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801 Grand Ave
Des Moines, IA 50309

F&G Pathsetter®

Life Insurance Illustration

F&G Pathsetter® is a Flexible Premium Adjustable Death Benefit
Universal Life Insurance Policy with Index-Linked Interest

_____ **Wealth Transfer** _____

_____ **Cash Value Accumulation** _____

_____ **Living Benefits** _____

_____ **Supplemental Riders** _____

Prepared on April 14, 2023 for: **John Smith, Jr.**

Presented by: **Corbin Lindsey**

136 Hillside Drive East, Burleson, TX 76028 • 360-722-7889

*This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.
This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Narrative Summary**F&G Pathsetter**

This illustration is provided to help you understand the life insurance policy. This illustration is based on information that you provided and on certain assumptions, some of which are not guaranteed. This illustration assumes that the currently illustrated Non-Guaranteed Elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

The F&G Pathsetter is a Flexible Premium Adjustable Life Insurance policy. This Individual Life Insurance policy will provide a Death Benefit if the insured dies while the policy is in force. The actual amount payable in the event of death will be decreased by any indebtedness to the Company. Premium payments are flexible and the owner may change the amount and frequency of premium payments.

This illustration, or any other illustration, is not considered a proper written request for policy changes, termination of benefits or election of options to purchase additional insurance.

Monthly No-Lapse Premium

Monthly No-Lapse Premium is the minimum premium required during the No-Lapse Period to keep your policy in effect. The Monthly No-Lapse Premium for the policy illustrated is **\$581.37**. The Monthly No-Lapse Premium may change depending on changes to your policy or riders. If the sum of the premium, less loans and withdrawals, equals or exceeds the sum of all Monthly No-Lapse Premiums beginning with the policy date, your policy will not enter the grace period for the duration shown. At the end of the No-Lapse Period, the guaranteed Policy Values may be insufficient to keep the policy in effect unless additional premium is paid. If you pay the Monthly No-Lapse Premium, the guarantee period is to Age **50**.

No-Lapse Period

No-Lapse Period is the period during which the policy will not terminate for insufficient surrender value if certain conditions are met. The No-Lapse Period to keep your policy in effect is to Age **50**.

Guideline Premium Limitation

The Guideline Premium Limitation is the maximum premium allowed by the Internal Revenue Code. The Guideline Premium Limitation is the greater of the Guideline Single Premium or the sum of the annual Guideline Level Premiums as of the date of the calculation.

Guideline Level Premium

The Guideline Level Premium for this illustration is **\$20,395.20**.

Guideline Single Premium

The Guideline Single Premium for this illustration is **\$300,000.13**.

Death Benefit

This life insurance policy initially provides a Death Benefit as described in the policy. The initial Death Benefit provided is assumed to be **\$1,367,934**. The actual amount payable at death may be decreased by policy withdrawals or outstanding loans, or increased by additional insurance benefits purchased. In addition, you may change Death Benefit Options at any time after the first policy year.

Death Benefit Options

Option A: The Death Benefit is the greater of the Face Amount or the Account Value multiplied by the Death Benefit ratio.

Option B: The Death Benefit is the greater of the Face Amount plus the Account Value or the Account Value multiplied by the Death Benefit ratio.

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Face Amount

The initial Face Amount is the amount on which the Death Benefit is determined. The owner may increase the Face Amount after the first policy anniversary. An increase requires proof of insurability and must be requested prior to the insured's Age **81**. Face Amount decreases are allowed after the third policy year.

Monthly Deductions

Each Monthly Deduction consists of the monthly Cost of Insurance, the Expense Charges, any charges for additional benefits provided by riders and any charges for substandard premium Class rating.

Partial Withdrawals

The owner may make partial withdrawals after the first policy year up to the available withdrawal amount. There is a \$25 withdrawal fee for each withdrawal. The minimum withdrawal amount is \$500.

Variable Loans

Under the Variable Loan option, the owner may borrow any amount up to the available Surrender Value. The variable loan option allows the amount of the Account Value borrowed to continue to be eligible for interest and/or index credits in the same manner as though a loan had not been taken. The amount borrowed will be charged a loan interest rate tied to the Moody's Corporate Bond Yield Average - Monthly Average Corporates as published by Moody's Investors Services, Inc. The maximum rate of interest charged on a Variable Loan will be **5.00%**, payable in arrears. For the purpose of this illustration, the variable loan interest rate assumed is **5.00%**. Actual interest charged on borrowed amounts will depend on market conditions at the time the loan is taken and remains outstanding. On an illustration, the collateralized portion of the account value cannot illustrate more than 0.50% above the policy Loan Interest rate.

Fixed Loans

The owner may borrow any amount up to the available Surrender Value. The maximum loan interest rate is **8.00%**, payable in arrears. The loaned portion of the Account Value will continue to grow at the loan collateral interest rate of **6.00%**. After the 10th policy year, the policy guarantees a preferred loan. Account Value segments securing any loans from the loan option are not eligible for interest and/or index interest credits other than the loan collateral interest rate.

Account value in excess of premiums paid will be available for a preferred loan. During the first 10 policy years, all loans are charged the declared annual interest rate, plus 2%. From policy years 11 on, the interest charged on preferred loans and the interest paid on the account value secured by the loan are the same - the declared annual interest rate - while the interest charged on other loans will be the declared annual interest rate, plus 2%.

Future Policy Changes

Please note: Policy illustrations may be designed to show changes to your policy in the future. This could include the changing or stopping of premium payments, a change in the death benefit option or the use of policy loans. Generally, future policy changes are not automatically made by the company and require a specific request from the policyowner, unless otherwise specified in your policy pages. Future changes displayed in an illustrations are intended to show how you may consider utilizing the policy, however for most policy design features, these changes will not occur without your request in order to allow you to have flexibility to use the policy to meet your changing needs. Please consult your licensed F&G insurance agent for additional guidance.

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Definitions of Illustration Column Headings and Key Terms

Age	Age represents the owner's Age at the end of the Contract Year.
Contract Year	Year is measured from the date of issue.
Planned Premium Outlay	The Planned Premium Outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year Planned Premium Outlay is \$60,000.00 . The amount, timing and frequency of premium payments may be varied, subject to the Guideline Premium Limitation, as determined by the Internal Revenue Code and Regulations. This illustration assumes that all payments are made as planned. The amount, timing and frequency of premium payments will affect the Account Value and length of coverage.
Withdrawals / Loans	This is the annualized amount borrowed or withdrawn from the policy throughout the Contract Year. The Withdrawal/Loan was taken monthly.
Annualized Loan Amount	This is the annualized amount borrowed from the policy throughout the Contract Year. The Loan was taken monthly.
Loan Interest	This is the amount of interest due at the end of the year for the outstanding loan on the policy. This illustration assumes that the loan interest is being added to the Outstanding Loan Balance.
Total Annualized Loan	This is the annualized amount of loan taken in the Contract Year.
Cumulative Loan	This is the total amount of the outstanding loan on the policy.
Account Value	The Account Value is the amount of value, in this insurance policy, before the deduction of Surrender Charges, if applicable.
Surrender Value	The Surrender Value is equal to the Account Value less any unpaid loans and loan interest; less any surrender charge.
Net Death Benefit	The Net Death Benefit is the amount payable under the Death Benefit Option in effect plus any additional benefit provided by riders; less any unpaid loans and loan interest; less any amount required to cover the monthly deductions through the month in which the death occurred, unless that monthly deduction was waived by a rider.
Guaranteed Assumptions	The values that would result assuming guaranteed interest rates, guaranteed Expense Charges and guaranteed Cost of Insurance rates.
Guaranteed Elements	The benefits, values, credits and charges that are guaranteed at issue.
Mid-Point Assumptions	The values that would result assuming interest rates, Expense Charges and Cost of Insurance rates that are the average of the current and guaranteed rates. These assumptions are not guaranteed.
Current Assumptions	The values that would result assuming current interest rates, current Expense Charges and current Cost of Insurance rates. These assumptions are not guaranteed.
Non-Guaranteed Assumptions	The values that would be generated using current, specified or midpoint assumptions. These assumptions are not guaranteed.

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Non-Guaranteed Elements	The premiums, benefits, values, credits or charges (Non-Guaranteed Cost of Insurance rates, Expense Charges, Premium) under the illustrated policy that are not guaranteed or cannot be determined at issue. Expense Charges and current interest rates are subject to change by the Company. Actual results may be more or less favorable.
Expense Charge	An Expense Charge that will be deducted from the Account Value each month.
Benchmark Index Account	As described in Actuarial Guideline 49.A section D, the Benchmark Index Account is based on the S&P 500® Index with a floor of 0% and a 100% participation rate.
Bonus	A non-guaranteed Bonus, if available, may result in additional interest being credited to the policy's account value. Bonuses may be associated with policy persistency, specific index crediting strategies, or riders that may be available.
Cost of Insurance	The amount the Company charges for providing life insurance coverage under the base policy. The Cost of Insurance rates may be changed by the Company, subject to the guaranteed Cost of Insurance rates as stated in your policy. Any change in the Cost of Insurance rates will be on a uniform basis for insureds of the same Class.
Class	The risk Class of the proposed insured used in preparing this illustration. The actual Class will be determined when the application is underwritten and may vary from the illustrated Class. If so, a revised illustration will be delivered with the policy.
CAP Rate	The CAP Rate represents the maximum percentage increase that may be credited to the index Account Value segment. The CAP Rate is declared in advance and is guaranteed for each segment for 12 months from the segment's buy date.
Spread	This rate is subtracted from any positive index percentage change prior to applying the PAR rate and CAP Rate.
PAR	The Participation rate which is the maximum percentage of the annual increase in the index that will be credited.
Premium Expense Charge	A percentage of each premium payment that is deducted from the premium payment resulting in the Net Premium.

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Numeric Summary

Year	Premium Outlay	Guaranteed Assumptions		Non-Guaranteed Assumptions					
		Surrender Value	Net Death Benefit	Fixed		Midpoint		Current	
				Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit	Surrender Value	Net Death Benefit
5	60,000	227,545	1,367,934	278,985	1,367,934	253,807	1,367,934	290,158	1,367,934
10	0	204,377	1,367,934	355,190	1,367,934	280,853	1,367,934	406,322	1,367,934
20	0	147,872	1,367,934	630,588	1,367,934	361,406	1,367,934	868,546	1,367,934
Age 70	0	0	0	209,891	448,915	0	0	1,379,917	1,806,145

Based on Guaranteed Assumptions, the illustration terminates in year: **30**
 Based on Fixed Assumptions, the illustration terminates in year: **37**
 Based on Midpoint Assumptions, the illustration terminates in year: **32**

The Guaranteed columns show values and benefits assuming minimum guaranteed interest of **0.25%** and the maximum guaranteed Cost of Insurance rates and Expense Charges.

The Fixed columns show values assuming an interest rate of **4.75%**, and that current charges will remain in effect throughout the life of the policy. The Midpoint columns show values assuming an interest rate of **3.44%**, which is midway between the guaranteed and current rate, and uses an average of the current and guaranteed charges. The Current columns show values and benefits assuming current interest of **6.62%**, applicable bonus interest and that current charges will remain in effect throughout the life of the policy. For the purpose of this illustration, the amount of the Account Value borrowed will grow at an assumed credited rate of **4.75%** on the alternative scale, **0.25%** on the guaranteed basis and **5.50%** on the non-guaranteed basis. These may differ from the company's actual credited rates on account value borrowed.

Signature Statement

This illustration assumes that the currently illustrated Non-Guaranteed Elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by F&G Annuities & Life Company.

I have read the summary and understand: (1) the description of the F&G Pathsetter, a fixed indexed universal life insurance product; (2) that I am applying for a fixed indexed life insurance product whose values may be affected by an external index, but does not participate in any stock, bond, or equity investments; (3) that neither F&G Annuities & Life Company nor my agent has made any guarantees or promises regarding future index values, index changes, index credits, or interest rate for this insurance product.

I have received a copy of this illustration, and understand that any Non-Guaranteed Elements illustrated are subject to change and could be higher or lower. The agent has told me that they are not guaranteed.

 Owner

 Date

I certify that this illustration has been presented to the applicant and that I have explained that any Non-Guaranteed Elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

 Authorized Company Representative

 Date

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Rider Description(s)

Over loan Protection Rider

This rider can prevent your life insurance policy from entering a lapse status as the result of outstanding loans that exceed your Surrender Value. There is no Cost of Insurance charge for this rider. However, certain conditions must be met before the rider can be exercised, and there is a one-time administrative fee when the rider is exercised. This rider may be exercised one time during the lifetime of the life insurance contract to which it is attached.

Accelerated Benefit for Critical Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **\$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted to get a present value and future policy charges, a portion of the Loan Balance and a processing fee are subtracted to determine the amount paid. The amount paid will vary based on the qualifying Covered Critical Illness and the severity of the illness at time of claim. A higher severity will result in a higher Accelerated Benefit payment amount. There is no Cost of Insurance charge for this rider. The Death Benefit, Surrender Value, any Loan Balance and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The amount paid will never be less than the Surrender Value associated with the Death Benefit that is requested to be accelerated. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Sample calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit for Terminal Illness Rider

This rider gives the policy owner access to 100% of the Death Benefit of the policy in which the rider is attached or **\$1,000,000**, whichever is less. The amount requested is called the Accelerated Amount. The amount paid, called the Accelerated Benefit is less than the Accelerated Amount due to the amount being received before the death of the insured. The Accelerated Amount is discounted with interest for 18 months and policy charges for next 18 months and a processing fee are subtracted to determine the amount paid. To qualify, the insured must be diagnosed with a Terminal Illness such that a doctor certifies that the insured is expected to live twenty-four months or less. There is no Cost of Insurance charge for this rider. The Death Benefit and Cost of Insurance charges for the policy are reduced if you exercise this rider's benefit. The accelerated benefit rider terminates when the policy terminates, the benefit is paid or the owner request to have the rider cancelled. Illustrated calculations assume 100% of the policy Death Benefit is accelerated up to the maximum. Certain conditions, as defined in the rider, must be met before the rider can be exercised. For more information refer to the issued rider.

Accelerated Benefit for Chronic Illness Rider

You may accelerate up to 25% of the policy's death benefit if certified by a licensed health care practitioner in the previous 12 months as having a qualifying chronic illness. This rider does not terminate after the initial acceleration. Subsequent annual accelerations are available, upon continued qualification, until you have accelerated either 100% of the death benefit or the lifetime maximum of **\$1,000,000**. The amount paid upon acceleration will be subject to administrative fees, and your death benefit will be reduced by the amount accelerated. For more information refer to the issued rider.

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Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
36	1	60,000	0	47,794	33,841	1,367,934	51,403	37,450	1,367,934	51,403	37,450	1,367,934
37	2	60,000	0	95,477	82,222	1,367,934	106,224	92,969	1,367,934	107,198	93,942	1,367,934
38	3	60,000	0	143,158	130,601	1,367,934	164,159	151,601	1,367,934	167,219	154,662	1,367,934
39	4	60,000	0	190,887	179,027	1,367,934	225,397	213,537	1,367,934	231,804	219,944	1,367,934
40	5	60,000	0	238,707	227,545	1,367,934	290,148	278,985	1,367,934	301,321	290,158	1,367,934
41	6	0*	0	233,629	223,164	1,367,934	303,216	292,751	1,367,934	320,746	310,281	1,367,934
42	7	0*	0	228,428	218,661	1,367,934	316,983	307,216	1,367,934	341,612	331,845	1,367,934
43	8	0*	0	223,092	214,022	1,367,934	331,490	322,420	1,367,934	364,032	354,962	1,367,934
44	9	0*	0	217,618	209,246	1,367,934	346,776	338,404	1,367,934	388,123	379,751	1,367,934
45	10	0*	0	212,052	204,377	1,367,934	362,864	355,190	1,367,934	413,996	406,322	1,367,934
		300,000	0									
46	11	0*	0	206,392	199,415	1,367,934	383,347	376,371	1,367,934	445,495	438,519	1,367,934
47	12	0*	0	200,625	195,044	1,367,934	404,952	399,371	1,367,934	479,404	473,823	1,367,934
48	13	0*	0	194,751	190,565	1,367,934	427,739	423,553	1,367,934	515,913	511,728	1,367,934
49	14	0*	0	188,744	185,954	1,367,934	451,785	448,994	1,367,934	555,244	552,453	1,367,934
50	15	0*	0	182,591	181,196	1,367,934	477,189	475,794	1,367,934	597,648	596,252	1,367,934
51	16	0*	0	176,254	176,254	1,367,934	504,539	504,539	1,367,934	643,882	643,882	1,367,934
52	17	0*	0	169,659	169,659	1,367,934	533,462	533,462	1,367,934	693,775	693,775	1,367,934
53	18	0*	0	162,742	162,742	1,367,934	564,052	564,052	1,367,934	747,629	747,629	1,367,934
54	19	0*	0	155,486	155,486	1,367,934	596,390	596,390	1,367,934	805,763	805,763	1,367,934
55	20	0*	0	147,872	147,872	1,367,934	630,588	630,588	1,367,934	868,546	868,546	1,367,934
		300,000	0									
56	21	0*	0	139,907	139,907	1,367,934	666,748	666,748	1,367,934	936,303	936,303	1,404,454
57	22	0*	0	131,610	131,610	1,367,934	704,987	704,987	1,367,934	1,009,331	1,009,331	1,473,624
58	23	0*	0	122,963	122,963	1,367,934	745,449	745,449	1,367,934	1,088,039	1,088,039	1,545,016
59	24	0*	0	113,934	113,934	1,367,934	788,297	788,297	1,367,934	1,172,893	1,172,893	1,618,593
60	25	0*	0	104,439	104,439	1,367,934	833,707	833,707	1,367,934	1,264,401	1,264,401	1,694,298
61	26	0*	0	94,368	94,368	1,367,934	881,735	881,735	1,367,934	1,363,009	1,363,009	1,771,912
62	27	0*	0	83,542	83,542	1,367,934	932,686	932,686	1,367,934	1,469,241	1,469,241	1,880,628
63	28	0*	0	71,838	71,838	1,367,934	986,784	986,784	1,367,934	1,583,685	1,583,685	1,995,443
64	29	0*	0	59,119	59,119	1,367,934	1,044,277	1,044,277	1,367,934	1,706,974	1,706,974	2,116,648
65	30	0*	183,830	0	0	0	1,109,196	920,424	1,179,162	1,843,987	1,655,215	2,060,892
		300,000	183,830									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

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Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
66	31	0*	183,830	0	0	0	1,178,027	791,045	1,026,650	1,989,363	1,602,381	2,000,253
67	32	0*	183,830	0	0	0	1,250,715	655,611	893,247	2,143,491	1,548,388	1,955,651
68	33	0*	183,830	0	0	0	1,327,443	513,812	752,752	2,306,910	1,493,279	1,908,523
69	34	0*	183,830	0	0	0	1,408,431	365,347	604,780	2,480,192	1,437,108	1,858,740
70	35	0*	183,830	0	0	0	1,493,901	209,891	448,915	2,663,927	1,379,917	1,806,145
71	36	0*	183,830	0	0	0	1,584,123	47,141	284,759	2,858,808	1,321,825	1,750,646
72	37	0*	183,830	0	0	0	0	0	0	3,066,013	1,263,410	1,661,991
73	38	0*	183,830	0	0	0	0	0	0	3,286,408	1,204,902	1,566,407
74	39	0*	183,830	0	0	0	0	0	0	3,521,119	1,146,766	1,463,667
75	40	0*	183,830	0	0	0	0	0	0	3,771,428	1,089,586	1,353,586
		300,000	2,022,133									
76	41	0*	183,830	0	0	0	0	0	0	4,038,772	1,034,066	1,236,004
77	42	0*	183,830	0	0	0	0	0	0	4,322,669	978,955	1,195,089
78	43	0*	183,830	0	0	0	0	0	0	4,624,062	924,390	1,155,593
79	44	0*	183,830	0	0	0	0	0	0	4,943,914	870,488	1,117,683
80	45	0*	183,830	0	0	0	0	0	0	5,283,215	817,345	1,081,506
81	46	0*	183,830	0	0	0	0	0	0	5,643,029	765,094	1,047,246
82	47	0*	183,830	0	0	0	0	0	0	6,024,394	713,790	1,015,010
83	48	0*	183,830	0	0	0	0	0	0	6,428,494	663,588	985,013
84	49	0*	183,830	0	0	0	0	0	0	6,856,504	614,581	957,406
85	50	0*	183,830	0	0	0	0	0	0	7,309,563	566,771	932,249
		300,000	3,860,436									
86	51	0*	183,830	0	0	0	0	0	0	7,788,780	520,078	909,517
87	52	0*	183,830	0	0	0	0	0	0	8,293,313	472,403	887,069
88	53	0*	183,830	0	0	0	0	0	0	8,823,436	422,709	863,881
89	54	0*	183,830	0	0	0	0	0	0	9,379,246	369,711	838,673
90	55	0*	183,830	0	0	0	0	0	0	9,960,653	311,868	809,901
91	56	0*	183,830	0	0	0	0	0	0	10,576,883	256,888	785,732
92	57	0*	183,830	0	0	0	0	0	0	11,243,652	218,885	668,631
93	58	0*	183,830	0	0	0	0	0	0	11,965,967	201,190	560,169
94	59	0*	183,830	0	0	0	0	0	0	12,749,405	207,617	462,605
95	60	0*	183,830	0	0	0	0	0	0	13,600,173	242,524	378,526
		300,000	5,698,739									

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Tabular Detail

Age	Year	Planned Premium Outlay	Withdrawals/Loans	Guaranteed ¹ Assumptions 0.25% EOY			Non-Guaranteed ² Assumptions - Fixed Interest 4.75% EOY			Non-Guaranteed ² Assumptions - Current Interest 6.62% EOY		
				Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit	Account Value	Surrender Value	Net Death Benefit
96	61	0*	183,830	0	0	0	0	0	0	14,525,197	310,893	310,893
97	62	0*	183,830	0	0	0	0	0	0	15,513,491	399,700	399,700
98	63	0*	183,830	0	0	0	0	0	0	16,569,574	511,322	511,322
99	64	0*	183,830	0	0	0	0	0	0	17,698,300	648,363	648,363
100	65	0*	183,830	0	0	0	0	0	0	18,904,880	813,675	813,675
101	66	0*	0	0	0	0	0	0	0	20,190,741	1,194,975	1,194,975
102	67	0*	0	0	0	0	0	0	0	21,568,032	1,622,478	1,622,478
103	68	0*	0	0	0	0	0	0	0	23,043,487	2,100,655	2,100,655
104	69	0*	0	0	0	0	0	0	0	24,624,347	2,634,374	2,634,374
105	70	0*	0	0	0	0	0	0	0	26,318,404	3,228,932	3,228,932
		300,000	6,617,890									
106	71	0*	0	0	0	0	0	0	0	28,134,036	3,890,090	3,890,090
107	72	0*	0	0	0	0	0	0	0	30,080,259	4,624,117	4,624,117
108	73	0*	0	0	0	0	0	0	0	32,166,776	5,437,826	5,437,826
109	74	0*	0	0	0	0	0	0	0	34,404,023	6,338,626	6,338,626
110	75	0*	0	0	0	0	0	0	0	36,803,235	7,334,567	7,334,567
111	76	0*	0	0	0	0	0	0	0	39,376,499	8,434,398	8,434,398
112	77	0*	0	0	0	0	0	0	0	42,136,827	9,647,622	9,647,622
113	78	0*	0	0	0	0	0	0	0	45,098,225	10,984,559	10,984,559
114	79	0*	0	0	0	0	0	0	0	48,275,769	12,456,420	12,456,420
115	80	0*	0	0	0	0	0	0	0	51,685,688	14,075,371	14,075,371
		300,000	6,617,890									
116	81	0*	0	0	0	0	0	0	0	55,345,456	15,854,623	15,854,623
117	82	0*	0	0	0	0	0	0	0	59,273,885	17,808,511	17,808,511
118	83	0*	0	0	0	0	0	0	0	63,491,234	19,952,591	19,952,591
119	84	0*	0	0	0	0	0	0	0	68,019,317	22,303,742	22,303,742
120	85	0*	0	0	0	0	0	0	0	72,881,625	24,880,271	24,880,271

* Under Age 120, even if the Premium Outlay is zero, Monthly Deductions will continue. Depending on actual results, additional premiums may be needed to avoid termination of the policy.

1 The **Guaranteed** columns show values and benefits assuming minimum guaranteed interest of 0.25% and the maximum guaranteed Cost of Insurance rates and Expense Charges.

2 The **Non-Guaranteed** columns assume current Cost of Insurance rates, Expense Charges and bonus interest if applicable. Withdrawals/Loans column is based on Non-Guaranteed Current Assumptions. Actual interest charged on loans will depend on the rate at the time the loan is taken.

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

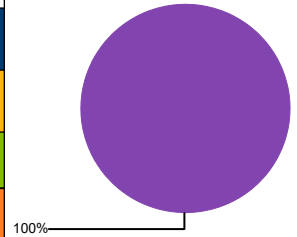
Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Additional Information

Interest Crediting Options

Premium payments may be allocated between any of the following Interest Crediting Options:

<u>Interest Crediting Options</u>	<u>Allocation</u>	<u>Minimum Lookback Average</u>	<u>Maximum Lookback Average</u>	<u>Current Cap/Spread Rate</u>	<u>Bonus Amount Year 1</u>	<u>Bonus Amount Year 2+</u>	<u>Maximum Illustrated Rate</u>
S&P 500® One-Year Annual PtP With 100% PAR w/ CAP	0%	4.50%	9.02%	12.00%	N/A	N/A	7.16% ¹
S&P 500® Annual PtP With 100% PAR With 1.00% Bonus	0%	3.79%	7.24%	9.00%	0.00%	1.00%	5.83% ¹
S&P 500® One-Year Annual PtP With 140% PAR w/ CAP	0%	4.39%	8.15%	9.50%	N/A	N/A	6.40% ¹
S&P 500® One-Year Monthly PtP w/CAP	0%	3.36%	9.09%	3.50%	N/A	N/A	6.27%
Barclays Trailblazer Sectors 5 Annual PtP With a Spread And a 145% PAR With 1.00% Bonus	100%	6.58%	12.70%	0.00%	0.00%	1.00%	6.62%
Fixed Rate	0%	N/A	N/A	N/A	N/A	N/A	4.75%



¹ This rate is less than or equal to the average performance of the S&P 500® Index from all of the 25 year rolling periods over the last 65 years when subjected to the current CAP Rates noted above and a 0.25% minimum.

The current values in this illustration assume an overall crediting rate of **6.62%** which is the weighted average of the assumed rates for each Account. The illustrated value for each Account Value segment may be capped at the benchmark rate.

A Prospective Annual Interest Bonus credits an additional 0.25% to account value after 10 years; guaranteed as long as current declared credited rates exceed guaranteed minimum. The bonus is credited to the declared rate and indexed account value. The Prospective Annual Interest Bonus rate is not credited to the collateral account backing a loan under the Fixed Loan option. We reserve the right not to pay this bonus.

The benchmark index account is a S&P 500® One-Year Annual PtP with 100% PAR w/ CAP Rate and a 0% floor. The maximum illustrated rate for an available index cannot exceed the interest generated from the excess option budget above the allowance generated by the lesser of 1) benchmark index account historical returns and 2) 145% of F&G Annuities and Life's portfolio rate net of investment expense and default risk charges.

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Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

It is important to note the Barclays Trailblazer Sectors 5 Index was first calculated on July 5, 2016. All index value information presented prior to this date for this index is created through back-testing. Back-tested performance is not actual performance; it is hypothetical.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Index-Linked Universal Life Policies and Barclays has no responsibilities, obligations or duties to contract owners of Index-Linked Universal Life Policies. The Index is a trademark owned by Barclays Bank PLC and licensed for use by F&G Annuities & Life Company as the Issuer of Index-Linked Universal Life Policies.

Account Allocation Dates

Net premiums (total premium less applicable charges and expenses) will earn interest in a short-term Fixed Rate Account until the next available account allocation date. Currently, this short-term account is crediting **4.75%**.

Account Value allocation dates occur on the 15th of each month. Premiums received less than two business days before the 15th will remain in the short-term Fixed Rate Account until the 15th of the following month. On the Account Value allocation date, the net premium plus interest earned in the short-term Fixed Rate Account will be allocated among the Fixed Rate Account, Annual Point to Point 100% Participation Rate Index Account, Annual Point to Point 140% Participation Rate Index Account, Monthly Point to Point Index Account, S&P 500® Annual Point to Point 100% Par with 1% Bonus, and Barclays Trailblazer Sectors 5 Annual Point to Point with 1% Bonus option per your request.

Notification of any requested allocation changes must be provided at least 30 days prior to the Account Value allocation anniversary date.

How the Interest Crediting Works

Unless specified differently in the interest crediting strategy descriptions, interest is credited daily at a rate of 0.25%. Additional interest may be credited on each segment anniversary date. The interest rate for the Fixed Rate Account will be declared at the beginning of each 12-month crediting period. Interest is credited daily in the Fixed Rate Account at a rate of 0.25%. The additional interest credited on the segment anniversary is equal to the declared annual rate less the 0.25% that had been credited throughout the 12-month crediting period. The current rate for the Fixed Rate Account is **4.75%**.

The additional interest that may be credited to the indexed accounts is based on formulas linked to changes in an external index over a 12-month period. Note that the 12-month crediting period is based upon the date the account value is moved into an indexed account, not the calendar year or the policy year.

For the **Annual Point To Point 100% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® Index over the same period of time, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **12.00%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **12.00%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

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Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

For the **Annual Point To Point 100% Participation with 1.00% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the current rate for the Fixed Rate Account is greater than the 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the S&P 500® 100% Participation Index over the same period of time. This is subject to a maximum rate (CAP Rate) and a minimum rate of 0.25% during the first policy year and 1.00% in policy years after the first, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly segment crediting period. The current CAP Rate is **9.00%**, meaning that this Account would earn interest equal to the corresponding change in the S&P 500® Index up to a maximum of **9.00%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period.

For the **Annual Point To Point 140% Participation Rate Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by multiplying the end of crediting year account value by the percentage change in the S&P 500® Index over the same period of time, multiplied by 140%, subject to a maximum rate (CAP Rate) and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The CAP Rate, guaranteed not to be less than 1.00%, is set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current CAP Rate is **9.50%**, meaning that this Account would earn interest equal to 140% of the corresponding change in the S&P 500® Index up to a maximum of **9.50%**. If the S&P 500® Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value.

For the **Monthly Point To Point Index Account**, interest is credited daily at a rate of 0.25%. The additional interest is calculated by adding together the twelve monthly "capped index changes" from the crediting period, subject to a minimum annual rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The "capped index change" for a particular month is equal to the S&P 500® Index value at the end of the month less the S&P 500® Index value at the beginning of the month, divided by the value at the beginning of the month, subject to a maximum rate (CAP Rate). This monthly index change can be negative and the CAP Rate would not reduce the impact of a monthly decline in the S&P 500® Index. At the end of the 12-month crediting period, the twelve monthly "capped index changes" are added together to produce the annual credited rate. The CAP Rate, guaranteed not to be less than 0.50%, is set on each account allocation anniversary. The current CAP Rate is **3.50%**, meaning that this Account could earn a maximum of **42.00%** if the S&P 500® Index were to increase by at least **3.50%** in each of the 12-months during the crediting period. If the sum of the 12-monthly capped index changes for the 12-month crediting period is less than 0.25%, no additional interest will be credited beyond the 0.25% that had been credited daily throughout the 12-month crediting period.

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This illustration is not valid without all 25 pages.*

Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

For the **Barclays Trailblazer Sectors 5 Annual Point to Point with a Spread and a PAR Account with 1% Bonus**, interest is credited daily at a rate of 0.25% in all policy years. After the first policy year, an additional 1.00% interest will be credited daily if the current rate for the Fixed Rate Account is greater than 0.25%. Additional interest is calculated by multiplying the end of crediting period Account Value by the percentage change in the Barclays Trailblazer Sectors 5 Index over the same period of time, subject to a Spread Rate, a Participation Rate and a minimum rate of 0.25%, less the 0.25% that had been credited throughout the 12-month crediting period. The Spread Rate and Participation Rate are set on each monthly account allocation date and will be applied in the calculation of the interest credit at the end of the 12-month period. The current Spread Rate is **0.00%** and the current Participation Rate is **145%** meaning that this Account would earn interest equal to the corresponding change in the Barclays Trailblazer Sectors 5 Index less the Spread Rate of **0.00%** multiplied by the Participation Rate of **145%**. If Barclays Trailblazer Sectors 5 Index experiences a decline over the 12-month crediting period, no additional interest will be credited beyond the 0.25% in all policy years and additional 1.00% in the policy years after the first policy year if the current rate for the Fixed Rate Account is greater than 0.25%, that had been credited daily throughout the 12-month crediting period. It is important to note that when the declared Participation Rate is greater than 100% and the Index Change percentage at the end of the Index Crediting Period is zero or negative, no index interest credits will be applied to the Account Value. Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

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Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Life Insurance Cost Information				
Year	Net Payment Cost Index at 5%		Surrender Cost Index at 5%	
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
10	24.59	24.59	13.28	2.10
20	15.24	15.24	12.12	-3.05

Projected annual cost indices are based upon assumed interest and current Cost of Insurance rates and are not guaranteed. There are two types of cost indices: 1) Net Payment Cost Index which helps you compare your costs if you don't give up your policy before its coverage ends; 2) Surrender Cost Index which helps you compare the costs between two policies if you give up the policy and take out the Surrender Value.

Favorable Tax Treatment

In order to receive favorable federal tax treatments on distributions (including loans), a life insurance policy must satisfy a 7-Pay Premium limitation during the first seven policy years. A new 7-year limitation will be imposed after certain policy changes. Failure to satisfy this limitation would cause your policy to be considered a Modified Endowment Contract (MEC). Distributions under a MEC are taxable to the extent there is a gain in the contract. In addition, with certain exceptions, there is a non-deductible penalty tax equal to 10% of the taxable distribution, if a policy distribution is made before Age 59 1/2. In any case, a gain in the contract is taxable upon full surrender of the policy. Based on the initial 7-Pay Premium, the premiums illustrated during the first 7 policy years are within the limitation for favorable status.

In order to receive favorable federal income tax treatment on the policy Death Benefit, the premium paid on a life insurance policy must not exceed the maximum Guideline Premium Limitation. The limitation is equal to the greater of (a) the Guideline Single Premium or (b) the cumulative sum of the Guideline Level Premiums paid annually. If the maximum guideline premium limitation is exceeded, the policy will no longer be considered life insurance. The policy owner will be taxed on the gain in the policy each year even if a cash distribution is not made. However, the policy Death Benefit will generally be income tax-free when paid to the beneficiary.

The policy values displayed below reflect the assumptions at the date of issue and do not reflect any policy changes.

Target:	\$13,952.93	GL Single:	\$300,000.13
7-Pay:	\$83,963.39	GL Annual:	\$20,395.20
Monthly Min No-Lapse:	\$581.37		

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
 State: **KS**
 Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

Historical Performance Summary

The index account rates shown in this illustration are subject to a maximum regulatory rate, which is based on the Benchmark Index Account as defined in Actuarial Guideline 49.A. The maximum illustrated increase for all illustrated indices is the supplemental option budget plus the lesser of the 1) Benchmark Index Account average from all of the 25 year rolling periods over the last 65 years when subject to the current CAP rates, PAR rates and Spread rates, and 2) 145% of F&G's portfolio rate less investment expense and default risk.

The following table shows the actual historical index price changes and corresponding hypothetical index account increases using the guaranteed minimum rates and the current index CAP Rates, PAR rates and Spread rates for the most recent 20-year period.

Start Year	End Year	S&P 500® Index	S&P 500® Annual Point to Point 100% PAR with 12.00% CAP	S&P 500® Annual Point to Point 100% PAR w/ 9.00% CAP and 1% Bonus	S&P 500® Annual Point to Point 140% PAR with 9.50% CAP	S&P 500® Monthly Point to Point with 3.50 % CAP	Barclays Trailblazer Sectors 5 Index	Barclays Annual Point to Point 145% PAR with 0.00% Spread and 1% Bonus
12/15/2002	12/15/2003	17.32%	12.00%	9.00%	9.50%	10.80%	N/A	N/A
12/15/2003	12/15/2004	12.89%	12.00%	9.00%	9.50%	5.96%	N/A	N/A
12/15/2004	12/15/2005	5.41%	5.41%	5.41%	7.57%	5.64%	0.18%	0.26%
12/15/2005	12/15/2006	12.29%	12.00%	9.00%	9.50%	11.05%	4.39%	6.37%
12/15/2006	12/15/2007	1.32%	1.32%	1.32%	1.85%	0.25%	-0.51%	0.25%
12/15/2007	12/15/2008	-39.93%	0.25%	0.25%	0.25%	0.25%	-5.60%	0.25%
12/15/2008	12/15/2009	27.56%	12.00%	9.00%	9.50%	9.21%	2.66%	3.86%
12/15/2009	12/15/2010	11.49%	11.49%	9.00%	9.50%	6.56%	7.42%	10.76%
12/15/2010	12/15/2011	-1.58%	0.25%	0.25%	0.25%	0.25%	10.28%	14.91%
12/15/2011	12/15/2012	17.65%	12.00%	9.00%	9.50%	10.06%	9.01%	13.06%
12/15/2012	12/15/2013	24.90%	12.00%	9.00%	9.50%	17.08%	6.02%	8.74%
12/15/2013	12/15/2014	11.37%	11.37%	9.00%	9.50%	5.42%	14.31%	20.75%
12/15/2014	12/15/2015	2.70%	2.70%	2.70%	3.78%	1.16%	-3.97%	0.25%
12/15/2015	12/15/2016	10.70%	10.70%	9.00%	9.50%	7.03%	7.06%	10.24%
12/15/2016	12/15/2017	18.29%	12.00%	9.00%	9.50%	16.13%	12.30%	17.84%
12/15/2017	12/15/2018	-4.85%	0.25%	0.25%	0.25%	0.25%	-7.53%	0.25%
12/15/2018	12/15/2019	25.35%	12.00%	9.00%	9.50%	17.31%	15.78%	22.89%
12/15/2019	12/15/2020	15.77%	12.00%	9.00%	9.50%	1.56%	-0.11%	0.25%
12/15/2020	12/15/2021	27.48%	12.00%	9.00%	9.50%	21.05%	3.09%	4.49%
12/15/2021	12/15/2022	-17.29%	0.25%	0.25%	0.25%	0.25%	-7.03%	0.25%
10 Year Average		10.54%	8.41%	6.55%	7.01%	8.44%	3.67%	8.26%
20 Year Average		7.54%	8.08%	6.30%	6.81%	7.17%	N/A	N/A

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
36	1	60,000	5,400	256	3,172	0	232	51,403	37,450	1,367,934
37	2	60,000	5,400	328	3,172	0	4,695	107,198	93,942	1,367,934
38	3	60,000	5,400	396	3,172	0	8,990	167,219	154,662	1,367,934
39	4	60,000	5,400	455	3,172	0	13,611	231,804	219,944	1,367,934
40	5	60,000	5,400	494	3,172	0	18,584	301,321	290,158	1,367,934
41	6	0	0	558	3,172	0	23,155	320,746	310,281	1,367,934
42	7	0	0	612	3,172	0	24,650	341,612	331,845	1,367,934
43	8	0	0	664	3,172	0	26,256	364,032	354,962	1,367,934
44	9	0	0	718	3,172	0	27,982	388,123	379,751	1,367,934
45	10	0	0	790	3,172	0	29,836	413,996	406,322	1,367,934
		300,000								
46	11	0	0	872	587	0	32,957	445,495	438,519	1,367,934
47	12	0	0	969	587	0	35,465	479,404	473,823	1,367,934
48	13	0	0	1,069	587	0	38,165	515,913	511,728	1,367,934
49	14	0	0	1,155	587	0	41,072	555,244	552,453	1,367,934
50	15	0	0	1,213	587	0	44,204	597,648	596,252	1,367,934
51	16	0	0	1,244	108	0	47,587	643,882	643,882	1,367,934
52	17	0	0	1,269	108	0	51,270	693,775	693,775	1,367,934
53	18	0	0	1,282	108	0	55,244	747,629	747,629	1,367,934
54	19	0	0	1,291	108	0	59,533	805,763	805,763	1,367,934
55	20	0	0	1,273	108	0	64,164	868,546	868,546	1,367,934
		300,000								
56	21	0	0	1,300	108	0	69,165	936,303	936,303	1,404,454
57	22	0	0	1,425	108	0	74,562	1,009,331	1,009,331	1,473,624
58	23	0	0	1,561	108	0	80,377	1,088,039	1,088,039	1,545,016
59	24	0	0	1,683	108	0	86,645	1,172,893	1,172,893	1,618,593
60	25	0	0	1,786	108	0	93,403	1,264,401	1,264,401	1,694,298
61	26	0	0	1,973	108	0	100,689	1,363,009	1,363,009	1,771,912
62	27	0	0	2,202	108	0	108,541	1,469,241	1,469,241	1,880,628
63	28	0	0	2,448	108	0	117,000	1,583,685	1,583,685	1,995,443
64	29	0	0	2,714	108	0	126,112	1,706,974	1,706,974	2,116,648
65	30	0	0	2,982	108	0	140,103	1,843,987	1,655,215	2,060,892
		300,000								
66	31	0	0	3,235	108	0	148,719	1,989,363	1,602,381	2,000,253
67	32	0	0	3,648	108	0	157,884	2,143,491	1,548,388	1,955,651
68	33	0	0	4,098	108	0	167,625	2,306,910	1,493,279	1,908,523
69	34	0	0	4,590	108	0	177,980	2,480,192	1,437,108	1,858,740
70	35	0	0	5,143	108	0	188,986	2,663,927	1,379,917	1,806,145

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
 State: **KS**
 Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

Charges & Expense

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
71	36	0	0	5,697	108	0	200,686	2,858,808	1,321,825	1,750,646
72	37	0	0	5,819	108	0	213,132	3,066,013	1,263,410	1,661,991
73	38	0	0	5,905	108	0	226,407	3,286,408	1,204,902	1,566,407
74	39	0	0	5,756	108	0	240,575	3,521,119	1,146,766	1,463,667
75	40	0	0	5,300	108	0	255,717	3,771,428	1,089,586	1,353,586
		300,000								
76	41	0	0	4,477	108	0	271,929	4,038,772	1,034,066	1,236,004
77	42	0	0	5,284	108	0	289,289	4,322,669	978,955	1,195,089
78	43	0	0	6,268	108	0	307,769	4,624,062	924,390	1,155,593
79	44	0	0	7,473	108	0	327,434	4,943,914	870,488	1,117,683
80	45	0	0	8,940	108	0	348,349	5,283,215	817,345	1,081,506
81	46	0	0	10,661	108	0	370,583	5,643,029	765,094	1,047,246
82	47	0	0	12,735	108	0	394,208	6,024,394	713,790	1,015,010
83	48	0	0	15,087	108	0	419,295	6,428,494	663,588	985,013
84	49	0	0	17,808	108	0	445,926	6,856,504	614,581	957,406
85	50	0	0	21,012	108	0	474,178	7,309,563	566,771	932,249
		300,000								
86	51	0	0	24,802	108	0	504,128	7,788,780	520,078	909,517
87	52	0	0	31,182	108	0	535,823	8,293,313	472,403	887,069
88	53	0	0	38,965	108	0	569,196	8,823,436	422,709	863,881
89	54	0	0	48,333	108	0	604,251	9,379,246	369,711	838,673
90	55	0	0	59,462	108	0	640,976	9,960,653	311,868	809,901
91	56	0	0	63,130	108	0	679,469	10,576,883	256,888	785,732
92	57	0	0	53,646	108	0	720,523	11,243,652	218,885	668,631
93	58	0	0	42,788	108	0	765,212	11,965,967	201,190	560,169
94	59	0	0	30,372	108	0	813,918	12,749,405	207,617	462,605
95	60	0	0	16,189	108	0	867,066	13,600,173	242,524	378,526
		300,000								
96	61	0	0	0	108	0	925,132	14,525,197	310,893	310,893
97	62	0	0	0	108	0	988,402	15,513,491	399,700	399,700
98	63	0	0	0	108	0	1,056,191	16,569,574	511,322	511,322
99	64	0	0	0	108	0	1,128,834	17,698,300	648,363	648,363
100	65	0	0	0	108	0	1,206,688	18,904,880	813,675	813,675
101	66	0	0	0	108	0	1,285,969	20,190,741	1,194,975	1,194,975
102	67	0	0	0	108	0	1,377,399	21,568,032	1,622,478	1,622,478
103	68	0	0	0	108	0	1,475,563	23,043,487	2,100,655	2,100,655
104	69	0	0	0	108	0	1,580,968	24,624,347	2,634,374	2,634,374
105	70	0	0	0	108	0	1,694,164	26,318,404	3,228,932	3,228,932
		300,000								

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Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR****Charges & Expense**

Non-Guaranteed Assumptions Current Interest of 6.62% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
106	71	0	0	0	108	0	1,815,740	28,134,036	3,890,090	3,890,090
107	72	0	0	0	108	0	1,946,332	30,080,259	4,624,117	4,624,117
108	73	0	0	0	108	0	2,086,624	32,166,776	5,437,826	5,437,826
109	74	0	0	0	108	0	2,237,355	34,404,023	6,338,626	6,338,626
110	75	0	0	0	108	0	2,399,319	36,803,235	7,334,567	7,334,567
111	76	0	0	0	108	0	2,573,372	39,376,499	8,434,398	8,434,398
112	77	0	0	0	108	0	2,760,437	42,136,827	9,647,622	9,647,622
113	78	0	0	0	108	0	2,961,506	45,098,225	10,984,559	10,984,559
114	79	0	0	0	108	0	3,177,652	48,275,769	12,456,420	12,456,420
115	80	0	0	0	108	0	3,410,027	51,685,688	14,075,371	14,075,371
		300,000								
116	81	0	0	0	108	0	3,659,876	55,345,456	15,854,623	15,854,623
117	82	0	0	0	108	0	3,928,538	59,273,885	17,808,511	17,808,511
118	83	0	0	0	108	0	4,217,457	63,491,234	19,952,591	19,952,591
119	84	0	0	0	108	0	4,528,191	68,019,317	22,303,742	22,303,742
120	85	0	0	0	108	0	4,862,416	72,881,625	24,880,271	24,880,271

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
 State: **KS**
 Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
 Death Benefit Option: **A (Level)**
 Initial Premium: **\$60,000.00 Annual**
 Riders: **OPR CIR TIR CHR**

Charges & Expense

Guaranteed Assumptions Interest of 0.25% End of Year

Age	Year	Planned Premium Outlay	Premium Expense Charge	Cost of Insurance	Expense Charge	Rider Cost of Insurance	Interest Earned	Account Value	Surrender Value	Net Death Benefit
36	1	60,000	7,200	1,212	4,015	0	221	47,794	33,841	1,367,934
37	2	60,000	7,200	1,346	4,015	0	244	95,477	82,222	1,367,934
38	3	60,000	7,200	1,467	4,015	0	363	143,158	130,601	1,367,934
39	4	60,000	7,200	1,539	4,015	0	482	190,887	179,027	1,367,934
40	5	60,000	7,200	1,566	4,015	0	602	238,707	227,545	1,367,934
41	6	0	0	1,652	4,015	0	589	233,629	223,164	1,367,934
42	7	0	0	1,762	4,015	0	576	228,428	218,661	1,367,934
43	8	0	0	1,884	4,015	0	563	223,092	214,022	1,367,934
44	9	0	0	2,008	4,015	0	550	217,618	209,246	1,367,934
45	10	0	0	2,087	4,015	0	536	212,052	204,377	1,367,934
		300,000								
46	11	0	0	2,167	4,015	0	522	206,392	199,415	1,367,934
47	12	0	0	2,259	4,015	0	507	200,625	195,044	1,367,934
48	13	0	0	2,352	4,015	0	493	194,751	190,565	1,367,934
49	14	0	0	2,470	4,015	0	478	188,744	185,954	1,367,934
50	15	0	0	2,601	4,015	0	463	182,591	181,196	1,367,934
51	16	0	0	2,769	4,015	0	447	176,254	176,254	1,367,934
52	17	0	0	3,011	4,015	0	431	169,659	169,659	1,367,934
53	18	0	0	3,316	4,015	0	414	162,742	162,742	1,367,934
54	19	0	0	3,638	4,015	0	397	155,486	155,486	1,367,934
55	20	0	0	3,976	4,015	0	378	147,872	147,872	1,367,934
		300,000								
56	21	0	0	4,308	4,015	0	358	139,907	139,907	1,367,934
57	22	0	0	4,620	4,015	0	338	131,610	131,610	1,367,934
58	23	0	0	4,949	4,015	0	317	122,963	122,963	1,367,934
59	24	0	0	5,309	4,015	0	295	113,934	113,934	1,367,934
60	25	0	0	5,751	4,015	0	272	104,439	104,439	1,367,934
61	26	0	0	6,303	4,015	0	247	94,368	94,368	1,367,934
62	27	0	0	7,032	4,015	0	221	83,542	83,542	1,367,934
63	28	0	0	7,881	4,015	0	193	71,838	71,838	1,367,934
64	29	0	0	8,867	4,015	0	162	59,119	59,119	1,367,934
65	30	0	0	0	0	0	0	0	0	0
		300,000								

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used did not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return
Based on Non-Guaranteed Assumed Values

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
36	1	60,000	37,450	-37.58%	1,367,934	2,179.89%
37	2	60,000	93,942	-15.25%	1,367,934	330.09%
38	3	60,000	154,662	-7.40%	1,367,934	143.49%
39	4	60,000	219,944	-3.46%	1,367,934	83.70%
40	5	60,000	290,158	-1.11%	1,367,934	55.73%
41	6	0	310,281	0.85%	1,367,934	41.84%
42	7	0	331,845	2.03%	1,367,934	33.28%
43	8	0	354,962	2.83%	1,367,934	27.53%
44	9	0	379,751	3.41%	1,367,934	23.43%
45	10	0	406,322	3.85%	1,367,934	20.37%
		300.000				
46	11	0	438,519	4.29%	1,367,934	18.01%
47	12	0	473,823	4.66%	1,367,934	16.13%
48	13	0	511,728	4.95%	1,367,934	14.60%
49	14	0	552,453	5.20%	1,367,934	13.33%
50	15	0	596,252	5.40%	1,367,934	12.27%
51	16	0	643,882	5.59%	1,367,934	11.36%
52	17	0	693,775	5.73%	1,367,934	10.57%
53	18	0	747,629	5.85%	1,367,934	9.89%
54	19	0	805,763	5.96%	1,367,934	9.29%
55	20	0	868,546	6.06%	1,367,934	8.75%
		300.000				
56	21	0	936,303	6.15%	1,404,454	8.43%
57	22	0	1,009,331	6.24%	1,473,624	8.25%
58	23	0	1,088,039	6.31%	1,545,016	8.09%
59	24	0	1,172,893	6.38%	1,618,593	7.94%
60	25	0	1,264,401	6.44%	1,694,298	7.79%
61	26	0	1,363,009	6.49%	1,771,912	7.66%
62	27	0	1,469,241	6.55%	1,880,628	7.60%
63	28	0	1,583,685	6.59%	1,995,443	7.54%
64	29	0	1,706,974	6.64%	2,116,648	7.48%
65	30	(183,830)	1,655,215	6.70%	2,060,892	7.46%
		300.000				
66	31	(183,830)	1,602,381	6.76%	2,000,253	7.43%
67	32	(183,830)	1,548,388	6.82%	1,955,651	7.44%
68	33	(183,830)	1,493,279	6.87%	1,908,523	7.44%
69	34	(183,830)	1,437,108	6.92%	1,858,740	7.45%
70	35	(183,830)	1,379,917	6.97%	1,806,145	7.46%

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Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

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The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return
Based on Non-Guaranteed Assumed Values

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
71	36	(183,830)	1,321,825	7.02%	1,750,646	7.46%
72	37	(183,830)	1,263,410	7.07%	1,661,991	7.44%
73	38	(183,830)	1,204,902	7.11%	1,566,407	7.43%
74	39	(183,830)	1,146,766	7.16%	1,463,667	7.41%
75	40	(183,830)	1,089,586	7.20%	1,353,586	7.40%
		300,000				
76	41	(183,830)	1,034,066	7.25%	1,236,004	7.38%
77	42	(183,830)	978,955	7.29%	1,195,089	7.42%
78	43	(183,830)	924,390	7.33%	1,155,593	7.46%
79	44	(183,830)	870,488	7.37%	1,117,683	7.50%
80	45	(183,830)	817,345	7.41%	1,081,506	7.53%
81	46	(183,830)	765,094	7.45%	1,047,246	7.57%
82	47	(183,830)	713,790	7.48%	1,015,010	7.60%
83	48	(183,830)	663,588	7.52%	985,013	7.63%
84	49	(183,830)	614,581	7.55%	957,406	7.66%
85	50	(183,830)	566,771	7.58%	932,249	7.69%
		300,000				
86	51	(183,830)	520,078	7.61%	909,517	7.72%
87	52	(183,830)	472,403	7.64%	887,069	7.74%
88	53	(183,830)	422,709	7.67%	863,881	7.76%
89	54	(183,830)	369,711	7.69%	838,673	7.79%
90	55	(183,830)	311,868	7.71%	809,901	7.80%
91	56	(183,830)	256,888	7.73%	785,732	7.82%
92	57	(183,830)	218,885	7.76%	668,631	7.83%
93	58	(183,830)	201,190	7.78%	560,169	7.83%
94	59	(183,830)	207,617	7.81%	462,605	7.84%
95	60	(183,830)	242,524	7.83%	378,526	7.85%
		300,000				
96	61	(183,830)	310,893	7.86%	310,893	7.86%
97	62	(183,830)	399,700	7.89%	399,700	7.89%
98	63	(183,830)	511,322	7.91%	511,322	7.91%
99	64	(183,830)	648,363	7.94%	648,363	7.94%
100	65	(183,830)	813,675	7.96%	813,675	7.96%
101	66	0	1,194,975	7.98%	1,194,975	7.98%
102	67	0	1,622,478	8.00%	1,622,478	8.00%
103	68	0	2,100,655	8.02%	2,100,655	8.02%
104	69	0	2,634,374	8.04%	2,634,374	8.04%
105	70	0	3,228,932	8.06%	3,228,932	8.06%
		300,000				

This is an illustration only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy. This illustration is not valid without all 25 pages.

Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

This supplemental illustration is not a policy contract and must be accompanied by the basic illustration. Refer to the basic illustration for guaranteed elements and other important information. The illustrated values are not guaranteed. This illustration assumes that the currently illustrated, non-guaranteed elements used did not change for all years shown. This is not likely to occur and actual results may be more or less favorable than those shown. Non-guaranteed elements are not guaranteed. This supplemental illustration includes the same premium outlay and non-guaranteed elements used in the basic illustration.

The surrender value IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the surrender value shown at the end of the applicable year. The Death Benefit IRR is the annual interest rate that each year's cumulative premiums would have to earn in order to accumulate to the death benefit shown at the end of the applicable year.

Internal Rate of Return

Based on Non-Guaranteed Assumed Values

Age	Year	Net Planned Premium Outlay	Surrender Value	Surrender Value IRR	Net Death Benefit	Net Death Benefit IRR
106	71	0	3,890,090	8.08%	3,890,090	8.08%
107	72	0	4,624,117	8.10%	4,624,117	8.10%
108	73	0	5,437,826	8.11%	5,437,826	8.11%
109	74	0	6,338,626	8.13%	6,338,626	8.13%
110	75	0	7,334,567	8.14%	7,334,567	8.14%
111	76	0	8,434,398	8.15%	8,434,398	8.15%
112	77	0	9,647,622	8.17%	9,647,622	8.17%
113	78	0	10,984,559	8.18%	10,984,559	8.18%
114	79	0	12,456,420	8.19%	12,456,420	8.19%
115	80	0	14,075,371	8.20%	14,075,371	8.20%
		300.000				
116	81	0	15,854,623	8.21%	15,854,623	8.21%
117	82	0	17,808,511	8.22%	17,808,511	8.22%
118	83	0	19,952,591	8.23%	19,952,591	8.23%
119	84	0	22,303,742	8.24%	22,303,742	8.24%
120	85	0	24,880,271	8.25%	24,880,271	8.25%

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This illustration is not valid without all 25 pages.*

Summary of Coverages

Prepared for:
John Smith, Jr.

Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred Nontobacco

Face Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR**

Wealth Transfer

Life Insurance

Tax-Free Death Benefit
Initial Face Amount: \$1,367,934

Cash Value Accumulation

Tax-Deferred Accumulation

Policy has the potential to accumulate tax-deferred cash value that may provide tax-free income distributions through the use of policy loans and withdrawals for retirement income, college expenses or help with life's emergencies.¹

At Age 70: \$1,379,917 At Age 90: \$311,868²

Living Benefits

Accelerated Death Benefits for: Critical Illness Rider Chronic Illness Rider Terminal Illness Rider

Critical Illness Amount available at age 70 (Minor): \$500,000
Chronic Illness Amount available at age 70: \$344,979
Terminal Illness Amount available at age 70: \$800,000

The use of one benefit may reduce or eliminate other policy and rider benefits

Supplemental Riders

Added Benefits

- Included Rider
- OPR - Overloan Protection Rider
- Optional Riders ³
- STR - Spousal Term Rider
 - LTR - Primary Insured Level Term Life Insurance Rider
 - CTR - Child Term Rider
 - WMD - Waiver of Monthly Deduction
 - WSP - Waiver of Specified Premium
 - ABR - Accidental Benefit Rider

Please refer to the basic illustration for guaranteed elements and other information.

¹ IRC §101(a)(1). There are some exceptions to this rule. Please consult a qualified tax professional for advice concerning your individual situation. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event. Withdrawals up to basis paid into the contract and loans thereafter will not create an immediate taxable event, but substantial tax ramifications could result upon contract lapse or surrender. Surrender charges will reduce the policy's cash values in early years. Policy loans and withdrawals reduce the policy's cash value and death benefit and may result in a taxable event.

² These values assume current charges and interest. Benefits and values are not guaranteed. The assumptions on which they are based, are subject to change by the insurer and actual results may be more or less favorable than those shown.

³ Riders are optional and may require additional premium. Only one Waiver is allowed on the policy.

This presentation is not valid unless accompanied by a complete insurance company illustration. Please see the Ledger for guaranteed values and other important information.

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Summary of CoveragesPrepared for:
John Smith, Jr.Product: **F&G Pathsetter**
State: **KS**
Male, Age 35, Preferred NontobaccoFace Amount: **\$1,367,934**
Death Benefit Option: **A (Level)**
Initial Premium: **\$60,000.00 Annual**
Riders: **OPR CIR TIR CHR****The Accelerated Benefit Riders (ABR)¹ offer you flexibility to access your death benefit if you have a qualifying Terminal, Chronic, or Critical Illness.² The non-guaranteed projected values are based on John Smith, Jr..****Terminal Illness**

As an example, if the full, available death benefit is accelerated, the discounted benefit for John Smith, Jr. would be about \$800,000 at age 70.

Chronic Illness

The table for the rider demonstrates if the available annual death benefit is accelerated, the discounted chronic illness benefit will be the amount shown.

Attained Age	40	50	60	70	80
Chronic Illness Discounted Benefit	177,390	238,710	320,835	344,979	204,336

Critical Illness

The table below projects the approximate net amount paid if the full available death benefit is accelerated through the Critical Illness Rider.

Attained Age	Category 1 Minor	Category 2 Moderate	Category 3 Severe	Category 4 Critical
40	200,000	332,432	526,514	731,681
50	300,000	435,878	582,036	759,031
60	400,000	550,000	650,000	784,176
70	500,000	600,000	700,000	788,233
80	650,000	700,000	750,000	780,471

The use of one benefit may reduce or eliminate other policy and rider benefits.

The sample benefits shown assume current accelerated benefits mortality tables, projected illustrated rate of 6.62% and an acceleration discount rate of 5.14%. The benefits and values shown above are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. This presentation is not valid unless accompanied by a complete insurance company illustration.

¹ Accelerated Benefit Riders are included, available with no additional premium, and may not be available in all states. Please refer to the Narrative Summary for details regarding the Accelerated Benefit Riders available in the state selected for this presentation.

² The Terminal, Chronic and Critical Illness riders are not available on policies approved with an underwriting rating greater than Table 4. The Terminal Illness, Chronic Illness and Critical Illness riders are not available on any policies having temporary or permanent flat extra rating charges.

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Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Insured

Client Name	John Smith, Jr.
Sex	Male
Age Last Birthday	35
Class	Preferred Nonsmoker
Temporary Flat Extra	1 to 60 - 0
Permanent Flat Extra	0
State of Issue	Kansas

Solve For

Solve For	Face Solve
Face Solve Option	Minimum Non-MEC
Premium Amount	1 to 5 - 60,000 6 to 85 - 0
Reduce Death Benefit to Minimum	N

Interest Crediting Options

Allocation	Allocation
S&P 500 Annual Point to Point 100% PAR	0
S&P 500 Annual Point to Point 140% PAR	0
S&P 500 Monthly Point to Point	0
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	0
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	100
Fixed Account	0
Combined	100%
Illustrative Rate	IllustrativeRate
S&P 500 Annual Point to Point 100% PAR	Current
S&P 500 Annual Point to Point 140% PAR	Current
S&P 500 Monthly Point to Point	Current
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	Current
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	Current
Fixed Account	Current
Maximum Illustrative Rate	MaximumIllustrativeRate
S&P 500 Annual Point to Point 100% PAR	7.16
S&P 500 Annual Point to Point 140% PAR	6.40
S&P 500 Monthly Point to Point	6.27
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	5.83
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	6.62
Fixed Account	4.75
Current CAP/Spread Rate	CurrentCAP/SpreadRate
S&P 500 Annual Point to Point 100% PAR	12.00
S&P 500 Annual Point to Point 140% PAR	9.50
S&P 500 Monthly Point to Point	3.50
S&P 500 Annual Point to Point 100% PAR w/ 1% Bonus	9.00
Barclays Trailblazer Sectors 5 Annual PTP w/ 1% Bonus	0.00

Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Interest Crediting Options

Fixed Account

N/A

Disbursements

Disbursements	Y
Disbursement Option	Loan
Disbursement Amount	2 to 29 - 0 30 to 65 - Solve 66 to 85 - 0
Target Surrender Value	1,000
Target Age	100
Loan Type	Variable Loan
Variable Loan Rate	5.00
Pay Loan Interest	Borrow from Policy
Disbursement Mode	Monthly

Policy Options

Death Benefit Option	1 to 85 - Level (Option A)
Premium Mode	Annual
External 1035 Exchange Amount	0
Internal 1035 Exchange Amount	0
Lump Sum	0

Policy Riders

Policy Riders	Y
Terminal Illness Rider	Y
Critical Illness Rider	Y
Chronic Illness Rider	Y
Waiver of Monthly Deductions Rider	N
Waiver of Specified Premium Rider	N
Children's Term Rider	N
Accidental Death Benefit Rider	N
Level Term Rider	N
Spouse Term Rider	N

Reports

Reports	Y
Living Benefits Supplemental Report	Y
Monthly Charges and Expense Report	Y
IRR Report	Y
Loan Report	N
Input Summary Report	N

Agent Info

Agent Name

Corbin Lindsey

Client Input Summary

Company: F&G Annuities & Life

April 14, 2023

Product: F&G Pathsetter

Agent Info

Agent Company	Birdseye Financial, Inc.
Agent Street Address	136 Hillside Drive East
Agent City	Burleson
Agent State	Texas
Agent Zip Code	76028
Agent Phone Number	360-722-7889
Agent Email	corbin@birdseyefinancial.com

Concept

Concept	None
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