

ILLUSTRATION PREPARED FOR

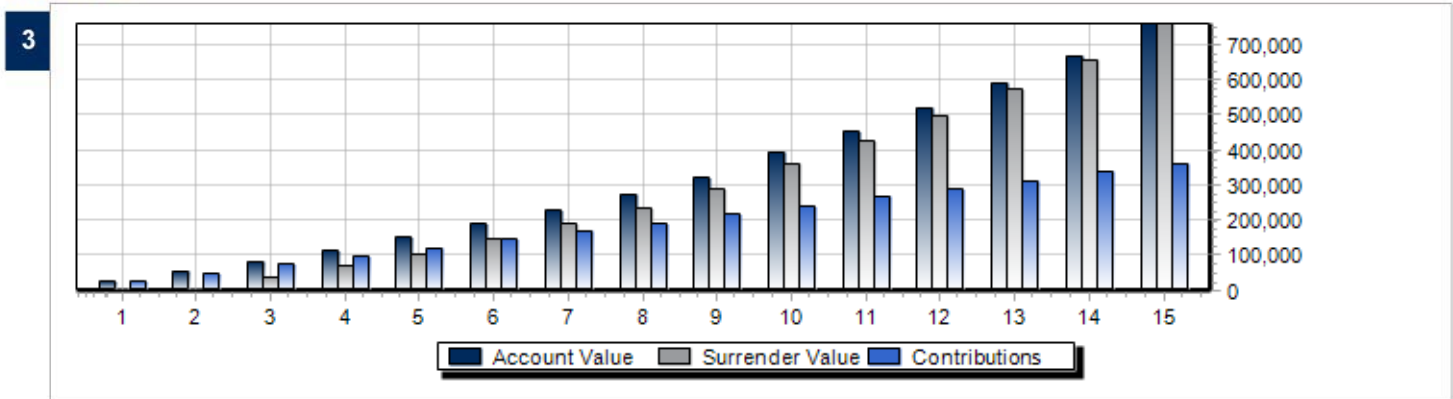
ILLUSTRATION DATE: 11/16/2012

1	Plan Participant	Jason Na	Second Plan Participant
	Age	40	Age
	Gender	Male	Gender
	Contract Term	08/31/2028	

PRODUCT INFORMATION

2	Product	Description	Monthly	Lump Sum
	SPX15-N	S&P 500 15 Year Plan	\$2,000.00	\$0.00
			\$2,000.00	\$0.00

ILLUSTRATION



VALUES AND INCOME

4

Minimum Values
 This product provides a minimum value of \$504,000.00 at the end of the 15th policy year, if all premiums due are received on a timely maner (within the Policy's pre-established grace period) and if there are no partial surrenders or premium decreases.

Monthly Income Projection
 This product will provide a monthly income amount of \$7,354.44 when earning 10.00% on contributions (\$5,281.41 when earning 6.00%).
 The monthly income amount is based on a rate of 3.00% with payments beginning at the completion of policy year 15 for a duration of 10 years.

DECLARATION

I confirm that I have received a copy of this illustration consisting of 2 pages, showing the premium details and projected fund values.

SIGNATURE OF PLAN PARTICIPANT _____ DATE _____

SIGNATURE OF SECOND PLAN PARTICIPANT _____ DATE _____

THIS IS AN ILLUSTRATION, NOT A CONTRACT.

Prepared by: Stann P. Majawit
 511175

Kota Kinabalu
 0125422577

ILLUSTRATION DETAILS

5	Age	Year	Total Premiums Paid	Account Value at 6.00%	Cash Surrender Value at 6.00%	Account Value at 10.00%	Cash Surrender Value at 10.00%
	41	1	\$24,000.00	\$24,686.35	\$1,234.32	\$25,192.59	\$1,259.63
	42	2	\$48,000.00	\$50,421.40	\$2,521.07	\$52,455.64	\$3,903.64
	43	3	\$72,000.00	\$77,268.08	\$29,532.08	\$81,996.19	\$34,260.19
	44	4	\$96,000.00	\$105,293.07	\$58,781.07	\$114,042.00	\$67,530.00
	45	5	\$120,000.00	\$134,567.09	\$89,687.09	\$148,843.59	\$103,963.59
	46	6	\$144,000.00	\$165,165.07	\$122,325.07	\$186,676.54	\$143,836.54
	47	7	\$168,000.00	\$197,166.44	\$156,774.44	\$227,843.98	\$187,451.98
	48	8	\$192,000.00	\$230,655.42	\$193,119.42	\$272,679.37	\$235,143.37
	49	9	\$216,000.00	\$265,721.25	\$231,449.25	\$321,549.49	\$287,277.49
	50	10	\$240,000.00	\$320,458.56	\$289,858.56	\$392,857.83	\$362,257.83
	51	11	\$264,000.00	\$360,047.62	\$333,527.62	\$452,848.21	\$426,328.21
	52	12	\$288,000.00	\$401,579.55	\$379,547.55	\$518,388.82	\$496,356.82
	53	13	\$312,000.00	\$445,170.92	\$428,034.92	\$590,034.69	\$572,898.69
	54	14	\$336,000.00	\$490,945.28	\$479,113.28	\$668,396.35	\$656,564.35
	55	15	\$360,000.00	\$548,033.63	\$548,033.63	\$763,145.37	\$763,145.37

The plan values above reflect the effect of the loyalty bonuses. They also allow for the monthly plan fee of \$7.00, and a 1.7% annual administration fee. The illustrated rate assumes a net rate of return on the S&P 500 Index during the investment period and are net of the 0.125% monthly asset management fee. Plan values are subject to surrender charges as illustrated above. Please refer to Trust document for details.

The rates shown here are for illustration purposes only and are not based on past performance. The actual return may be different. The value of investments and the yields from them may go down as well as up, because of the general nature of variable investment returns and the possibility of exchange or interest rate fluctuations.

DECLARATION

I confirm that I have received a copy of this illustration consisting of 2 pages, showing the premium details and projected fund values.

SIGNATURE OF PLAN PARTICIPANT _____ DATE _____

SIGNATURE OF SECOND PLAN PARTICIPANT _____ DATE _____

THIS IS AN ILLUSTRATION, NOT A CONTRACT.