N/A	200,000	47.74	71,974	154,063	N/A	2.39	N/A	N/A
39	195,000	48.87	68,911	147,507	N/A	2.45	N/A	N/A	200,000	50.12	70,678	151,289	N/A	2.51	N/A	N/A
40	195,000	51.31	67,607	144,714	N/A	3.08	N/A	N/A	200,000	52.62	69,340	148,425	N/A	3.16	N/A	N/A
41	195,000	53.93	66,068	141,421	N/A	3.24	N/A	N/A	200,000	55.31	67,762	145,047	N/A	3.32	N/A	N/A
42	195,000	56.67	64,494	138,053	N/A	3.40	N/A	N/A	200,000	58.12	66,148	141,593	N/A	3.49	N/A	N/A
43	195,000	59.56	62,880	134,597	N/A	3.58	N/A	N/A	200,000	61.08	64,492	138,048	N/A	3.67	N/A	N/A
44	195,000	62.63	61,214	131,032	N/A	4.39	N/A	N/A	200,000	64.24	62,784	134,392	N/A	4.50	N/A	N/A
45	195,000	65.89	59,487	127,334	N/A	4.62	N/A	N/A	200,000	67.58	61,012	130,599	N/A	4.74	N/A	N/A
46	195,000	69.31	57,488	123,055	N/A	5.55	N/A	N/A	200,000	71.08	58,962	126,211	N/A	5.69	N/A	N/A
47	195,000	72.94	55,437	118,664	N/A	5.84	N/A	N/A	200,000	74.81	56,858	121,707	N/A	5.99	N/A	N/A
48	195,000	76.81	53,311	114,115	N/A	6.92	N/A	N/A	200,000	78.77	54,678	117,041	N/A	7.09	N/A	N/A
49	195,000	80.93	51,096	109,373	N/A	7.29	N/A	N/A	200,000	83.01	52,406	112,177	N/A	7.48	N/A	N/A
50	195,000	85.28	48,775	104,406	N/A	8.53	N/A	N/A	200,000	87.47	50,026	107,083	N/A	8.75	N/A	N/A
51	195,000	89.93	46,127	98,737	N/A	9.90	N/A	N/A	200,000	92.24	47,310	101,269	N/A	10.15	N/A	N/A
52	195,000	94.84	43,378	92,852	N/A	10.44	N/A	N/A	200,000	97.27	44,490	95,233	N/A	10.70	N/A	N/A
53	195,000	100.06	40,519	86,733	N/A	12.01	N/A	N/A	200,000	102.62	41,558	88,957	N/A	12.32	N/A	N/A
54	195,000	105.57	37,534	80,342	N/A	12.67	N/A	N/A	200,000	108.27	38,496	82,402	N/A	13.00	N/A	N/A
55	195,000	111.42	34,408	73,651	N/A	14.49	N/A	N/A	200,000	114.27	35,290	75,540	N/A	14.86	N/A	N/A
56	195,000	116.97	30,728	65,775	N/A	N/A	N/A	N/A	200,000	119.97	31,516	67,462	N/A	N/A	N/A	N/A
57	195,000	122.82	26,980	57,753	N/A	N/A	N/A	N/A	200,000	125.97	27,672	59,233	N/A	N/A	N/A	N/A
58	195,000	129.08	23,139	49,530	N/A	N/A	N/A	N/A	200,000	132.39	23,732	50,800	N/A	N/A	N/A	N/A
59	195,000	135.72	19,182	41,061	N/A	N/A	N/A	N/A	200,000	139.20	19,674	42,113	N/A	N/A	N/A	N/A
60	195,000	142.77	15,085	32,291	N/A	N/A	N/A	N/A	200,000	146.43	15,472	33,119	N/A	N/A	N/A	N/A
61	195,000	150.27	10,768	23,050	N/A	N/A	N/A	N/A	200,000	154.12	11,044	23,641	N/A	N/A	N/A	N/A
62	195,000	158.22	6,127	13,115	N/A	N/A	N/A	N/A	200,000	162.27	6,284	13,452	N/A	N/A	N/A	N/A
63	195,000	166.69	1,137	2,434	N/A	N/A	N/A	N/A	200,000	170.97	1,166	2,496	N/A	N/A	N/A	N/A
64	195,000	175.69	0	0	N/A	N/A	N/A	N/A	200,000	180.20	0	0	N/A	N/A	N/A	N/A
65	195,000	185.33	N/A	N/A	N/A	N/A	N/A	N/A	200,000	190.08	N/A	N/A	N/A	N/A	N/A	N/A
66	195,000	197.59	N/A	N/A	N/A	N/A	N/A	N/A	200,000	202.66	N/A	N/A	N/A	N/A	N/A	N/A
67	195,000	210.87	N/A	N/A	N/A	N/A	N/A	N/A	200,000	216.27	N/A	N/A	N/A	N/A	N/A	N/A
68	195,000	225.23	N/A	N/A	N/A	N/A	N/A	N/A	200,000	231.01	N/A	N/A	N/A	N/A	N/A	N/A
69	195,000	240.83	N/A	N/A	N/A	N/A	N/A	N/A	200,000	247.01	N/A	N/A	N/A	N/A	N/A	N/A
70	195,000	257.74	N/A	N/A	N/A	N/A	N/A	N/A	200,000	264.35	N/A	N/A	N/A	N/A	N/A	N/A
71	195,000	276.04	N/A	N/A	N/A	N/A	N/A	N/A	200,000	283.12	N/A	N/A	N/A	N/A	N/A	N/A
72	195,000	295.88	N/A	N/A	N/A	N/A	N/A	N/A	200,000	303.47	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$205,000 Death Benefit									\$210,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	205,000	22.20	90,436	193,581	N/A	0.67	N/A	N/A	210,000	22.74	92,642	198,303	N/A	0.69	N/A	N/A	
19	205,000	22.99	89,970	192,585	N/A	0.69	N/A	N/A	210,000	23.55	92,165	197,282	N/A	0.71	N/A	N/A	
20	205,000	23.82	89,511	191,602	N/A	0.72	N/A	N/A	210,000	24.40	91,694	196,275	N/A	0.74	N/A	N/A	
21	205,000	24.68	88,884	190,259	N/A	0.75	N/A	N/A	210,000	25.29	91,052	194,900	N/A	0.76	N/A	N/A	
22	205,000	25.63	88,275	188,956	N/A	0.77	N/A	N/A	210,000	26.26	90,428	193,565	N/A	0.79	N/A	N/A	
23	205,000	26.58	87,674	187,670	N/A	0.80	N/A	N/A	210,000	27.22	89,813	192,248	N/A	0.82	N/A	N/A	
24	205,000	27.56	87,076	186,389	N/A	0.83	N/A	N/A	210,000	28.23	89,200	190,935	N/A	0.85	N/A	N/A	
25	205,000	28.63	86,475	185,103	N/A	0.86	N/A	N/A	210,000	29.32	88,584	189,618	N/A	0.88	N/A	N/A	
26	205,000	29.73	85,996	183,436	N/A	0.90	N/A	N/A	210,000	30.46	87,786	187,910	N/A	0.92	N/A	N/A	
27	205,000	30.87	84,929	181,795	N/A	0.93	N/A	N/A	210,000	31.63	87,001	186,229	N/A	0.95	N/A	N/A	
28	205,000	32.06	84,165	180,158	N/A	0.97	N/A	N/A	210,000	32.84	86,218	184,552	N/A	0.99	N/A	N/A	
29	205,000	33.32	83,394	178,508	N/A	1.00	N/A	N/A	210,000	34.13	85,428	182,862	N/A	1.03	N/A	N/A	
30	205,000	34.66	82,607	176,823	N/A	1.39	N/A	N/A	210,000	35.50	84,622	181,136	N/A	1.42	N/A	N/A	
31	205,000	36.04	81,625	174,721	N/A	1.45	N/A	N/A	210,000	36.92	83,616	178,983	N/A	1.48	N/A	N/A	
32	205,000	37.50	80,639	172,611	N/A	1.50	N/A	N/A	210,000	38.41	82,606	176,821	N/A	1.54	N/A	N/A	
33	205,000	39.03	79,643	170,478	N/A	1.57	N/A	N/A	210,000	39.99	81,585	174,636	N/A	1.60	N/A	N/A	
34	205,000	40.65	78,630	168,310	N/A	1.63	N/A	N/A	210,000	41.64	80,548	172,415	N/A	1.67	N/A	N/A	
35	205,000	42.35	77,590	166,085	N/A	1.70	N/A	N/A	210,000	43.38	79,483	170,136	N/A	1.74	N/A	N/A	
36	205,000	44.43	76,334	163,396	N/A	1.78	N/A	N/A	210,000	45.52	78,196	167,381	N/A	1.83	N/A	N/A	
37	205,000	46.60	75,065	160,679	N/A	2.33	N/A	N/A	210,000	47.74	76,896	164,598	N/A	2.39	N/A	N/A	
38	205,000	48.93	73,773	157,915	N/A	2.45	N/A	N/A	210,000	50.12	75,573	161,766	N/A	2.51	N/A	N/A	
39	205,000	51.37	72,445	155,071	N/A	2.57	N/A	N/A	210,000	52.63	74,212	158,854	N/A	2.64	N/A	N/A	
40	205,000	53.94	71,074	152,136	N/A	3.24	N/A	N/A	210,000	55.25	72,807	155,846	N/A	3.32	N/A	N/A	
41	205,000	56.70	69,456	148,674	N/A	3.41	N/A	N/A	210,000	58.08	71,150	152,300	N/A	3.49	N/A	N/A	
42	205,000	59.57	67,802	145,132	N/A	3.58	N/A	N/A	210,000	61.03	69,455	148,672	N/A	3.67	N/A	N/A	
43	205,000	62.61	66,104	141,499	N/A	3.76	N/A	N/A	210,000	64.14	67,717	144,950	N/A	3.85	N/A	N/A	
44	205,000	65.84	64,354	137,752	N/A	4.61	N/A	N/A	210,000	67.45	65,923	141,111	N/A	4.73	N/A	N/A	
45	205,000	69.27	62,537	133,864	N/A	4.85	N/A	N/A	210,000	70.96	64,063	137,129	N/A	4.97	N/A	N/A	
46	205,000	72.86	60,436	129,366	N/A	5.83	N/A	N/A	210,000	74.64	61,910	132,521	N/A	5.98	N/A	N/A	
47	205,000	76.68	58,279	124,750	N/A	6.14	N/A	N/A	210,000	78.55	59,701	127,792	N/A	6.29	N/A	N/A	
48	205,000	80.74	56,045	119,967	N/A	7.27	N/A	N/A	210,000	82.71	57,412	122,893	N/A	7.45	N/A	N/A	
49	205,000	85.08	53,716	114,982	N/A	7.66	N/A	N/A	210,000	87.16	55,026	117,786	N/A	7.85	N/A	N/A	
50	205,000	89.65	51,277	109,760	N/A	8.97	N/A	N/A	210,000	91.84	52,527	112,437	N/A	9.19	N/A	N/A	
51	205,000	94.54	48,493	103,801	N/A	10.40	N/A	N/A	210,000	96.85	49,676	106,333	N/A	10.66	N/A	N/A	
52	205,000	99.71	45,602	97,614	N/A	10.97	N/A	N/A	210,000	102.14	46,715	99,994	N/A	11.24	N/A	N/A	
53	205,000	105.19	42,597	91,181	N/A	12.63	N/A	N/A	210,000	107.75	43,636	93,405	N/A	12.93	N/A	N/A	
54	205,000	110.98	39,458	84,463	N/A	13.32	N/A	N/A	210,000	113.69	40,421	86,523	N/A	13.65	N/A	N/A	
55	205,000	117.13	36,172	77,428	N/A	15.23	N/A	N/A	210,000	119.99	37,055	79,317	N/A	15.60	N/A	N/A	
56	205,000	122.97	32,304	69,148	N/A	N/A	N/A	N/A	210,000	125.96	33,092	70,835	N/A	N/A	N/A	N/A	
57	205,000	129.12	28,364	60,714	N/A	N/A	N/A	N/A	210,000	132.26	29,056	62,195	N/A	N/A	N/A	N/A	
58	205,000	135.70	24,325	52,070	N/A	N/A	N/A	N/A	210,000	139.01	24,919	53,340	N/A	N/A	N/A	N/A	
59	205,000	142.68	20,166	43,166	N/A	N/A	N/A	N/A	210,000	146.16	20,658	44,219	N/A	N/A	N/A	N/A	
60	205,000	150.09	15,859	33,947	N/A	N/A	N/A	N/A	210,000	153.75	16,246	34,775	N/A	N/A	N/A	N/A	
61	205,000	157.97	11,320	24,232	N/A	N/A	N/A	N/A	210,000	161.83	11,596	24,823	N/A	N/A	N/A	N/A	
62	205,000	166.33	6,441	13,788	N/A	N/A	N/A	N/A	210,000	170.39	6,598	14,124	N/A	N/A	N/A	N/A	
63	205,000	175.24	1,195	2,559	N/A	N/A	N/A	N/A	210,000	179.51	1,224	2,621	N/A	N/A	N/A	N/A	
64	205,000	184.70	0	0	N/A	N/A	N/A	N/A	210,000	189.21	0	0	N/A	N/A	N/A	N/A	
65	205,000	194.83	N/A	N/A	N/A	N/A	N/A	N/A	210,000	199.59	N/A	N/A	N/A	N/A	N/A	N/A	
66	205,000	207.73	N/A	N/A	N/A	N/A	N/A	N/A	210,000	212.79	N/A	N/A	N/A	N/A	N/A	N/A	
67	205,000	221.68	N/A	N/A	N/A	N/A	N/A	N/A	210,000	227.09	N/A	N/A	N/A	N/A	N/A	N/A	
68	205,000	236.78	N/A	N/A	N/A	N/A	N/A	N/A	210,000	242.56	N/A	N/A	N/A	N/A	N/A	N/A	
69	205,000	253.18	N/A	N/A	N/A	N/A	N/A	N/A	210,000	259.36	N/A	N/A	N/A	N/A	N/A	N/A	
70	205,000	270.96	N/A	N/A	N/A	N/A	N/A	N/A	210,000	277.57	N/A	N/A	N/A	N/A	N/A	N/A	
71	205,000	290.20	N/A	N/A	N/A	N/A	N/A	N/A	210,000	297.28	N/A	N/A	N/A	N/A	N/A	N/A	
72	205,000	311.05	N/A	N/A	N/A	N/A	N/A	N/A	210,000	318.64	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$215,000 Death Benefit									\$220,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	215,000	23.28	94,847	203,024	N/A	0.70	N/A	N/A	220,000	23.82	97,053	207,746	N/A	0.72	N/A	N/A
19	215,000	24.11	94,359	201,980	N/A	0.73	N/A	N/A	220,000	24.67	96,554	206,677	N/A	0.74	N/A	N/A
20	215,000	24.98	93,878	200,949	N/A	0.75	N/A	N/A	220,000	25.56	96,061	205,622	N/A	0.77	N/A	N/A
21	215,000	25.89	93,220	199,540	N/A	0.78	N/A	N/A	220,000	26.49	95,388	204,181	N/A	0.80	N/A	N/A
22	215,000	26.88	92,581	198,174	N/A	0.81	N/A	N/A	220,000	27.51	94,734	202,782	N/A	0.83	N/A	N/A
23	215,000	27.87	91,951	196,825	N/A	0.84	N/A	N/A	220,000	28.52	94,090	201,402	N/A	0.86	N/A	N/A
24	215,000	28.91	91,323	195,481	N/A	0.87	N/A	N/A	220,000	29.58	93,447	200,027	N/A	0.89	N/A	N/A
25	215,000	30.02	90,693	194,133	N/A	0.91	N/A	N/A	220,000	30.72	92,803	198,648	N/A	0.93	N/A	N/A
26	215,000	31.18	89,876	192,384	N/A	0.94	N/A	N/A	220,000	31.91	91,967	196,858	N/A	0.96	N/A	N/A
27	215,000	32.38	89,072	190,663	N/A	0.98	N/A	N/A	220,000	33.13	91,144	195,097	N/A	1.00	N/A	N/A
28	215,000	33.62	88,270	188,946	N/A	1.01	N/A	N/A	220,000	34.40	90,323	193,340	N/A	1.04	N/A	N/A
29	215,000	34.94	87,462	187,216	N/A	1.05	N/A	N/A	220,000	35.76	89,496	191,570	N/A	1.08	N/A	N/A
30	215,000	36.35	86,636	185,449	N/A	1.46	N/A	N/A	220,000	37.19	88,651	189,761	N/A	1.49	N/A	N/A
31	215,000	37.80	85,607	183,244	N/A	1.52	N/A	N/A	220,000	38.67	87,597	187,506	N/A	1.55	N/A	N/A
32	215,000	39.33	84,572	181,031	N/A	1.58	N/A	N/A	220,000	40.24	86,539	185,241	N/A	1.61	N/A	N/A
33	215,000	40.94	83,528	178,794	N/A	1.64	N/A	N/A	220,000	41.89	85,470	182,952	N/A	1.68	N/A	N/A
34	215,000	42.63	82,465	176,520	N/A	1.71	N/A	N/A	220,000	43.62	84,383	180,626	N/A	1.75	N/A	N/A
35	215,000	44.41	81,375	174,187	N/A	1.78	N/A	N/A	220,000	45.44	83,268	178,238	N/A	1.82	N/A	N/A
36	215,000	46.60	80,057	171,366	N/A	1.87	N/A	N/A	220,000	47.69	81,919	175,351	N/A	1.91	N/A	N/A
37	215,000	48.88	78,727	168,517	N/A	2.45	N/A	N/A	220,000	50.01	80,557	172,436	N/A	2.51	N/A	N/A
38	215,000	51.32	77,372	165,618	N/A	2.57	N/A	N/A	220,000	52.51	79,171	169,470	N/A	2.63	N/A	N/A
39	215,000	53.88	75,979	162,636	N/A	2.70	N/A	N/A	220,000	55.13	77,746	166,418	N/A	2.76	N/A	N/A
40	215,000	56.57	74,541	159,557	N/A	3.40	N/A	N/A	220,000	57.88	76,274	163,268	N/A	3.48	N/A	N/A
41	215,000	59.46	72,844	155,926	N/A	3.57	N/A	N/A	220,000	60.84	74,538	159,552	N/A	3.66	N/A	N/A
42	215,000	62.48	71,109	152,212	N/A	3.75	N/A	N/A	220,000	63.93	72,763	155,752	N/A	3.84	N/A	N/A
43	215,000	65.66	69,329	148,401	N/A	3.94	N/A	N/A	220,000	67.19	70,941	151,853	N/A	4.04	N/A	N/A
44	215,000	69.05	67,493	144,471	N/A	4.84	N/A	N/A	220,000	70.66	69,062	147,831	N/A	4.95	N/A	N/A
45	215,000	72.65	65,588	140,394	N/A	5.09	N/A	N/A	220,000	74.34	67,113	143,659	N/A	5.21	N/A	N/A
46	215,000	76.41	63,384	135,676	N/A	6.12	N/A	N/A	220,000	78.19	64,858	138,832	N/A	6.26	N/A	N/A
47	215,000	80.42	61,122	130,835	N/A	6.44	N/A	N/A	220,000	82.29	62,544	133,878	N/A	6.59	N/A	N/A
48	215,000	84.68	58,779	125,819	N/A	7.63	N/A	N/A	220,000	86.65	60,146	128,745	N/A	7.80	N/A	N/A
49	215,000	89.23	56,336	120,591	N/A	8.04	N/A	N/A	220,000	91.31	57,647	123,395	N/A	8.22	N/A	N/A
50	215,000	94.03	53,778	115,114	N/A	9.41	N/A	N/A	220,000	96.21	55,029	117,791	N/A	9.63	N/A	N/A
51	215,000	99.15	50,858	108,864	N/A	10.91	N/A	N/A	220,000	101.46	52,041	111,396	N/A	11.16	N/A	N/A
52	215,000	104.57	47,827	102,375	N/A	11.51	N/A	N/A	220,000	107.00	48,939	104,756	N/A	11.77	N/A	N/A
53	215,000	110.32	44,675	95,629	N/A	13.24	N/A	N/A	220,000	112.88	45,714	97,852	N/A	13.55	N/A	N/A
54	215,000	116.39	41,383	88,583	N/A	13.97	N/A	N/A	220,000	119.10	42,346	90,643	N/A	14.30	N/A	N/A
55	215,000	122.84	37,937	81,205	N/A	15.97	N/A	N/A	220,000	125.70	38,819	83,094	N/A	16.35	N/A	N/A
56	215,000	128.96	33,880	72,521	N/A	N/A	N/A	N/A	220,000	131.96	34,668	74,208	N/A	N/A	N/A	N/A
57	215,000	135.41	29,747	63,676	N/A	N/A	N/A	N/A	220,000	138.56	30,439	65,157	N/A	N/A	N/A	N/A
58	215,000	142.32	25,512	54,610	N/A	N/A	N/A	N/A	220,000	145.63	26,105	55,880	N/A	N/A	N/A	N/A
59	215,000	149.64	21,150	45,272	N/A	N/A	N/A	N/A	220,000	153.12	21,641	46,325	N/A	N/A	N/A	N/A
60	215,000	157.41	16,632	35,603	N/A	N/A	N/A	N/A	220,000	161.07	17,019	36,431	N/A	N/A	N/A	N/A
61	215,000	165.68	11,872	25,414	N/A	N/A	N/A	N/A	220,000	169.53	12,148	26,005	N/A	N/A	N/A	N/A
62	215,000	174.44	6,755	14,460	N/A	N/A	N/A	N/A	220,000	178.50	6,912	14,797	N/A	N/A	N/A	N/A
63	215,000	183.79	1,253	2,684	N/A	N/A	N/A	N/A	220,000	188.06	1,283	2,746	N/A	N/A	N/A	N/A
64	215,000	193.71	0	0	N/A	N/A	N/A	N/A	220,000	198.22	0	0	N/A	N/A	N/A	N/A
65	215,000	204.34	N/A	N/A	N/A	N/A	N/A	N/A	220,000	209.09	N/A	N/A	N/A	N/A	N/A	N/A
66	215,000	217.86	N/A	N/A	N/A	N/A	N/A	N/A	220,000	222.92	N/A	N/A	N/A	N/A	N/A	N/A
67	215,000	232.49	N/A	N/A	N/A	N/A	N/A	N/A	220,000	237.90	N/A	N/A	N/A	N/A	N/A	N/A
68	215,000	248.33	N/A	N/A	N/A	N/A	N/A	N/A	220,000	254.11	N/A	N/A	N/A	N/A	N/A	N/A
69	215,000	265.53	N/A	N/A	N/A	N/A	N/A	N/A	220,000	271.71	N/A	N/A	N/A	N/A	N/A	N/A
70	215,000	284.18	N/A	N/A	N/A	N/A	N/A	N/A	220,000	290.79	N/A	N/A	N/A	N/A	N/A	N/A
71	215,000	304.35	N/A	N/A	N/A	N/A	N/A	N/A	220,000	311.43	N/A	N/A	N/A	N/A	N/A	N/A
72	215,000	326.23	N/A	N/A	N/A	N/A	N/A	N/A	220,000	333.81	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$225,000 Death Benefit									\$230,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	225,000	24.37	99,259	212,467	N/A	0.74	N/A	N/A	230,000	24.91	101,465	217,189	N/A	0.75	N/A	N/A
19	225,000	25.23	98,748	211,374	N/A	0.76	N/A	N/A	230,000	25.79	100,942	216,071	N/A	0.78	N/A	N/A
20	225,000	26.14	98,244	210,295	N/A	0.79	N/A	N/A	230,000	26.72	100,427	214,968	N/A	0.81	N/A	N/A
21	225,000	27.09	97,556	208,821	N/A	0.82	N/A	N/A	230,000	27.69	99,723	213,462	N/A	0.84	N/A	N/A
22	225,000	28.13	96,887	207,391	N/A	0.85	N/A	N/A	230,000	28.76	99,040	212,000	N/A	0.87	N/A	N/A
23	225,000	29.17	96,228	205,980	N/A	0.88	N/A	N/A	230,000	29.82	98,366	210,557	N/A	0.90	N/A	N/A
24	225,000	30.25	95,571	204,573	N/A	0.91	N/A	N/A	230,000	30.92	97,695	209,119	N/A	0.93	N/A	N/A
25	225,000	31.42	94,912	203,162	N/A	0.95	N/A	N/A	230,000	32.12	97,021	207,677	N/A	0.97	N/A	N/A
26	225,000	32.63	94,057	201,332	N/A	0.98	N/A	N/A	230,000	33.36	96,147	205,806	N/A	1.01	N/A	N/A
27	225,000	33.88	93,215	199,531	N/A	1.02	N/A	N/A	230,000	34.64	95,287	203,965	N/A	1.04	N/A	N/A
28	225,000	35.18	92,376	197,734	N/A	1.06	N/A	N/A	230,000	35.96	94,429	202,129	N/A	1.08	N/A	N/A
29	225,000	36.57	91,530	195,924	N/A	1.10	N/A	N/A	230,000	37.38	93,564	200,277	N/A	1.13	N/A	N/A
30	225,000	38.04	90,666	194,074	N/A	1.53	N/A	N/A	230,000	38.88	92,681	198,387	N/A	1.56	N/A	N/A
31	225,000	39.55	89,588	191,767	N/A	1.59	N/A	N/A	230,000	40.43	91,579	196,029	N/A	1.62	N/A	N/A
32	225,000	41.15	88,506	189,451	N/A	1.65	N/A	N/A	230,000	42.07	90,473	193,661	N/A	1.69	N/A	N/A
33	225,000	42.84	87,413	187,110	N/A	1.72	N/A	N/A	230,000	43.79	89,355	191,268	N/A	1.76	N/A	N/A
34	225,000	44.62	86,301	184,731	N/A	1.79	N/A	N/A	230,000	45.61	88,219	188,836	N/A	1.83	N/A	N/A
35	225,000	46.48	85,160	182,289	N/A	1.86	N/A	N/A	230,000	47.51	87,053	186,340	N/A	1.91	N/A	N/A
36	225,000	48.77	83,781	179,337	N/A	1.96	N/A	N/A	230,000	49.85	85,643	183,322	N/A	2.00	N/A	N/A
37	225,000	51.15	82,388	176,355	N/A	2.56	N/A	N/A	230,000	52.29	84,219	180,274	N/A	2.62	N/A	N/A
38	225,000	53.70	80,971	173,321	N/A	2.69	N/A	N/A	230,000	54.90	82,770	177,173	N/A	2.75	N/A	N/A
39	225,000	56.38	79,513	170,200	N/A	2.82	N/A	N/A	230,000	57.64	81,280	173,982	N/A	2.89	N/A	N/A
40	225,000	59.20	78,008	166,978	N/A	3.56	N/A	N/A	230,000	60.51	79,741	170,689	N/A	3.64	N/A	N/A
41	225,000	62.23	76,232	163,178	N/A	3.74	N/A	N/A	230,000	63.61	77,926	166,804	N/A	3.82	N/A	N/A
42	225,000	65.38	74,417	159,292	N/A	3.93	N/A	N/A	230,000	66.84	76,070	162,831	N/A	4.01	N/A	N/A
43	225,000	68.72	72,554	155,304	N/A	4.13	N/A	N/A	230,000	70.24	74,166	158,755	N/A	4.22	N/A	N/A
44	225,000	72.26	70,632	151,191	N/A	5.06	N/A	N/A	230,000	73.87	72,202	154,550	N/A	5.18	N/A	N/A
45	225,000	76.03	68,639	146,924	N/A	5.33	N/A	N/A	230,000	77.72	70,164	150,188	N/A	5.44	N/A	N/A
46	225,000	79.97	66,332	141,987	N/A	6.40	N/A	N/A	230,000	81.74	67,806	145,142	N/A	6.54	N/A	N/A
47	225,000	84.16	63,965	136,920	N/A	6.74	N/A	N/A	230,000	86.03	65,387	139,963	N/A	6.89	N/A	N/A
48	225,000	88.62	61,513	131,671	N/A	7.98	N/A	N/A	230,000	90.59	62,880	134,597	N/A	8.16	N/A	N/A
49	225,000	93.38	58,957	126,199	N/A	8.41	N/A	N/A	230,000	95.46	60,267	129,004	N/A	8.60	N/A	N/A
50	225,000	98.40	56,279	120,468	N/A	9.84	N/A	N/A	230,000	100.59	57,530	123,145	N/A	10.06	N/A	N/A
51	225,000	103.76	53,224	113,928	N/A	11.42	N/A	N/A	230,000	106.07	54,407	116,459	N/A	11.67	N/A	N/A
52	225,000	109.43	50,051	107,137	N/A	12.04	N/A	N/A	230,000	111.86	51,164	109,518	N/A	12.31	N/A	N/A
53	225,000	115.45	46,753	100,076	N/A	13.86	N/A	N/A	230,000	118.01	47,792	102,300	N/A	14.17	N/A	N/A
54	225,000	121.81	43,308	92,703	N/A	14.62	N/A	N/A	230,000	124.51	44,270	94,763	N/A	14.95	N/A	N/A
55	225,000	128.56	39,701	84,982	N/A	16.72	N/A	N/A	230,000	131.41	40,584	86,871	N/A	17.09	N/A	N/A
56	225,000	134.96	35,456	75,894	N/A	N/A	N/A	N/A	230,000	137.96	36,243	77,581	N/A	N/A	N/A	N/A
57	225,000	141.71	31,131	66,637	N/A	N/A	N/A	N/A	230,000	144.86	31,823	68,118	N/A	N/A	N/A	N/A
58	225,000	148.94	26,699	57,150	N/A	N/A	N/A	N/A	230,000	152.25	27,292	58,420	N/A	N/A	N/A	N/A
59	225,000	156.60	22,133	47,377	N/A	N/A	N/A	N/A	230,000	160.08	22,625	48,430	N/A	N/A	N/A	N/A
60	225,000	164.73	17,406	37,259	N/A	N/A	N/A	N/A	230,000	168.39	17,793	38,087	N/A	N/A	N/A	N/A
61	225,000	173.38	12,425	26,596	N/A	N/A	N/A	N/A	230,000	177.24	12,701	27,187	N/A	N/A	N/A	N/A
62	225,000	182.56	7,070	15,133	N/A	N/A	N/A	N/A	230,000	186.61	7,227	15,469	N/A	N/A	N/A	N/A
63	225,000	192.34	1,312	2,808	N/A	N/A	N/A	N/A	230,000	196.61	1,341	2,871	N/A	N/A	N/A	N/A
64	225,000	202.72	0	0	N/A	N/A	N/A	N/A	230,000	207.23	0	0	N/A	N/A	N/A	N/A
65	225,000	213.84	N/A	N/A	N/A	N/A	N/A	N/A	230,000	218.59	N/A	N/A	N/A	N/A	N/A	N/A
66	225,000	227.99	N/A	N/A	N/A	N/A	N/A	N/A	230,000	233.06	N/A	N/A	N/A	N/A	N/A	N/A
67	225,000	243.31	N/A	N/A	N/A	N/A	N/A	N/A	230,000	248.71	N/A	N/A	N/A	N/A	N/A	N/A
68	225,000	259.88	N/A	N/A	N/A	N/A	N/A	N/A	230,000	265.66	N/A	N/A	N/A	N/A	N/A	N/A
69	225,000	277.88	N/A	N/A	N/A	N/A	N/A	N/A	230,000	284.06	N/A	N/A	N/A	N/A	N/A	N/A
70	225,000	297.39	N/A	N/A	N/A	N/A	N/A	N/A	230,000	304.00	N/A	N/A	N/A	N/A	N/A	N/A
71	225,000	318.51	N/A	N/A	N/A	N/A	N/A	N/A	230,000	325.59	N/A	N/A	N/A	N/A	N/A	N/A
72	225,000	341.40	N/A	N/A	N/A	N/A	N/A	N/A	230,000	348.99	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$235,000 Death Benefit									\$240,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	235,000	25.45	103,670	221,910	N/A	0.77	N/A	N/A	240,000	25.99	105,876	226,632	N/A	0.78	N/A	N/A
19	235,000	26.35	103,137	220,768	N/A	0.80	N/A	N/A	240,000	26.91	105,331	225,465	N/A	0.81	N/A	N/A
20	235,000	27.30	102,610	219,642	N/A	0.82	N/A	N/A	240,000	27.88	104,794	224,315	N/A	0.84	N/A	N/A
21	235,000	28.30	101,891	218,102	N/A	0.85	N/A	N/A	240,000	28.90	104,059	222,743	N/A	0.87	N/A	N/A
22	235,000	29.38	101,193	216,608	N/A	0.89	N/A	N/A	240,000	30.01	103,346	221,217	N/A	0.91	N/A	N/A
23	235,000	30.46	100,505	215,134	N/A	0.92	N/A	N/A	240,000	31.11	102,643	219,712	N/A	0.94	N/A	N/A
24	235,000	31.59	99,819	213,666	N/A	0.95	N/A	N/A	240,000	32.27	101,942	218,212	N/A	0.97	N/A	N/A
25	235,000	32.81	99,130	212,192	N/A	0.99	N/A	N/A	240,000	33.51	101,239	216,706	N/A	1.01	N/A	N/A
26	235,000	34.08	98,237	210,280	N/A	1.03	N/A	N/A	240,000	34.81	100,327	214,754	N/A	1.05	N/A	N/A
27	235,000	35.39	97,358	208,399	N/A	1.07	N/A	N/A	240,000	36.14	99,430	212,833	N/A	1.09	N/A	N/A
28	235,000	36.75	96,482	206,523	N/A	1.11	N/A	N/A	240,000	37.53	98,534	210,917	N/A	1.13	N/A	N/A
29	235,000	38.19	95,598	204,631	N/A	1.15	N/A	N/A	240,000	39.01	97,632	208,985	N/A	1.18	N/A	N/A
30	235,000	39.73	94,696	202,700	N/A	1.59	N/A	N/A	240,000	40.57	96,710	207,012	N/A	1.63	N/A	N/A
31	235,000	41.31	93,570	200,290	N/A	1.66	N/A	N/A	240,000	42.19	95,561	204,552	N/A	1.69	N/A	N/A
32	235,000	42.98	92,440	197,871	N/A	1.72	N/A	N/A	240,000	43.90	94,406	202,081	N/A	1.76	N/A	N/A
33	235,000	44.75	91,298	195,426	N/A	1.79	N/A	N/A	240,000	45.70	93,240	199,584	N/A	1.83	N/A	N/A
34	235,000	46.60	90,137	192,941	N/A	1.87	N/A	N/A	240,000	47.59	92,054	197,046	N/A	1.91	N/A	N/A
35	235,000	48.54	88,945	190,391	N/A	1.95	N/A	N/A	240,000	49.57	90,838	194,441	N/A	1.99	N/A	N/A
36	235,000	50.94	87,505	187,307	N/A	2.04	N/A	N/A	240,000	52.02	89,366	191,292	N/A	2.09	N/A	N/A
37	235,000	53.42	86,050	184,193	N/A	2.68	N/A	N/A	240,000	54.56	87,881	188,112	N/A	2.73	N/A	N/A
38	235,000	56.09	84,569	181,024	N/A	2.81	N/A	N/A	240,000	57.28	86,369	184,876	N/A	2.87	N/A	N/A
39	235,000	58.89	83,047	177,765	N/A	2.95	N/A	N/A	240,000	60.14	84,814	181,547	N/A	3.01	N/A	N/A
40	235,000	61.83	81,475	174,399	N/A	3.71	N/A	N/A	240,000	63.14	83,208	178,110	N/A	3.79	N/A	N/A
41	235,000	64.99	79,620	170,431	N/A	3.90	N/A	N/A	240,000	66.37	81,314	174,057	N/A	3.99	N/A	N/A
42	235,000	68.29	77,724	166,371	N/A	4.10	N/A	N/A	240,000	69.74	79,378	169,911	N/A	4.19	N/A	N/A
43	235,000	71.77	75,778	162,206	N/A	4.31	N/A	N/A	240,000	73.30	77,390	165,657	N/A	4.40	N/A	N/A
44	235,000	75.48	73,771	157,910	N/A	5.29	N/A	N/A	240,000	77.08	75,341	161,270	N/A	5.40	N/A	N/A
45	235,000	79.41	71,689	153,453	N/A	5.56	N/A	N/A	240,000	81.10	73,214	156,718	N/A	5.68	N/A	N/A
46	235,000	83.52	69,280	148,297	N/A	6.69	N/A	N/A	240,000	85.30	70,754	151,453	N/A	6.83	N/A	N/A
47	235,000	87.90	66,808	143,006	N/A	7.04	N/A	N/A	240,000	89.77	68,230	146,048	N/A	7.19	N/A	N/A
48	235,000	92.56	64,247	137,523	N/A	8.33	N/A	N/A	240,000	94.53	65,614	140,449	N/A	8.51	N/A	N/A
49	235,000	97.53	61,577	131,808	N/A	8.78	N/A	N/A	240,000	99.61	62,887	134,613	N/A	8.97	N/A	N/A
50	235,000	102.77	58,781	125,822	N/A	10.28	N/A	N/A	240,000	104.96	60,031	128,499	N/A	10.50	N/A	N/A
51	235,000	108.38	55,589	118,991	N/A	11.93	N/A	N/A	240,000	110.68	56,772	121,523	N/A	12.18	N/A	N/A
52	235,000	114.30	52,276	111,898	N/A	12.58	N/A	N/A	240,000	116.73	53,388	114,279	N/A	12.84	N/A	N/A
53	235,000	120.58	48,831	104,524	N/A	14.47	N/A	N/A	240,000	123.14	49,870	106,748	N/A	14.78	N/A	N/A
54	235,000	127.22	45,233	96,823	N/A	15.27	N/A	N/A	240,000	129.93	46,195	98,883	N/A	15.60	N/A	N/A
55	235,000	134.27	41,466	88,759	N/A	17.46	N/A	N/A	240,000	137.13	42,348	90,648	N/A	17.83	N/A	N/A
56	235,000	140.96	37,031	79,267	N/A	N/A	N/A	N/A	240,000	143.96	37,819	80,954	N/A	N/A	N/A	N/A
57	235,000	148.01	32,515	69,599	N/A	N/A	N/A	N/A	240,000	151.16	33,206	71,080	N/A	N/A	N/A	N/A
58	235,000	155.56	27,885	59,689	N/A	N/A	N/A	N/A	240,000	158.87	28,478	60,959	N/A	N/A	N/A	N/A
59	235,000	163.56	23,117	49,483	N/A	N/A	N/A	N/A	240,000	167.04	23,609	50,536	N/A	N/A	N/A	N/A
60	235,000	172.05	18,180	38,915	N/A	N/A	N/A	N/A	240,000	175.71	18,566	39,743	N/A	N/A	N/A	N/A
61	235,000	181.09	12,977	27,778	N/A	N/A	N/A	N/A	240,000	184.94	13,253	28,369	N/A	N/A	N/A	N/A
62	235,000	190.67	7,384	15,806	N/A	N/A	N/A	N/A	240,000	194.73	7,541	16,142	N/A	N/A	N/A	N/A
63	235,000	200.88	1,370	2,933	N/A	N/A	N/A	N/A	240,000	205.16	1,399	2,996	N/A	N/A	N/A	N/A
64	235,000	211.73	0	0	N/A	N/A	N/A	N/A	240,000	216.24	0	0	N/A	N/A	N/A	N/A
65	235,000	223.35	N/A	N/A	N/A	N/A	N/A	N/A	240,000	228.10	N/A	N/A	N/A	N/A	N/A	N/A
66	235,000	238.12	N/A	N/A	N/A	N/A	N/A	N/A	240,000	243.19	N/A	N/A	N/A	N/A	N/A	N/A
67	235,000	254.12	N/A	N/A	N/A	N/A	N/A	N/A	240,000	259.53	N/A	N/A	N/A	N/A	N/A	N/A
68	235,000	271.43	N/A	N/A	N/A	N/A	N/A	N/A	240,000	277.21	N/A	N/A	N/A	N/A	N/A	N/A
69	235,000	290.23	N/A	N/A	N/A	N/A	N/A	N/A	240,000	296.41	N/A	N/A	N/A	N/A	N/A	N/A
70	235,000	310.61	N/A	N/A	N/A	N/A	N/A	N/A	240,000	317.22	N/A	N/A	N/A	N/A	N/A	N/A
71	235,000	332.67	N/A	N/A	N/A	N/A	N/A	N/A	240,000	339.74	N/A	N/A	N/A	N/A	N/A	N/A
72	235,000	356.57	N/A	N/A	N/A	N/A	N/A	N/A	240,000	364.16	N/A	N/A	N/A	N/A	N/A	N/A

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¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

NON-TOBACCO¹

\$245,000 Death Benefit									\$250,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB [*]	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	245,000	26.53	108,082	231,353	N/A	0.80	N/A	N/A	250,000	27.07	110,288	236,075	N/A	0.82	N/A	N/A
19	245,000	27.47	107,526	230,163	N/A	0.83	N/A	N/A	250,000	28.03	109,720	234,860	N/A	0.85	N/A	N/A
20	245,000	28.46	106,977	228,988	N/A	0.86	N/A	N/A	250,000	29.04	109,160	233,661	N/A	0.88	N/A	N/A
21	245,000	29.50	106,227	227,383	N/A	0.89	N/A	N/A	250,000	30.10	108,395	232,024	N/A	0.91	N/A	N/A
22	245,000	30.63	105,499	225,826	N/A	0.92	N/A	N/A	250,000	31.26	107,653	230,434	N/A	0.94	N/A	N/A
23	245,000	31.76	104,782	224,289	N/A	0.96	N/A	N/A	250,000	32.41	106,920	228,866	N/A	0.98	N/A	N/A
24	245,000	32.94	104,066	222,758	N/A	0.99	N/A	N/A	250,000	33.61	106,190	227,304	N/A	1.01	N/A	N/A
25	245,000	34.21	103,348	221,221	N/A	1.03	N/A	N/A	250,000	34.91	105,458	225,736	N/A	1.05	N/A	N/A
26	245,000	35.53	102,417	219,228	N/A	1.07	N/A	N/A	250,000	36.26	104,508	223,702	N/A	1.09	N/A	N/A
27	245,000	36.90	101,501	217,267	N/A	1.11	N/A	N/A	250,000	37.65	103,573	221,701	N/A	1.13	N/A	N/A
28	245,000	38.31	100,587	215,311	N/A	1.15	N/A	N/A	250,000	39.09	102,640	219,705	N/A	1.18	N/A	N/A
29	245,000	39.82	99,666	213,339	N/A	1.20	N/A	N/A	250,000	40.63	101,700	217,693	N/A	1.22	N/A	N/A
30	245,000	41.42	98,725	211,325	N/A	1.66	N/A	N/A	250,000	42.26	100,740	215,638	N/A	1.70	N/A	N/A
31	245,000	43.07	97,552	208,813	N/A	1.73	N/A	N/A	250,000	43.95	99,543	213,075	N/A	1.76	N/A	N/A
32	245,000	44.81	96,373	206,291	N/A	1.80	N/A	N/A	250,000	45.73	98,340	210,501	N/A	1.83	N/A	N/A
33	245,000	46.65	95,183	203,742	N/A	1.87	N/A	N/A	250,000	47.60	97,125	207,900	N/A	1.91	N/A	N/A
34	245,000	48.58	93,972	201,151	N/A	1.95	N/A	N/A	250,000	49.57	95,890	205,256	N/A	1.99	N/A	N/A
35	245,000	50.61	92,730	198,492	N/A	2.03	N/A	N/A	250,000	51.64	94,623	202,543	N/A	2.07	N/A	N/A
36	245,000	53.10	91,228	195,278	N/A	2.13	N/A	N/A	250,000	54.19	93,090	199,263	N/A	2.17	N/A	N/A
37	245,000	55.70	89,712	192,031	N/A	2.79	N/A	N/A	250,000	56.83	91,543	195,950	N/A	2.85	N/A	N/A
38	245,000	58.48	88,168	188,727	N/A	2.93	N/A	N/A	250,000	59.67	89,968	192,579	N/A	2.99	N/A	N/A
39	245,000	61.40	86,581	185,329	N/A	3.07	N/A	N/A	250,000	62.65	88,348	189,111	N/A	3.14	N/A	N/A
40	245,000	64.46	84,942	181,821	N/A	3.87	N/A	N/A	250,000	65.77	86,675	185,531	N/A	3.95	N/A	N/A
41	245,000	67.76	83,008	177,683	N/A	4.07	N/A	N/A	250,000	69.14	84,703	181,309	N/A	4.15	N/A	N/A
42	245,000	71.20	81,031	173,451	N/A	4.28	N/A	N/A	250,000	72.65	82,685	176,991	N/A	4.36	N/A	N/A
43	245,000	74.82	79,003	169,108	N/A	4.49	N/A	N/A	250,000	76.35	80,615	172,560	N/A	4.59	N/A	N/A
44	245,000	78.69	76,910	164,630	N/A	5.51	N/A	N/A	250,000	80.29	78,480	167,990	N/A	5.63	N/A	N/A
45	245,000	82.79	74,740	159,983	N/A	5.80	N/A	N/A	250,000	84.48	76,265	163,248	N/A	5.92	N/A	N/A
46	245,000	87.07	72,228	154,608	N/A	6.97	N/A	N/A	250,000	88.85	73,703	157,763	N/A	7.11	N/A	N/A
47	245,000	91.64	69,651	149,091	N/A	7.34	N/A	N/A	250,000	93.51	71,073	152,134	N/A	7.49	N/A	N/A
48	245,000	96.50	66,981	143,375	N/A	8.69	N/A	N/A	250,000	98.47	68,348	146,301	N/A	8.87	N/A	N/A
49	245,000	101.68	64,197	137,417	N/A	9.16	N/A	N/A	250,000	103.76	65,508	140,222	N/A	9.34	N/A	N/A
50	245,000	107.15	61,282	131,176	N/A	10.72	N/A	N/A	250,000	109.33	62,533	133,853	N/A	10.94	N/A	N/A
51	245,000	112.99	57,955	124,055	N/A	12.43	N/A	N/A	250,000	115.29	59,138	126,586	N/A	12.69	N/A	N/A
52	245,000	119.16	54,500	116,660	N/A	13.11	N/A	N/A	250,000	121.59	55,613	119,041	N/A	13.38	N/A	N/A
53	245,000	125.71	50,909	108,972	N/A	15.09	N/A	N/A	250,000	128.27	51,948	111,196	N/A	15.40	N/A	N/A
54	245,000	132.63	47,158	100,943	N/A	15.92	N/A	N/A	250,000	135.34	48,120	103,003	N/A	16.25	N/A	N/A
55	245,000	139.98	43,230	92,536	N/A	18.20	N/A	N/A	250,000	142.84	44,113	94,425	N/A	18.57	N/A	N/A
56	245,000	146.96	38,607	82,640	N/A	N/A	N/A	N/A	250,000	149.96	39,395	84,327	N/A	N/A	N/A	N/A
57	245,000	154.31	33,898	72,561	N/A	N/A	N/A	N/A	250,000	157.46	34,590	74,042	N/A	N/A	N/A	N/A
58	245,000	162.18	29,072	62,229	N/A	N/A	N/A	N/A	250,000	165.49	29,665	63,499	N/A	N/A	N/A	N/A
59	245,000	170.52	24,101	51,589	N/A	N/A	N/A	N/A	250,000	174.00	24,593	52,642	N/A	N/A	N/A	N/A
60	245,000	179.37	18,953	40,570	N/A	N/A	N/A	N/A	250,000	183.03	19,340	41,398	N/A	N/A	N/A	N/A
61	245,000	188.80	13,529	28,960	N/A	N/A	N/A	N/A	250,000	192.65	13,805	29,551	N/A	N/A	N/A	N/A
62	245,000	198.78	7,698	16,478	N/A	N/A	N/A	N/A	250,000	202.84	7,855	16,814	N/A	N/A	N/A	N/A
63	245,000	209.43	1,428	3,058	N/A	N/A	N/A	N/A	250,000	213.71	1,458	3,120	N/A	N/A	N/A	N/A
64	245,000	220.74	0	0	N/A	N/A	N/A	N/A	250,000	225.25	0	0	N/A	N/A	N/A	N/A
65	245,000	232.85	N/A	N/A	N/A	N/A	N/A	N/A	250,000	237.60	N/A	N/A	N/A	N/A	N/A	N/A
66	245,000	248.26	N/A	N/A	N/A	N/A	N/A	N/A	250,000	253.32	N/A	N/A	N/A	N/A	N/A	N/A
67	245,000	264.93	N/A	N/A	N/A	N/A	N/A	N/A	250,000	270.34	N/A	N/A	N/A	N/A	N/A	N/A
68	245,000	282.98	N/A	N/A	N/A	N/A	N/A	N/A	250,000	288.76	N/A	N/A	N/A	N/A	N/A	N/A
69	245,000	302.58	N/A	N/A	N/A	N/A	N/A	N/A	250,000	308.76	N/A	N/A	N/A	N/A	N/A	N/A
70	245,000	323.83	N/A	N/A	N/A	N/A	N/A	N/A	250,000	330.44	N/A	N/A	N/A	N/A	N/A	N/A
71	245,000	346.82	N/A	N/A	N/A	N/A	N/A	N/A	250,000	353.90	N/A	N/A	N/A	N/A	N/A	N/A
72	245,000	371.75	N/A	N/A	N/A	N/A	N/A	N/A	250,000	379.33	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has not used any tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$5,000 Death Benefit

\$10,000 Death Benefit

Issue Age	\$5,000 Death Benefit								\$10,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	13,756	2.00	6,806	12,220	0.21	0.06	0.58	0.75	13,756	2.00	6,806	12,220	0.21	0.06	0.58	0.75
19	13,265	2.00	6,524	11,714	0.20	0.06	0.58	0.76	13,265	2.00	6,524	11,714	0.20	0.06	0.58	0.76
20	12,776	2.00	6,241	11,207	0.19	0.06	0.59	0.77	12,776	2.00	6,241	11,207	0.19	0.06	0.59	0.77
21	12,322	2.00	5,983	10,742	0.18	0.06	0.60	0.78	12,322	2.00	5,983	10,742	0.18	0.06	0.60	0.78
22	11,872	2.00	5,727	10,284	0.17	0.06	0.61	0.79	11,872	2.00	5,727	10,284	0.17	0.06	0.61	0.79
23	11,428	2.00	5,475	9,831	0.16	0.06	0.62	0.81	11,428	2.00	5,475	9,831	0.16	0.06	0.62	0.81
24	11,005	2.00	5,232	9,395	0.15	0.06	0.63	0.82	11,005	2.00	5,232	9,395	0.15	0.06	0.63	0.82
25	10,601	2.00	4,998	8,973	0.15	0.06	0.64	0.84	10,601	2.00	4,998	8,973	0.15	0.06	0.64	0.84
26	10,156	2.00	4,749	8,528	0.14	0.06	0.63	0.84	10,156	2.00	4,749	8,528	0.14	0.06	0.63	0.84
27	9,728	2.00	4,511	8,100	0.13	0.06	0.62	0.83	10,000	2.06	4,637	8,326	0.14	0.07	0.64	0.85
28	9,318	2.00	4,281	7,688	0.13	0.06	0.61	0.83	10,000	2.15	4,595	8,250	0.14	0.07	0.66	0.89
29	8,919	2.00	4,057	7,285	0.12	0.06	0.61	0.83	10,000	2.25	4,549	8,167	0.14	0.07	0.68	0.93
30	8,538	2.00	3,840	6,896	0.12	0.08	0.60	0.83	10,000	2.35	4,498	8,076	0.14	0.10	0.70	0.97
31	8,163	2.00	3,631	6,520	0.12	0.08	0.59	0.83	10,000	2.46	4,449	7,988	0.14	0.10	0.72	1.01
32	7,801	2.00	3,430	6,159	0.11	0.08	0.59	0.83	10,000	2.57	4,397	7,895	0.14	0.11	0.75	1.06
33	7,455	2.00	3,236	5,811	0.11	0.08	0.58	0.83	10,000	2.69	4,341	7,795	0.14	0.11	0.77	1.11
34	7,123	2.00	3,049	5,476	0.10	0.08	0.57	0.82	10,000	2.81	4,281	7,687	0.14	0.12	0.80	1.15
35	6,801	2.00	2,867	5,148	0.10	0.08	0.56	0.82	10,000	2.95	4,215	7,569	0.15	0.12	0.83	1.20
36	6,520	2.00	2,706	4,859	0.10	0.08	0.59	0.85	10,000	3.07	4,150	7,452	0.15	0.13	0.90	1.30
37	6,250	2.00	2,551	4,581	0.10	0.11	0.61	0.89	10,000	3.21	4,082	7,330	0.15	0.17	0.98	1.42
38	5,990	2.00	2,402	4,313	0.09	0.10	0.64	0.93	10,000	3.34	4,010	7,200	0.15	0.17	1.07	1.54
39	5,736	2.00	2,256	4,051	0.09	0.10	0.67	0.97	10,000	3.49	3,933	7,062	0.15	0.18	1.16	1.68
40	5,493	2.00	2,112	3,793	0.09	0.12	0.70	1.01	10,000	3.65	3,846	6,905	0.16	0.22	1.26	1.83
41	5,257	2.00	1,976	3,549	0.09	0.12	0.72	1.05	10,000	3.81	3,760	6,751	0.16	0.23	1.37	1.99
42	5,029	2.00	1,850	3,323	0.08	0.12	0.75	1.09	10,000	3.98	3,679	6,606	0.16	0.24	1.49	2.16
43	5,000	2.08	1,793	3,219	0.08	0.13	0.81	1.18	10,000	4.16	3,586	6,438	0.16	0.25	1.62	2.35
44	5,000	2.18	1,741	3,127	0.08	0.16	0.88	1.28	10,000	4.35	3,482	6,253	0.16	0.31	1.76	2.55
45	5,000	2.28	1,691	3,037	0.09	0.16	0.96	1.39	10,000	4.55	3,383	6,074	0.17	0.32	1.91	2.77
46	5,000	2.42	1,639	2,944	0.09	0.20	1.05	1.51	10,000	4.83	3,279	5,887	0.17	0.39	2.09	3.02
47	5,000	2.57	1,582	2,842	0.09	0.21	1.14	1.65	10,000	5.13	3,165	5,683	0.17	0.42	2.27	3.29
48	5,000	2.73	1,523	2,735	0.09	0.25	1.24	1.79	10,000	5.45	3,046	5,469	0.18	0.50	2.47	3.58
49	5,000	2.90	1,460	2,621	0.09	0.27	1.34	1.95	10,000	5.79	2,919	5,242	0.18	0.53	2.68	3.89
50	5,000	3.08	1,392	2,501	0.09	0.31	1.46	2.11	10,000	6.16	2,785	5,001	0.18	0.62	2.91	4.22
51	5,000	3.27	1,321	2,372	0.10	0.36	1.58	2.29	10,000	6.54	2,642	4,744	0.19	0.72	3.16	4.58
52	5,000	3.48	1,245	2,236	0.10	0.39	1.71	2.48	10,000	6.95	2,490	4,471	0.19	0.77	3.42	4.95
53	5,000	3.70	1,164	2,090	0.10	0.45	1.85	2.68	10,000	7.39	2,328	4,180	0.19	0.89	3.70	5.36
54	5,000	3.93	1,078	1,935	0.10	0.48	2.00	2.90	10,000	7.85	2,155	3,870	0.20	0.95	4.00	5.80
55	5,000	4.17	986	1,770	0.11	0.55	2.16	3.13	10,000	8.34	1,971	3,540	0.21	1.09	4.32	6.26
56	5,000	4.37	888	1,594	0.11	N/A	2.33	N/A	10,000	8.74	1,775	3,188	0.21	N/A	4.66	N/A
57	5,000	4.59	783	1,406	0.11	N/A	2.52	N/A	10,000	9.17	1,566	2,812	0.21	N/A	5.03	N/A
58	5,000	4.81	671	1,206	0.11	N/A	2.71	N/A	10,000	9.62	1,343	2,411	0.22	N/A	5.42	N/A
59	5,000	5.06	552	992	0.11	N/A	2.92	N/A	10,000	10.11	1,105	1,984	0.22	N/A	5.84	N/A
60	5,000	5.31	425	764	0.12	N/A	3.15	N/A	10,000	10.61	851	1,528	0.23	N/A	6.30	N/A
61	5,000	5.58	290	521	N/A	N/A	N/A	N/A	10,000	11.15	580	1,042	N/A	N/A	N/A	N/A
62	5,000	5.86	146	263	N/A	N/A	N/A	N/A	10,000	11.72	293	526	N/A	N/A	N/A	N/A
63	5,000	6.16	6	12	N/A	N/A	N/A	N/A	10,000	12.31	13	23	N/A	N/A	N/A	N/A
64	5,000	6.47	0	0	N/A	N/A	N/A	N/A	10,000	12.94	0	0	N/A	N/A	N/A	N/A
65	5,000	6.81	N/A	N/A	N/A	N/A	N/A	N/A	10,000	13.61	N/A	N/A	N/A	N/A	N/A	N/A
66	5,000	7.22	N/A	N/A	N/A	N/A	N/A	N/A	10,000	14.44	N/A	N/A	N/A	N/A	N/A	N/A
67	5,000	7.67	N/A	N/A	N/A	N/A	N/A	N/A	10,000	15.34	N/A	N/A	N/A	N/A	N/A	N/A
68	5,000	8.16	N/A	N/A	N/A	N/A	N/A	N/A	10,000	16.31	N/A	N/A	N/A	N/A	N/A	N/A
69	5,000	8.68	N/A	N/A	N/A	N/A	N/A	N/A	10,000	17.35	N/A	N/A	N/A	N/A	N/A	N/A
70	5,000	9.24	N/A	N/A	N/A	N/A	N/A	N/A	10,000	18.48	N/A	N/A	N/A	N/A	N/A	N/A
71	5,000	9.85	N/A	N/A	N/A	N/A	N/A	N/A	10,000	19.69	N/A	N/A	N/A	N/A	N/A	N/A
72	5,000	10.50	N/A	N/A	N/A	N/A	N/A	N/A	10,000	20.99	N/A	N/A	N/A	N/A	N/A	N/A

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³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$15,000 Death Benefit									\$20,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}			
18	15,000	2.19	7,421	13,325	0.23	0.07	0.63	0.82	20,000	2.91	9,895	17,767	0.31	0.09	0.84	1.09	
19	15,000	2.27	7,377	13,246	0.23	0.07	0.66	0.86	20,000	3.02	9,836	17,661	0.30	0.10	0.87	1.14	
20	15,000	2.35	7,328	13,158	0.22	0.08	0.69	0.90	20,000	3.14	9,771	17,544	0.29	0.10	0.92	1.20	
21	15,000	2.44	7,283	13,077	0.22	0.08	0.73	0.95	20,000	3.25	9,710	17,435	0.29	0.10	0.97	1.26	
22	15,000	2.53	7,236	12,993	0.21	0.08	0.76	1.00	20,000	3.37	9,648	17,324	0.28	0.11	1.02	1.33	
23	15,000	2.63	7,186	12,904	0.21	0.08	0.81	1.06	20,000	3.51	9,582	17,205	0.28	0.11	1.07	1.41	
24	15,000	2.73	7,132	12,805	0.20	0.09	0.85	1.12	20,000	3.64	9,509	17,073	0.27	0.11	1.14	1.49	
25	15,000	2.83	7,071	12,697	0.20	0.09	0.91	1.18	20,000	3.78	9,428	16,929	0.27	0.12	1.21	1.58	
26	15,000	2.96	7,014	12,595	0.20	0.09	0.93	1.23	20,000	3.94	9,352	16,793	0.27	0.12	1.24	1.64	
27	15,000	3.09	6,955	12,489	0.20	0.10	0.95	1.28	20,000	4.12	9,274	16,652	0.27	0.13	1.27	1.70	
28	15,000	3.22	6,892	12,375	0.20	0.10	0.98	1.34	20,000	4.30	9,190	16,500	0.27	0.13	1.31	1.78	
29	15,000	3.37	6,823	12,251	0.20	0.11	1.01	1.39	20,000	4.49	9,097	16,334	0.27	0.14	1.35	1.85	
30	15,000	3.52	6,747	12,114	0.21	0.15	1.05	1.45	20,000	4.69	8,996	16,152	0.28	0.19	1.39	1.94	
31	15,000	3.68	6,673	11,981	0.21	0.15	1.08	1.52	20,000	4.91	8,897	15,975	0.28	0.20	1.44	2.02	
32	15,000	3.85	6,595	11,842	0.21	0.16	1.12	1.59	20,000	5.13	8,793	15,789	0.28	0.21	1.49	2.12	
33	15,000	4.03	6,512	11,692	0.21	0.17	1.16	1.66	20,000	5.37	8,682	15,590	0.28	0.22	1.54	2.21	
34	15,000	4.22	6,422	11,530	0.21	0.17	1.20	1.72	20,000	5.62	8,562	15,373	0.28	0.23	1.60	2.30	
35	15,000	4.42	6,323	11,353	0.22	0.18	1.24	1.80	20,000	5.89	8,431	15,138	0.29	0.24	1.65	2.39	
36	15,000	4.61	6,225	11,178	0.22	0.19	1.35	1.95	20,000	6.14	8,300	14,904	0.29	0.25	1.80	2.60	
37	15,000	4.81	6,123	10,995	0.22	0.25	1.47	2.13	20,000	6.41	8,164	14,660	0.29	0.33	1.96	2.83	
38	15,000	5.01	6,014	10,799	0.23	0.26	1.60	2.31	20,000	6.68	8,019	14,399	0.30	0.34	2.13	3.08	
39	15,000	5.23	5,899	10,592	0.23	0.27	1.74	2.52	20,000	6.98	7,866	14,123	0.30	0.35	2.32	3.36	
40	15,000	5.47	5,768	10,357	0.23	0.33	1.89	2.74	20,000	7.29	7,691	13,810	0.31	0.44	2.52	3.65	
41	15,000	5.71	5,640	10,126	0.24	0.35	2.06	2.98	20,000	7.61	7,519	13,502	0.31	0.46	2.74	3.98	
42	15,000	5.97	5,519	9,909	0.24	0.36	2.24	3.24	20,000	7.96	7,358	13,212	0.32	0.48	2.98	4.32	
43	15,000	6.24	5,378	9,657	0.24	0.38	2.43	3.52	20,000	8.32	7,171	12,876	0.32	0.50	3.24	4.70	
44	15,000	6.52	5,223	9,379	0.24	0.46	2.64	3.83	20,000	8.70	6,964	12,505	0.32	0.61	3.52	5.10	
45	15,000	6.82	5,074	9,110	0.25	0.48	2.87	4.15	20,000	9.10	6,765	12,147	0.33	0.64	3.82	5.54	
46	15,000	7.25	4,918	8,830	0.25	0.58	3.13	4.53	20,000	9.66	6,557	11,774	0.34	0.78	4.17	6.04	
47	15,000	7.70	4,747	8,524	0.26	0.62	3.40	4.93	20,000	10.26	6,330	11,365	0.34	0.83	4.54	6.57	
48	15,000	8.17	4,569	8,204	0.26	0.74	3.70	5.37	20,000	10.90	6,092	10,938	0.35	0.99	4.94	7.15	
49	15,000	8.69	4,379	7,863	0.26	0.79	4.02	5.83	20,000	11.58	5,839	10,484	0.35	1.05	5.36	7.77	
50	15,000	9.23	4,177	7,501	0.27	0.93	4.36	6.33	20,000	12.31	5,570	10,001	0.36	1.24	5.82	8.43	
51	15,000	9.81	3,963	7,116	0.28	1.08	4.73	6.86	20,000	13.08	5,284	9,488	0.37	1.44	6.31	9.15	
52	15,000	10.42	3,735	6,706	0.28	1.15	5.13	7.43	20,000	13.90	4,980	8,942	0.37	1.53	6.83	9.90	
53	15,000	11.08	3,492	6,270	0.29	1.33	5.55	8.04	20,000	14.77	4,656	8,360	0.38	1.78	7.40	10.72	
54	15,000	11.77	3,233	5,805	0.30	1.42	6.00	8.70	20,000	15.69	4,311	7,740	0.39	1.89	8.00	11.59	
55	15,000	12.50	2,957	5,310	0.31	1.63	6.48	9.39	20,000	16.67	3,943	7,080	0.41	2.17	8.64	12.52	
56	15,000	13.11	2,663	4,782	0.31	N/A	6.99	N/A	20,000	17.48	3,550	6,375	0.41	N/A	9.32	N/A	
57	15,000	13.75	2,349	4,218	0.32	N/A	7.54	N/A	20,000	18.34	3,132	5,624	0.42	N/A	10.05	N/A	
58	15,000	14.43	2,014	3,617	0.33	N/A	8.13	N/A	20,000	19.24	2,686	4,822	0.43	N/A	10.84	N/A	
59	15,000	15.16	1,657	2,976	0.33	N/A	8.76	N/A	20,000	20.21	2,210	3,968	0.44	N/A	11.68	N/A	
60	15,000	15.92	1,276	2,292	0.35	N/A	9.44	N/A	20,000	21.22	1,702	3,056	0.46	N/A	12.59	N/A	
61	15,000	16.72	870	1,563	N/A	N/A	N/A	N/A	20,000	22.30	1,161	2,084	N/A	N/A	N/A	N/A	
62	15,000	17.57	439	789	N/A	N/A	N/A	N/A	20,000	23.43	586	1,052	N/A	N/A	N/A	N/A	
63	15,000	18.47	19	34	N/A	N/A	N/A	N/A	20,000	24.62	25	45	N/A	N/A	N/A	N/A	
64	15,000	19.41	0	0	N/A	N/A	N/A	N/A	20,000	25.88	0	0	N/A	N/A	N/A	N/A	
65	15,000	20.41	N/A	N/A	N/A	N/A	N/A	N/A	20,000	27.22	N/A	N/A	N/A	N/A	N/A	N/A	
66	15,000	21.66	N/A	N/A	N/A	N/A	N/A	N/A	20,000	28.88	N/A	N/A	N/A	N/A	N/A	N/A	
67	15,000	23.01	N/A	N/A	N/A	N/A	N/A	N/A	20,000	30.67	N/A	N/A	N/A	N/A	N/A	N/A	
68	15,000	24.46	N/A	N/A	N/A	N/A	N/A	N/A	20,000	32.61	N/A	N/A	N/A	N/A	N/A	N/A	
69	15,000	26.02	N/A	N/A	N/A	N/A	N/A	N/A	20,000	34.69	N/A	N/A	N/A	N/A	N/A	N/A	
70	15,000	27.71	N/A	N/A	N/A	N/A	N/A	N/A	20,000	36.95	N/A	N/A	N/A	N/A	N/A	N/A	
71	15,000	29.53	N/A	N/A	N/A	N/A	N/A	N/A	20,000	39.37	N/A	N/A	N/A	N/A	N/A	N/A	
72	15,000	31.48	N/A	N/A	N/A	N/A	N/A	N/A	20,000	41.98	N/A	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$25,000 Death Benefit								\$30,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	25,000	3.64	12,369	22,208	0.38	0.11	1.04	1.37	30,000	4.37	14,842	26,650	0.46	0.14	1.25	1.64
19	25,000	3.77	12,295	22,076	0.38	0.12	1.09	1.43	30,000	4.53	14,754	26,491	0.45	0.14	1.31	1.71
20	25,000	3.92	12,213	21,929	0.37	0.12	1.14	1.50	30,000	4.70	14,656	26,315	0.44	0.15	1.37	1.80
21	25,000	4.06	12,138	21,794	0.36	0.13	1.21	1.58	30,000	4.87	14,566	26,153	0.43	0.15	1.45	1.89
22	25,000	4.22	12,060	21,655	0.35	0.13	1.27	1.66	30,000	5.06	14,472	25,985	0.42	0.16	1.52	1.99
23	25,000	4.38	11,977	21,506	0.35	0.14	1.34	1.76	30,000	5.26	14,373	25,807	0.41	0.16	1.61	2.11
24	25,000	4.55	11,886	21,342	0.34	0.14	1.42	1.86	30,000	5.46	14,263	25,610	0.40	0.17	1.70	2.23
25	25,000	4.72	11,786	21,161	0.34	0.15	1.51	1.97	30,000	5.66	14,143	25,393	0.40	0.17	1.81	2.36
26	25,000	4.93	11,691	20,991	0.34	0.15	1.54	2.05	30,000	5.91	14,029	25,189	0.40	0.18	1.85	2.46
27	25,000	5.14	11,592	20,814	0.34	0.16	1.59	2.12	30,000	6.17	13,911	24,977	0.40	0.19	1.90	2.55
28	25,000	5.37	11,487	20,625	0.34	0.17	1.63	2.22	30,000	6.44	13,784	24,750	0.40	0.20	1.96	2.66
29	25,000	5.61	11,372	20,418	0.34	0.17	1.69	2.31	30,000	6.73	13,646	24,501	0.40	0.21	2.02	2.77
30	25,000	5.86	11,245	20,190	0.35	0.24	1.74	2.42	30,000	7.03	13,494	24,228	0.41	0.29	2.09	2.90
31	25,000	6.13	11,121	19,969	0.35	0.25	1.80	2.52	30,000	7.36	13,346	23,962	0.41	0.30	2.16	3.03
32	25,000	6.41	10,992	19,736	0.35	0.26	1.87	2.65	30,000	7.70	13,190	23,683	0.41	0.31	2.24	3.18
33	25,000	6.71	10,853	19,487	0.35	0.27	1.93	2.76	30,000	8.05	13,024	23,384	0.42	0.33	2.31	3.31
34	25,000	7.02	10,703	19,217	0.35	0.29	2.00	2.87	30,000	8.43	12,843	23,060	0.42	0.34	2.39	3.44
35	25,000	7.36	10,538	18,922	0.36	0.30	2.06	2.99	30,000	8.83	12,646	22,706	0.43	0.36	2.47	3.59
36	25,000	7.67	10,376	18,630	0.36	0.31	2.25	3.25	30,000	9.21	12,451	22,355	0.43	0.37	2.69	3.90
37	25,000	8.01	10,206	18,324	0.37	0.41	2.44	3.54	30,000	9.61	12,247	21,989	0.44	0.49	2.93	4.25
38	25,000	8.35	10,024	17,998	0.38	0.42	2.66	3.85	30,000	10.02	12,029	21,598	0.45	0.51	3.19	4.62
39	25,000	8.72	9,832	17,654	0.38	0.44	2.89	4.19	30,000	10.46	11,798	21,184	0.45	0.53	3.47	5.03
40	25,000	9.11	9,614	17,262	0.38	0.55	3.15	4.56	30,000	10.93	11,537	20,714	0.46	0.66	3.78	5.48
41	25,000	9.51	9,399	16,877	0.39	0.58	3.43	4.97	30,000	11.42	11,279	20,252	0.47	0.69	4.11	5.96
42	25,000	9.95	9,198	16,515	0.39	0.60	3.73	5.40	30,000	11.94	11,037	19,818	0.47	0.72	4.47	6.48
43	25,000	10.40	8,964	16,095	0.40	0.63	4.05	5.87	30,000	12.48	10,757	19,314	0.48	0.75	4.86	7.04
44	25,000	10.87	8,705	15,631	0.40	0.77	4.40	6.38	30,000	13.04	10,446	18,757	0.48	0.92	5.28	7.65
45	25,000	11.37	8,456	15,184	0.41	0.80	4.77	6.92	30,000	13.64	10,148	18,220	0.49	0.96	5.73	8.30
46	25,000	12.07	8,196	14,717	0.42	0.97	5.21	7.55	30,000	14.49	9,836	17,660	0.50	1.16	6.25	9.06
47	25,000	12.82	7,912	14,206	0.42	1.03	5.67	8.22	30,000	15.39	9,494	17,048	0.51	1.24	6.80	9.86
48	25,000	13.62	7,615	13,672	0.43	1.23	6.17	8.94	30,000	16.34	9,137	16,407	0.52	1.48	7.40	10.73
49	25,000	14.48	7,298	13,104	0.44	1.31	6.70	9.72	30,000	17.37	8,758	15,725	0.52	1.57	8.04	11.66
50	25,000	15.38	6,962	12,501	0.45	1.54	7.27	10.54	30,000	18.46	8,355	15,001	0.54	1.85	8.72	12.65
51	25,000	16.35	6,605	11,860	0.46	1.80	7.88	11.43	30,000	19.61	7,926	14,232	0.55	2.16	9.46	13.72
52	25,000	17.37	6,225	11,177	0.47	1.92	8.54	12.38	30,000	20.84	7,470	13,412	0.56	2.30	10.25	14.85
53	25,000	18.46	5,820	10,450	0.48	2.22	9.25	13.40	30,000	22.15	6,984	12,540	0.57	2.66	11.09	16.08
54	25,000	19.62	5,389	9,675	0.49	2.36	10.00	14.49	30,000	23.54	6,466	11,610	0.59	2.83	11.99	17.39
55	25,000	20.84	4,929	8,850	0.51	2.71	10.79	15.65	30,002	25.00	5,915	10,620	0.61	3.25	12.95	18.78
56	25,000	21.85	4,438	7,969	0.51	N/A	11.64	N/A	30,000	26.22	5,326	9,563	0.61	N/A	13.97	N/A
57	25,000	22.92	3,915	7,030	0.52	N/A	12.56	N/A	30,000	27.50	4,698	8,436	0.63	N/A	15.07	N/A
58	25,000	24.05	3,357	6,028	0.54	N/A	13.54	N/A	30,000	28.86	4,028	7,233	0.65	N/A	16.25	N/A
59	25,000	25.26	2,762	4,960	0.55	N/A	14.60	N/A	30,000	30.31	3,314	5,951	0.66	N/A	17.52	N/A
60	25,000	26.53	2,127	3,820	0.58	N/A	15.74	N/A	30,000	31.83	2,553	4,584	0.69	N/A	18.88	N/A
61	25,000	27.87	1,451	2,605	N/A	N/A	N/A	N/A	30,000	33.44	1,741	3,126	N/A	N/A	N/A	N/A
62	25,000	29.28	732	1,315	N/A	N/A	N/A	N/A	30,000	35.14	879	1,578	N/A	N/A	N/A	N/A
63	25,000	30.77	31	57	N/A	N/A	N/A	N/A	30,000	36.93	38	68	N/A	N/A	N/A	N/A
64	25,000	32.35	0	0	N/A	N/A	N/A	N/A	30,000	38.81	0	0	N/A	N/A	N/A	N/A
65	25,000	34.02	N/A	N/A	N/A	N/A	N/A	N/A	30,000	40.82	N/A	N/A	N/A	N/A	N/A	N/A
66	25,000	36.10	N/A	N/A	N/A	N/A	N/A	N/A	30,000	43.32	N/A	N/A	N/A	N/A	N/A	N/A
67	25,000	38.34	N/A	N/A	N/A	N/A	N/A	N/A	30,000	46.01	N/A	N/A	N/A	N/A	N/A	N/A
68	25,000	40.76	N/A	N/A	N/A	N/A	N/A	N/A	30,000	48.91	N/A	N/A	N/A	N/A	N/A	N/A
69	25,000	43.37	N/A	N/A	N/A	N/A	N/A	N/A	30,000	52.04	N/A	N/A	N/A	N/A	N/A	N/A
70	25,000	46.18	N/A	N/A	N/A	N/A	N/A	N/A	30,000	55.42	N/A	N/A	N/A	N/A	N/A	N/A
71	25,000	49.22	N/A	N/A	N/A	N/A	N/A	N/A	30,000	59.06	N/A	N/A	N/A	N/A	N/A	N/A
72	25,000	52.47	N/A	N/A	N/A	N/A	N/A	N/A	30,000	62.96	N/A	N/A	N/A	N/A	N/A	N/A

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*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$35,000 Death Benefit									\$40,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}		
18	35,000	5.09	17,316	31,091	0.53	0.16	1.46	1.91	40,000	5.82	19,790	35,533	0.61	0.18	1.67	2.18
19	35,000	5.28	17,213	30,906	0.52	0.16	1.53	2.00	40,000	6.04	19,672	35,321	0.60	0.19	1.74	2.28
20	35,000	5.48	17,099	30,701	0.51	0.17	1.60	2.09	40,000	6.27	19,541	35,087	0.58	0.19	1.83	2.39
21	35,000	5.69	16,993	30,512	0.50	0.18	1.69	2.21	40,000	6.50	19,421	34,870	0.57	0.20	1.93	2.52
22	35,000	5.90	16,884	30,316	0.49	0.18	1.78	2.32	40,000	6.74	19,296	34,647	0.56	0.21	2.03	2.66
23	35,000	6.13	16,768	30,108	0.48	0.19	1.88	2.46	40,000	7.01	19,164	34,409	0.55	0.22	2.14	2.81
24	35,000	6.37	16,640	29,878	0.47	0.20	1.98	2.60	40,000	7.27	19,018	34,146	0.54	0.22	2.27	2.97
25	35,000	6.61	16,500	29,626	0.47	0.20	2.11	2.76	40,000	7.55	18,857	33,858	0.54	0.23	2.41	3.15
26	35,000	6.90	16,367	29,387	0.47	0.21	2.16	2.87	40,000	7.88	18,705	33,585	0.54	0.24	2.47	3.28
27	35,000	7.20	16,229	29,140	0.47	0.22	2.22	2.97	40,000	8.23	18,548	33,303	0.54	0.25	2.54	3.40
28	35,000	7.52	16,082	28,875	0.47	0.23	2.29	3.11	40,000	8.59	18,379	33,000	0.54	0.26	2.61	3.55
29	35,000	7.85	15,920	28,585	0.47	0.24	2.36	3.23	40,000	8.97	18,194	32,668	0.54	0.27	2.70	3.69
30	35,000	8.20	15,743	28,266	0.48	0.33	2.43	3.38	40,000	9.37	17,992	32,304	0.55	0.38	2.78	3.87
31	35,000	8.58	15,570	27,956	0.48	0.35	2.52	3.53	40,000	9.81	17,794	31,949	0.55	0.40	2.88	4.03
32	35,000	8.98	15,388	27,630	0.48	0.36	2.61	3.70	40,000	10.26	17,587	31,577	0.55	0.42	2.98	4.23
33	35,000	9.39	15,194	27,282	0.49	0.38	2.70	3.86	40,000	10.74	17,365	31,179	0.56	0.43	3.08	4.41
34	35,000	9.83	14,984	26,903	0.49	0.40	2.79	4.02	40,000	11.24	17,124	30,746	0.56	0.45	3.19	4.59
35	35,000	10.30	14,754	26,490	0.50	0.42	2.89	4.18	40,000	11.77	16,861	30,275	0.57	0.48	3.30	4.78
36	35,000	10.74	14,526	26,081	0.50	0.43	3.14	4.55	40,000	12.27	16,601	29,807	0.57	0.50	3.59	5.20
37	35,000	11.21	14,288	25,654	0.51	0.57	3.42	4.95	40,000	12.81	16,329	29,319	0.58	0.65	3.91	5.66
38	35,000	11.69	14,033	25,197	0.52	0.59	3.72	5.39	40,000	13.36	16,038	28,797	0.60	0.67	4.25	6.16
39	35,000	12.21	13,765	24,715	0.52	0.62	4.05	5.87	40,000	13.95	15,731	28,246	0.60	0.70	4.63	6.71
40	35,000	12.75	13,459	24,166	0.53	0.77	4.41	6.39	40,000	14.57	15,382	27,619	0.61	0.88	5.04	7.30
41	35,000	13.32	13,159	23,627	0.54	0.80	4.80	6.95	40,000	15.22	15,039	27,003	0.62	0.92	5.48	7.95
42	35,000	13.92	12,877	23,121	0.55	0.84	5.21	7.56	40,000	15.91	14,716	26,424	0.63	0.96	5.96	8.64
43	35,000	14.56	12,549	22,533	0.56	0.88	5.67	8.21	40,000	16.64	14,342	25,751	0.64	1.00	6.47	9.39
44	35,000	15.22	12,187	21,883	0.56	1.07	6.16	8.93	40,000	17.39	13,928	25,009	0.64	1.22	7.04	10.20
45	35,000	15.92	11,839	21,257	0.57	1.12	6.68	9.69	40,000	18.19	13,530	24,293	0.65	1.28	7.64	11.07
46	35,000	16.90	11,475	20,603	0.58	1.36	7.29	10.57	40,000	19.31	13,114	23,547	0.67	1.55	8.33	12.07
47	35,000	17.95	11,077	19,889	0.59	1.44	7.93	11.50	40,000	20.51	12,659	22,730	0.67	1.65	9.07	13.14
48	35,000	19.07	10,660	19,141	0.60	1.72	8.63	12.52	40,000	21.79	12,183	21,875	0.69	1.97	9.87	14.30
49	35,000	20.26	10,218	18,346	0.61	1.83	9.38	13.60	40,000	23.16	11,677	20,967	0.70	2.09	10.72	15.54
50	35,000	21.53	9,747	17,501	0.62	2.16	10.18	14.75	40,000	24.61	11,140	20,002	0.71	2.47	11.63	16.86
51	35,000	22.88	9,247	16,603	0.64	2.52	11.04	16.00	40,000	26.15	10,568	18,975	0.74	2.88	12.61	18.29
52	35,000	24.32	8,715	15,648	0.65	2.68	11.95	17.33	40,000	27.79	9,960	17,883	0.74	3.06	13.66	19.80
53	35,000	25.84	8,148	14,630	0.66	3.11	12.94	18.76	40,000	29.54	9,312	16,720	0.76	3.55	14.79	21.44
54	35,000	27.46	7,544	13,545	0.68	3.30	13.99	20.29	40,000	31.38	8,622	15,480	0.78	3.77	15.99	23.18
55	35,000	29.17	6,900	12,389	0.71	3.80	15.11	21.91	40,000	33.34	7,886	14,159	0.81	4.34	17.27	25.03
56	35,000	30.59	6,213	11,156	0.71	N/A	16.30	N/A	40,000	34.96	7,101	12,750	0.81	N/A	18.63	N/A
57	35,000	32.08	5,481	9,842	0.73	N/A	17.58	N/A	40,000	36.67	6,264	11,247	0.84	N/A	20.09	N/A
58	35,000	33.67	4,700	8,439	0.75	N/A	18.96	N/A	40,000	38.48	5,371	9,644	0.86	N/A	21.67	N/A
59	35,000	35.36	3,867	6,943	0.77	N/A	20.44	N/A	40,000	40.41	4,419	7,935	0.88	N/A	23.36	N/A
60	35,000	37.14	2,978	5,348	0.81	N/A	22.03	N/A	40,000	42.44	3,404	6,112	0.92	N/A	25.17	N/A
61	35,000	39.02	2,031	3,647	N/A	N/A	N/A	N/A	40,000	44.59	2,321	4,168	N/A	N/A	N/A	N/A
62	35,000	41.00	1,025	1,841	N/A	N/A	N/A	N/A	40,000	46.85	1,172	2,104	N/A	N/A	N/A	N/A
63	35,000	43.08	44	79	N/A	N/A	N/A	N/A	40,000	49.24	50	90	N/A	N/A	N/A	N/A
64	35,000	45.28	0	0	N/A	N/A	N/A	N/A	40,000	51.75	0	0	N/A	N/A	N/A	N/A
65	35,000	47.63	N/A	N/A	N/A	N/A	N/A	N/A	40,000	54.43	N/A	N/A	N/A	N/A	N/A	N/A
66	35,000	50.54	N/A	N/A	N/A	N/A	N/A	N/A	40,000	57.76	N/A	N/A	N/A	N/A	N/A	N/A
67	35,000	53.68	N/A	N/A	N/A	N/A	N/A	N/A	40,000	61.34	N/A	N/A	N/A	N/A	N/A	N/A
68	35,000	57.06	N/A	N/A	N/A	N/A	N/A	N/A	40,000	65.21	N/A	N/A	N/A	N/A	N/A	N/A
69	35,000	60.71	N/A	N/A	N/A	N/A	N/A	N/A	40,000	69.38	N/A	N/A	N/A	N/A	N/A	N/A
70	35,000	64.65	N/A	N/A	N/A	N/A	N/A	N/A	40,000	73.89	N/A	N/A	N/A	N/A	N/A	N/A
71	35,000	68.90	N/A	N/A	N/A	N/A	N/A	N/A	40,000	78.74	N/A	N/A	N/A	N/A	N/A	N/A
72	35,000	73.46	N/A	N/A	N/A	N/A	N/A	N/A	40,000	83.95	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$45,000 Death Benefit

\$50,000 Death Benefit

Issue Age	\$45,000 Death Benefit								\$50,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	45,000	6.55	22,263	39,974	0.68	0.20	1.87	2.45	50,000	7.27	24,737	44,416	0.76	0.22	2.08	2.73
19	45,000	6.79	22,131	39,736	0.67	0.21	1.96	2.57	50,000	7.54	24,590	44,152	0.75	0.23	2.18	2.85
20	45,000	7.05	21,984	39,472	0.65	0.22	2.06	2.69	50,000	7.83	24,427	43,858	0.73	0.24	2.28	2.99
21	45,000	7.31	21,848	39,229	0.65	0.22	2.17	2.84	50,000	8.12	24,276	43,588	0.72	0.25	2.41	3.15
22	45,000	7.59	21,708	38,978	0.63	0.23	2.28	2.99	50,000	8.43	24,121	43,309	0.70	0.26	2.53	3.32
23	45,000	7.88	21,559	38,710	0.62	0.24	2.41	3.16	50,000	8.76	23,955	43,011	0.69	0.27	2.68	3.51
24	45,000	8.18	21,395	38,415	0.60	0.25	2.55	3.34	50,000	9.09	23,772	42,683	0.67	0.28	2.83	3.71
25	45,000	8.49	21,214	38,090	0.60	0.26	2.71	3.54	50,000	9.44	23,571	42,322	0.67	0.29	3.01	3.94
26	45,000	8.87	21,043	37,783	0.60	0.27	2.77	3.69	50,000	9.85	23,381	41,981	0.67	0.30	3.08	4.10
27	45,000	9.26	20,866	37,465	0.60	0.28	2.85	3.82	50,000	10.28	23,185	41,628	0.67	0.31	3.17	4.24
28	45,000	9.66	20,677	37,125	0.60	0.29	2.94	3.99	50,000	10.74	22,974	41,250	0.67	0.33	3.26	4.44
29	45,000	10.10	20,469	36,752	0.60	0.31	3.03	4.15	50,000	11.22	22,743	40,835	0.67	0.34	3.37	4.62
30	45,000	10.55	20,241	36,342	0.62	0.43	3.13	4.35	50,000	11.72	22,490	40,380	0.69	0.47	3.48	4.83
31	45,000	11.03	20,018	35,943	0.62	0.45	3.24	4.54	50,000	12.26	22,243	39,937	0.69	0.50	3.60	5.04
32	45,000	11.54	19,785	35,525	0.62	0.47	3.35	4.76	50,000	12.82	21,984	39,472	0.69	0.52	3.73	5.29
33	45,000	12.08	19,535	35,076	0.63	0.49	3.47	4.96	50,000	13.42	21,706	38,973	0.70	0.54	3.85	5.51
34	45,000	12.64	19,265	34,590	0.63	0.51	3.59	5.16	50,000	14.04	21,405	38,433	0.70	0.57	3.99	5.74
35	45,000	13.24	18,969	34,059	0.65	0.53	3.71	5.38	50,000	14.71	21,077	37,843	0.72	0.59	4.12	5.97
36	45,000	13.81	18,676	33,533	0.65	0.56	4.04	5.85	50,000	15.34	20,751	37,259	0.72	0.62	4.49	6.50
37	45,000	14.41	18,370	32,983	0.65	0.73	4.39	6.37	50,000	16.01	20,411	36,648	0.73	0.81	4.88	7.07
38	45,000	15.03	18,043	32,396	0.67	0.76	4.78	6.93	50,000	16.70	20,048	35,996	0.75	0.84	5.31	7.70
39	45,000	15.69	17,698	31,776	0.67	0.79	5.21	7.55	50,000	17.44	19,664	35,307	0.75	0.88	5.78	8.38
40	45,000	16.39	17,305	31,071	0.68	0.99	5.66	8.21	50,000	18.21	19,228	34,523	0.76	1.10	6.29	9.12
41	45,000	17.12	16,919	30,378	0.70	1.03	6.17	8.94	50,000	19.02	18,799	33,753	0.77	1.15	6.85	9.93
42	45,000	17.90	16,556	29,727	0.71	1.08	6.70	9.72	50,000	19.89	18,396	33,029	0.78	1.20	7.45	10.80
43	45,000	18.71	16,135	28,970	0.72	1.13	7.28	10.56	50,000	20.79	17,928	32,189	0.80	1.25	8.09	11.73
44	45,000	19.56	15,669	28,135	0.72	1.37	7.91	11.47	50,000	21.74	17,411	31,261	0.80	1.53	8.79	12.75
45	45,000	20.46	15,221	27,330	0.73	1.44	8.59	12.45	50,000	22.74	16,913	30,367	0.81	1.60	9.54	13.84
46	45,000	21.73	14,753	26,490	0.75	1.74	9.37	13.58	50,000	24.14	16,393	29,433	0.83	1.94	10.41	15.09
47	45,000	23.08	14,242	25,571	0.76	1.85	10.20	14.79	50,000	25.64	15,824	28,412	0.84	2.06	11.33	16.43
48	45,000	24.51	13,706	24,610	0.78	2.21	11.10	16.09	50,000	27.24	15,229	27,344	0.86	2.46	12.33	17.88
49	45,000	26.05	13,137	23,588	0.78	2.35	12.06	17.48	50,000	28.95	14,597	26,208	0.87	2.61	13.40	19.43
50	45,000	27.68	12,532	22,502	0.80	2.77	13.08	18.97	50,000	30.76	13,925	25,002	0.89	3.08	14.53	21.07
51	45,000	29.42	11,889	21,347	0.83	3.24	14.19	20.57	50,000	32.69	13,210	23,719	0.92	3.60	15.76	22.86
52	45,000	31.26	11,205	20,118	0.84	3.44	15.37	22.28	50,000	34.74	12,450	22,353	0.93	3.83	17.07	24.75
53	45,000	33.23	10,476	18,810	0.85	3.99	16.64	24.12	50,000	36.92	11,640	20,900	0.95	4.43	18.49	26.80
54	45,000	35.30	9,699	17,415	0.88	4.24	17.99	26.08	50,000	39.23	10,777	19,350	0.98	4.71	19.99	28.98
55	45,000	37.50	8,871	15,929	0.91	4.88	19.42	28.16	50,000	41.67	9,857	17,699	1.01	5.42	21.58	31.29
56	45,000	39.33	7,988	14,344	0.91	N/A	20.96	N/A	50,000	43.70	8,876	15,937	1.01	N/A	23.28	N/A
57	45,000	41.25	7,047	12,653	0.94	N/A	22.60	N/A	50,000	45.83	7,830	14,059	1.04	N/A	25.11	N/A
58	45,000	43.29	6,043	10,850	0.97	N/A	24.37	N/A	50,000	48.10	6,714	12,055	1.07	N/A	27.08	N/A
59	45,000	45.46	4,972	8,927	0.99	N/A	26.28	N/A	50,000	50.51	5,524	9,919	1.10	N/A	29.20	N/A
60	45,000	47.75	3,829	6,876	1.03	N/A	28.32	N/A	50,000	53.05	4,255	7,639	1.15	N/A	31.47	N/A
61	45,000	50.16	2,611	4,689	N/A	N/A	N/A	N/A	50,000	55.74	2,902	5,210	N/A	N/A	N/A	N/A
62	45,000	52.71	1,318	2,367	N/A	N/A	N/A	N/A	50,000	58.56	1,465	2,630	N/A	N/A	N/A	N/A
63	45,000	55.39	56	101	N/A	N/A	N/A	N/A	50,000	61.54	63	113	N/A	N/A	N/A	N/A
64	45,000	58.22	0	0	N/A	N/A	N/A	N/A	50,000	64.69	0	0	N/A	N/A	N/A	N/A
65	45,000	61.23	N/A	N/A	N/A	N/A	N/A	N/A	50,000	68.03	N/A	N/A	N/A	N/A	N/A	N/A
66	45,000	64.98	N/A	N/A	N/A	N/A	N/A	N/A	50,000	72.20	N/A	N/A	N/A	N/A	N/A	N/A
67	45,000	69.01	N/A	N/A	N/A	N/A	N/A	N/A	50,000	76.68	N/A	N/A	N/A	N/A	N/A	N/A
68	45,000	73.36	N/A	N/A	N/A	N/A	N/A	N/A	50,000	81.51	N/A	N/A	N/A	N/A	N/A	N/A
69	45,000	78.05	N/A	N/A	N/A	N/A	N/A	N/A	50,000	86.73	N/A	N/A	N/A	N/A	N/A	N/A
70	45,000	83.13	N/A	N/A	N/A	N/A	N/A	N/A	50,000	92.36	N/A	N/A	N/A	N/A	N/A	N/A
71	45,000	88.59	N/A	N/A	N/A	N/A	N/A	N/A	50,000	98.43	N/A	N/A	N/A	N/A	N/A	N/A
72	45,000	94.44	N/A	N/A	N/A	N/A	N/A	N/A	50,000	104.94	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$55,000 Death Benefit									\$60,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	55,026	8.00	27,224	48,880	0.83	0.24	2.29	3.00	60,000	8.73	29,684	53,299	0.91	0.27	2.50	3.27
19	55,000	8.30	27,049	48,567	0.82	0.25	2.40	3.14	60,000	9.05	29,508	52,982	0.89	0.28	2.61	3.42
20	55,000	8.61	26,869	48,244	0.80	0.26	2.51	3.29	60,000	9.40	29,312	52,630	0.87	0.29	2.74	3.59
21	55,000	8.93	26,704	47,947	0.79	0.27	2.65	3.47	60,000	9.74	29,131	52,305	0.86	0.30	2.89	3.78
22	55,000	9.27	26,533	47,639	0.77	0.28	2.79	3.65	60,000	10.11	28,945	51,970	0.84	0.31	3.04	3.98
23	55,000	9.63	26,350	47,312	0.76	0.29	2.95	3.86	60,000	10.51	28,745	51,613	0.82	0.32	3.21	4.21
24	55,026	10.00	26,162	46,973	0.74	0.30	3.12	4.08	60,000	10.91	28,526	51,219	0.80	0.33	3.40	4.45
25	55,000	10.38	25,928	46,554	0.73	0.32	3.31	4.33	60,000	11.32	28,285	50,786	0.80	0.34	3.61	4.72
26	55,000	10.84	25,719	46,179	0.73	0.33	3.39	4.51	60,000	11.82	28,057	50,377	0.80	0.36	3.70	4.92
27	55,000	11.31	25,503	45,791	0.73	0.34	3.48	4.67	60,000	12.34	27,821	49,954	0.80	0.38	3.80	5.09
28	55,000	11.81	25,271	45,375	0.73	0.36	3.59	4.88	60,000	12.88	27,569	49,500	0.80	0.39	3.92	5.32
29	55,000	12.34	25,017	44,919	0.73	0.37	3.71	5.08	60,000	13.46	27,292	49,002	0.80	0.41	4.04	5.54
30	55,000	12.89	24,738	44,418	0.76	0.52	3.82	5.31	60,000	14.06	26,987	48,456	0.82	0.57	4.17	5.79
31	55,000	13.48	24,467	43,930	0.76	0.54	3.96	5.54	60,000	14.71	26,691	47,924	0.82	0.59	4.32	6.05
32	55,000	14.10	24,182	43,419	0.76	0.57	4.10	5.82	60,000	15.39	26,380	47,366	0.82	0.62	4.47	6.35
33	55,000	14.76	23,877	42,871	0.77	0.60	4.24	6.06	60,000	16.10	26,047	46,768	0.84	0.65	4.62	6.61
34	55,000	15.45	23,546	42,276	0.77	0.62	4.38	6.31	60,000	16.85	25,686	46,119	0.84	0.68	4.78	6.88
35	55,000	16.18	23,184	41,627	0.79	0.65	4.53	6.57	60,000	17.65	25,292	45,412	0.86	0.71	4.94	7.17
36	55,000	16.88	22,826	40,985	0.79	0.68	4.93	7.15	60,000	18.41	24,901	44,710	0.86	0.74	5.38	7.80
37	55,000	17.61	22,452	40,313	0.80	0.89	5.37	7.78	60,000	19.21	24,493	43,978	0.87	0.97	5.86	8.49
38	55,000	18.37	22,052	39,595	0.82	0.92	5.84	8.47	60,000	20.04	24,057	43,195	0.89	1.01	6.37	9.24
39	55,000	19.18	21,630	38,838	0.82	0.96	6.36	9.22	60,000	20.92	23,597	42,368	0.89	1.05	6.94	10.06
40	55,000	20.03	21,150	37,976	0.83	1.21	6.92	10.04	60,000	21.85	23,073	41,428	0.91	1.32	7.55	10.95
41	55,000	20.93	20,678	37,128	0.85	1.26	7.54	10.92	60,000	22.83	22,558	40,504	0.93	1.37	8.22	11.92
42	55,000	21.88	20,235	36,332	0.86	1.32	8.19	11.88	60,000	23.87	22,075	39,635	0.94	1.44	8.94	12.95
43	55,000	22.87	19,720	35,408	0.88	1.38	8.90	12.90	60,000	24.95	21,513	38,627	0.96	1.50	9.71	14.08
44	55,000	23.91	19,152	34,387	0.88	1.68	9.67	14.02	60,000	26.08	20,893	37,513	0.96	1.83	10.55	15.30
45	55,000	25.01	18,604	33,403	0.89	1.76	10.50	15.22	60,000	27.28	20,295	36,440	0.97	1.91	11.45	16.60
46	55,000	26.55	18,032	32,376	0.91	2.13	11.45	16.60	60,000	28.97	19,671	35,320	1.00	2.32	12.49	18.11
47	55,000	28.20	17,406	31,254	0.93	2.26	12.46	18.07	60,000	30.77	18,989	34,095	1.01	2.47	13.60	19.71
48	55,000	29.96	16,752	30,078	0.95	2.70	13.56	19.67	60,000	32.68	18,275	32,813	1.03	2.95	14.80	21.45
49	55,000	31.84	16,056	28,829	0.96	2.87	14.74	21.37	60,000	34.74	17,516	31,450	1.04	3.13	16.08	23.31
50	55,000	33.83	15,317	27,502	0.98	3.39	15.99	23.18	60,000	36.91	16,709	30,002	1.07	3.70	17.44	25.29
51	55,000	35.96	14,531	26,091	1.01	3.96	17.34	25.14	60,000	39.22	15,852	28,463	1.10	4.32	18.92	27.43
52	55,000	38.21	13,694	24,589	1.02	4.21	18.78	27.23	60,000	41.68	14,939	26,824	1.11	4.59	20.49	29.70
53	55,000	40.61	12,804	22,990	1.04	4.88	20.33	29.48	60,000	44.30	13,968	25,080	1.14	5.32	22.18	32.16
54	55,000	43.15	11,855	21,285	1.07	5.18	21.98	31.87	60,000	47.07	12,932	23,220	1.17	5.65	23.98	34.77
55	55,000	45.83	10,843	19,468	1.11	5.96	23.74	34.42	60,000	50.00	11,828	21,238	1.21	6.50	25.90	37.55
56	55,000	48.07	9,764	17,531	1.12	N/A	25.61	N/A	60,000	52.44	10,651	19,125	1.22	N/A	27.94	N/A
57	55,000	50.41	8,613	15,465	1.15	N/A	27.62	N/A	60,000	55.00	9,396	16,871	1.25	N/A	30.13	N/A
58	55,000	52.91	7,385	13,261	1.18	N/A	29.79	N/A	60,000	57.72	8,057	14,466	1.29	N/A	32.50	N/A
59	55,000	55.57	6,076	10,911	1.21	N/A	32.12	N/A	60,000	60.62	6,629	11,902	1.32	N/A	35.04	N/A
60	55,000	58.36	4,680	8,403	1.26	N/A	34.61	N/A	60,000	63.66	5,105	9,167	1.38	N/A	37.76	N/A
61	55,000	61.31	3,192	5,731	N/A	N/A	N/A	N/A	60,000	66.88	3,482	6,252	N/A	N/A	N/A	N/A
62	55,000	64.42	1,611	2,893	N/A	N/A	N/A	N/A	60,000	70.27	1,757	3,156	N/A	N/A	N/A	N/A
63	55,000	67.70	69	124	N/A	N/A	N/A	N/A	60,000	73.85	75	135	N/A	N/A	N/A	N/A
64	55,000	71.16	0	0	N/A	N/A	N/A	N/A	60,000	77.62	0	0	N/A	N/A	N/A	N/A
65	55,000	74.84	N/A	N/A	N/A	N/A	N/A	N/A	60,000	81.64	N/A	N/A	N/A	N/A	N/A	N/A
66	55,000	79.42	N/A	N/A	N/A	N/A	N/A	N/A	60,000	86.64	N/A	N/A	N/A	N/A	N/A	N/A
67	55,000	84.35	N/A	N/A	N/A	N/A	N/A	N/A	60,000	92.01	N/A	N/A	N/A	N/A	N/A	N/A
68	55,000	89.66	N/A	N/A	N/A	N/A	N/A	N/A	60,000	97.81	N/A	N/A	N/A	N/A	N/A	N/A
69	55,000	95.40	N/A	N/A	N/A	N/A	N/A	N/A	60,000	104.07	N/A	N/A	N/A	N/A	N/A	N/A
70	55,000	101.60	N/A	N/A	N/A	N/A	N/A	N/A	60,000	110.83	N/A	N/A	N/A	N/A	N/A	N/A
71	55,000	108.27	N/A	N/A	N/A	N/A	N/A	N/A	60,000	118.11	N/A	N/A	N/A	N/A	N/A	N/A
72	55,000	115.43	N/A	N/A	N/A	N/A	N/A	N/A	60,000	125.92	N/A	N/A	N/A	N/A	N/A	N/A

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⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$65,000 Death Benefit								\$70,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	65,000	9.46	32,158	57,740	0.98	0.29	2.71	3.54	70,000	10.18	34,632	62,182	1.06	0.31	2.91	3.81
19	65,000	9.81	31,967	57,397	0.97	0.30	2.83	3.71	70,000	10.56	34,426	61,812	1.04	0.32	3.05	3.99
20	65,000	10.18	31,754	57,015	0.94	0.31	2.97	3.89	70,000	10.96	34,197	61,401	1.01	0.33	3.20	4.18
21	65,000	10.56	31,559	56,664	0.93	0.32	3.13	4.10	70,000	11.37	33,986	61,023	1.00	0.35	3.37	4.41
22	65,000	10.96	31,357	56,301	0.91	0.33	3.29	4.31	70,000	11.80	33,769	60,632	0.97	0.36	3.55	4.64
23	65,000	11.38	31,141	55,914	0.89	0.35	3.48	4.56	70,000	12.26	33,536	60,215	0.96	0.37	3.75	4.91
24	65,000	11.82	30,904	55,488	0.87	0.36	3.68	4.82	70,000	12.73	33,281	59,756	0.93	0.39	3.96	5.19
25	65,000	12.27	30,642	55,018	0.87	0.37	3.91	5.11	70,000	13.21	32,999	59,251	0.93	0.40	4.21	5.51
26	65,000	12.81	30,395	54,575	0.87	0.39	4.01	5.33	70,000	13.79	32,733	58,773	0.93	0.42	4.31	5.73
27	65,000	13.37	30,140	54,116	0.87	0.41	4.12	5.52	70,000	14.40	32,458	58,279	0.93	0.44	4.43	5.94
28	65,000	13.96	29,866	53,625	0.87	0.42	4.24	5.77	70,000	15.03	32,164	57,750	0.93	0.46	4.57	6.21
29	65,000	14.58	29,566	53,086	0.87	0.44	4.38	6.00	70,000	15.70	31,840	57,169	0.93	0.48	4.72	6.46
30	65,000	15.23	29,236	52,494	0.89	0.61	4.52	6.28	70,000	16.40	31,485	56,532	0.96	0.66	4.86	6.76
31	65,000	15.93	28,915	51,918	0.89	0.64	4.68	6.55	70,000	17.16	31,140	55,911	0.96	0.69	5.04	7.05
32	65,000	16.67	28,579	51,313	0.89	0.67	4.84	6.87	70,000	17.95	30,777	55,260	0.96	0.72	5.21	7.40
33	65,000	17.44	28,218	50,665	0.91	0.70	5.01	7.16	70,000	18.78	30,388	54,563	0.97	0.76	5.39	7.71
34	65,000	18.26	27,827	49,963	0.91	0.74	5.18	7.46	70,000	19.66	29,967	53,806	0.97	0.79	5.58	8.03
35	65,000	19.12	27,399	49,196	0.93	0.77	5.36	7.76	70,000	20.59	29,507	52,980	1.00	0.83	5.77	8.36
36	65,000	19.94	26,976	48,436	0.93	0.80	5.83	8.45	70,000	21.48	29,051	52,162	1.00	0.86	6.28	9.10
37	65,000	20.81	26,534	47,643	0.94	1.05	6.34	9.19	70,000	22.41	28,575	51,307	1.01	1.13	6.83	9.90
38	65,000	21.71	26,062	46,794	0.97	1.09	6.91	10.01	70,000	23.37	28,067	50,394	1.04	1.17	7.44	10.78
39	65,000	22.67	25,563	45,899	0.97	1.14	7.52	10.90	70,000	24.41	27,530	49,430	1.04	1.23	8.10	11.74
40	65,000	23.67	24,996	44,880	0.98	1.42	8.18	11.86	70,000	25.49	26,919	48,332	1.06	1.53	8.81	12.77
41	65,000	24.73	24,438	43,879	1.01	1.49	8.91	12.91	70,000	26.63	26,318	47,254	1.08	1.60	9.59	13.90
42	65,000	25.86	23,914	42,938	1.02	1.56	9.68	14.03	70,000	27.84	25,754	46,241	1.10	1.68	10.42	15.11
43	65,000	27.03	23,306	41,846	1.04	1.63	10.52	15.25	70,000	29.11	25,099	45,065	1.12	1.75	11.33	16.42
44	65,000	28.26	22,634	40,639	1.04	1.98	11.43	16.57	70,000	30.43	24,375	43,765	1.12	2.13	12.31	17.85
45	65,000	29.56	21,986	39,477	1.06	2.07	12.41	17.99	70,000	31.83	23,678	42,513	1.14	2.23	13.36	19.37
46	65,000	31.38	21,310	38,263	1.08	2.52	13.53	19.62	70,000	33.79	22,950	41,206	1.16	2.71	14.57	21.12
47	65,000	33.33	20,571	36,936	1.09	2.67	14.73	21.36	70,000	35.89	22,154	39,777	1.18	2.88	15.86	23.00
48	65,000	35.41	19,798	35,547	1.12	3.19	16.03	23.24	70,000	38.13	21,321	38,281	1.20	3.44	17.26	25.03
49	65,000	37.63	18,975	34,071	1.13	3.39	17.42	25.25	70,000	40.52	20,435	36,692	1.22	3.65	18.76	27.20
50	65,000	39.98	18,102	32,502	1.16	4.00	18.89	27.39	70,000	43.06	19,494	35,002	1.24	4.31	20.35	29.50
51	65,000	42.49	17,173	30,834	1.19	4.68	20.49	29.71	70,000	45.76	18,494	33,206	1.28	5.04	22.07	32.00
52	65,000	45.16	16,184	29,059	1.21	4.97	22.19	32.18	70,000	48.63	17,429	31,295	1.30	5.35	23.90	34.65
53	65,000	47.99	15,132	27,170	1.23	5.76	24.03	34.84	70,000	51.68	16,296	29,260	1.32	6.21	25.88	37.52
54	65,000	50.99	14,010	25,155	1.27	6.12	25.98	37.67	70,000	54.91	15,088	27,090	1.36	6.59	27.98	40.57
55	65,000	54.17	12,814	23,008	1.31	7.05	28.06	40.68	70,000	58.33	13,800	24,778	1.41	7.59	30.21	43.81
56	65,000	56.81	11,539	20,718	1.32	N/A	30.27	N/A	70,000	61.17	12,426	22,312	1.42	N/A	32.60	N/A
57	65,000	59.58	10,179	18,277	1.36	N/A	32.64	N/A	70,000	64.16	10,962	19,683	1.46	N/A	35.15	N/A
58	65,000	62.53	8,728	15,672	1.39	N/A	35.21	N/A	70,000	67.34	9,400	16,877	1.50	N/A	37.91	N/A
59	65,000	65.67	7,181	12,894	1.43	N/A	37.96	N/A	70,000	70.72	7,734	13,886	1.54	N/A	40.87	N/A
60	65,000	68.97	5,531	9,931	1.49	N/A	40.91	N/A	70,000	74.27	5,956	10,695	1.61	N/A	44.05	N/A
61	65,000	72.46	3,772	6,773	N/A	N/A	N/A	N/A	70,000	78.03	4,062	7,294	N/A	N/A	N/A	N/A
62	65,000	76.13	1,904	3,419	N/A	N/A	N/A	N/A	70,000	81.99	2,050	3,682	N/A	N/A	N/A	N/A
63	65,000	80.01	81	146	N/A	N/A	N/A	N/A	70,000	86.16	88	158	N/A	N/A	N/A	N/A
64	65,000	84.09	0	0	N/A	N/A	N/A	N/A	70,000	90.56	0	0	N/A	N/A	N/A	N/A
65	65,000	88.44	N/A	N/A	N/A	N/A	N/A	N/A	70,000	95.25	N/A	N/A	N/A	N/A	N/A	N/A
66	65,000	93.86	N/A	N/A	N/A	N/A	N/A	N/A	70,000	101.07	N/A	N/A	N/A	N/A	N/A	N/A
67	65,000	99.68	N/A	N/A	N/A	N/A	N/A	N/A	70,000	107.35	N/A	N/A	N/A	N/A	N/A	N/A
68	65,000	105.96	N/A	N/A	N/A	N/A	N/A	N/A	70,000	114.11	N/A	N/A	N/A	N/A	N/A	N/A
69	65,000	112.74	N/A	N/A	N/A	N/A	N/A	N/A	70,000	121.41	N/A	N/A	N/A	N/A	N/A	N/A
70	65,000	120.07	N/A	N/A	N/A	N/A	N/A	N/A	70,000	129.30	N/A	N/A	N/A	N/A	N/A	N/A
71	65,000	127.96	N/A	N/A	N/A	N/A	N/A	N/A	70,000	137.80	N/A	N/A	N/A	N/A	N/A	N/A
72	65,000	136.42	N/A	N/A	N/A	N/A	N/A	N/A	70,000	146.91	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$75,000 Death Benefit									\$80,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	75,000	10.91	37,106	66,623	1.13	0.33	3.12	4.09	80,000	11.64	39,579	71,065	1.21	0.35	3.33	4.36	
19	75,000	11.31	36,885	66,227	1.12	0.34	3.26	4.28	80,000	12.07	39,344	70,642	1.19	0.37	3.48	4.56	
20	75,000	11.75	36,640	65,787	1.09	0.36	3.42	4.48	80,000	12.53	39,082	70,173	1.16	0.38	3.65	4.78	
21	75,000	12.18	36,414	65,381	1.07	0.37	3.61	4.73	80,000	12.99	38,842	69,740	1.14	0.39	3.85	5.04	
22	75,000	12.64	36,181	64,963	1.04	0.38	3.80	4.97	80,000	13.48	38,593	69,293	1.11	0.41	4.05	5.31	
23	75,000	13.13	35,932	64,516	1.03	0.40	4.01	5.26	80,000	14.01	38,327	68,817	1.10	0.43	4.28	5.61	
24	75,000	13.63	35,658	64,024	1.00	0.41	4.25	5.56	80,000	14.54	38,035	68,292	1.07	0.44	4.53	5.93	
25	75,000	14.15	35,357	63,483	1.00	0.43	4.51	5.90	80,000	15.10	37,714	67,715	1.07	0.46	4.81	6.29	
26	75,000	14.77	35,072	62,971	1.00	0.45	4.62	6.14	80,000	15.76	37,410	67,169	1.07	0.48	4.93	6.55	
27	75,000	15.42	34,777	62,442	1.00	0.47	4.75	6.36	80,000	16.45	37,095	66,605	1.07	0.50	5.07	6.79	
28	75,000	16.10	34,461	61,875	1.00	0.49	4.89	6.65	80,000	17.17	36,758	66,000	1.07	0.52	5.22	7.10	
29	75,000	16.82	34,115	61,253	1.00	0.51	5.05	6.92	80,000	17.94	36,389	65,336	1.07	0.54	5.39	7.38	
30	75,000	17.57	33,734	60,570	1.03	0.71	5.21	7.24	80,000	18.74	35,983	64,608	1.10	0.75	5.56	7.72	
31	75,000	18.38	33,364	59,905	1.03	0.74	5.40	7.56	80,000	19.61	35,588	63,898	1.10	0.79	5.76	8.06	
32	75,000	19.23	32,975	59,207	1.03	0.77	5.59	7.93	80,000	20.51	35,174	63,154	1.10	0.83	5.96	8.46	
33	75,000	20.13	32,559	58,460	1.04	0.81	5.77	8.26	80,000	21.47	34,730	62,357	1.11	0.86	6.16	8.81	
34	75,000	21.06	32,108	57,649	1.04	0.85	5.98	8.60	80,000	22.47	34,248	61,492	1.11	0.90	6.37	9.18	
35	75,000	22.06	31,615	56,764	1.07	0.89	6.18	8.96	80,000	23.53	33,722	60,549	1.14	0.95	6.59	9.55	
36	75,000	23.01	31,127	55,888	1.07	0.93	6.73	9.75	80,000	24.54	33,202	59,614	1.14	0.99	7.17	10.40	
37	75,000	24.01	30,617	54,972	1.09	1.21	7.32	10.61	80,000	25.61	32,658	58,637	1.16	1.29	7.81	11.32	
38	75,000	25.04	30,071	53,993	1.12	1.26	7.97	11.55	80,000	26.71	32,076	57,593	1.19	1.34	8.50	12.32	
39	75,000	26.15	29,496	52,960	1.12	1.31	8.67	12.57	80,000	27.90	31,462	56,491	1.19	1.40	9.25	13.41	
40	75,000	27.31	28,841	51,785	1.13	1.64	9.44	13.68	80,000	29.13	30,764	55,237	1.21	1.75	10.07	14.59	
41	75,000	28.53	28,198	50,629	1.16	1.72	10.27	14.90	80,000	30.44	30,078	54,005	1.24	1.83	10.96	15.89	
42	75,000	29.83	27,593	49,544	1.17	1.79	11.17	16.19	80,000	31.82	29,433	52,847	1.25	1.91	11.91	17.27	
43	75,000	31.19	26,891	48,283	1.20	1.88	12.13	17.59	80,000	33.27	28,684	51,502	1.28	2.00	12.94	18.77	
44	75,000	32.60	26,116	46,891	1.20	2.29	13.19	19.12	80,000	34.77	27,857	50,017	1.28	2.44	14.07	20.39	
45	75,000	34.10	25,369	45,550	1.22	2.39	14.31	20.75	80,000	36.37	27,060	48,586	1.30	2.55	15.27	22.13	
46	75,000	36.21	24,589	44,149	1.25	2.90	15.61	22.63	80,000	38.62	26,228	47,093	1.33	3.09	16.65	24.14	
47	75,000	38.46	23,736	42,618	1.26	3.08	17.00	24.64	80,000	41.02	25,318	45,459	1.34	3.29	18.13	26.28	
48	75,000	40.85	22,844	41,016	1.29	3.68	18.50	26.82	80,000	43.57	24,366	43,750	1.37	3.93	19.73	28.60	
49	75,000	43.42	21,895	39,312	1.30	3.91	20.10	29.14	80,000	46.31	23,354	41,933	1.39	4.17	21.44	31.08	
50	75,000	46.13	20,887	37,502	1.33	4.62	21.80	31.61	80,000	49.21	22,279	40,003	1.42	4.93	23.25	33.71	
51	75,000	49.03	19,815	35,578	1.38	5.40	23.64	34.28	80,000	52.30	21,136	37,950	1.47	5.76	25.22	36.57	
52	75,000	52.10	18,674	33,530	1.39	5.74	25.61	37.13	80,000	55.57	19,919	35,765	1.48	6.12	27.31	39.60	
53	75,000	55.38	17,460	31,350	1.42	6.65	27.73	40.20	80,000	59.07	18,624	33,440	1.51	7.09	29.57	42.88	
54	75,000	58.84	16,166	29,025	1.46	7.06	29.98	43.46	80,000	62.76	17,243	30,960	1.56	7.54	31.97	46.36	
55	75,000	62.50	14,786	26,548	1.51	8.13	32.37	46.93	80,000	66.67	15,771	28,318	1.61	8.67	34.53	50.06	
56	75,000	65.54	13,314	23,906	1.52	N/A	34.92	N/A	80,000	69.91	14,202	25,499	1.62	N/A	37.25	N/A	
57	75,000	68.75	11,745	21,089	1.56	N/A	37.66	N/A	80,000	73.33	12,528	22,494	1.67	N/A	40.17	N/A	
58	75,000	72.15	10,071	18,083	1.61	N/A	40.62	N/A	80,000	76.96	10,742	19,288	1.71	N/A	43.33	N/A	
59	75,000	75.77	8,286	14,878	1.65	N/A	43.79	N/A	80,000	80.82	8,838	15,870	1.76	N/A	46.71	N/A	
60	75,000	79.58	6,382	11,459	1.72	N/A	47.20	N/A	80,000	84.88	6,807	12,223	1.84	N/A	50.34	N/A	
61	75,000	83.60	4,352	7,815	N/A	N/A	N/A	N/A	80,000	89.17	4,642	8,336	N/A	N/A	N/A	N/A	
62	75,000	87.84	2,197	3,945	N/A	N/A	N/A	N/A	80,000	93.70	2,343	4,208	N/A	N/A	N/A	N/A	
63	75,000	92.31	94	169	N/A	N/A	N/A	N/A	80,000	98.47	100	180	N/A	N/A	N/A	N/A	
64	75,000	97.03	0	0	N/A	N/A	N/A	N/A	80,000	103.50	0	0	N/A	N/A	N/A	N/A	
65	75,000	102.05	N/A	N/A	N/A	N/A	N/A	N/A	80,000	108.85	N/A	N/A	N/A	N/A	N/A	N/A	
66	75,000	108.29	N/A	N/A	N/A	N/A	N/A	N/A	80,000	115.51	N/A	N/A	N/A	N/A	N/A	N/A	
67	75,000	115.01	N/A	N/A	N/A	N/A	N/A	N/A	80,000	122.68	N/A	N/A	N/A	N/A	N/A	N/A	
68	75,000	122.26	N/A	N/A	N/A	N/A	N/A	N/A	80,000	130.41	N/A	N/A	N/A	N/A	N/A	N/A	
69	75,000	130.09	N/A	N/A	N/A	N/A	N/A	N/A	80,000	138.76	N/A	N/A	N/A	N/A	N/A	N/A	
70	75,000	138.54	N/A	N/A	N/A	N/A	N/A	N/A	80,000	147.77	N/A	N/A	N/A	N/A	N/A	N/A	
71	75,000	147.64	N/A	N/A	N/A	N/A	N/A	N/A	80,000	157.48	N/A	N/A	N/A	N/A	N/A	N/A	
72	75,000	157.40	N/A	N/A	N/A	N/A	N/A	N/A	80,000	167.90	N/A	N/A	N/A	N/A	N/A	N/A	

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Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$85,000 Death Benefit								\$90,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ³	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ³	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	85,000	12.36	42,053	75,506	1.28	0.38	3.54	4.63	90,000	13.09	44,527	79,948	1.36	0.40	3.74	4.90
19	85,000	12.82	41,803	75,057	1.26	0.39	3.70	4.84	90,000	13.57	44,262	79,472	1.34	0.41	3.92	5.13
20	85,000	13.31	41,525	74,558	1.23	0.40	3.88	5.08	90,000	14.09	43,968	78,944	1.30	0.43	4.11	5.38
21	85,000	13.80	41,269	74,099	1.21	0.42	4.09	5.36	90,000	14.61	43,697	78,458	1.29	0.44	4.33	5.67
22	85,000	14.32	41,005	73,624	1.18	0.43	4.30	5.64	90,000	15.17	43,417	77,955	1.25	0.46	4.56	5.97
23	85,000	14.88	40,723	73,118	1.17	0.45	4.55	5.96	90,000	15.76	43,118	77,419	1.23	0.48	4.82	6.31
24	85,000	15.45	40,412	72,561	1.13	0.47	4.81	6.30	90,000	16.36	42,790	76,829	1.20	0.50	5.09	6.67
25	85,000	16.04	40,071	71,947	1.13	0.49	5.11	6.69	90,000	16.98	42,428	76,179	1.20	0.51	5.41	7.08
26	85,000	16.74	39,748	71,367	1.13	0.51	5.24	6.96	90,000	17.73	42,086	75,565	1.20	0.54	5.54	7.37
27	85,000	17.48	39,414	70,767	1.13	0.53	5.38	7.21	90,000	18.51	41,732	74,930	1.20	0.56	5.70	7.64
28	85,000	18.25	39,056	70,125	1.13	0.55	5.55	7.54	90,000	19.32	41,353	74,250	1.20	0.58	5.87	7.98
29	85,000	19.06	38,663	69,420	1.13	0.58	5.73	7.84	90,000	20.19	40,937	73,503	1.20	0.61	6.06	8.30
30	85,000	19.91	38,232	68,646	1.17	0.80	5.91	8.21	90,000	21.09	40,481	72,684	1.23	0.85	6.25	8.69
31	85,000	20.83	37,812	67,892	1.17	0.84	6.12	8.56	90,000	22.06	40,037	71,886	1.23	0.89	6.48	9.07
32	85,000	21.79	37,372	67,101	1.17	0.88	6.33	8.99	90,000	23.08	39,570	71,049	1.23	0.93	6.70	9.52
33	85,000	22.81	36,900	66,254	1.18	0.92	6.54	9.36	90,000	24.15	39,071	70,152	1.25	0.97	6.93	9.91
34	85,000	23.87	36,389	65,336	1.18	0.96	6.77	9.75	90,000	25.27	38,529	69,179	1.25	1.02	7.17	10.32
35	85,022	25.00	35,839	64,350	1.21	1.00	7.00	10.15	90,000	26.47	37,938	68,117	1.29	1.06	7.41	10.75
36	85,000	26.08	35,277	63,339	1.21	1.05	7.62	11.05	90,000	27.61	37,352	67,065	1.29	1.11	8.07	11.70
37	85,000	27.21	34,699	62,302	1.23	1.37	8.29	12.02	90,000	28.81	36,740	65,966	1.30	1.45	8.78	12.73
38	85,000	28.38	34,081	61,192	1.26	1.42	9.03	13.09	90,000	30.05	36,086	64,792	1.34	1.51	9.56	13.86
39	85,000	29.64	33,429	60,022	1.26	1.49	9.83	14.25	90,000	31.38	35,395	63,552	1.34	1.57	10.41	15.09
40	85,000	30.95	32,687	58,689	1.28	1.86	10.70	15.51	90,000	32.77	34,610	62,141	1.36	1.97	11.32	16.42
41	85,000	32.34	31,957	57,380	1.31	1.94	11.64	16.88	90,000	34.24	33,837	60,755	1.39	2.06	12.33	17.87
42	85,000	33.81	31,272	56,150	1.33	2.03	12.66	18.35	90,000	35.80	33,112	59,453	1.41	2.15	13.40	19.43
43	85,000	35.35	30,477	54,721	1.36	2.13	13.75	19.94	90,000	37.42	32,270	57,940	1.44	2.25	14.56	21.11
44	85,000	36.95	29,598	53,143	1.36	2.59	14.95	21.67	90,000	39.12	31,339	56,269	1.44	2.74	15.82	22.94
45	85,000	38.65	28,751	51,623	1.38	2.71	16.22	23.52	90,000	40.92	30,443	54,660	1.46	2.87	17.17	24.90
46	85,000	41.03	27,867	50,036	1.41	3.29	17.69	25.65	90,000	43.45	29,507	52,979	1.49	3.48	18.73	27.16
47	85,000	43.58	26,901	48,301	1.43	3.49	19.26	27.93	90,000	46.15	28,483	51,142	1.51	3.70	20.39	29.57
48	85,000	46.30	25,889	46,484	1.46	4.17	20.96	30.39	90,000	49.02	27,412	49,219	1.55	4.42	22.19	32.18
49	85,000	49.21	24,814	44,554	1.48	4.43	22.78	33.02	90,000	52.10	26,274	47,175	1.56	4.69	24.11	34.96
50	85,000	52.28	23,672	42,503	1.51	5.23	24.70	35.82	90,000	55.36	25,064	45,003	1.60	5.54	26.16	37.93
51	85,000	55.57	22,457	40,322	1.56	6.12	26.80	38.85	90,000	58.83	23,778	42,694	1.65	6.48	28.37	41.14
52	85,000	59.05	21,164	38,001	1.57	6.50	29.02	42.08	90,000	62.52	22,409	40,236	1.67	6.88	30.73	44.55
53	85,000	62.76	19,788	35,530	1.61	7.54	31.42	45.56	90,000	66.45	20,952	37,620	1.70	7.98	33.27	48.24
54	85,000	66.68	18,321	32,895	1.66	8.01	33.97	49.26	90,000	70.60	19,399	34,830	1.75	8.48	35.97	52.15
55	85,000	70.83	16,757	30,087	1.71	9.21	36.69	53.19	90,000	75.00	17,743	31,857	1.81	9.75	38.84	56.32
56	85,000	74.28	15,089	27,093	1.72	N/A	39.58	N/A	90,000	78.65	15,977	28,687	1.82	N/A	41.91	N/A
57	85,000	77.91	13,311	23,900	1.77	N/A	42.68	N/A	90,000	82.49	14,094	25,306	1.87	N/A	45.20	N/A
58	85,000	81.77	11,414	20,494	1.82	N/A	46.04	N/A	90,000	86.58	12,085	21,699	1.93	N/A	48.74	N/A
59	85,000	85.87	9,391	16,862	1.87	N/A	49.63	N/A	90,000	90.92	9,943	17,853	1.98	N/A	52.55	N/A
60	85,000	90.19	7,233	12,987	1.95	N/A	53.49	N/A	90,000	95.49	7,658	13,751	2.06	N/A	56.64	N/A
61	85,000	94.75	4,933	8,857	N/A	N/A	N/A	N/A	90,000	100.32	5,223	9,378	N/A	N/A	N/A	N/A
62	85,000	99.55	2,490	4,471	N/A	N/A	N/A	N/A	90,000	105.41	2,636	4,734	N/A	N/A	N/A	N/A
63	85,000	104.62	106	191	N/A	N/A	N/A	N/A	90,000	110.77	113	202	N/A	N/A	N/A	N/A
64	85,000	109.97	0	0	N/A	N/A	N/A	N/A	90,000	116.43	0	0	N/A	N/A	N/A	N/A
65	85,000	115.65	N/A	N/A	N/A	N/A	N/A	N/A	90,000	122.46	N/A	N/A	N/A	N/A	N/A	N/A
66	85,000	122.73	N/A	N/A	N/A	N/A	N/A	N/A	90,000	129.95	N/A	N/A	N/A	N/A	N/A	N/A
67	85,000	130.35	N/A	N/A	N/A	N/A	N/A	N/A	90,000	138.02	N/A	N/A	N/A	N/A	N/A	N/A
68	85,000	138.56	N/A	N/A	N/A	N/A	N/A	N/A	90,000	146.71	N/A	N/A	N/A	N/A	N/A	N/A
69	85,000	147.43	N/A	N/A	N/A	N/A	N/A	N/A	90,000	156.10	N/A	N/A	N/A	N/A	N/A	N/A
70	85,000	157.01	N/A	N/A	N/A	N/A	N/A	N/A	90,000	166.25	N/A	N/A	N/A	N/A	N/A	N/A
71	85,000	167.32	N/A	N/A	N/A	N/A	N/A	N/A	90,000	177.17	N/A	N/A	N/A	N/A	N/A	N/A
72	85,000	178.39	N/A	N/A	N/A	N/A	N/A	N/A	90,000	188.88	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$95,000 Death Benefit								\$100,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	95,000	13.82	47,000	84,389	1.43	0.42	3.95	5.17	100,000	14.54	49,474	88,831	1.51	0.44	4.16	5.45
19	95,000	14.33	46,721	83,888	1.41	0.43	4.13	5.41	100,000	15.08	49,180	88,303	1.49	0.46	4.35	5.70
20	95,000	14.88	46,410	83,330	1.38	0.45	4.33	5.68	100,000	15.66	48,853	87,716	1.45	0.47	4.56	5.98
21	95,000	15.42	46,124	82,816	1.36	0.47	4.57	5.99	100,000	16.24	48,552	87,175	1.43	0.49	4.81	6.30
22	95,000	16.01	45,829	82,286	1.32	0.49	4.81	6.30	100,000	16.85	48,241	86,617	1.39	0.51	5.06	6.63
23	95,000	16.63	45,514	81,720	1.30	0.50	5.08	6.66	100,000	17.51	47,909	86,021	1.37	0.53	5.35	7.01
24	95,000	17.27	45,167	81,097	1.27	0.52	5.38	7.04	100,000	18.18	47,544	85,365	1.33	0.55	5.66	7.41
25	95,000	17.93	44,785	80,411	1.27	0.54	5.71	7.47	100,000	18.87	47,142	84,643	1.33	0.57	6.01	7.87
26	95,000	18.71	44,424	79,763	1.27	0.57	5.85	7.78	100,000	19.70	46,762	83,961	1.33	0.60	6.16	8.19
27	95,000	19.53	44,051	79,093	1.27	0.59	6.02	8.06	100,000	20.56	46,369	83,256	1.33	0.62	6.33	8.48
28	95,000	20.39	43,651	78,375	1.27	0.62	6.20	8.43	100,000	21.47	45,948	82,500	1.33	0.65	6.52	8.87
29	95,000	21.31	43,212	77,587	1.27	0.64	6.40	8.77	100,000	22.43	45,486	81,670	1.33	0.68	6.74	9.23
30	95,000	22.26	42,730	76,722	1.30	0.90	6.60	9.17	100,000	23.43	44,979	80,760	1.37	0.94	6.95	9.65
31	95,000	23.28	42,261	75,879	1.30	0.94	6.84	9.57	100,000	24.51	44,485	79,873	1.37	0.99	7.20	10.07
32	95,000	24.36	41,769	74,996	1.30	0.98	7.08	10.04	100,000	25.64	43,967	78,943	1.37	1.03	7.45	10.57
33	95,000	25.49	41,241	74,049	1.32	1.02	7.31	10.46	100,000	26.83	43,412	77,946	1.39	1.08	7.70	11.01
34	95,000	26.68	40,670	73,022	1.32	1.07	7.57	10.90	100,000	28.08	42,810	76,865	1.39	1.13	7.97	11.47
35	95,000	27.94	40,045	71,902	1.36	1.12	7.82	11.34	100,000	29.41	42,153	75,686	1.43	1.18	8.24	11.94
36	95,000	29.14	39,427	70,791	1.36	1.17	8.52	12.35	100,000	30.68	41,502	74,517	1.43	1.23	8.97	13.00
37	95,000	30.41	38,781	69,631	1.38	1.53	9.27	13.44	100,000	32.01	40,822	73,296	1.45	1.61	9.76	14.14
38	95,000	31.72	38,090	68,391	1.41	1.59	10.09	14.63	100,000	33.39	40,095	71,991	1.49	1.67	10.62	15.40
39	95,000	33.13	37,362	67,083	1.41	1.66	10.98	15.93	100,000	34.87	39,328	70,614	1.49	1.75	11.56	16.76
40	95,000	34.59	36,532	65,594	1.43	2.08	11.95	17.33	100,000	36.41	38,455	69,046	1.51	2.19	12.58	18.24
41	95,000	36.14	35,717	64,130	1.47	2.17	13.01	18.87	100,000	38.04	37,597	67,506	1.54	2.29	13.70	19.86
42	95,000	37.79	34,951	62,755	1.48	2.27	14.15	20.51	100,000	39.77	36,791	66,058	1.56	2.39	14.89	21.59
43	95,000	39.50	34,062	61,159	1.52	2.37	15.37	22.28	100,000	41.58	35,855	64,378	1.60	2.50	16.18	23.46
44	95,000	41.29	33,080	59,395	1.52	2.90	16.70	24.22	100,000	43.47	34,821	62,521	1.60	3.05	17.58	25.49
45	95,000	43.19	32,134	57,696	1.54	3.03	18.13	26.28	100,000	45.47	33,825	60,733	1.62	3.19	19.08	27.67
46	95,000	45.86	31,146	55,922	1.58	3.67	19.77	28.67	100,000	48.27	32,785	58,866	1.66	3.87	20.81	30.18
47	95,000	48.71	30,066	53,983	1.59	3.90	21.53	31.21	100,000	51.27	31,648	56,824	1.68	4.11	22.66	32.85
48	95,000	51.74	28,935	51,953	1.63	4.66	23.43	33.97	100,000	54.47	30,458	54,688	1.72	4.91	24.66	35.75
49	95,000	55.00	27,733	49,795	1.65	4.95	25.45	36.91	100,000	57.89	29,193	52,416	1.74	5.21	26.79	38.85
50	95,000	58.43	26,457	47,503	1.69	5.85	27.61	40.03	100,000	61.51	27,849	50,003	1.77	6.16	29.06	42.14
51	95,000	62.10	25,099	45,065	1.74	6.84	29.95	43.42	100,000	65.37	26,420	47,437	1.83	7.20	31.52	45.71
52	95,000	65.99	23,654	42,471	1.76	7.26	32.43	47.03	100,000	69.47	24,899	44,706	1.85	7.65	34.14	49.50
53	95,000	70.14	22,116	39,710	1.80	8.42	35.12	50.92	100,000	73.83	23,280	41,799	1.89	8.86	36.97	53.60
54	95,000	74.53	20,476	36,765	1.85	8.95	37.97	55.05	100,000	78.45	21,554	38,700	1.95	9.42	39.97	57.95
55	95,000	79.17	18,728	33,627	1.91	10.30	41.00	59.45	100,000	83.33	19,714	35,397	2.01	10.84	43.16	62.58
56	95,000	83.02	16,864	30,280	1.92	N/A	44.23	N/A	100,000	87.39	17,752	31,874	2.02	N/A	46.56	N/A
57	95,000	87.08	14,877	26,712	1.98	N/A	47.71	N/A	100,000	91.66	15,660	28,118	2.08	N/A	50.22	N/A
58	95,000	91.39	12,757	22,905	2.03	N/A	51.45	N/A	100,000	96.20	13,428	24,110	2.14	N/A	54.16	N/A
59	95,000	95.97	10,496	18,845	2.09	N/A	55.47	N/A	100,000	101.02	11,048	19,837	2.20	N/A	58.39	N/A
60	95,000	100.80	8,084	14,514	2.18	N/A	59.78	N/A	100,000	106.10	8,509	15,278	2.29	N/A	62.93	N/A
61	95,000	105.89	5,513	9,899	N/A	N/A	N/A	N/A	100,000	111.47	5,803	10,420	N/A	N/A	N/A	N/A
62	95,000	111.26	2,783	4,997	N/A	N/A	N/A	N/A	100,000	117.12	2,929	5,259	N/A	N/A	N/A	N/A
63	95,000	116.93	119	214	N/A	N/A	N/A	N/A	100,000	123.08	125	225	N/A	N/A	N/A	N/A
64	95,000	122.90	0	0	N/A	N/A	N/A	N/A	100,000	129.37	0	0	N/A	N/A	N/A	N/A
65	95,000	129.26	N/A	N/A	N/A	N/A	N/A	N/A	100,000	136.06	N/A	N/A	N/A	N/A	N/A	N/A
66	95,000	137.17	N/A	N/A	N/A	N/A	N/A	N/A	100,000	144.39	N/A	N/A	N/A	N/A	N/A	N/A
67	95,000	145.68	N/A	N/A	N/A	N/A	N/A	N/A	100,000	153.35	N/A	N/A	N/A	N/A	N/A	N/A
68	95,000	154.86	N/A	N/A	N/A	N/A	N/A	N/A	100,000	163.01	N/A	N/A	N/A	N/A	N/A	N/A
69	95,000	164.78	N/A	N/A	N/A	N/A	N/A	N/A	100,000	173.45	N/A	N/A	N/A	N/A	N/A	N/A
70	95,000	175.48	N/A	N/A	N/A	N/A	N/A	N/A	100,000	184.72	N/A	N/A	N/A	N/A	N/A	N/A
71	95,000	187.01	N/A	N/A	N/A	N/A	N/A	N/A	100,000	196.85	N/A	N/A	N/A	N/A	N/A	N/A
72	95,000	199.38	N/A	N/A	N/A	N/A	N/A	N/A	100,000	209.87	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$105,000 Death Benefit								\$110,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	105,000	15.27	51,948	93,272	1.58	0.46	4.37	5.72	110,052	16.00	54,447	97,760	1.66	0.48	4.58	5.99
19	105,000	15.84	51,639	92,718	1.56	0.48	4.57	5.98	110,000	16.59	54,098	97,133	1.63	0.50	4.79	6.27
20	105,000	16.44	51,296	92,101	1.52	0.50	4.79	6.27	110,000	17.22	53,738	96,487	1.59	0.52	5.02	6.57
21	105,000	17.05	50,980	91,534	1.50	0.52	5.05	6.62	110,000	17.86	53,407	95,893	1.57	0.54	5.29	6.93
22	105,000	17.69	50,653	90,948	1.46	0.54	5.32	6.96	110,000	18.54	53,065	95,278	1.53	0.56	5.57	7.29
23	105,000	18.38	50,304	90,322	1.44	0.56	5.62	7.36	110,000	19.26	52,700	94,623	1.51	0.58	5.89	7.71
24	105,000	19.09	49,921	89,633	1.40	0.58	5.94	7.78	110,052	20.00	52,323	93,946	1.47	0.60	6.23	8.16
25	105,000	19.81	49,499	88,876	1.40	0.60	6.31	8.26	110,000	20.76	51,856	93,108	1.46	0.63	6.61	8.65
26	105,000	20.68	49,100	88,159	1.40	0.63	6.47	8.60	110,000	21.67	51,438	92,357	1.46	0.65	6.77	9.01
27	105,000	21.59	48,687	87,418	1.40	0.65	6.65	8.91	110,000	22.62	51,006	91,581	1.46	0.68	6.96	9.33
28	105,000	22.54	48,245	86,625	1.40	0.68	6.85	9.31	110,000	23.61	50,543	90,750	1.46	0.71	7.18	9.76
29	105,000	23.55	47,760	85,754	1.40	0.71	7.07	9.69	110,000	24.67	50,035	89,837	1.46	0.74	7.41	10.15
30	105,000	24.60	47,228	84,798	1.44	0.99	7.29	10.14	110,000	25.77	49,477	88,836	1.51	1.04	7.64	10.62
31	105,000	25.73	46,709	83,866	1.44	1.03	7.56	10.58	110,000	26.96	48,934	87,860	1.51	1.08	7.92	11.08
32	105,000	26.92	46,165	82,890	1.44	1.08	7.82	11.10	110,000	28.20	48,364	86,837	1.51	1.13	8.19	11.63
33	105,000	28.17	45,583	81,844	1.46	1.13	8.08	11.56	110,000	29.51	47,753	85,741	1.53	1.19	8.47	12.11
34	105,000	29.49	44,951	80,709	1.46	1.18	8.36	12.04	110,000	30.89	47,091	84,552	1.53	1.24	8.76	12.62
35	105,000	30.88	44,261	79,470	1.50	1.24	8.65	12.54	110,000	32.35	46,368	83,254	1.57	1.30	9.06	13.13
36	105,000	32.21	43,577	78,243	1.50	1.29	9.41	13.65	110,000	33.75	45,652	81,969	1.57	1.35	9.86	14.30
37	105,000	33.61	42,863	76,961	1.52	1.69	10.24	14.85	110,000	35.21	44,904	80,626	1.59	1.77	10.73	15.56
38	105,000	35.06	42,100	75,590	1.56	1.76	11.15	16.17	110,000	36.73	44,105	79,190	1.63	1.84	11.68	16.94
39	105,000	36.61	41,294	74,144	1.56	1.84	12.14	17.60	110,000	38.36	43,261	77,675	1.63	1.92	12.72	18.44
40	105,000	38.23	40,378	72,498	1.58	2.30	13.21	19.15	110,000	40.05	42,301	75,951	1.66	2.41	13.84	20.07
41	105,000	39.95	39,477	70,881	1.62	2.40	14.38	20.85	110,000	41.85	41,357	74,256	1.70	2.52	15.07	21.84
42	105,000	41.76	38,631	69,361	1.64	2.51	15.63	22.67	110,000	43.75	40,470	72,664	1.72	2.63	16.38	23.75
43	105,000	43.66	37,648	67,597	1.68	2.62	16.99	24.63	110,000	45.74	39,441	70,816	1.76	2.75	17.80	25.80
44	105,000	45.64	36,562	65,647	1.68	3.20	18.46	26.77	110,000	47.81	38,303	68,773	1.76	3.35	19.34	28.04
45	105,000	47.74	35,516	63,770	1.70	3.35	20.04	29.05	110,000	50.01	37,208	66,806	1.78	3.51	20.99	30.43
46	105,000	50.69	34,424	61,809	1.74	4.06	21.85	31.68	110,000	53.10	36,064	64,752	1.82	4.25	22.89	33.19
47	105,000	53.84	33,230	59,665	1.76	4.31	23.79	34.50	110,000	56.40	34,813	62,507	1.85	4.52	24.92	36.14
48	105,000	57.19	31,981	57,422	1.80	5.15	25.89	37.54	110,000	59.91	33,504	60,156	1.89	5.40	27.12	39.33
49	105,000	60.78	30,653	55,037	1.82	5.48	28.13	40.79	110,000	63.68	32,112	57,658	1.91	5.74	29.47	42.73
50	105,000	64.58	29,241	52,503	1.86	6.46	30.52	44.25	110,000	67.66	30,634	55,003	1.95	6.77	31.97	46.35
51	105,000	68.64	27,741	49,809	1.92	7.55	33.10	47.99	110,000	71.91	29,062	52,181	2.01	7.91	34.68	50.28
52	105,000	72.94	26,144	46,942	1.94	8.03	35.85	51.98	110,000	76.41	27,389	49,177	2.04	8.41	37.55	54.45
53	105,000	77.52	24,444	43,889	1.98	9.31	38.81	56.28	110,000	81.21	25,608	45,979	2.08	9.75	40.66	58.96
54	105,000	82.37	22,632	40,635	2.04	9.89	41.96	60.85	110,000	86.29	23,709	42,570	2.14	10.36	43.96	63.74
55	105,000	87.50	20,700	37,167	2.11	11.38	45.32	65.71	110,000	91.66	21,685	38,936	2.21	11.92	47.47	68.84
56	105,000	91.76	18,640	33,468	2.13	N/A	48.89	N/A	110,000	96.13	19,527	35,061	2.23	N/A	51.22	N/A
57	105,000	96.24	16,443	29,524	2.19	N/A	52.73	N/A	110,000	100.82	17,226	30,930	2.29	N/A	55.24	N/A
58	105,000	101.01	14,099	25,316	2.25	N/A	56.87	N/A	110,000	105.82	14,771	26,521	2.35	N/A	59.57	N/A
59	105,000	106.08	11,600	20,829	2.31	N/A	61.31	N/A	110,000	111.13	12,153	21,821	2.42	N/A	64.23	N/A
60	105,000	111.41	8,934	16,042	2.41	N/A	66.07	N/A	110,000	116.71	9,360	16,806	2.52	N/A	69.22	N/A
61	105,000	117.04	6,093	10,941	N/A	N/A	N/A	N/A	110,000	122.61	6,383	11,462	N/A	N/A	N/A	N/A
62	105,000	122.98	3,075	5,522	N/A	N/A	N/A	N/A	110,000	128.83	3,222	5,785	N/A	N/A	N/A	N/A
63	105,000	129.24	131	236	N/A	N/A	N/A	N/A	110,000	135.39	138	247	N/A	N/A	N/A	N/A
64	105,000	135.84	0	0	N/A	N/A	N/A	N/A	110,000	142.31	0	0	N/A	N/A	N/A	N/A
65	105,000	142.87	N/A	N/A	N/A	N/A	N/A	N/A	110,000	149.67	N/A	N/A	N/A	N/A	N/A	N/A
66	105,000	151.61	N/A	N/A	N/A	N/A	N/A	N/A	110,000	158.83	N/A	N/A	N/A	N/A	N/A	N/A
67	105,000	161.02	N/A	N/A	N/A	N/A	N/A	N/A	110,000	168.69	N/A	N/A	N/A	N/A	N/A	N/A
68	105,000	171.16	N/A	N/A	N/A	N/A	N/A	N/A	110,000	179.31	N/A	N/A	N/A	N/A	N/A	N/A
69	105,000	182.12	N/A	N/A	N/A	N/A	N/A	N/A	110,000	190.79	N/A	N/A	N/A	N/A	N/A	N/A
70	105,000	193.95	N/A	N/A	N/A	N/A	N/A	N/A	110,000	203.19	N/A	N/A	N/A	N/A	N/A	N/A
71	105,000	206.69	N/A	N/A	N/A	N/A	N/A	N/A	110,000	216.54	N/A	N/A	N/A	N/A	N/A	N/A
72	105,000	220.36	N/A	N/A	N/A	N/A	N/A	N/A	110,000	230.86	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$115,000 Death Benefit									\$120,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}			
18	115,000	16.72	56,895	102,155	1.73	0.51	4.78	6.26	120,000	17.45	59,369	106,597	1.81	0.53	4.99	6.53	
19	115,000	17.34	56,557	101,548	1.71	0.53	5.00	6.55	120,000	18.10	59,016	105,963	1.78	0.55	5.22	6.84	
20	115,000	18.01	56,181	100,873	1.66	0.55	5.25	6.87	120,000	18.79	58,624	105,259	1.74	0.57	5.47	7.17	
21	115,000	18.67	55,835	100,251	1.64	0.56	5.53	7.25	120,000	19.48	58,262	104,610	1.71	0.59	5.77	7.56	
22	115,000	19.38	55,477	99,609	1.60	0.59	5.82	7.62	120,000	20.22	57,889	103,940	1.67	0.61	6.07	7.96	
23	115,000	20.13	55,095	98,924	1.58	0.61	6.15	8.06	120,000	21.01	57,491	103,225	1.64	0.64	6.42	8.41	
24	115,000	20.90	54,676	98,170	1.53	0.63	6.51	8.52	120,000	21.81	57,053	102,438	1.60	0.66	6.79	8.89	
25	115,000	21.70	54,213	97,340	1.53	0.66	6.91	9.04	120,000	22.64	56,570	101,572	1.60	0.68	7.21	9.44	
26	115,000	22.65	53,776	96,555	1.53	0.68	7.08	9.42	120,000	23.64	56,114	100,753	1.60	0.71	7.39	9.83	
27	115,000	23.65	53,324	95,744	1.53	0.71	7.28	9.75	120,000	24.67	55,643	99,907	1.60	0.75	7.60	10.18	
28	115,000	24.69	52,840	94,875	1.53	0.75	7.50	10.2	120,000	25.76	55,138	98,999	1.60	0.78	7.83	10.64	
29	115,000	25.79	52,309	93,921	1.53	0.78	7.75	10.61	120,000	26.91	54,583	98,004	1.60	0.81	8.08	11.07	
30	115,000	26.94	51,726	92,874	1.58	1.08	7.99	11.10	120,000	28.11	53,975	96,912	1.64	1.13	8.34	11.58	
31	115,000	28.18	51,158	91,854	1.58	1.13	8.28	11.58	120,000	29.41	53,382	95,847	1.64	1.18	8.64	12.09	
32	115,000	29.48	50,562	90,784	1.58	1.18	8.56	12.16	120,000	30.77	52,760	94,731	1.64	1.24	8.94	12.69	
33	115,000	30.86	49,924	89,638	1.60	1.24	8.85	12.66	120,000	32.20	52,094	93,535	1.67	1.29	9.24	13.21	
34	115,000	32.29	49,232	88,395	1.60	1.30	9.16	13.19	120,000	33.70	51,372	92,238	1.67	1.35	9.56	13.76	
35	115,000	33.82	48,476	87,039	1.64	1.36	9.47	13.73	120,000	35.29	50,584	90,823	1.71	1.42	9.88	14.33	
36	115,000	35.28	47,727	85,694	1.64	1.42	10.31	14.95	120,000	36.81	49,802	89,420	1.71	1.48	10.76	15.60	
37	115,000	36.81	46,945	84,290	1.66	1.85	11.22	16.26	120,000	38.41	48,986	87,955	1.74	1.93	11.71	16.97	
38	115,000	38.40	46,109	82,789	1.71	1.92	12.21	17.71	120,000	40.07	48,114	86,389	1.78	2.01	12.74	18.48	
39	115,000	40.10	45,227	81,205	1.71	2.01	13.30	19.28	120,000	41.84	47,194	84,736	1.78	2.10	13.87	20.12	
40	115,000	41.87	44,223	79,403	1.73	2.52	14.47	20.98	120,000	43.69	46,146	82,855	1.81	2.63	15.10	21.89	
41	115,000	43.75	43,237	77,631	1.77	2.63	15.75	22.84	120,000	45.65	45,116	81,007	1.85	2.74	16.44	23.83	
42	115,000	45.74	42,310	75,967	1.80	2.75	17.12	24.83	120,000	47.73	44,149	79,270	1.87	2.87	17.87	25.90	
43	115,000	47.82	41,233	74,034	1.84	2.87	18.60	26.97	120,000	49.90	43,026	77,253	1.92	3.00	19.41	28.15	
44	115,000	49.99	40,044	71,899	1.84	3.50	20.22	29.31	120,000	52.16	41,785	75,025	1.92	3.66	21.10	30.59	
45	115,000	52.29	38,899	69,843	1.86	3.66	21.94	31.82	120,000	54.56	40,590	72,879	1.94	3.82	22.90	33.20	
46	115,000	55.51	37,703	67,695	1.91	4.45	23.93	34.70	120,000	57.93	39,342	70,639	1.99	4.64	24.97	36.21	
47	115,000	58.96	36,395	65,348	1.93	4.72	26.06	37.78	120,000	61.53	37,978	68,189	2.01	4.93	27.19	39.42	
48	115,000	62.64	35,027	62,891	1.97	5.64	28.36	41.12	120,000	65.36	36,550	65,625	2.06	5.89	29.59	42.90	
49	115,000	66.57	33,572	60,279	2.00	6.00	30.81	44.67	120,000	69.47	35,032	62,899	2.08	6.26	32.15	46.62	
50	115,000	70.73	32,026	57,503	2.04	7.08	33.42	48.46	120,000	73.81	33,419	60,004	2.13	7.39	34.87	50.57	
51	115,000	75.18	30,383	54,553	2.11	8.27	36.25	52.56	120,000	78.44	31,704	56,925	2.20	8.63	37.83	54.85	
52	115,000	79.89	28,634	51,412	2.13	8.79	39.26	56.92	120,000	83.36	29,879	53,648	2.22	9.17	40.97	59.40	
53	115,000	84.91	26,772	48,069	2.17	10.19	42.51	61.64	120,000	88.60	27,936	50,159	2.27	10.64	44.36	64.32	
54	115,000	90.21	24,787	44,505	2.24	10.83	45.96	66.64	120,000	94.14	25,865	46,440	2.34	11.30	47.96	69.54	
55	115,000	95.83	22,671	40,706	2.31	12.46	49.63	71.96	120,000	100.00	23,657	42,476	2.41	13.00	51.79	75.09	
56	115,000	100.50	20,415	36,655	2.33	N/A	53.55	N/A	120,000	104.87	21,302	38,249	2.43	N/A	55.87	N/A	
57	115,000	105.41	18,009	32,335	2.39	N/A	57.75	N/A	120,000	109.99	18,792	33,741	2.50	N/A	60.26	N/A	
58	115,000	110.63	15,442	27,727	2.46	N/A	62.28	N/A	120,000	115.44	16,114	28,932	2.57	N/A	64.99	N/A	
59	115,000	116.18	12,705	22,813	2.53	N/A	67.15	N/A	120,000	121.23	13,258	23,804	2.64	N/A	70.07	N/A	
60	115,000	122.02	9,785	17,570	2.64	N/A	72.37	N/A	120,000	127.32	10,211	18,334	2.75	N/A	75.51	N/A	
61	115,000	128.19	6,673	11,983	N/A	N/A	N/A	N/A	120,000	133.76	6,964	12,504	N/A	N/A	N/A	N/A	
62	115,000	134.69	3,368	6,048	N/A	N/A	N/A	N/A	120,000	140.54	3,515	6,311	N/A	N/A	N/A	N/A	
63	115,000	141.54	144	259	N/A	N/A	N/A	N/A	120,000	147.70	150	270	N/A	N/A	N/A	N/A	
64	115,000	148.78	0	0	N/A	N/A	N/A	N/A	120,000	155.24	0	0	N/A	N/A	N/A	N/A	
65	115,000	156.47	N/A	N/A	N/A	N/A	N/A	N/A	120,000	163.27	N/A	N/A	N/A	N/A	N/A	N/A	
66	115,000	166.05	N/A	N/A	N/A	N/A	N/A	N/A	120,000	173.27	N/A	N/A	N/A	N/A	N/A	N/A	
67	115,000	176.35	N/A	N/A	N/A	N/A	N/A	N/A	120,000	184.02	N/A	N/A	N/A	N/A	N/A	N/A	
68	115,000	187.46	N/A	N/A	N/A	N/A	N/A	N/A	120,000	195.61	N/A	N/A	N/A	N/A	N/A	N/A	
69	115,000	199.46	N/A	N/A	N/A	N/A	N/A	N/A	120,000	208.14	N/A	N/A	N/A	N/A	N/A	N/A	
70	115,000	212.42	N/A	N/A	N/A	N/A	N/A	N/A	120,000	221.66	N/A	N/A	N/A	N/A	N/A	N/A	
71	115,000	226.38	N/A	N/A	N/A	N/A	N/A	N/A	120,000	236.22	N/A	N/A	N/A	N/A	N/A	N/A	
72	115,000	241.35	N/A	N/A	N/A	N/A	N/A	N/A	120,000	251.84	N/A	N/A	N/A	N/A	N/A	N/A	

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⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$125,000 Death Benefit								\$130,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	125,000	18.18	61,843	111,038	1.88	0.55	5.20	6.81	130,000	18.91	64,316	115,480	N/A	0.57	N/A	N/A
19	125,000	18.85	61,475	110,378	1.86	0.57	5.44	7.12	130,000	19.61	63,934	114,793	N/A	0.59	N/A	N/A
20	125,000	19.57	61,066	109,644	1.81	0.59	5.70	7.47	130,000	20.36	63,509	114,030	N/A	0.62	N/A	N/A
21	125,000	20.29	60,690	108,969	1.78	0.61	6.01	7.88	130,000	21.11	63,118	113,327	N/A	0.64	N/A	N/A
22	125,000	21.06	60,301	108,271	1.74	0.64	6.33	8.29	130,000	21.91	62,713	112,602	N/A	0.66	N/A	N/A
23	125,000	21.88	59,886	107,526	1.71	0.66	6.69	8.76	130,000	22.76	62,282	111,827	N/A	0.69	N/A	N/A
24	125,000	22.72	59,430	106,706	1.66	0.69	7.07	9.26	130,000	23.63	61,807	110,975	N/A	0.71	N/A	N/A
25	125,000	23.59	58,928	105,804	1.66	0.71	7.51	9.83	130,000	24.53	61,285	110,036	N/A	0.74	N/A	N/A
26	125,000	24.62	58,453	104,951	1.66	0.74	7.70	10.24	130,000	25.61	60,791	109,149	N/A	0.77	N/A	N/A
27	125,000	25.70	57,961	104,069	1.66	0.78	7.91	10.60	130,000	26.73	60,280	108,232	N/A	0.81	N/A	N/A
28	125,000	26.83	57,435	103,124	1.66	0.81	8.15	11.09	130,000	27.91	59,732	107,249	N/A	0.84	N/A	N/A
29	125,000	28.03	56,858	102,088	1.66	0.85	8.42	11.53	130,000	29.16	59,132	106,171	N/A	0.88	N/A	N/A
30	125,000	29.28	56,224	100,950	1.71	1.18	8.68	12.07	130,000	30.46	58,473	104,988	N/A	1.22	N/A	N/A
31	125,000	30.63	55,606	99,841	1.71	1.23	9.00	12.59	130,000	31.86	57,831	103,835	N/A	1.28	N/A	N/A
32	125,000	32.05	54,959	98,678	1.71	1.29	9.31	13.22	130,000	33.33	57,157	102,625	N/A	1.34	N/A	N/A
33	125,000	33.54	54,265	97,433	1.74	1.35	9.62	13.76	130,000	34.88	56,436	101,330	N/A	1.40	N/A	N/A
34	125,000	35.10	53,513	96,082	1.74	1.41	9.96	14.34	130,000	36.51	55,653	99,925	N/A	1.47	N/A	N/A
35	125,000	36.76	52,691	94,607	1.78	1.48	10.29	14.92	130,000	38.23	54,799	98,391	N/A	1.53	N/A	N/A
36	125,000	38.35	51,878	93,146	1.78	1.54	11.21	16.25	130,000	39.88	53,953	96,872	N/A	1.60	N/A	N/A
37	125,000	40.01	51,028	91,620	1.81	2.01	12.19	17.68	130,000	41.61	53,069	95,285	N/A	2.09	N/A	N/A
38	125,000	41.74	50,119	89,988	1.86	2.09	13.27	19.25	130,000	43.41	52,124	93,588	N/A	2.18	N/A	N/A
39	125,000	43.59	49,160	88,267	1.86	2.18	14.45	20.95	130,000	45.33	51,126	91,797	N/A	2.27	N/A	N/A
40	125,000	45.51	48,069	86,307	1.88	2.74	15.73	22.80	130,000	47.33	49,992	89,760	N/A	2.84	N/A	N/A
41	125,000	47.55	46,996	84,382	1.93	2.86	17.12	24.82	130,000	49.46	48,876	87,757	N/A	2.97	N/A	N/A
42	125,000	49.72	45,989	82,573	1.95	2.99	18.61	26.98	130,000	51.71	47,828	85,876	N/A	3.11	N/A	N/A
43	125,000	51.98	44,819	80,472	2.00	3.12	20.22	29.32	130,000	54.06	46,612	83,691	N/A	3.25	N/A	N/A
44	125,000	54.33	43,526	78,151	2.00	3.81	21.98	31.86	130,000	56.51	45,267	81,277	N/A	3.96	N/A	N/A
45	125,000	56.83	42,281	75,916	2.02	3.98	23.85	34.58	130,000	59.11	43,973	78,953	N/A	4.14	N/A	N/A
46	125,000	60.34	40,981	73,582	2.07	4.83	26.01	37.72	130,000	62.76	42,621	76,525	N/A	5.03	N/A	N/A
47	125,000	64.09	39,560	71,030	2.10	5.13	28.32	41.07	130,000	66.66	41,142	73,871	N/A	5.34	N/A	N/A
48	125,000	68.08	38,073	68,359	2.14	6.13	30.82	44.69	130,000	70.81	39,595	71,094	N/A	6.38	N/A	N/A
49	125,000	72.36	36,491	65,520	2.17	6.52	33.49	48.56	130,000	75.26	37,951	68,141	N/A	6.78	N/A	N/A
50	125,000	76.88	34,811	62,504	2.22	7.69	36.33	52.67	130,000	79.96	36,204	65,004	N/A	8.00	N/A	N/A
51	125,000	81.71	33,025	59,297	2.29	8.99	39.40	57.13	130,000	84.98	34,346	61,668	N/A	9.35	N/A	N/A
52	125,000	86.83	31,124	55,883	2.31	9.56	42.67	61.87	130,000	90.31	32,369	58,118	N/A	9.94	N/A	N/A
53	125,000	92.29	29,100	52,249	2.36	11.08	46.21	67.00	130,000	95.98	30,264	54,339	N/A	11.52	N/A	N/A
54	125,000	98.06	26,943	48,375	2.43	11.77	49.96	72.44	130,000	101.98	28,020	50,310	N/A	12.24	N/A	N/A
55	125,000	104.16	24,643	44,246	2.51	13.55	53.95	78.22	130,000	108.33	25,628	46,016	N/A	14.09	N/A	N/A
56	125,000	109.24	22,190	39,842	2.53	N/A	58.20	N/A	130,000	113.61	23,078	41,436	N/A	N/A	N/A	N/A
57	125,000	114.57	19,575	35,147	2.60	N/A	62.77	N/A	130,000	119.16	20,358	36,553	N/A	N/A	N/A	N/A
58	125,000	120.25	16,785	30,138	2.67	N/A	67.70	N/A	130,000	125.06	17,456	31,343	N/A	N/A	N/A	N/A
59	125,000	126.28	13,810	24,796	2.75	N/A	72.99	N/A	130,000	131.33	14,362	25,788	N/A	N/A	N/A	N/A
60	125,000	132.63	10,636	19,098	2.87	N/A	78.66	N/A	130,000	137.93	11,062	19,862	N/A	N/A	N/A	N/A
61	125,000	139.33	7,254	13,025	N/A	N/A	N/A	N/A	130,000	144.91	7,544	13,545	N/A	N/A	N/A	N/A
62	125,000	146.40	3,661	6,574	N/A	N/A	N/A	N/A	130,000	152.26	3,808	6,837	N/A	N/A	N/A	N/A
63	125,000	153.85	156	281	N/A	N/A	N/A	N/A	130,000	160.01	163	292	N/A	N/A	N/A	N/A
64	125,000	161.71	0	0	N/A	N/A	N/A	N/A	130,000	168.18	0	0	N/A	N/A	N/A	N/A
65	125,000	170.08	N/A	N/A	N/A	N/A	N/A	N/A	130,000	176.88	N/A	N/A	N/A	N/A	N/A	N/A
66	125,000	180.49	N/A	N/A	N/A	N/A	N/A	N/A	130,000	187.71	N/A	N/A	N/A	N/A	N/A	N/A
67	125,000	191.69	N/A	N/A	N/A	N/A	N/A	N/A	130,000	199.36	N/A	N/A	N/A	N/A	N/A	N/A
68	125,000	203.76	N/A	N/A	N/A	N/A	N/A	N/A	130,000	211.91	N/A	N/A	N/A	N/A	N/A	N/A
69	125,000	216.81	N/A	N/A	N/A	N/A	N/A	N/A	130,000	225.48	N/A	N/A	N/A	N/A	N/A	N/A
70	125,000	230.89	N/A	N/A	N/A	N/A	N/A	N/A	130,000	240.13	N/A	N/A	N/A	N/A	N/A	N/A
71	125,000	246.06	N/A	N/A	N/A	N/A	N/A	N/A	130,000	255.91	N/A	N/A	N/A	N/A	N/A	N/A
72	125,000	262.34	N/A	N/A	N/A	N/A	N/A	N/A	130,000	272.83	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$135,000 Death Benefit									\$140,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}			
18	135,000	19.63	66,790	119,921	N/A	0.59	N/A	140,000	20.36	69,264	124,363	N/A	0.62	N/A			
19	135,000	20.36	66,393	119,208	N/A	0.62	N/A	140,000	21.11	68,852	123,624	N/A	0.64	N/A			
20	135,000	21.14	65,952	118,416	N/A	0.64	N/A	140,000	21.92	68,394	122,802	N/A	0.66	N/A			
21	135,000	21.92	65,545	117,686	N/A	0.66	N/A	140,000	22.73	67,973	122,045	N/A	0.69	N/A			
22	135,000	22.75	65,125	116,932	N/A	0.69	N/A	140,000	23.59	67,537	121,263	N/A	0.71	N/A			
23	135,000	23.63	64,677	116,128	N/A	0.71	N/A	140,000	24.51	67,073	120,429	N/A	0.74	N/A			
24	135,000	24.54	64,184	115,243	N/A	0.74	N/A	140,000	25.45	66,562	119,511	N/A	0.77	N/A			
25	135,000	25.47	63,642	114,269	N/A	0.77	N/A	140,000	26.42	65,999	118,501	N/A	0.80	N/A			
26	135,000	26.59	63,129	113,347	N/A	0.80	N/A	140,000	27.57	65,467	117,545	N/A	0.83	N/A			
27	135,000	27.76	62,598	112,395	N/A	0.84	N/A	140,000	28.79	64,917	116,558	N/A	0.87	N/A			
28	135,000	28.98	62,030	111,374	N/A	0.87	N/A	140,000	30.05	64,327	115,499	N/A	0.91	N/A			
29	135,000	30.28	61,406	110,255	N/A	0.91	N/A	140,000	31.40	63,680	114,338	N/A	0.95	N/A			
30	135,000	31.63	60,722	109,026	N/A	1.27	N/A	140,000	32.80	62,971	113,064	N/A	1.32	N/A			
31	135,000	33.08	60,055	107,828	N/A	1.33	N/A	140,000	34.31	62,279	111,822	N/A	1.38	N/A			
32	135,000	34.61	59,355	106,573	N/A	1.39	N/A	140,000	35.89	61,554	110,520	N/A	1.44	N/A			
33	135,000	36.22	58,606	105,227	N/A	1.45	N/A	140,000	37.56	60,777	109,125	N/A	1.51	N/A			
34	135,000	37.91	57,794	103,768	N/A	1.52	N/A	140,000	39.31	59,934	107,611	N/A	1.58	N/A			
35	135,000	39.70	56,907	102,176	N/A	1.59	N/A	140,000	41.17	59,014	105,960	N/A	1.65	N/A			
36	135,000	41.41	56,028	100,598	N/A	1.66	N/A	140,000	42.95	58,103	104,323	N/A	1.72	N/A			
37	135,000	43.21	55,110	98,949	N/A	2.17	N/A	140,000	44.81	57,151	102,614	N/A	2.25	N/A			
38	135,000	45.07	54,128	97,187	N/A	2.26	N/A	140,000	46.74	56,133	100,787	N/A	2.34	N/A			
39	135,000	47.07	53,093	95,328	N/A	2.36	N/A	140,000	48.82	55,059	98,859	N/A	2.45	N/A			
40	135,000	49.15	51,914	93,212	N/A	2.95	N/A	140,000	50.97	53,837	96,664	N/A	3.06	N/A			
41	135,000	51.36	50,756	91,132	N/A	3.09	N/A	140,000	53.26	52,636	94,508	N/A	3.20	N/A			
42	135,000	53.69	49,668	89,179	N/A	3.23	N/A	140,000	55.68	51,507	92,482	N/A	3.35	N/A			
43	135,000	56.13	48,404	86,910	N/A	3.37	N/A	140,000	58.21	50,197	90,129	N/A	3.50	N/A			
44	135,000	58.68	47,008	84,404	N/A	4.11	N/A	140,000	60.85	48,749	87,530	N/A	4.26	N/A			
45	135,000	61.38	45,664	81,989	N/A	4.30	N/A	140,000	63.65	47,355	85,026	N/A	4.46	N/A			
46	135,000	65.17	44,260	79,468	N/A	5.22	N/A	140,000	67.58	45,899	82,412	N/A	5.41	N/A			
47	135,000	69.22	42,725	76,712	N/A	5.54	N/A	140,000	71.78	44,307	79,554	N/A	5.75	N/A			
48	135,000	73.53	41,118	73,828	N/A	6.62	N/A	140,000	76.25	42,641	76,562	N/A	6.87	N/A			
49	135,000	78.15	39,411	70,762	N/A	7.04	N/A	140,000	81.04	40,870	73,383	N/A	7.30	N/A			
50	135,000	83.03	37,596	67,504	N/A	8.31	N/A	140,000	86.11	38,989	70,004	N/A	8.62	N/A			
51	135,000	88.25	35,667	64,040	N/A	9.71	N/A	140,000	91.52	36,988	66,412	N/A	10.07	N/A			
52	135,000	93.78	33,614	60,353	N/A	10.32	N/A	140,000	97.25	34,859	62,589	N/A	10.70	N/A			
53	135,000	99.67	31,428	56,429	N/A	11.96	N/A	140,000	103.36	32,592	58,519	N/A	12.41	N/A			
54	135,000	105.90	29,098	52,245	N/A	12.71	N/A	140,000	109.82	30,176	54,180	N/A	13.18	N/A			
55	135,000	112.50	26,614	47,785	N/A	14.63	N/A	140,000	116.66	27,600	49,555	N/A	15.17	N/A			
56	135,000	117.97	23,965	43,030	N/A	N/A	N/A	140,000	122.34	24,853	44,623	N/A	N/A	N/A			
57	135,000	123.74	21,141	37,959	N/A	N/A	N/A	140,000	128.32	21,924	39,365	N/A	N/A	N/A			
58	135,000	129.86	18,128	32,549	N/A	N/A	N/A	140,000	134.67	18,799	33,754	N/A	N/A	N/A			
59	135,000	136.38	14,915	26,780	N/A	N/A	N/A	140,000	141.43	15,467	27,772	N/A	N/A	N/A			
60	135,000	143.23	11,487	20,626	N/A	N/A	N/A	140,000	148.54	11,913	21,389	N/A	N/A	N/A			
61	135,000	150.48	7,834	14,066	N/A	N/A	N/A	140,000	156.05	8,124	14,587	N/A	N/A	N/A			
62	135,000	158.11	3,954	7,100	N/A	N/A	N/A	140,000	163.97	4,101	7,363	N/A	N/A	N/A			
63	135,000	166.16	169	303	N/A	N/A	N/A	140,000	172.31	175	315	N/A	N/A	N/A			
64	135,000	174.65	0	0	N/A	N/A	N/A	140,000	181.12	0	0	N/A	N/A	N/A			
65	135,000	183.68	N/A	N/A	N/A	N/A	N/A	140,000	190.49	N/A	N/A	N/A	N/A	N/A			
66	135,000	194.92	N/A	N/A	N/A	N/A	N/A	140,000	202.14	N/A	N/A	N/A	N/A	N/A			
67	135,000	207.02	N/A	N/A	N/A	N/A	N/A	140,000	214.69	N/A	N/A	N/A	N/A	N/A			
68	135,000	220.06	N/A	N/A	N/A	N/A	N/A	140,000	228.21	N/A	N/A	N/A	N/A	N/A			
69	135,000	234.15	N/A	N/A	N/A	N/A	N/A	140,000	242.82	N/A	N/A	N/A	N/A	N/A			
70	135,000	249.37	N/A	N/A	N/A	N/A	N/A	140,000	258.60	N/A	N/A	N/A	N/A	N/A			
71	135,000	265.75	N/A	N/A	N/A	N/A	N/A	140,000	275.59	N/A	N/A	N/A	N/A	N/A			
72	135,000	283.32	N/A	N/A	N/A	N/A	N/A	140,000	293.82	N/A	N/A	N/A	N/A	N/A			

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Please see Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Issue Age	\$145,000 Death Benefit								\$150,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	145,000	21.09	71,737	128,804	N/A	0.64	N/A	N/A	150,000	21.81	74,211	133,246	N/A	0.66	N/A	N/A
19	145,000	21.87	71,311	128,039	N/A	0.66	N/A	N/A	150,000	22.62	73,770	132,454	N/A	0.68	N/A	N/A
20	145,000	22.70	70,837	127,187	N/A	0.69	N/A	N/A	150,000	23.49	73,280	131,573	N/A	0.71	N/A	N/A
21	145,000	23.54	70,400	126,404	N/A	0.71	N/A	N/A	150,000	24.35	72,828	130,762	N/A	0.74	N/A	N/A
22	145,000	24.43	69,949	125,594	N/A	0.74	N/A	N/A	150,000	25.27	72,362	129,925	N/A	0.76	N/A	N/A
23	145,000	25.38	69,468	124,730	N/A	0.77	N/A	N/A	150,000	26.26	71,864	129,031	N/A	0.79	N/A	N/A
24	145,000	26.36	68,939	123,779	N/A	0.80	N/A	N/A	150,000	27.26	71,316	128,048	N/A	0.82	N/A	N/A
25	145,000	27.36	68,356	122,733	N/A	0.83	N/A	N/A	150,000	28.30	70,713	126,965	N/A	0.85	N/A	N/A
26	145,000	28.56	67,805	121,743	N/A	0.86	N/A	N/A	150,000	29.54	70,143	125,942	N/A	0.89	N/A	N/A
27	145,000	29.81	67,235	120,720	N/A	0.90	N/A	N/A	150,000	30.84	69,554	124,883	N/A	0.93	N/A	N/A
28	145,000	31.12	66,625	119,624	N/A	0.94	N/A	N/A	150,000	32.20	68,922	123,749	N/A	0.97	N/A	N/A
29	145,000	32.52	65,955	118,421	N/A	0.98	N/A	N/A	150,000	33.64	68,229	122,505	N/A	1.01	N/A	N/A
30	145,000	33.97	65,220	117,102	N/A	1.36	N/A	N/A	150,000	35.14	67,469	121,139	N/A	1.41	N/A	N/A
31	145,000	35.53	64,503	115,815	N/A	1.43	N/A	N/A	150,000	36.76	66,728	119,809	N/A	1.48	N/A	N/A
32	145,000	37.18	63,752	114,467	N/A	1.49	N/A	N/A	150,000	38.46	65,951	118,414	N/A	1.54	N/A	N/A
33	145,000	38.90	62,947	113,022	N/A	1.56	N/A	N/A	150,000	40.25	65,118	116,919	N/A	1.61	N/A	N/A
34	145,000	40.72	62,075	111,455	N/A	1.63	N/A	N/A	150,000	42.12	64,215	115,298	N/A	1.69	N/A	N/A
35	145,000	42.64	61,122	109,744	N/A	1.71	N/A	N/A	150,000	44.11	63,230	113,528	N/A	1.77	N/A	N/A
36	145,000	44.48	60,178	108,049	N/A	1.78	N/A	N/A	150,000	46.01	62,253	111,775	N/A	1.85	N/A	N/A
37	145,000	46.41	59,192	106,279	N/A	2.33	N/A	N/A	150,000	48.01	61,233	109,944	N/A	2.41	N/A	N/A
38	145,000	48.41	58,138	104,386	N/A	2.43	N/A	N/A	150,000	50.08	60,143	107,986	N/A	2.51	N/A	N/A
39	145,000	50.56	57,026	102,389	N/A	2.53	N/A	N/A	150,000	52.30	58,992	105,920	N/A	2.62	N/A	N/A
40	145,000	52.79	55,760	100,117	N/A	3.17	N/A	N/A	150,000	54.61	57,683	103,569	N/A	3.28	N/A	N/A
41	145,000	55.16	54,516	97,883	N/A	3.31	N/A	N/A	150,000	57.06	56,396	101,258	N/A	3.43	N/A	N/A
42	145,000	57.67	53,347	95,784	N/A	3.46	N/A	N/A	150,000	59.66	55,187	99,087	N/A	3.58	N/A	N/A
43	145,000	60.29	51,990	93,348	N/A	3.62	N/A	N/A	150,000	62.37	53,783	96,566	N/A	3.75	N/A	N/A
44	145,000	63.02	50,490	90,656	N/A	4.42	N/A	N/A	150,000	65.20	52,232	93,782	N/A	4.57	N/A	N/A
45	145,000	65.92	49,046	88,063	N/A	4.62	N/A	N/A	150,000	68.20	50,738	91,099	N/A	4.78	N/A	N/A
46	145,000	70.00	47,538	85,355	N/A	5.60	N/A	N/A	150,000	72.41	49,178	88,298	N/A	5.80	N/A	N/A
47	145,000	74.35	45,890	82,395	N/A	5.95	N/A	N/A	150,000	76.91	47,472	85,236	N/A	6.16	N/A	N/A
48	145,000	78.97	44,164	79,297	N/A	7.11	N/A	N/A	150,000	81.70	45,687	82,031	N/A	7.36	N/A	N/A
49	145,000	83.94	42,330	76,003	N/A	7.56	N/A	N/A	150,000	86.83	43,790	78,624	N/A	7.82	N/A	N/A
50	145,000	89.18	40,381	72,504	N/A	8.92	N/A	N/A	150,000	92.26	41,774	75,004	N/A	9.23	N/A	N/A
51	145,000	94.78	38,309	68,784	N/A	10.43	N/A	N/A	150,000	98.05	39,630	71,156	N/A	10.79	N/A	N/A
52	145,000	100.72	36,104	64,824	N/A	11.08	N/A	N/A	150,000	104.20	37,349	67,059	N/A	11.47	N/A	N/A
53	145,000	107.05	33,756	60,609	N/A	12.85	N/A	N/A	150,000	110.75	34,920	62,699	N/A	13.29	N/A	N/A
54	145,000	113.75	31,253	56,115	N/A	13.65	N/A	N/A	150,000	117.67	32,331	58,050	N/A	14.12	N/A	N/A
55	145,000	120.83	28,585	51,325	N/A	15.71	N/A	N/A	150,000	125.00	29,571	53,095	N/A	16.25	N/A	N/A
56	145,000	126.71	25,740	46,217	N/A	N/A	N/A	N/A	150,000	131.08	26,628	47,811	N/A	N/A	N/A	N/A
57	145,000	132.90	22,707	40,771	N/A	N/A	N/A	N/A	150,000	137.49	23,490	42,177	N/A	N/A	N/A	N/A
58	145,000	139.48	19,471	34,960	N/A	N/A	N/A	N/A	150,000	144.29	20,142	36,165	N/A	N/A	N/A	N/A
59	145,000	146.48	16,020	28,764	N/A	N/A	N/A	N/A	150,000	151.53	16,572	29,755	N/A	N/A	N/A	N/A
60	145,000	153.84	12,338	22,153	N/A	N/A	N/A	N/A	150,000	159.15	12,764	22,917	N/A	N/A	N/A	N/A
61	145,000	161.62	8,414	15,108	N/A	N/A	N/A	N/A	150,000	167.20	8,705	15,629	N/A	N/A	N/A	N/A
62	145,000	169.82	4,247	7,626	N/A	N/A	N/A	N/A	150,000	175.68	4,394	7,889	N/A	N/A	N/A	N/A
63	145,000	178.47	181	326	N/A	N/A	N/A	N/A	150,000	184.62	188	337	N/A	N/A	N/A	N/A
64	145,000	187.58	0	0	N/A	N/A	N/A	N/A	150,000	194.05	0	0	N/A	N/A	N/A	N/A
65	145,000	197.29	N/A	N/A	N/A	N/A	N/A	N/A	150,000	204.09	N/A	N/A	N/A	N/A	N/A	N/A
66	145,000	209.36	N/A	N/A	N/A	N/A	N/A	N/A	150,000	216.58	N/A	N/A	N/A	N/A	N/A	N/A
67	145,000	222.36	N/A	N/A	N/A	N/A	N/A	N/A	150,000	230.02	N/A	N/A	N/A	N/A	N/A	N/A
68	145,000	236.36	N/A	N/A	N/A	N/A	N/A	N/A	150,000	244.51	N/A	N/A	N/A	N/A	N/A	N/A
69	145,000	251.50	N/A	N/A	N/A	N/A	N/A	N/A	150,000	260.17	N/A	N/A	N/A	N/A	N/A	N/A
70	145,000	267.84	N/A	N/A	N/A	N/A	N/A	N/A	150,000	277.07	N/A	N/A	N/A	N/A	N/A	N/A
71	145,000	285.43	N/A	N/A	N/A	N/A	N/A	N/A	150,000	295.27	N/A	N/A	N/A	N/A	N/A	N/A
72	145,000	304.31	N/A	N/A	N/A	N/A	N/A	N/A	150,000	314.80	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$155,000 Death Benefit									\$160,000 Death Benefit								
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65²	Paid-Up Death Benefit at Age 65^{2,3}	ADB* of Premium⁴	20-Year Level Term Premium per Week^{5,6}	20-Year Level Term Premium with Waiver per Week^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65²	Paid-Up Death Benefit at Age 65^{2,3}	ADB* of Premium⁴	20-Year Level Term Premium per Week^{5,6}	20-Year Level Term Premium with Waiver per Week^{4,5,6}			
18	155,000	22.54	76,685	137,687	N/A	0.68	N/A	160,000	23.27	79,158	142,129	N/A	0.70	N/A			
19	155,000	23.37	76,229	136,869	N/A	0.71	N/A	160,000	24.13	78,688	141,284	N/A	0.73	N/A			
20	155,000	24.27	75,722	135,959	N/A	0.73	N/A	160,000	25.05	78,165	140,345	N/A	0.76	N/A			
21	155,000	25.16	75,256	135,121	N/A	0.76	N/A	160,000	25.97	77,683	139,480	N/A	0.78	N/A			
22	155,000	26.12	74,774	134,256	N/A	0.79	N/A	160,000	26.96	77,186	138,586	N/A	0.81	N/A			
23	155,000	27.13	74,259	133,332	N/A	0.82	N/A	160,000	28.01	76,654	137,633	N/A	0.85	N/A			
24	155,000	28.17	73,693	132,316	N/A	0.85	N/A	160,000	29.08	76,070	136,584	N/A	0.88	N/A			
25	155,000	29.25	73,070	131,197	N/A	0.88	N/A	160,000	30.19	75,427	135,429	N/A	0.91	N/A			
26	155,000	30.53	72,481	130,140	N/A	0.92	N/A	160,000	31.51	74,819	134,338	N/A	0.95	N/A			
27	155,000	31.87	71,872	129,046	N/A	0.96	N/A	160,000	32.90	74,190	133,209	N/A	0.99	N/A			
28	155,000	33.27	71,219	127,874	N/A	1.00	N/A	160,000	34.34	73,517	131,999	N/A	1.04	N/A			
29	155,000	34.76	70,503	126,588	N/A	1.05	N/A	160,000	35.88	72,778	130,672	N/A	1.08	N/A			
30	155,000	36.31	69,717	125,177	N/A	1.46	N/A	160,000	37.48	71,966	129,215	N/A	1.50	N/A			
31	155,000	37.98	68,952	123,803	N/A	1.52	N/A	160,000	39.21	71,176	127,796	N/A	1.57	N/A			
32	155,000	39.74	68,149	122,361	N/A	1.59	N/A	160,000	41.02	70,347	126,308	N/A	1.65	N/A			
33	155,000	41.59	67,289	120,816	N/A	1.67	N/A	160,000	42.93	69,459	124,714	N/A	1.72	N/A			
34	155,000	43.52	66,356	119,141	N/A	1.75	N/A	160,000	44.93	68,496	122,984	N/A	1.80	N/A			
35	155,000	45.58	65,337	117,313	N/A	1.83	N/A	160,000	47.05	67,445	121,097	N/A	1.89	N/A			
36	155,000	47.55	64,328	115,501	N/A	1.91	N/A	160,000	49.08	66,403	119,227	N/A	1.97	N/A			
37	155,000	49.61	63,274	113,608	N/A	2.49	N/A	160,000	51.21	65,315	117,273	N/A	2.57	N/A			
38	155,000	51.75	62,147	111,585	N/A	2.59	N/A	160,000	53.42	64,152	115,185	N/A	2.68	N/A			
39	155,000	54.05	60,958	109,451	N/A	2.71	N/A	160,000	55.79	62,925	112,981	N/A	2.79	N/A			
40	155,000	56.43	59,605	107,021	N/A	3.39	N/A	160,000	58.25	61,528	110,473	N/A	3.50	N/A			
41	155,000	58.96	58,275	104,633	N/A	3.54	N/A	160,000	60.87	60,155	108,009	N/A	3.66	N/A			
42	155,000	61.65	57,026	102,390	N/A	3.70	N/A	160,000	63.64	58,866	105,693	N/A	3.82	N/A			
43	155,000	64.45	55,575	99,785	N/A	3.87	N/A	160,000	66.53	57,368	103,004	N/A	4.00	N/A			
44	155,000	67.37	53,973	96,908	N/A	4.72	N/A	160,000	69.54	55,714	100,034	N/A	4.87	N/A			
45	155,000	70.47	52,429	94,136	N/A	4.94	N/A	160,000	72.74	54,120	97,172	N/A	5.10	N/A			
46	155,000	74.82	50,817	91,241	N/A	5.99	N/A	160,000	77.24	52,456	94,185	N/A	6.18	N/A			
47	155,000	79.47	49,054	88,077	N/A	6.36	N/A	160,000	82.04	50,637	90,918	N/A	6.57	N/A			
48	155,000	84.42	47,210	84,765	N/A	7.60	N/A	160,000	87.14	48,733	87,500	N/A	7.85	N/A			
49	155,000	89.73	45,249	81,245	N/A	8.08	N/A	160,000	92.62	46,709	83,866	N/A	8.34	N/A			
50	155,000	95.33	43,166	77,505	N/A	9.54	N/A	160,000	98.41	44,558	80,005	N/A	9.85	N/A			
51	155,000	101.32	40,951	73,528	N/A	11.15	N/A	160,000	104.59	42,272	75,899	N/A	11.51	N/A			
52	155,000	107.67	38,593	69,295	N/A	11.85	N/A	160,000	111.14	39,838	71,530	N/A	12.23	N/A			
53	155,000	114.44	36,084	64,789	N/A	13.74	N/A	160,000	118.13	37,248	66,879	N/A	14.18	N/A			
54	155,000	121.59	33,409	59,985	N/A	14.60	N/A	160,000	125.51	34,486	61,920	N/A	15.07	N/A			
55	155,000	129.16	30,557	54,865	N/A	16.80	N/A	160,000	133.33	31,542	56,635	N/A	17.34	N/A			
56	155,000	135.45	27,516	49,404	N/A	N/A	N/A	160,000	139.82	28,403	50,998	N/A	N/A	N/A			
57	155,000	142.07	24,273	43,582	N/A	N/A	N/A	160,000	146.65	25,056	44,988	N/A	N/A	N/A			
58	155,000	149.10	20,813	37,371	N/A	N/A	N/A	160,000	153.91	21,485	38,576	N/A	N/A	N/A			
59	155,000	156.58	17,124	30,747	N/A	N/A	N/A	160,000	161.64	17,677	31,739	N/A	N/A	N/A			
60	155,000	164.45	13,189	23,681	N/A	N/A	N/A	160,000	169.76	13,614	24,445	N/A	N/A	N/A			
61	155,000	172.77	8,995	16,150	N/A	N/A	N/A	160,000	178.34	9,285	16,671	N/A	N/A	N/A			
62	155,000	181.53	4,540	8,152	N/A	N/A	N/A	160,000	187.39	4,686	8,415	N/A	N/A	N/A			
63	155,000	190.77	194	348	N/A	N/A	N/A	160,000	196.93	200	360	N/A	N/A	N/A			
64	155,000	200.52	0	0	N/A	N/A	N/A	160,000	206.99	0	0	N/A	N/A	N/A			
65	155,000	210.89	N/A	N/A	N/A	N/A	N/A	160,000	217.70	N/A	N/A	N/A	N/A	N/A			
66	155,000	223.80	N/A	N/A	N/A	N/A	N/A	160,000	231.02	N/A	N/A	N/A	N/A	N/A			
67	155,000	237.69	N/A	N/A	N/A	N/A	N/A	160,000	245.36	N/A	N/A	N/A	N/A	N/A			
68	155,000	252.66	N/A	N/A	N/A	N/A	N/A	160,000	260.81	N/A	N/A	N/A	N/A	N/A			
69	155,000	268.84	N/A	N/A	N/A	N/A	N/A	160,000	277.51	N/A	N/A	N/A	N/A	N/A			
70	155,000	286.31	N/A	N/A	N/A	N/A	N/A	160,000	295.54	N/A	N/A	N/A	N/A	N/A			
71	155,000	305.12	N/A	N/A	N/A	N/A	N/A	160,000	314.96	N/A	N/A	N/A	N/A	N/A			
72	155,000	325.30	N/A	N/A	N/A	N/A	N/A	160,000	335.79	N/A	N/A	N/A	N/A	N/A			

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³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$165,000 Death Benefit									\$170,000 Death Benefit						
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	165,000	23.99	81,632	146,570	N/A	0.72	N/A	170,000	24.72	84,106	151,012	N/A	0.75	N/A	
19	165,000	24.88	81,147	145,699	N/A	0.75	N/A	170,000	25.64	83,606	150,114	N/A	0.77	N/A	
20	165,000	25.83	80,607	144,730	N/A	0.78	N/A	170,000	26.62	83,050	149,116	N/A	0.80	N/A	
21	165,000	26.79	80,111	143,839	N/A	0.81	N/A	170,000	27.60	82,538	148,197	N/A	0.83	N/A	
22	165,000	27.80	79,598	142,917	N/A	0.84	N/A	170,000	28.64	82,010	147,248	N/A	0.86	N/A	
23	165,000	28.88	79,050	141,934	N/A	0.87	N/A	170,000	29.76	81,445	146,235	N/A	0.90	N/A	
24	165,000	29.99	78,448	140,852	N/A	0.90	N/A	170,000	30.90	80,825	145,121	N/A	0.93	N/A	
25	165,000	31.13	77,784	139,661	N/A	0.94	N/A	170,000	32.08	80,141	143,894	N/A	0.97	N/A	
26	165,000	32.50	77,157	138,536	N/A	0.98	N/A	170,000	33.48	79,495	142,734	N/A	1.01	N/A	
27	165,000	33.93	76,509	137,371	N/A	1.02	N/A	170,000	34.95	78,827	141,534	N/A	1.05	N/A	
28	165,000	35.42	75,814	136,124	N/A	1.07	N/A	170,000	36.49	78,112	140,249	N/A	1.10	N/A	
29	165,000	37.00	75,052	134,755	N/A	1.11	N/A	170,000	38.12	77,326	138,839	N/A	1.15	N/A	
30	165,000	38.65	74,215	133,253	N/A	1.55	N/A	170,000	39.82	76,464	137,291	N/A	1.60	N/A	
31	165,000	40.43	73,400	131,790	N/A	1.62	N/A	170,000	41.66	75,625	135,784	N/A	1.67	N/A	
32	165,000	42.30	72,546	130,255	N/A	1.70	N/A	170,000	43.58	74,744	134,202	N/A	1.75	N/A	
33	165,000	44.27	71,630	128,611	N/A	1.78	N/A	170,000	45.61	73,800	132,508	N/A	1.83	N/A	
34	165,000	46.33	70,637	126,828	N/A	1.86	N/A	170,000	47.74	72,777	130,671	N/A	1.91	N/A	
35	165,000	48.52	69,552	124,881	N/A	1.95	N/A	170,000	49.99	71,660	128,665	N/A	2.00	N/A	
36	165,000	50.62	68,478	122,953	N/A	2.03	N/A	170,000	52.15	70,553	126,678	N/A	2.09	N/A	
37	165,000	52.81	67,356	120,938	N/A	2.65	N/A	170,000	54.41	69,397	124,603	N/A	2.73	N/A	
38	165,000	55.09	66,157	118,784	N/A	2.76	N/A	170,000	56.76	68,162	122,384	N/A	2.84	N/A	
39	165,000	57.53	64,891	116,512	N/A	2.88	N/A	170,000	59.28	66,858	120,043	N/A	2.97	N/A	
40	165,000	60.07	63,451	113,926	N/A	3.61	N/A	170,000	61.89	65,374	117,378	N/A	3.72	N/A	
41	165,000	62.77	62,035	111,384	N/A	3.77	N/A	170,000	64.67	63,915	114,759	N/A	3.88	N/A	
42	165,000	65.62	60,705	108,996	N/A	3.94	N/A	170,000	67.61	62,545	112,299	N/A	4.06	N/A	
43	165,000	68.61	59,161	106,223	N/A	4.12	N/A	170,000	70.69	60,954	109,442	N/A	4.25	N/A	
44	165,000	71.72	57,455	103,160	N/A	5.02	N/A	170,000	73.89	59,196	106,286	N/A	5.18	N/A	
45	165,000	75.02	55,811	100,209	N/A	5.26	N/A	170,000	77.29	57,503	103,246	N/A	5.41	N/A	
46	165,000	79.65	54,095	97,128	N/A	6.38	N/A	170,000	82.06	55,735	100,071	N/A	6.57	N/A	
47	165,000	84.60	52,219	93,760	N/A	6.77	N/A	170,000	87.16	53,802	96,601	N/A	6.98	N/A	
48	165,000	89.87	50,256	90,234	N/A	8.09	N/A	170,000	92.59	51,779	92,968	N/A	8.34	N/A	
49	165,000	95.51	48,168	86,486	N/A	8.60	N/A	170,000	98.41	49,628	89,107	N/A	8.86	N/A	
50	165,000	101.48	45,951	82,505	N/A	10.15	N/A	170,000	104.56	47,343	85,005	N/A	10.46	N/A	
51	165,000	107.86	43,593	78,271	N/A	11.87	N/A	170,000	111.13	44,914	80,643	N/A	12.23	N/A	
52	165,000	114.62	41,083	73,765	N/A	12.61	N/A	170,000	118.09	42,328	76,001	N/A	12.99	N/A	
53	165,000	121.82	38,412	68,969	N/A	14.62	N/A	170,000	125.51	39,576	71,059	N/A	15.07	N/A	
54	165,000	129.43	35,564	63,855	N/A	15.54	N/A	170,000	133.36	36,642	65,790	N/A	16.01	N/A	
55	165,000	137.49	32,528	58,404	N/A	17.88	N/A	170,000	141.66	33,514	60,174	N/A	18.42	N/A	
56	165,000	144.19	29,291	52,592	N/A	N/A	N/A	170,000	148.56	30,178	54,186	N/A	N/A	N/A	
57	165,000	151.23	25,839	46,394	N/A	N/A	N/A	170,000	155.82	26,622	47,800	N/A	N/A	N/A	
58	165,000	158.72	22,156	39,782	N/A	N/A	N/A	170,000	163.53	22,828	40,987	N/A	N/A	N/A	
59	165,000	166.69	18,229	32,731	N/A	N/A	N/A	170,000	171.74	18,782	33,723	N/A	N/A	N/A	
60	165,000	175.06	14,040	25,209	N/A	N/A	N/A	170,000	180.37	14,465	25,973	N/A	N/A	N/A	
61	165,000	183.92	9,575	17,192	N/A	N/A	N/A	170,000	189.49	9,865	17,713	N/A	N/A	N/A	
62	165,000	193.25	4,833	8,678	N/A	N/A	N/A	170,000	199.10	4,979	8,941	N/A	N/A	N/A	
63	165,000	203.08	206	371	N/A	N/A	N/A	170,000	209.24	213	382	N/A	N/A	N/A	
64	165,000	213.46	0	0	N/A	N/A	N/A	170,000	219.93	0	0	N/A	N/A	N/A	
65	165,000	224.50	N/A	N/A	N/A	N/A	N/A	170,000	231.30	N/A	N/A	N/A	N/A	N/A	
66	165,000	238.24	N/A	N/A	N/A	N/A	N/A	170,000	245.46	N/A	N/A	N/A	N/A	N/A	
67	165,000	253.03	N/A	N/A	N/A	N/A	N/A	170,000	260.69	N/A	N/A	N/A	N/A	N/A	
68	165,000	268.96	N/A	N/A	N/A	N/A	N/A	170,000	277.11	N/A	N/A	N/A	N/A	N/A	
69	165,000	286.18	N/A	N/A	N/A	N/A	N/A	170,000	294.86	N/A	N/A	N/A	N/A	N/A	
70	165,000	304.78	N/A	N/A	N/A	N/A	N/A	170,000	314.01	N/A	N/A	N/A	N/A	N/A	
71	165,000	324.80	N/A	N/A	N/A	N/A	N/A	170,000	334.64	N/A	N/A	N/A	N/A	N/A	
72	165,000	346.28	N/A	N/A	N/A	N/A	N/A	170,000	356.78	N/A	N/A	N/A	N/A	N/A	

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

Issue Age	\$175,000 Death Benefit								\$180,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}		
18	175,000	25.45	86,580	155,453	N/A	0.77	N/A	180,000	26.17	89,053	159,895	N/A	0.79	N/A	N/A	
19	175,000	26.39	86,065	154,529	N/A	0.80	N/A	180,000	27.14	88,524	158,944	N/A	0.82	N/A	N/A	
20	175,000	27.40	85,493	153,502	N/A	0.83	N/A	180,000	28.18	87,935	157,888	N/A	0.85	N/A	N/A	
21	175,000	28.41	84,966	152,556	N/A	0.86	N/A	180,000	29.22	87,394	156,915	N/A	0.88	N/A	N/A	
22	175,000	29.49	84,422	151,579	N/A	0.89	N/A	180,000	30.33	86,834	155,910	N/A	0.91	N/A	N/A	
23	175,000	30.63	83,841	150,536	N/A	0.92	N/A	180,000	31.51	86,236	154,837	N/A	0.95	N/A	N/A	
24	175,000	31.81	83,202	149,389	N/A	0.96	N/A	180,000	32.72	85,579	153,657	N/A	0.99	N/A	N/A	
25	175,000	33.02	82,499	148,126	N/A	1.00	N/A	180,000	33.96	84,856	152,358	N/A	1.02	N/A	N/A	
26	175,000	34.47	81,834	146,932	N/A	1.04	N/A	180,000	35.45	84,172	151,130	N/A	1.07	N/A	N/A	
27	175,000	35.98	81,146	145,697	N/A	1.08	N/A	180,000	37.01	83,464	149,860	N/A	1.12	N/A	N/A	
28	175,000	37.56	80,409	144,374	N/A	1.13	N/A	180,000	38.64	82,706	148,499	N/A	1.16	N/A	N/A	
29	175,000	39.25	79,601	142,922	N/A	1.18	N/A	180,000	40.37	81,875	147,006	N/A	1.22	N/A	N/A	
30	175,000	41.00	78,713	141,329	N/A	1.64	N/A	180,000	42.17	80,962	145,367	N/A	1.69	N/A	N/A	
31	175,000	42.88	77,849	139,777	N/A	1.72	N/A	180,000	44.11	80,073	143,771	N/A	1.77	N/A	N/A	
32	175,000	44.87	76,942	138,150	N/A	1.80	N/A	180,000	46.15	79,141	142,097	N/A	1.85	N/A	N/A	
33	175,000	46.95	75,971	136,406	N/A	1.88	N/A	180,000	48.29	78,142	140,303	N/A	1.94	N/A	N/A	
34	175,000	49.14	74,918	134,514	N/A	1.97	N/A	180,000	50.54	77,058	138,357	N/A	2.03	N/A	N/A	
35	175,000	51.46	73,768	132,450	N/A	2.06	N/A	180,000	52.93	75,875	136,234	N/A	2.12	N/A	N/A	
36	175,000	53.68	72,629	130,404	N/A	2.15	N/A	180,000	55.22	74,704	134,130	N/A	2.21	N/A	N/A	
37	175,000	56.01	71,439	128,268	N/A	2.81	N/A	180,000	57.61	73,480	131,932	N/A	2.89	N/A	N/A	
38	175,000	58.43	70,166	125,983	N/A	2.93	N/A	180,000	60.10	72,171	129,583	N/A	3.01	N/A	N/A	
39	175,000	61.02	68,824	123,573	N/A	3.06	N/A	180,000	62.76	70,790	127,104	N/A	3.14	N/A	N/A	
40	175,000	63.71	67,296	120,830	N/A	3.83	N/A	180,000	65.53	69,219	124,282	N/A	3.94	N/A	N/A	
41	175,000	66.57	65,795	118,134	N/A	4.00	N/A	180,000	68.47	67,675	121,510	N/A	4.11	N/A	N/A	
42	175,000	69.60	64,384	115,602	N/A	4.18	N/A	180,000	71.59	66,224	118,905	N/A	4.30	N/A	N/A	
43	175,000	72.76	62,746	112,661	N/A	4.37	N/A	180,000	74.84	64,539	115,880	N/A	4.50	N/A	N/A	
44	175,000	76.06	60,937	109,412	N/A	5.33	N/A	180,000	78.24	62,678	112,538	N/A	5.48	N/A	N/A	
45	175,000	79.56	59,194	106,282	N/A	5.57	N/A	180,000	81.84	60,885	109,319	N/A	5.73	N/A	N/A	
46	175,000	84.48	57,374	103,014	N/A	6.76	N/A	180,000	86.89	59,013	105,958	N/A	6.96	N/A	N/A	
47	175,000	89.73	55,384	99,442	N/A	7.18	N/A	180,000	92.29	56,966	102,283	N/A	7.39	N/A	N/A	
48	175,000	95.31	53,302	95,703	N/A	8.58	N/A	180,000	98.04	54,824	98,437	N/A	8.83	N/A	N/A	
49	175,000	101.30	51,088	91,728	N/A	9.12	N/A	180,000	104.20	52,547	94,349	N/A	9.38	N/A	N/A	
50	175,000	107.63	48,736	87,505	N/A	10.77	N/A	180,000	110.71	50,128	90,005	N/A	11.08	N/A	N/A	
51	175,000	114.39	46,235	83,015	N/A	12.59	N/A	180,000	117.66	47,556	85,387	N/A	12.95	N/A	N/A	
52	175,000	121.56	43,573	78,236	N/A	13.38	N/A	180,000	125.04	44,818	80,471	N/A	13.76	N/A	N/A	
53	175,000	129.20	40,740	73,149	N/A	15.51	N/A	180,000	132.89	41,904	75,239	N/A	15.95	N/A	N/A	
54	175,000	137.28	37,720	67,725	N/A	16.48	N/A	180,000	141.20	38,797	69,660	N/A	16.95	N/A	N/A	
55	175,000	145.83	34,500	61,944	N/A	18.96	N/A	180,000	149.99	35,485	63,714	N/A	19.50	N/A	N/A	
56	175,000	152.93	31,066	55,779	N/A	N/A	N/A	180,000	157.30	31,954	57,373	N/A	N/A	N/A	N/A	
57	175,000	160.40	27,405	49,206	N/A	N/A	N/A	180,000	164.98	28,188	50,612	N/A	N/A	N/A	N/A	
58	175,000	168.34	23,499	42,193	N/A	N/A	N/A	180,000	173.15	24,170	43,398	N/A	N/A	N/A	N/A	
59	175,000	176.79	19,334	34,714	N/A	N/A	N/A	180,000	181.84	19,886	35,706	N/A	N/A	N/A	N/A	
60	175,000	185.67	14,891	26,737	N/A	N/A	N/A	180,000	190.98	15,316	27,501	N/A	N/A	N/A	N/A	
61	175,000	195.06	10,155	18,234	N/A	N/A	N/A	180,000	200.64	10,445	18,755	N/A	N/A	N/A	N/A	
62	175,000	204.96	5,126	9,204	N/A	N/A	N/A	180,000	210.81	5,272	9,467	N/A	N/A	N/A	N/A	
63	175,000	215.39	219	393	N/A	N/A	N/A	180,000	221.54	225	404	N/A	N/A	N/A	N/A	
64	175,000	226.39	0	0	N/A	N/A	N/A	180,000	232.86	0	0	N/A	N/A	N/A	N/A	
65	175,000	238.11	N/A	N/A	N/A	N/A	N/A	180,000	244.91	N/A	N/A	N/A	N/A	N/A	N/A	
66	175,000	252.68	N/A	N/A	N/A	N/A	N/A	180,000	259.90	N/A	N/A	N/A	N/A	N/A	N/A	
67	175,000	268.36	N/A	N/A	N/A	N/A	N/A	180,000	276.03	N/A	N/A	N/A	N/A	N/A	N/A	
68	175,000	285.26	N/A	N/A	N/A	N/A	N/A	180,000	293.41	N/A	N/A	N/A	N/A	N/A	N/A	
69	175,000	303.53	N/A	N/A	N/A	N/A	N/A	180,000	312.20	N/A	N/A	N/A	N/A	N/A	N/A	
70	175,000	323.25	N/A	N/A	N/A	N/A	N/A	180,000	332.49	N/A	N/A	N/A	N/A	N/A	N/A	
71	175,000	344.49	N/A	N/A	N/A	N/A	N/A	180,000	354.33	N/A	N/A	N/A	N/A	N/A	N/A	
72	175,000	367.27	N/A	N/A	N/A	N/A	N/A	180,000	377.76	N/A	N/A	N/A	N/A	N/A	N/A	

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⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$185,000 Death Benefit									\$190,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	185,000	26.90	91,527	164,336	N/A	0.81	N/A	N/A	190,000	27.63	94,001	168,778	N/A	0.83	N/A	N/A
19	185,000	27.90	90,983	163,360	N/A	0.84	N/A	N/A	190,000	28.65	93,442	167,775	N/A	0.86	N/A	N/A
20	185,000	28.96	90,378	162,273	N/A	0.87	N/A	N/A	190,000	29.75	92,821	166,659	N/A	0.90	N/A	N/A
21	185,000	30.03	89,821	161,274	N/A	0.91	N/A	N/A	190,000	30.84	92,249	165,632	N/A	0.93	N/A	N/A
22	185,000	31.17	89,246	160,241	N/A	0.94	N/A	N/A	190,000	32.01	91,658	164,571	N/A	0.97	N/A	N/A
23	185,000	32.38	88,632	159,138	N/A	0.98	N/A	N/A	190,000	33.26	91,027	163,439	N/A	1.00	N/A	N/A
24	185,000	33.63	87,956	157,925	N/A	1.01	N/A	N/A	190,000	34.53	90,334	162,194	N/A	1.04	N/A	N/A
25	185,000	34.91	87,213	156,590	N/A	1.05	N/A	N/A	190,000	35.85	89,570	160,822	N/A	1.08	N/A	N/A
26	185,000	36.44	86,510	155,328	N/A	1.10	N/A	N/A	190,000	37.42	88,848	159,526	N/A	1.13	N/A	N/A
27	185,000	38.04	85,783	154,022	N/A	1.15	N/A	N/A	190,000	39.06	88,101	158,185	N/A	1.18	N/A	N/A
28	185,000	39.71	85,004	152,624	N/A	1.20	N/A	N/A	190,000	40.78	87,301	156,749	N/A	1.23	N/A	N/A
29	185,000	41.49	84,149	151,089	N/A	1.25	N/A	N/A	190,000	42.61	86,423	155,173	N/A	1.28	N/A	N/A
30	185,000	43.34	83,211	149,405	N/A	1.74	N/A	N/A	190,000	44.51	85,460	153,443	N/A	1.79	N/A	N/A
31	185,000	45.33	82,297	147,764	N/A	1.82	N/A	N/A	190,000	46.56	84,522	151,758	N/A	1.87	N/A	N/A
32	185,000	47.43	81,339	146,044	N/A	1.90	N/A	N/A	190,000	48.71	83,537	149,991	N/A	1.95	N/A	N/A
33	185,000	49.63	80,312	144,200	N/A	1.99	N/A	N/A	190,000	50.98	82,483	148,098	N/A	2.04	N/A	N/A
34	185,000	51.95	79,199	142,201	N/A	2.08	N/A	N/A	190,000	53.35	81,339	146,044	N/A	2.14	N/A	N/A
35	185,000	54.40	77,983	140,018	N/A	2.18	N/A	N/A	190,000	55.87	80,091	143,803	N/A	2.24	N/A	N/A
36	185,000	56.75	76,779	137,856	N/A	2.27	N/A	N/A	190,000	58.28	78,854	141,582	N/A	2.34	N/A	N/A
37	185,000	59.21	75,521	135,597	N/A	2.97	N/A	N/A	190,000	60.81	77,562	139,262	N/A	3.05	N/A	N/A
38	185,000	61.77	74,176	133,182	N/A	3.09	N/A	N/A	190,000	63.44	76,181	136,782	N/A	3.18	N/A	N/A
39	185,000	64.51	72,757	130,635	N/A	3.23	N/A	N/A	190,000	66.25	74,723	134,165	N/A	3.32	N/A	N/A
40	185,000	67.35	71,142	127,735	N/A	4.05	N/A	N/A	190,000	69.17	73,065	131,187	N/A	4.16	N/A	N/A
41	185,000	70.38	69,554	124,885	N/A	4.23	N/A	N/A	190,000	72.28	71,434	128,260	N/A	4.34	N/A	N/A
42	185,000	73.58	68,063	122,208	N/A	4.42	N/A	N/A	190,000	75.57	69,903	125,510	N/A	4.54	N/A	N/A
43	185,000	76.92	66,332	119,098	N/A	4.62	N/A	N/A	190,000	79.00	68,125	122,317	N/A	4.74	N/A	N/A
44	185,000	80.41	64,419	115,664	N/A	5.63	N/A	N/A	190,000	82.58	66,160	118,790	N/A	5.79	N/A	N/A
45	185,000	84.11	62,576	112,356	N/A	5.89	N/A	N/A	190,000	86.38	64,268	115,392	N/A	6.05	N/A	N/A
46	185,000	89.30	60,652	108,901	N/A	7.15	N/A	N/A	190,000	91.72	62,292	111,844	N/A	7.34	N/A	N/A
47	185,000	94.85	58,549	105,124	N/A	7.59	N/A	N/A	190,000	97.42	60,131	107,965	N/A	7.80	N/A	N/A
48	185,000	100.76	56,347	101,171	N/A	9.07	N/A	N/A	190,000	103.48	57,870	103,906	N/A	9.32	N/A	N/A
49	185,000	107.09	54,007	96,970	N/A	9.64	N/A	N/A	190,000	109.99	55,467	99,590	N/A	9.90	N/A	N/A
50	185,000	113.78	51,521	92,505	N/A	11.38	N/A	N/A	190,000	116.86	52,913	95,005	N/A	11.69	N/A	N/A
51	185,000	120.93	48,877	87,759	N/A	13.31	N/A	N/A	190,000	124.20	50,198	90,130	N/A	13.67	N/A	N/A
52	185,000	128.51	46,063	82,706	N/A	14.14	N/A	N/A	190,000	131.98	47,308	84,942	N/A	14.52	N/A	N/A
53	185,000	136.58	43,068	77,329	N/A	16.39	N/A	N/A	190,000	140.28	44,232	79,419	N/A	16.84	N/A	N/A
54	185,000	145.12	39,875	71,595	N/A	17.42	N/A	N/A	190,000	149.05	40,953	73,530	N/A	17.89	N/A	N/A
55	185,000	154.16	36,471	65,484	N/A	20.05	N/A	N/A	190,000	158.33	37,457	67,253	N/A	20.59	N/A	N/A
56	185,000	161.67	32,841	58,967	N/A	N/A	N/A	N/A	190,000	166.04	33,729	60,560	N/A	N/A	N/A	N/A
57	185,000	169.56	28,971	52,018	N/A	N/A	N/A	N/A	190,000	174.15	29,754	53,423	N/A	N/A	N/A	N/A
58	185,000	177.96	24,842	44,604	N/A	N/A	N/A	N/A	190,000	182.77	25,513	45,809	N/A	N/A	N/A	N/A
59	185,000	186.89	20,439	36,698	N/A	N/A	N/A	N/A	190,000	191.94	20,991	37,690	N/A	N/A	N/A	N/A
60	185,000	196.28	15,742	28,264	N/A	N/A	N/A	N/A	190,000	201.59	16,167	29,028	N/A	N/A	N/A	N/A
61	185,000	206.21	10,736	19,276	N/A	N/A	N/A	N/A	190,000	211.78	11,026	19,797	N/A	N/A	N/A	N/A
62	185,000	216.67	5,419	9,730	N/A	N/A	N/A	N/A	190,000	222.52	5,565	9,993	N/A	N/A	N/A	N/A
63	185,000	227.70	231	416	N/A	N/A	N/A	N/A	190,000	233.85	238	427	N/A	N/A	N/A	N/A
64	185,000	239.33	0	0	N/A	N/A	N/A	N/A	190,000	245.80	0	0	N/A	N/A	N/A	N/A
65	185,000	251.71	N/A	N/A	N/A	N/A	N/A	N/A	190,000	258.51	N/A	N/A	N/A	N/A	N/A	N/A
66	185,000	267.12	N/A	N/A	N/A	N/A	N/A	N/A	190,000	274.34	N/A	N/A	N/A	N/A	N/A	N/A
67	185,000	283.70	N/A	N/A	N/A	N/A	N/A	N/A	190,000	291.36	N/A	N/A	N/A	N/A	N/A	N/A
68	185,000	301.56	N/A	N/A	N/A	N/A	N/A	N/A	190,000	309.71	N/A	N/A	N/A	N/A	N/A	N/A
69	185,000	320.87	N/A	N/A	N/A	N/A	N/A	N/A	190,000	329.55	N/A	N/A	N/A	N/A	N/A	N/A
70	185,000	341.72	N/A	N/A	N/A	N/A	N/A	N/A	190,000	350.96	N/A	N/A	N/A	N/A	N/A	N/A
71	185,000	364.17	N/A	N/A	N/A	N/A	N/A	N/A	190,000	374.01	N/A	N/A	N/A	N/A	N/A	N/A
72	185,000	388.26	N/A	N/A	N/A	N/A	N/A	N/A	190,000	398.75	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$195,000 Death Benefit									\$200,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	195,000	28.36	96,474	173,219	N/A	0.86	N/A	N/A	200,000	29.08	98,948	177,661	N/A	0.88	N/A	N/A
19	195,000	29.41	95,901	172,190	N/A	0.89	N/A	N/A	200,000	30.16	98,360	176,605	N/A	0.91	N/A	N/A
20	195,000	30.53	95,263	171,045	N/A	0.92	N/A	N/A	200,000	31.31	97,706	175,431	N/A	0.94	N/A	N/A
21	195,000	31.66	94,676	169,991	N/A	0.95	N/A	N/A	200,000	32.47	97,104	174,350	N/A	0.98	N/A	N/A
22	195,000	32.86	94,070	168,902	N/A	0.99	N/A	N/A	200,000	33.70	96,482	173,233	N/A	1.02	N/A	N/A
23	195,000	34.13	93,423	167,740	N/A	1.03	N/A	N/A	200,000	35.01	95,818	172,041	N/A	1.06	N/A	N/A
24	195,000	35.44	92,711	166,462	N/A	1.07	N/A	N/A	200,000	36.35	95,088	170,730	N/A	1.10	N/A	N/A
25	195,000	36.79	91,927	165,054	N/A	1.11	N/A	N/A	200,000	37.74	94,284	169,286	N/A	1.14	N/A	N/A
26	195,000	38.41	91,186	163,724	N/A	1.16	N/A	N/A	200,000	39.39	93,524	167,922	N/A	1.19	N/A	N/A
27	195,000	40.09	90,420	162,348	N/A	1.21	N/A	N/A	200,000	41.12	92,738	166,511	N/A	1.24	N/A	N/A
28	195,000	41.86	89,599	160,874	N/A	1.26	N/A	N/A	200,000	42.93	91,896	164,999	N/A	1.29	N/A	N/A
29	195,000	43.73	88,698	159,256	N/A	1.32	N/A	N/A	200,000	44.85	90,972	163,340	N/A	1.35	N/A	N/A
30	195,000	45.68	87,709	157,481	N/A	1.83	N/A	N/A	200,000	46.85	89,958	161,519	N/A	1.88	N/A	N/A
31	195,000	47.78	86,746	155,752	N/A	1.92	N/A	N/A	200,000	49.01	88,970	159,745	N/A	1.97	N/A	N/A
32	195,000	49.99	85,736	153,938	N/A	2.00	N/A	N/A	200,000	51.27	87,934	157,885	N/A	2.06	N/A	N/A
33	195,000	52.32	84,653	151,995	N/A	2.10	N/A	N/A	200,000	53.66	86,824	155,892	N/A	2.15	N/A	N/A
34	195,000	54.76	83,480	149,887	N/A	2.20	N/A	N/A	200,000	56.16	85,620	153,730	N/A	2.25	N/A	N/A
35	195,000	57.34	82,198	147,587	N/A	2.30	N/A	N/A	200,000	58.81	84,306	151,371	N/A	2.36	N/A	N/A
36	195,000	59.82	80,929	145,308	N/A	2.40	N/A	N/A	200,000	61.35	83,004	149,033	N/A	2.46	N/A	N/A
37	195,000	62.41	79,603	142,927	N/A	3.13	N/A	N/A	200,000	64.01	81,644	146,591	N/A	3.21	N/A	N/A
38	195,000	65.11	78,185	140,381	N/A	3.26	N/A	N/A	200,000	66.77	80,190	143,981	N/A	3.34	N/A	N/A
39	195,000	67.99	76,690	137,696	N/A	3.40	N/A	N/A	200,000	69.74	78,656	141,227	N/A	3.49	N/A	N/A
40	195,000	70.99	74,987	134,639	N/A	4.26	N/A	N/A	200,000	72.81	76,910	138,092	N/A	4.37	N/A	N/A
41	195,000	74.18	73,314	131,635	N/A	4.46	N/A	N/A	200,000	76.08	75,194	135,011	N/A	4.57	N/A	N/A
42	195,000	77.56	71,742	128,813	N/A	4.66	N/A	N/A	200,000	79.54	73,582	132,116	N/A	4.78	N/A	N/A
43	195,000	81.08	69,917	125,536	N/A	4.87	N/A	N/A	200,000	83.16	71,710	128,755	N/A	4.99	N/A	N/A
44	195,000	84.76	67,901	121,916	N/A	5.94	N/A	N/A	200,000	86.93	69,642	125,042	N/A	6.09	N/A	N/A
45	195,000	88.66	65,959	118,429	N/A	6.21	N/A	N/A	200,000	90.93	67,650	121,465	N/A	6.37	N/A	N/A
46	195,000	94.13	63,931	114,788	N/A	7.54	N/A	N/A	200,000	96.54	65,570	117,731	N/A	7.73	N/A	N/A
47	195,000	99.98	61,714	110,807	N/A	8.00	N/A	N/A	200,000	102.54	63,296	113,648	N/A	8.21	N/A	N/A
48	195,000	106.21	59,393	106,640	N/A	9.56	N/A	N/A	200,000	108.93	60,916	109,375	N/A	9.81	N/A	N/A
49	195,000	112.88	56,926	102,211	N/A	10.16	N/A	N/A	200,000	115.77	58,386	104,832	N/A	10.42	N/A	N/A
50	195,000	119.93	54,306	97,506	N/A	12.00	N/A	N/A	200,000	123.01	55,698	100,006	N/A	12.31	N/A	N/A
51	195,000	127.47	51,519	92,502	N/A	14.03	N/A	N/A	200,000	130.74	52,840	94,874	N/A	14.39	N/A	N/A
52	195,000	135.46	48,553	87,177	N/A	14.90	N/A	N/A	200,000	138.93	49,798	89,412	N/A	15.29	N/A	N/A
53	195,000	143.97	45,396	81,509	N/A	17.28	N/A	N/A	200,000	147.66	46,560	83,598	N/A	17.72	N/A	N/A
54	195,000	152.97	42,030	75,465	N/A	18.36	N/A	N/A	200,000	156.89	43,108	77,400	N/A	18.83	N/A	N/A
55	195,000	162.49	38,442	69,023	N/A	21.13	N/A	N/A	200,000	166.66	39,428	70,793	N/A	21.67	N/A	N/A
56	195,000	170.41	34,616	62,154	N/A	N/A	N/A	N/A	200,000	174.77	35,504	63,748	N/A	N/A	N/A	N/A
57	195,000	178.73	30,537	54,829	N/A	N/A	N/A	N/A	200,000	183.31	31,320	56,235	N/A	N/A	N/A	N/A
58	195,000	187.58	26,185	47,015	N/A	N/A	N/A	N/A	200,000	192.39	26,856	48,220	N/A	N/A	N/A	N/A
59	195,000	196.99	21,544	38,682	N/A	N/A	N/A	N/A	200,000	202.04	22,096	39,674	N/A	N/A	N/A	N/A
60	195,000	206.89	16,593	29,792	N/A	N/A	N/A	N/A	200,000	212.20	17,018	30,556	N/A	N/A	N/A	N/A
61	195,000	217.36	11,316	20,318	N/A	N/A	N/A	N/A	200,000	222.93	11,606	20,839	N/A	N/A	N/A	N/A
62	195,000	228.38	5,712	10,256	N/A	N/A	N/A	N/A	200,000	234.24	5,858	10,518	N/A	N/A	N/A	N/A
63	195,000	240.01	244	438	N/A	N/A	N/A	N/A	200,000	246.16	250	449	N/A	N/A	N/A	N/A
64	195,000	252.27	0	0	N/A	N/A	N/A	N/A	200,000	258.74	0	0	N/A	N/A	N/A	N/A
65	195,000	265.32	N/A	N/A	N/A	N/A	N/A	N/A	200,000	272.12	N/A	N/A	N/A	N/A	N/A	N/A
66	195,000	281.56	N/A	N/A	N/A	N/A	N/A	N/A	200,000	288.77	N/A	N/A	N/A	N/A	N/A	N/A
67	195,000	299.03	N/A	N/A	N/A	N/A	N/A	N/A	200,000	306.70	N/A	N/A	N/A	N/A	N/A	N/A
68	195,000	317.86	N/A	N/A	N/A	N/A	N/A	N/A	200,000	326.01	N/A	N/A	N/A	N/A	N/A	N/A
69	195,000	338.22	N/A	N/A	N/A	N/A	N/A	N/A	200,000	346.89	N/A	N/A	N/A	N/A	N/A	N/A
70	195,000	360.19	N/A	N/A	N/A	N/A	N/A	N/A	200,000	369.43	N/A	N/A	N/A	N/A	N/A	N/A
71	195,000	383.86	N/A	N/A	N/A	N/A	N/A	N/A	200,000	393.70	N/A	N/A	N/A	N/A	N/A	N/A
72	195,000	409.24	N/A	N/A	N/A	N/A	N/A	N/A	200,000	419.74	N/A	N/A	N/A	N/A	N/A	N/A

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⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$205,000 Death Benefit

\$210,000 Death Benefit

Issue Age	\$205,000 Death Benefit								\$210,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	205,000	29.81	101,422	182,102	N/A	0.90	N/A	N/A	210,000	30.54	103,895	186,544	N/A	0.92	N/A	N/A
19	205,000	30.91	100,819	181,020	N/A	0.93	N/A	N/A	210,000	31.67	103,278	185,435	N/A	0.95	N/A	N/A
20	205,000	32.10	100,149	179,816	N/A	0.97	N/A	N/A	210,000	32.88	102,591	184,202	N/A	0.99	N/A	N/A
21	205,000	33.28	99,532	178,708	N/A	1.00	N/A	N/A	210,000	34.09	101,959	183,067	N/A	1.03	N/A	N/A
22	205,000	34.54	98,894	177,564	N/A	1.04	N/A	N/A	210,000	35.38	101,306	181,895	N/A	1.07	N/A	N/A
23	205,000	35.88	98,213	176,342	N/A	1.08	N/A	N/A	210,000	36.76	100,609	180,643	N/A	1.11	N/A	N/A
24	205,000	37.26	97,465	174,998	N/A	1.12	N/A	N/A	210,000	38.17	99,842	179,266	N/A	1.15	N/A	N/A
25	205,000	38.68	96,641	173,519	N/A	1.17	N/A	N/A	210,000	39.62	98,998	177,751	N/A	1.19	N/A	N/A
26	205,000	40.37	95,862	172,120	N/A	1.22	N/A	N/A	210,000	41.36	98,200	176,318	N/A	1.25	N/A	N/A
27	205,000	42.15	95,056	170,673	N/A	1.27	N/A	N/A	210,000	43.18	97,375	174,836	N/A	1.30	N/A	N/A
28	205,000	44.00	94,193	169,124	N/A	1.32	N/A	N/A	210,000	45.07	96,491	173,249	N/A	1.36	N/A	N/A
29	205,000	45.97	93,246	167,423	N/A	1.38	N/A	N/A	210,000	47.09	95,521	171,507	N/A	1.42	N/A	N/A
30	205,000	48.02	92,207	165,557	N/A	1.93	N/A	N/A	210,000	49.19	94,456	169,595	N/A	1.97	N/A	N/A
31	205,000	50.23	91,194	163,739	N/A	2.01	N/A	N/A	210,000	51.46	93,419	167,732	N/A	2.06	N/A	N/A
32	205,000	52.56	90,132	161,832	N/A	2.11	N/A	N/A	210,000	53.84	92,331	165,779	N/A	2.16	N/A	N/A
33	205,000	55.00	88,995	159,789	N/A	2.20	N/A	N/A	210,000	56.34	91,165	163,687	N/A	2.26	N/A	N/A
34	205,000	57.56	87,761	157,574	N/A	2.31	N/A	N/A	210,000	58.97	89,901	161,417	N/A	2.36	N/A	N/A
35	205,000	60.28	86,414	155,155	N/A	2.42	N/A	N/A	210,000	61.75	88,521	158,940	N/A	2.47	N/A	N/A
36	205,000	62.88	85,079	152,759	N/A	2.52	N/A	N/A	210,000	64.42	87,154	156,485	N/A	2.58	N/A	N/A
37	205,000	65.61	83,685	150,256	N/A	3.29	N/A	N/A	210,000	67.21	85,726	153,921	N/A	3.37	N/A	N/A
38	205,000	68.44	82,195	147,580	N/A	3.43	N/A	N/A	210,000	70.11	84,200	151,180	N/A	3.51	N/A	N/A
39	205,000	71.48	80,622	144,757	N/A	3.58	N/A	N/A	210,000	73.22	82,589	148,288	N/A	3.67	N/A	N/A
40	205,000	74.63	78,833	141,544	N/A	4.48	N/A	N/A	210,000	76.45	80,756	144,996	N/A	4.59	N/A	N/A
41	205,000	77.98	77,074	138,386	N/A	4.68	N/A	N/A	210,000	79.89	78,954	141,761	N/A	4.80	N/A	N/A
42	205,000	81.53	75,422	135,419	N/A	4.90	N/A	N/A	210,000	83.52	77,261	138,722	N/A	5.02	N/A	N/A
43	205,000	85.24	73,503	131,974	N/A	5.12	N/A	N/A	210,000	87.32	75,296	135,193	N/A	5.24	N/A	N/A
44	205,000	89.10	71,383	128,168	N/A	6.24	N/A	N/A	210,000	91.27	73,124	131,294	N/A	6.39	N/A	N/A
45	205,000	93.20	69,341	124,502	N/A	6.53	N/A	N/A	210,000	95.47	71,033	127,539	N/A	6.69	N/A	N/A
46	205,000	98.96	67,209	120,674	N/A	7.92	N/A	N/A	210,000	101.37	68,849	123,617	N/A	8.11	N/A	N/A
47	205,000	105.11	64,878	116,489	N/A	8.41	N/A	N/A	210,000	107.67	66,461	119,330	N/A	8.62	N/A	N/A
48	205,000	111.65	62,439	112,109	N/A	10.05	N/A	N/A	210,000	114.37	63,962	114,843	N/A	10.30	N/A	N/A
49	205,000	118.67	59,846	107,453	N/A	10.68	N/A	N/A	210,000	121.56	61,305	110,074	N/A	10.95	N/A	N/A
50	205,000	126.08	57,090	102,506	N/A	12.61	N/A	N/A	210,000	129.16	58,483	105,006	N/A	12.92	N/A	N/A
51	205,000	134.00	54,161	97,246	N/A	14.74	N/A	N/A	210,000	137.27	55,482	99,618	N/A	15.10	N/A	N/A
52	205,000	142.40	51,043	91,648	N/A	15.67	N/A	N/A	210,000	145.87	52,288	93,883	N/A	16.05	N/A	N/A
53	205,000	151.35	47,724	85,688	N/A	18.17	N/A	N/A	210,000	155.04	48,888	87,778	N/A	18.61	N/A	N/A
54	205,000	160.81	44,186	79,335	N/A	19.30	N/A	N/A	210,000	164.73	45,263	81,270	N/A	19.77	N/A	N/A
55	205,000	170.83	40,414	72,563	N/A	22.21	N/A	N/A	210,000	174.99	41,399	74,333	N/A	22.75	N/A	N/A
56	205,000	179.14	36,392	65,341	N/A	N/A	N/A	N/A	210,000	183.51	37,279	66,935	N/A	N/A	N/A	N/A
57	205,000	187.90	32,103	57,641	N/A	N/A	N/A	N/A	210,000	192.48	32,886	59,047	N/A	N/A	N/A	N/A
58	205,000	197.20	27,527	49,426	N/A	N/A	N/A	N/A	210,000	202.01	28,199	50,631	N/A	N/A	N/A	N/A
59	205,000	207.09	22,648	40,665	N/A	N/A	N/A	N/A	210,000	212.15	23,201	41,657	N/A	N/A	N/A	N/A
60	205,000	217.50	17,443	31,320	N/A	N/A	N/A	N/A	210,000	222.81	17,869	32,084	N/A	N/A	N/A	N/A
61	205,000	228.50	11,896	21,360	N/A	N/A	N/A	N/A	210,000	234.07	12,186	21,881	N/A	N/A	N/A	N/A
62	205,000	240.09	6,004	10,781	N/A	N/A	N/A	N/A	210,000	245.95	6,151	11,044	N/A	N/A	N/A	N/A
63	205,000	252.31	256	461	N/A	N/A	N/A	N/A	210,000	258.47	263	472	N/A	N/A	N/A	N/A
64	205,000	265.20	0	0	N/A	N/A	N/A	N/A	210,000	271.67	0	0	N/A	N/A	N/A	N/A
65	205,000	278.92	N/A	N/A	N/A	N/A	N/A	N/A	210,000	285.73	N/A	N/A	N/A	N/A	N/A	N/A
66	205,000	295.99	N/A	N/A	N/A	N/A	N/A	N/A	210,000	303.21	N/A	N/A	N/A	N/A	N/A	N/A
67	205,000	314.36	N/A	N/A	N/A	N/A	N/A	N/A	210,000	322.03	N/A	N/A	N/A	N/A	N/A	N/A
68	205,000	334.16	N/A	N/A	N/A	N/A	N/A	N/A	210,000	342.31	N/A	N/A	N/A	N/A	N/A	N/A
69	205,000	355.56	N/A	N/A	N/A	N/A	N/A	N/A	210,000	364.23	N/A	N/A	N/A	N/A	N/A	N/A
70	205,000	378.66	N/A	N/A	N/A	N/A	N/A	N/A	210,000	387.90	N/A	N/A	N/A	N/A	N/A	N/A
71	205,000	403.54	N/A	N/A	N/A	N/A	N/A	N/A	210,000	413.38	N/A	N/A	N/A	N/A	N/A	N/A
72	205,000	430.23	N/A	N/A	N/A	N/A	N/A	N/A	210,000	440.72	N/A	N/A	N/A	N/A	N/A	N/A

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Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$215,000 Death Benefit									\$220,000 Death Benefit						
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	
18	215,000	31.26	106,369	190,985	N/A	0.94	N/A	220,000	31.99	108,843	195,427	N/A	0.96	N/A	
19	215,000	32.42	105,737	189,850	N/A	0.98	N/A	220,000	33.17	108,196	194,265	N/A	1.00	N/A	
20	215,000	33.66	105,034	188,588	N/A	1.01	N/A	220,000	34.44	107,477	192,974	N/A	1.04	N/A	
21	215,000	34.90	104,387	187,426	N/A	1.05	N/A	220,000	35.71	106,814	191,785	N/A	1.08	N/A	
22	215,000	36.22	103,718	186,225	N/A	1.09	N/A	220,000	37.07	106,130	190,556	N/A	1.12	N/A	
23	215,000	37.63	103,004	184,944	N/A	1.13	N/A	220,000	38.51	105,400	189,245	N/A	1.16	N/A	
24	215,000	39.08	102,220	183,535	N/A	1.18	N/A	220,000	39.99	104,597	187,803	N/A	1.20	N/A	
25	215,000	40.57	101,355	181,983	N/A	1.22	N/A	220,000	41.51	103,712	186,215	N/A	1.25	N/A	
26	215,000	42.34	100,538	180,516	N/A	1.28	N/A	220,000	43.33	102,876	184,714	N/A	1.30	N/A	
27	215,000	44.20	99,693	178,999	N/A	1.33	N/A	220,000	45.23	102,012	183,162	N/A	1.36	N/A	
28	215,000	46.15	98,788	177,374	N/A	1.39	N/A	220,000	47.22	101,086	181,499	N/A	1.42	N/A	
29	215,000	48.21	97,795	175,590	N/A	1.45	N/A	220,000	49.34	100,069	179,674	N/A	1.48	N/A	
30	215,000	50.36	96,705	173,633	N/A	2.02	N/A	220,000	51.54	98,954	177,671	N/A	2.07	N/A	
31	215,000	52.68	95,643	171,726	N/A	2.11	N/A	220,000	53.91	97,867	175,720	N/A	2.16	N/A	
32	215,000	55.12	94,529	169,726	N/A	2.21	N/A	220,000	56.40	96,727	173,674	N/A	2.26	N/A	
33	215,000	57.68	93,336	167,584	N/A	2.31	N/A	220,000	59.02	95,506	171,481	N/A	2.37	N/A	
34	215,000	60.37	92,042	165,260	N/A	2.42	N/A	220,000	61.77	94,182	169,103	N/A	2.48	N/A	
35	215,000	63.22	90,629	162,724	N/A	2.53	N/A	220,000	64.69	92,737	166,508	N/A	2.59	N/A	
36	215,000	65.95	89,229	160,211	N/A	2.64	N/A	220,000	67.49	91,304	163,937	N/A	2.70	N/A	
37	215,000	68.81	87,767	157,586	N/A	3.45	N/A	220,000	70.41	89,808	161,251	N/A	3.53	N/A	
38	215,000	71.78	86,204	154,779	N/A	3.59	N/A	220,000	73.45	88,209	158,379	N/A	3.68	N/A	
39	215,000	74.97	84,555	151,818	N/A	3.75	N/A	220,000	76.71	86,522	155,349	N/A	3.84	N/A	
40	215,000	78.27	82,678	148,448	N/A	4.70	N/A	220,000	80.09	84,601	151,901	N/A	4.81	N/A	
41	215,000	81.79	80,834	145,136	N/A	4.91	N/A	220,000	83.69	82,713	148,512	N/A	5.03	N/A	
42	215,000	85.51	79,101	142,025	N/A	5.14	N/A	220,000	87.50	80,940	145,328	N/A	5.25	N/A	
43	215,000	89.40	77,088	138,412	N/A	5.37	N/A	220,000	91.47	78,881	141,631	N/A	5.49	N/A	
44	215,000	93.45	74,865	134,420	N/A	6.55	N/A	220,000	95.62	76,606	137,546	N/A	6.70	N/A	
45	215,000	97.75	72,724	130,575	N/A	6.85	N/A	220,000	100.02	74,415	133,612	N/A	7.01	N/A	
46	215,000	103.78	70,488	126,561	N/A	8.31	N/A	220,000	106.20	72,127	129,504	N/A	8.50	N/A	
47	215,000	110.23	68,043	122,171	N/A	8.82	N/A	220,000	112.80	69,626	125,013	N/A	9.03	N/A	
48	215,000	117.10	65,485	117,578	N/A	10.54	N/A	220,000	119.82	67,008	120,312	N/A	10.79	N/A	
49	215,000	124.46	62,765	112,694	N/A	11.21	N/A	220,000	127.35	64,225	115,315	N/A	11.47	N/A	
50	215,000	132.23	59,875	107,506	N/A	13.23	N/A	220,000	135.31	61,268	110,006	N/A	13.54	N/A	
51	215,000	140.54	56,803	101,990	N/A	15.46	N/A	220,000	143.81	58,124	104,362	N/A	15.82	N/A	
52	215,000	149.35	53,533	96,118	N/A	16.43	N/A	220,000	152.82	54,778	98,353	N/A	16.81	N/A	
53	215,000	158.73	50,052	89,868	N/A	19.05	N/A	220,000	162.42	51,216	91,958	N/A	19.50	N/A	
54	215,000	168.66	46,341	83,205	N/A	20.24	N/A	220,000	172.58	47,419	85,140	N/A	20.71	N/A	
55	215,000	179.16	42,385	76,103	N/A	23.29	N/A	220,000	183.32	43,371	77,872	N/A	23.84	N/A	
56	215,000	187.88	38,167	68,529	N/A	N/A	N/A	220,000	192.25	39,054	70,122	N/A	N/A	N/A	
57	215,000	197.06	33,669	60,453	N/A	N/A	N/A	220,000	201.64	34,452	61,859	N/A	N/A	N/A	
58	215,000	206.82	28,870	51,837	N/A	N/A	N/A	220,000	211.63	29,542	53,042	N/A	N/A	N/A	
59	215,000	217.20	23,753	42,649	N/A	N/A	N/A	220,000	222.25	24,306	43,641	N/A	N/A	N/A	
60	215,000	228.11	18,294	32,848	N/A	N/A	N/A	220,000	233.42	18,720	33,612	N/A	N/A	N/A	
61	215,000	239.65	12,476	22,402	N/A	N/A	N/A	220,000	245.22	12,767	22,923	N/A	N/A	N/A	
62	215,000	251.80	6,297	11,307	N/A	N/A	N/A	220,000	257.66	6,444	11,570	N/A	N/A	N/A	
63	215,000	264.62	269	483	N/A	N/A	N/A	220,000	270.77	275	494	N/A	N/A	N/A	
64	215,000	278.14	0	0	N/A	N/A	N/A	220,000	284.61	0	0	N/A	N/A	N/A	
65	215,000	292.53	N/A	N/A	N/A	N/A	N/A	220,000	299.33	N/A	N/A	N/A	N/A	N/A	
66	215,000	310.43	N/A	N/A	N/A	N/A	N/A	220,000	317.65	N/A	N/A	N/A	N/A	N/A	
67	215,000	329.70	N/A	N/A	N/A	N/A	N/A	220,000	337.37	N/A	N/A	N/A	N/A	N/A	
68	215,000	350.46	N/A	N/A	N/A	N/A	N/A	220,000	358.61	N/A	N/A	N/A	N/A	N/A	
69	215,000	372.91	N/A	N/A	N/A	N/A	N/A	220,000	381.58	N/A	N/A	N/A	N/A	N/A	
70	215,000	397.13	N/A	N/A	N/A	N/A	N/A	220,000	406.37	N/A	N/A	N/A	N/A	N/A	
71	215,000	423.22	N/A	N/A	N/A	N/A	N/A	220,000	433.07	N/A	N/A	N/A	N/A	N/A	
72	215,000	451.22	N/A	N/A	N/A	N/A	N/A	220,000	461.71	N/A	N/A	N/A	N/A	N/A	

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⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$225,000 Death Benefit

\$230,000 Death Benefit

Issue Age	\$225,000 Death Benefit								\$230,000 Death Benefit							
	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}		
18	225,000	32.72	111,317	199,868	N/A	0.99	N/A	N/A	230,000	33.44	113,790	204,310	N/A	1.01	N/A	N/A
19	225,000	33.93	110,655	198,680	N/A	1.02	N/A	N/A	230,000	34.68	113,114	203,096	N/A	1.05	N/A	N/A
20	225,000	35.23	109,919	197,359	N/A	1.06	N/A	N/A	230,000	36.01	112,362	201,745	N/A	1.09	N/A	N/A
21	225,000	36.52	109,242	196,143	N/A	1.10	N/A	N/A	230,000	37.34	111,670	200,502	N/A	1.12	N/A	N/A
22	225,000	37.91	108,542	194,887	N/A	1.14	N/A	N/A	230,000	38.75	110,954	199,218	N/A	1.17	N/A	N/A
23	225,000	39.38	107,795	193,546	N/A	1.19	N/A	N/A	230,000	40.26	110,191	197,847	N/A	1.21	N/A	N/A
24	225,000	40.89	106,974	192,071	N/A	1.23	N/A	N/A	230,000	41.80	109,351	196,339	N/A	1.26	N/A	N/A
25	225,000	42.45	106,070	190,447	N/A	1.28	N/A	N/A	230,000	43.40	108,427	194,679	N/A	1.31	N/A	N/A
26	225,000	44.31	105,215	188,912	N/A	1.33	N/A	N/A	230,000	45.30	107,553	193,110	N/A	1.36	N/A	N/A
27	225,000	46.26	104,330	187,324	N/A	1.39	N/A	N/A	230,000	47.29	106,649	191,487	N/A	1.42	N/A	N/A
28	225,000	48.29	103,383	185,624	N/A	1.45	N/A	N/A	230,000	49.37	105,680	189,749	N/A	1.49	N/A	N/A
29	225,000	50.46	102,344	183,757	N/A	1.52	N/A	N/A	230,000	51.58	104,618	187,841	N/A	1.55	N/A	N/A
30	225,000	52.71	101,203	181,709	N/A	2.11	N/A	N/A	230,000	53.88	103,452	185,747	N/A	2.16	N/A	N/A
31	225,000	55.13	100,091	179,713	N/A	2.21	N/A	N/A	230,000	56.36	102,316	183,707	N/A	2.26	N/A	N/A
32	225,000	57.68	98,926	177,621	N/A	2.31	N/A	N/A	230,000	58.96	101,124	181,568	N/A	2.36	N/A	N/A
33	225,000	60.37	97,677	175,379	N/A	2.42	N/A	N/A	230,000	61.71	99,848	179,276	N/A	2.47	N/A	N/A
34	225,000	63.18	96,323	172,947	N/A	2.53	N/A	N/A	230,000	64.58	98,463	176,790	N/A	2.59	N/A	N/A
35	225,000	66.16	94,844	170,292	N/A	2.65	N/A	N/A	230,000	67.63	96,952	174,077	N/A	2.71	N/A	N/A
36	225,000	69.02	93,380	167,662	N/A	2.77	N/A	N/A	230,000	70.55	95,455	171,388	N/A	2.83	N/A	N/A
37	225,000	72.01	91,850	164,915	N/A	3.61	N/A	N/A	230,000	73.61	93,891	168,580	N/A	3.69	N/A	N/A
38	225,000	75.12	90,214	161,978	N/A	3.76	N/A	N/A	230,000	76.79	92,219	165,578	N/A	3.84	N/A	N/A
39	225,000	78.45	88,488	158,880	N/A	3.93	N/A	N/A	230,000	80.20	90,454	162,410	N/A	4.01	N/A	N/A
40	225,000	81.91	86,524	155,353	N/A	4.92	N/A	N/A	230,000	83.73	88,447	158,805	N/A	5.03	N/A	N/A
41	225,000	85.59	84,593	151,887	N/A	5.14	N/A	N/A	230,000	87.49	86,473	155,262	N/A	5.25	N/A	N/A
42	225,000	89.49	82,780	148,631	N/A	5.37	N/A	N/A	230,000	91.47	84,619	151,934	N/A	5.49	N/A	N/A
43	225,000	93.55	80,674	144,849	N/A	5.62	N/A	N/A	230,000	95.63	82,467	148,068	N/A	5.74	N/A	N/A
44	225,000	97.79	78,347	140,672	N/A	6.85	N/A	N/A	230,000	99.97	80,088	143,798	N/A	7.00	N/A	N/A
45	225,000	102.29	76,106	136,648	N/A	7.17	N/A	N/A	230,000	104.57	77,798	139,685	N/A	7.32	N/A	N/A
46	225,000	108.61	73,766	132,447	N/A	8.69	N/A	N/A	230,000	111.02	75,406	135,390	N/A	8.89	N/A	N/A
47	225,000	115.36	71,208	127,854	N/A	9.23	N/A	N/A	230,000	117.92	72,790	130,695	N/A	9.44	N/A	N/A
48	225,000	122.54	68,531	123,046	N/A	11.03	N/A	N/A	230,000	125.27	70,053	125,781	N/A	11.28	N/A	N/A
49	225,000	130.25	65,684	117,936	N/A	11.73	N/A	N/A	230,000	133.14	67,144	120,557	N/A	11.99	N/A	N/A
50	225,000	138.38	62,660	112,506	N/A	13.84	N/A	N/A	230,000	141.46	64,053	115,006	N/A	14.15	N/A	N/A
51	225,000	147.08	59,445	106,733	N/A	16.18	N/A	N/A	230,000	150.35	60,766	109,105	N/A	16.54	N/A	N/A
52	225,000	156.29	56,023	100,589	N/A	17.20	N/A	N/A	230,000	159.77	57,268	102,824	N/A	17.58	N/A	N/A
53	225,000	166.12	52,380	94,048	N/A	19.94	N/A	N/A	230,000	169.81	53,544	96,138	N/A	20.38	N/A	N/A
54	225,000	176.50	48,497	87,075	N/A	21.18	N/A	N/A	230,000	180.42	49,574	89,010	N/A	21.66	N/A	N/A
55	225,000	187.49	44,357	79,642	N/A	24.38	N/A	N/A	230,000	191.66	45,342	81,412	N/A	24.92	N/A	N/A
56	225,000	196.62	39,942	71,716	N/A	N/A	N/A	N/A	230,000	200.99	40,830	73,310	N/A	N/A	N/A	N/A
57	225,000	206.23	35,235	63,265	N/A	N/A	N/A	N/A	230,000	210.81	36,018	64,670	N/A	N/A	N/A	N/A
58	225,000	216.44	30,213	54,248	N/A	N/A	N/A	N/A	230,000	221.25	30,884	55,453	N/A	N/A	N/A	N/A
59	225,000	227.30	24,858	44,633	N/A	N/A	N/A	N/A	230,000	232.35	25,410	45,625	N/A	N/A	N/A	N/A
60	225,000	238.72	19,145	34,376	N/A	N/A	N/A	N/A	230,000	244.03	19,571	35,139	N/A	N/A	N/A	N/A
61	225,000	250.79	13,057	23,444	N/A	N/A	N/A	N/A	230,000	256.37	13,347	23,965	N/A	N/A	N/A	N/A
62	225,000	263.51	6,590	11,833	N/A	N/A	N/A	N/A	230,000	269.37	6,737	12,096	N/A	N/A	N/A	N/A
63	225,000	276.93	281	505	N/A	N/A	N/A	N/A	230,000	283.08	288	517	N/A	N/A	N/A	N/A
64	225,000	291.08	0	0	N/A	N/A	N/A	N/A	230,000	297.55	0	0	N/A	N/A	N/A	N/A
65	225,000	306.13	N/A	N/A	N/A	N/A	N/A	N/A	230,000	312.94	N/A	N/A	N/A	N/A	N/A	N/A
66	225,000	324.87	N/A	N/A	N/A	N/A	N/A	N/A	230,000	332.09	N/A	N/A	N/A	N/A	N/A	N/A
67	225,000	345.03	N/A	N/A	N/A	N/A	N/A	N/A	230,000	352.70	N/A	N/A	N/A	N/A	N/A	N/A
68	225,000	366.76	N/A	N/A	N/A	N/A	N/A	N/A	230,000	374.91	N/A	N/A	N/A	N/A	N/A	N/A
69	225,000	390.25	N/A	N/A	N/A	N/A	N/A	N/A	230,000	398.92	N/A	N/A	N/A	N/A	N/A	N/A
70	225,000	415.61	N/A	N/A	N/A	N/A	N/A	N/A	230,000	424.84	N/A	N/A	N/A	N/A	N/A	N/A
71	225,000	442.91	N/A	N/A	N/A	N/A	N/A	N/A	230,000	452.75	N/A	N/A	N/A	N/A	N/A	N/A
72	225,000	472.20	N/A	N/A	N/A	N/A	N/A	N/A	230,000	482.70	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

TOBACCO¹

\$235,000 Death Benefit									\$240,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}		
18	235,000	34.17	116,264	208,751	N/A	1.03	N/A	240,000	34.90	118,738	213,193	N/A	1.05	N/A	N/A	
19	235,000	35.44	115,573	207,511	N/A	1.07	N/A	240,000	36.19	118,032	211,926	N/A	1.09	N/A	N/A	
20	235,000	36.79	114,805	206,131	N/A	1.11	N/A	240,000	37.57	117,247	210,517	N/A	1.13	N/A	N/A	
21	235,000	38.15	114,097	204,861	N/A	1.15	N/A	240,000	38.96	116,525	209,220	N/A	1.17	N/A	N/A	
22	235,000	39.59	113,366	203,549	N/A	1.19	N/A	240,000	40.44	115,778	207,879	N/A	1.22	N/A	N/A	
23	235,000	41.13	112,586	202,148	N/A	1.24	N/A	240,000	42.01	114,982	206,449	N/A	1.27	N/A	N/A	
24	235,000	42.71	111,728	200,608	N/A	1.29	N/A	240,000	43.62	114,106	204,876	N/A	1.31	N/A	N/A	
25	235,000	44.34	110,784	198,911	N/A	1.34	N/A	240,000	45.28	113,141	203,144	N/A	1.36	N/A	N/A	
26	235,000	46.28	109,891	197,308	N/A	1.39	N/A	240,000	47.27	112,229	201,506	N/A	1.42	N/A	N/A	
27	235,000	48.32	108,967	195,650	N/A	1.45	N/A	240,000	49.34	111,286	199,813	N/A	1.49	N/A	N/A	
28	235,000	50.44	107,978	193,874	N/A	1.52	N/A	240,000	51.51	110,275	197,998	N/A	1.55	N/A	N/A	
29	235,000	52.70	106,892	191,924	N/A	1.59	N/A	240,000	53.82	109,166	196,008	N/A	1.62	N/A	N/A	
30	235,000	55.05	105,701	189,785	N/A	2.21	N/A	240,000	56.22	107,950	193,823	N/A	2.25	N/A	N/A	
31	235,000	57.58	104,540	187,701	N/A	2.31	N/A	240,000	58.81	106,764	191,694	N/A	2.36	N/A	N/A	
32	235,000	60.25	103,322	185,515	N/A	2.41	N/A	240,000	61.53	105,521	189,462	N/A	2.47	N/A	N/A	
33	235,000	63.05	102,018	183,173	N/A	2.53	N/A	240,000	64.39	104,189	187,070	N/A	2.58	N/A	N/A	
34	235,000	65.99	100,604	180,633	N/A	2.64	N/A	240,000	67.39	102,744	184,476	N/A	2.70	N/A	N/A	
35	235,000	69.10	99,060	177,861	N/A	2.77	N/A	240,000	70.57	101,167	181,645	N/A	2.83	N/A	N/A	
36	235,000	72.09	97,530	175,114	N/A	2.89	N/A	240,000	73.62	99,605	178,840	N/A	2.95	N/A	N/A	
37	235,000	75.21	95,932	172,245	N/A	3.77	N/A	240,000	76.81	97,973	175,910	N/A	3.85	N/A	N/A	
38	235,000	78.46	94,223	169,177	N/A	3.93	N/A	240,000	80.13	96,228	172,777	N/A	4.01	N/A	N/A	
39	235,000	81.94	92,421	165,941	N/A	4.10	N/A	240,000	83.68	94,387	169,472	N/A	4.19	N/A	N/A	
40	235,000	85.55	90,369	162,258	N/A	5.14	N/A	240,000	87.37	92,292	165,710	N/A	5.25	N/A	N/A	
41	235,000	89.40	88,353	158,637	N/A	5.37	N/A	240,000	91.30	90,233	162,013	N/A	5.48	N/A	N/A	
42	235,000	93.46	86,459	155,236	N/A	5.61	N/A	240,000	95.45	88,298	158,539	N/A	5.73	N/A	N/A	
43	235,000	97.71	84,259	151,287	N/A	5.87	N/A	240,000	99.79	86,052	154,506	N/A	5.99	N/A	N/A	
44	235,000	102.14	81,829	146,924	N/A	7.15	N/A	240,000	104.31	83,570	150,050	N/A	7.31	N/A	N/A	
45	235,000	106.84	79,489	142,722	N/A	7.48	N/A	240,000	109.11	81,180	145,758	N/A	7.64	N/A	N/A	
46	235,000	113.44	77,045	138,334	N/A	9.08	N/A	240,000	115.85	78,684	141,277	N/A	9.27	N/A	N/A	
47	235,000	120.49	74,373	133,536	N/A	9.64	N/A	240,000	123.05	75,955	136,377	N/A	9.85	N/A	N/A	
48	235,000	127.99	71,576	128,515	N/A	11.52	N/A	240,000	130.71	73,099	131,249	N/A	11.77	N/A	N/A	
49	235,000	136.03	68,604	123,177	N/A	12.25	N/A	240,000	138.93	70,063	125,798	N/A	12.51	N/A	N/A	
50	235,000	144.53	65,445	117,507	N/A	14.46	N/A	240,000	147.61	66,838	120,007	N/A	14.77	N/A	N/A	
51	235,000	153.61	62,087	111,477	N/A	16.90	N/A	240,000	156.88	63,408	113,849	N/A	17.26	N/A	N/A	
52	235,000	163.24	58,513	105,059	N/A	17.96	N/A	240,000	166.71	59,758	107,295	N/A	18.34	N/A	N/A	
53	235,000	173.50	54,708	98,228	N/A	20.82	N/A	240,000	177.19	55,872	100,318	N/A	21.27	N/A	N/A	
54	235,000	184.34	50,652	90,945	N/A	22.13	N/A	240,000	188.27	51,730	92,880	N/A	22.60	N/A	N/A	
55	235,000	195.82	46,328	83,182	N/A	25.46	N/A	240,000	199.99	47,314	84,952	N/A	26.00	N/A	N/A	
56	235,000	205.36	41,717	74,903	N/A	N/A	N/A	240,000	209.73	42,605	76,497	N/A	N/A	N/A	N/A	
57	235,000	215.39	36,801	66,076	N/A	N/A	N/A	240,000	219.97	37,584	67,482	N/A	N/A	N/A	N/A	
58	235,000	226.06	31,556	56,659	N/A	N/A	N/A	240,000	230.87	32,227	57,864	N/A	N/A	N/A	N/A	
59	235,000	237.40	25,963	46,616	N/A	N/A	N/A	240,000	242.45	26,515	47,608	N/A	N/A	N/A	N/A	
60	235,000	249.33	19,996	35,903	N/A	N/A	N/A	240,000	254.64	20,422	36,667	N/A	N/A	N/A	N/A	
61	235,000	261.94	13,637	24,486	N/A	N/A	N/A	240,000	267.51	13,927	25,007	N/A	N/A	N/A	N/A	
62	235,000	275.23	6,883	12,359	N/A	N/A	N/A	240,000	281.08	7,030	12,622	N/A	N/A	N/A	N/A	
63	235,000	289.24	294	528	N/A	N/A	N/A	240,000	295.39	300	539	N/A	N/A	N/A	N/A	
64	235,000	304.01	0	0	N/A	N/A	N/A	240,000	310.48	0	0	N/A	N/A	N/A	N/A	
65	235,000	319.74	N/A	N/A	N/A	N/A	N/A	240,000	326.54	N/A	N/A	N/A	N/A	N/A	N/A	
66	235,000	339.31	N/A	N/A	N/A	N/A	N/A	240,000	346.53	N/A	N/A	N/A	N/A	N/A	N/A	
67	235,000	360.37	N/A	N/A	N/A	N/A	N/A	240,000	368.04	N/A	N/A	N/A	N/A	N/A	N/A	
68	235,000	383.06	N/A	N/A	N/A	N/A	N/A	240,000	391.21	N/A	N/A	N/A	N/A	N/A	N/A	
69	235,000	407.59	N/A	N/A	N/A	N/A	N/A	240,000	416.27	N/A	N/A	N/A	N/A	N/A	N/A	
70	235,000	434.08	N/A	N/A	N/A	N/A	N/A	240,000	443.31	N/A	N/A	N/A	N/A	N/A	N/A	
71	235,000	462.59	N/A	N/A	N/A	N/A	N/A	240,000	472.44	N/A	N/A	N/A	N/A	N/A	N/A	
72	235,000	493.19	N/A	N/A	N/A	N/A	N/A	240,000	503.68	N/A	N/A	N/A	N/A	N/A	N/A	

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⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

\$245,000 Death Benefit									\$250,000 Death Benefit							
Issue Age	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}	Face Amount	Weekly Premium	Guaranteed Cash Value at 65 ²	Paid-Up Death Benefit at Age 65 ^{2,3}	ADB* ⁴	Waiver of Premium ⁴	20-Year Level Term Premium per Week ^{5,6}	20-Year Level Term Premium with Waiver per Week ^{4,5,6}
18	245,000	35.62	121,211	217,634	N/A	1.07	N/A	N/A	250,000	36.35	123,685	222,076	N/A	1.10	N/A	N/A
19	245,000	36.94	120,491	216,341	N/A	1.11	N/A	N/A	250,000	37.70	122,950	220,756	N/A	1.14	N/A	N/A
20	245,000	38.36	119,690	214,902	N/A	1.16	N/A	N/A	250,000	39.14	122,133	219,288	N/A	1.18	N/A	N/A
21	245,000	39.77	118,952	213,578	N/A	1.20	N/A	N/A	250,000	40.58	121,380	217,937	N/A	1.22	N/A	N/A
22	245,000	41.28	118,190	212,210	N/A	1.24	N/A	N/A	250,000	42.12	120,603	216,541	N/A	1.27	N/A	N/A
23	245,000	42.88	117,377	210,750	N/A	1.29	N/A	N/A	250,000	43.76	119,773	215,051	N/A	1.32	N/A	N/A
24	245,000	44.53	116,483	209,144	N/A	1.34	N/A	N/A	250,000	45.44	118,860	213,412	N/A	1.37	N/A	N/A
25	245,000	46.23	115,498	207,376	N/A	1.39	N/A	N/A	250,000	47.17	117,855	211,608	N/A	1.42	N/A	N/A
26	245,000	48.25	114,567	205,704	N/A	1.45	N/A	N/A	250,000	49.24	116,905	209,902	N/A	1.48	N/A	N/A
27	245,000	50.37	113,604	203,975	N/A	1.52	N/A	N/A	250,000	51.40	115,923	208,138	N/A	1.55	N/A	N/A
28	245,000	52.59	112,573	202,123	N/A	1.58	N/A	N/A	250,000	53.66	114,870	206,248	N/A	1.61	N/A	N/A
29	245,000	54.94	111,441	200,091	N/A	1.65	N/A	N/A	250,000	56.06	113,715	204,175	N/A	1.69	N/A	N/A
30	245,000	57.39	110,199	197,861	N/A	2.30	N/A	N/A	250,000	58.56	112,448	201,899	N/A	2.35	N/A	N/A
31	245,000	60.03	108,988	195,688	N/A	2.41	N/A	N/A	250,000	61.26	111,213	199,681	N/A	2.46	N/A	N/A
32	245,000	62.81	107,719	193,409	N/A	2.52	N/A	N/A	250,000	64.09	109,918	197,356	N/A	2.57	N/A	N/A
33	245,000	65.73	106,359	190,968	N/A	2.63	N/A	N/A	250,000	67.07	108,530	194,865	N/A	2.69	N/A	N/A
34	245,000	68.79	104,885	188,320	N/A	2.76	N/A	N/A	250,000	70.20	107,025	192,163	N/A	2.81	N/A	N/A
35	245,000	72.04	103,275	185,429	N/A	2.89	N/A	N/A	250,000	73.51	105,383	189,214	N/A	2.95	N/A	N/A
36	245,000	75.15	101,680	182,566	N/A	3.01	N/A	N/A	250,000	76.69	103,755	186,292	N/A	3.07	N/A	N/A
37	245,000	78.41	100,014	179,574	N/A	3.93	N/A	N/A	250,000	80.01	102,055	183,239	N/A	4.01	N/A	N/A
38	245,000	81.80	98,233	176,376	N/A	4.09	N/A	N/A	250,000	83.47	100,238	179,976	N/A	4.18	N/A	N/A
39	245,000	85.43	96,354	173,002	N/A	4.28	N/A	N/A	250,000	87.17	98,320	176,533	N/A	4.36	N/A	N/A
40	245,000	89.19	94,215	169,162	N/A	5.36	N/A	N/A	250,000	91.01	96,138	172,614	N/A	5.47	N/A	N/A
41	245,000	93.20	92,113	165,388	N/A	5.60	N/A	N/A	250,000	95.10	93,993	168,763	N/A	5.71	N/A	N/A
42	245,000	97.44	90,138	161,842	N/A	5.85	N/A	N/A	250,000	99.43	91,978	165,145	N/A	5.97	N/A	N/A
43	245,000	101.87	87,845	157,725	N/A	6.12	N/A	N/A	250,000	103.95	89,638	160,944	N/A	6.24	N/A	N/A
44	245,000	106.49	85,311	153,176	N/A	7.46	N/A	N/A	250,000	108.66	87,053	156,302	N/A	7.61	N/A	N/A
45	245,000	111.39	82,871	148,795	N/A	7.80	N/A	N/A	250,000	113.66	84,563	151,832	N/A	7.96	N/A	N/A
46	245,000	118.26	80,323	144,220	N/A	9.47	N/A	N/A	250,000	120.68	81,963	147,163	N/A	9.66	N/A	N/A
47	245,000	125.61	77,538	139,218	N/A	10.05	N/A	N/A	250,000	128.18	79,120	142,060	N/A	10.26	N/A	N/A
48	245,000	133.44	74,622	133,984	N/A	12.01	N/A	N/A	250,000	136.16	76,145	136,718	N/A	12.26	N/A	N/A
49	245,000	141.82	71,523	128,419	N/A	12.77	N/A	N/A	250,000	144.72	72,983	131,040	N/A	13.03	N/A	N/A
50	245,000	150.68	68,230	122,507	N/A	15.07	N/A	N/A	250,000	153.76	69,623	125,007	N/A	15.38	N/A	N/A
51	245,000	160.15	64,729	116,221	N/A	17.62	N/A	N/A	250,000	163.42	66,050	118,593	N/A	17.98	N/A	N/A
52	245,000	170.19	61,003	109,530	N/A	18.72	N/A	N/A	250,000	173.66	62,248	111,765	N/A	19.11	N/A	N/A
53	245,000	180.88	57,036	102,408	N/A	21.71	N/A	N/A	250,000	184.57	58,200	104,498	N/A	22.15	N/A	N/A
54	245,000	192.19	52,807	94,815	N/A	23.07	N/A	N/A	250,000	196.11	53,885	96,750	N/A	23.54	N/A	N/A
55	245,000	204.16	48,299	86,721	N/A	26.54	N/A	N/A	250,000	208.32	49,285	88,491	N/A	27.09	N/A	N/A
56	245,000	214.10	43,492	78,091	N/A	N/A	N/A	N/A	250,000	218.47	44,380	79,684	N/A	N/A	N/A	N/A
57	245,000	224.56	38,367	68,888	N/A	N/A	N/A	N/A	250,000	229.14	39,150	70,294	N/A	N/A	N/A	N/A
58	245,000	235.68	32,899	59,070	N/A	N/A	N/A	N/A	250,000	240.49	33,570	60,275	N/A	N/A	N/A	N/A
59	245,000	247.50	27,068	48,600	N/A	N/A	N/A	N/A	250,000	252.55	27,620	49,592	N/A	N/A	N/A	N/A
60	245,000	259.94	20,847	37,431	N/A	N/A	N/A	N/A	250,000	265.25	21,273	38,195	N/A	N/A	N/A	N/A
61	245,000	273.09	14,217	25,528	N/A	N/A	N/A	N/A	250,000	278.66	14,508	26,049	N/A	N/A	N/A	N/A
62	245,000	286.94	7,176	12,885	N/A	N/A	N/A	N/A	250,000	292.79	7,323	13,148	N/A	N/A	N/A	N/A
63	245,000	301.54	306	550	N/A	N/A	N/A	N/A	250,000	307.70	313	562	N/A	N/A	N/A	N/A
64	245,000	316.95	0	0	N/A	N/A	N/A	N/A	250,000	323.42	0	0	N/A	N/A	N/A	N/A
65	245,000	333.35	N/A	N/A	N/A	N/A	N/A	N/A	250,000	340.15	N/A	N/A	N/A	N/A	N/A	N/A
66	245,000	353.75	N/A	N/A	N/A	N/A	N/A	N/A	250,000	360.97	N/A	N/A	N/A	N/A	N/A	N/A
67	245,000	375.70	N/A	N/A	N/A	N/A	N/A	N/A	250,000	383.37	N/A	N/A	N/A	N/A	N/A	N/A
68	245,000	399.36	N/A	N/A	N/A	N/A	N/A	N/A	250,000	407.51	N/A	N/A	N/A	N/A	N/A	N/A
69	245,000	424.94	N/A	N/A	N/A	N/A	N/A	N/A	250,000	433.61	N/A	N/A	N/A	N/A	N/A	N/A
70	245,000	452.55	N/A	N/A	N/A	N/A	N/A	N/A	250,000	461.78	N/A	N/A	N/A	N/A	N/A	N/A
71	245,000	482.28	N/A	N/A	N/A	N/A	N/A	N/A	250,000	492.12	N/A	N/A	N/A	N/A	N/A	N/A
72	245,000	514.18	N/A	N/A	N/A	N/A	N/A	N/A	250,000	524.67	N/A	N/A	N/A	N/A	N/A	N/A

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request. This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form.

Please see Policy Form Nos. 2113-NY-17CS0; ICC15-2113; Series 2113 and the rider form information on pages 6 and 7 for details.

¹Proposed insured has used tobacco or nicotine products such as cigarettes, cigars, cigarillos, a pipe, chewing tobacco or a nicotine delivery device such as nicotine patches or nicotine gum within the last 12 months.

²Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

³The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company.

⁴Waiver of premium is available through issue age 55.

⁵Available on employee and the employee's spouse only.

⁶Issue Ages: • New York Only: Age 18 up to and including age 60. • All Other States: Age 18 up to and including age 50.

*Maximum benefit available for the Accidental Death Benefit Rider is the lesser of the base policy face amount or \$125,000.

Dependent Children's Policy Rates and Values

	Issue Age	Face Amount	Guaranteed Cash Value at 65	Paid-Up Death Benefit at Age 65*	ADB	Waiver of Premium
\$2.00 PER WEEK	0	24,528	11,732	23,728	N/A	0.06
	1	23,690	11,307	22,869	0.32	0.06
	2	22,907	10,906	22,058	0.31	0.06
	3	22,127	10,508	21,252	0.30	0.06
	4	21,355	10,113	20,453	0.29	0.06
	5	20,594	9,719	19,656	0.28	0.06
	6	19,847	9,335	18,879	0.28	0.06
	7	19,152	8,978	18,157	0.27	0.06
	8	18,472	8,628	17,449	0.26	0.06
	9	17,808	8,288	16,762	0.26	0.06
	10	17,161	7,956	16,091	0.25	0.06
	11	16,560	7,643	15,457	0.25	0.06
	12	15,950	7,329	14,822	0.24	0.06
	13	15,384	7,037	14,233	0.24	0.06
	14	14,835	6,756	13,663	0.23	0.06
	15	14,325	6,493	13,132	0.23	0.06
	16	13,811	6,226	12,592	0.22	0.06
17	13,333	5,979	12,092	0.21	0.06	
\$3.00 PER WEEK	0	36,792	17,598	35,592	N/A	0.09
	1	35,535	16,961	34,303	0.48	0.09
	2	34,361	16,360	33,087	0.46	0.09
	3	33,191	15,762	31,878	0.45	0.09
	4	32,032	15,169	30,678	0.43	0.09
	5	30,891	14,578	29,484	0.41	0.09
	6	29,770	14,002	28,318	0.41	0.09
	7	28,729	13,467	27,236	0.40	0.09
	8	27,708	12,942	26,174	0.39	0.09
	9	26,712	12,432	25,142	0.39	0.09
	10	25,742	11,934	24,137	0.38	0.09
	11	24,840	11,464	23,186	0.37	0.09
	12	23,926	10,994	22,234	0.36	0.09
	13	23,076	10,556	21,350	0.35	0.09
	14	22,253	10,134	20,495	0.35	0.09
	15	21,487	9,739	19,697	0.34	0.09
	16	20,717	9,339	18,889	0.33	0.09
17	20,000	8,969	18,139	0.31	0.09	
\$4.00 PER WEEK	0	49,056	23,464	47,456	N/A	0.12
	1	47,380	22,615	45,738	0.63	0.12
	2	45,814	21,813	44,116	0.61	0.12
	3	44,255	21,016	42,504	0.59	0.12
	4	42,710	20,225	40,905	0.57	0.12
	5	41,188	19,437	39,311	0.55	0.12
	6	39,694	18,669	37,758	0.55	0.12
	7	38,305	17,955	36,314	0.53	0.12
	8	36,944	17,255	34,898	0.52	0.12
	9	35,616	16,575	33,523	0.51	0.12
	10	34,323	15,912	32,182	0.50	0.12
	11	33,121	15,286	30,915	0.50	0.12
	12	31,901	14,658	29,645	0.48	0.12
	13	30,769	14,075	28,467	0.47	0.12
	14	29,671	13,512	27,327	0.46	0.12
	15	28,650	12,986	26,263	0.45	0.12
	16	27,622	12,452	25,184	0.44	0.12
17	26,666	11,958	24,184	0.42	0.12	

New York Only: Benefits payable for children under age 14½ may not exceed the monetary limitations set forth by New York Insurance Law (Sec. 3207).

This is a quotation only. A detailed illustration will be provided upon delivery of a policy, or earlier upon request.

This is not a contract or an offer to contract, and the descriptions of the policy and benefits are in summary form. Please see the Policy Form Nos. 2113-NY-17CSO; ICC15-2113; Series 2113 for details.

*The policyowner has the right to request the Paid-Up Insurance Non-Forfeiture option under the policy. If elected, the Death Benefit will be the amount that the Surrender Value will purchase when applied as a single premium. The Paid-Up Life Insurance shares in dividends as declared by the Board of Directors of the Company. Guaranteed values are based on the assumption that premiums shown are paid when due and no policy loans exist under the policy.

Benefit Amounts and Premium Rates

Benefit Amounts in \$1,000 Increments	Weekly Premium Rate without Waiver of Premium	Weekly Premium Rate with Waiver of Premium
\$1,000	\$0.11	\$0.12
\$2,000	\$0.22	\$0.23
\$3,000	\$0.33	\$0.35
\$4,000	\$0.44	\$0.46
\$5,000	\$0.55	\$0.58
\$6,000	\$0.66	\$0.69
\$7,000	\$0.77	\$0.81
\$8,000	\$0.88	\$0.92
\$9,000	\$0.99	\$1.03
\$10,000	\$1.10	\$1.15
\$11,000	\$1.21	\$1.26
\$12,000	\$1.32	\$1.38
\$13,000	\$1.43	\$1.49
\$14,000	\$1.54	\$1.61
\$15,000	\$1.65	\$1.72
\$16,000	\$1.76	\$1.84
\$17,000	\$1.87	\$1.95
\$18,000	\$1.98	\$2.06
\$19,000	\$2.09	\$2.18
\$20,000	\$2.20	\$2.29
\$21,000	\$2.31	\$2.41
\$22,000	\$2.42	\$2.52
\$23,000	\$2.53	\$2.64
\$24,000	\$2.64	\$2.75
\$25,000	\$2.75	\$2.87

New York Only: Benefits payable for children under age 14 ½ may not exceed the monetary limitations set forth by New York Insurance Law (Sec. 3207).

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This publication is intended for general information purposes or to support the promotion or marketing of Security Mutual's products and does not constitute legal or tax advice. Tax laws are complex and subject to change. The information presented is based on current interpretation of the laws. This publication is not intended or written to be used, and cannot be used, for the purpose of avoiding penalties that may be imposed on the taxpayer under the Internal Revenue Code or any other applicable tax law. Taxpayers are advised to seek tax advice based on the taxpayer's particular circumstances from an independent tax advisor. This strategy may not be appropriate for everyone. Results will vary based on individual factors and policy performance.

This publication describes the features of whole life insurance in general terms. This is not a policy. In the event of a conflict between the terms outlined within and the policy, the terms of the policy will control. Product, features and benefits may not be available in all states.

Life insurance policies contain exclusions, limitations and terms for keeping them in force.

Loans from the policy will reduce the death benefit and cash surrender value and may cause the policy to lapse. Lapse of a policy with a loan may have tax consequences.

Guarantees are based on the claims-paying ability of Security Mutual Life Insurance Company of New York.

Eligible employees can apply simply by answering the questions on the Life Insurance application. The issuance of the policy and payment of benefits may depend on the answers provided in the application and the truthfulness thereof.

In the event of suicide during the first two policy years, death benefits are limited to the return of premium paid.

Chronic Illness Accelerated Death Benefit Rider:

The Chronic Illness Accelerated Death Benefit Rider is not available on all Security Mutual products. The Chronic Illness Accelerated Death Benefit Rider is not long-term care insurance or disability insurance.

Subject to the maximum benefit limit set by Internal Revenue Code for each calendar year. Payment under the Chronic Illness Benefit Rider is intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. However, payment made under this rider may be taxable depending upon specific facts and circumstances. Accordingly, the policyowner should consult with his or her tax advisor to determine the tax consequences before requesting the payment of an accelerated benefit under this rider. The receipt of accelerated death benefits may be taxable and may affect eligibility for public assistance programs.

This product is a life insurance policy and rider that accelerates the death benefit on account of chronic illness, and is not a health insurance policy or rider providing long-term care insurance subject to the minimum requirements of New York law or other applicable law, does not qualify for the New York State Long-Term Care Partnership program or similar programs in other jurisdictions, and is not a Medicare supplement policy or rider.

The Chronic Illness Benefit Rider may not cover all of the costs associated with the chronic illness of the insured.

There is no separate premium charge to add this rider. If exercised, the accelerated benefit payment will be reduced by an actuarial discount as prescribed by the rider and an administrative charge will be deducted from each benefit payment. Eligibility requirements apply.

A benefit payment results in reduced death benefits and cash values.

Waiver of Premium Benefit in Event of Total Disability Rider:

This is an optional benefit that helps the policyowner maintain life insurance protection in the event the insured becomes totally disabled. Should the insured become totally disabled (as defined in the rider), payment of the base plan and any benefit and/or rider premiums may be waived, subject to certain conditions and limits.

This product description is not complete; exclusions and/or limitations apply. Product availability and features may vary by jurisdiction.



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