

ELEVATE- PERMANENT LIFE



Customer:

35 year old male

Super-preferred non-tobacco, 37% federal tax bracket

The cash value of life insurance vs. buy term invest the difference

- **Illustration Parameters**

- \$1,000,000 Term-20: \$860 @ 35, \$6960 @ 56 non-tobacco
- \$1,000,000 10 Pay with WPD, accumulate, annual premium
- View > sales > cash value insurance vs term insurance and invest the difference > interest rates 4% > term plan > enter premiums > \$860 > year 21 enter \$6960

- **Values at year 10**

- Contributions \$412,000
- After-tax investment value \$464,203
- Cash surrender value \$472,088/ \$450,060

ELEVATE- PERMANENT LIFE

VALUES

End of Year	Age	After-Tax Outlay (-)Income	Term Insurance and Investment Alternative					Non-Guaranteed Values Cash Value Life Insurance		
			Term Premium	Investment Outlay	After-Tax Investment Value	Term Death Benefit	Total Death Benefit	Cash Surrender Value	After-Tax Surrender Value	Death Benefit
1	36	41,200	860	40,340	41,357	1,000,000	1,041,357	0	0	1,000,000
2	37	41,200	860	40,340	83,755	1,000,000	1,083,755	29,650	29,650	1,000,200
3	38	41,203	860	40,343	127,224	1,000,000	1,127,224	75,316	75,316	1,000,526
4	39	41,207	860	40,347	171,792	1,000,000	1,171,792	122,852	122,852	1,001,632
5	40	41,220	860	40,360	217,491	1,000,000	1,217,491	172,294	172,294	1,003,534
6	41	41,242	860	40,382	264,355	1,000,000	1,264,355	223,735	223,735	1,006,265
7	42	41,274	860	40,414	312,422	1,000,000	1,312,422	277,203	277,203	1,009,813
8	43	41,315	860	40,455	361,727	1,000,000	1,361,727	332,792	331,512	1,014,202
9	44	41,366	860	40,506	412,308	1,000,000	1,412,308	390,609	383,302	1,019,439
10	45	41,427	860	40,567	464,203	1,000,000	1,464,203	472,088	450,060	1,046,948
11	46	300	860	-560	475,216	1,000,000	1,475,216	487,536	460,091	1,053,245
12	47	368	860	-492	486,551	1,000,000	1,486,551	503,546	470,545	1,059,906
13	48	440	860	-420	498,219	1,000,000	1,498,219	520,163	481,453	1,066,943
14	49	517	860	-343	510,231	1,000,000	1,510,231	537,308	492,771	1,074,288
15	50	597	860	-263	522,598	1,000,000	1,522,598	555,021	504,526	1,081,970
16	51	680	860	-180	535,332	1,000,000	1,535,332	573,300	516,721	1,090,009
17	52	768	860	-92	548,444	1,000,000	1,548,444	592,155	529,367	1,098,445
18	53	860	860	0	561,946	1,000,000	1,561,946	611,620	542,490	1,107,289
19	54	957	860	97	575,853	1,000,000	1,575,853	631,705	556,100	1,116,565
20	55	1,059	860	199	590,176	1,000,000	1,590,176	652,424	570,212	1,126,304
21	56	1,166	6,960	-5,794	598,677	1,000,000	1,598,677	673,801	584,845	1,136,541
22	57	1,279	6,960	-5,681	607,467	1,000,000	1,607,467	695,842	600,009	1,147,272
23	58	1,397	6,960	-5,563	616,555	1,000,000	1,616,555	718,519	615,692	1,158,499
24	59	1,521	6,960	-5,439	625,953	1,000,000	1,625,953	741,860	631,918	1,170,249
25	60	1,652	6,960	-5,308	635,674	1,000,000	1,635,674	765,877	648,700	1,182,567
26	61	1,788	6,960	-5,172	645,729	1,000,000	1,645,729	790,559	666,037	1,195,459
27	62	1,932	6,960	-5,028	656,132	1,000,000	1,656,132	815,962	683,973	1,208,982
28	63	2,082	6,960	-4,878	666,895	1,000,000	1,666,895	842,066	702,500	1,223,146
29	64	2,241	6,960	-4,719	678,034	1,000,000	1,678,034	868,901	721,646	1,237,990
30	65	2,407	6,960	-4,553	689,562	1,000,000	1,689,562	896,445	741,405	1,253,514
31	66	2,581	6,960	-4,379	701,495	1,000,000	1,701,495	924,732	761,806	1,269,721
32	67	2,762	6,960	-4,198	713,846	1,000,000	1,713,846	953,732	782,838	1,286,592
33	68	2,952	6,960	-4,008	726,634	1,000,000	1,726,634	983,428	804,498	1,304,108
34	69	3,149	6,960	-3,811	739,873	1,000,000	1,739,873	1,013,810	826,787	1,322,259
35	70	3,353	6,960	-3,607	753,579	1,000,000	1,753,579	1,044,864	849,704	1,341,073

ELEVATE- PERMANENT LIFE

JACKSON OPTION

HISTORICAL ILLUSTRATION

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Investment Option (Inception Date)

JNL/American Funds® Growth (02/08/1984): Initial Investment of \$472,000 in 12/1987

Initial Premium: \$472,000

ILLUSTRATIVE CONTRACT INFORMATION

Historical Periods Ending Month/Year	Age	Premium Payment	Contract Value	Withdrawal Value	Annual Return
11/1988	45	\$472,000	\$567,117	\$536,437	20.15%
11/1989	46	\$0	\$773,495	\$745,175	36.39%
11/1990	47	\$0	\$699,877	\$676,277	-9.52%
11/1991	48	\$0	\$858,572	\$839,692	22.67%
11/1992	49	\$0	\$1,002,600	\$988,440	16.78%
11/1993	50	\$0	\$1,139,902	\$1,139,902	13.69%
11/1994	51	\$0	\$1,153,988	\$1,153,988	1.24%
11/1995	52	\$0	\$1,536,402	\$1,536,402	33.14%
11/1996	53	\$0	\$1,727,687	\$1,727,687	12.45%
11/1997	54	\$0	\$2,116,969	\$2,116,969	22.53%
11/1998	55	\$0	\$2,608,457	\$2,608,457	23.22%
11/1999	56	\$0	\$3,914,233	\$3,914,233	50.06%
11/2000	57	\$0	\$4,489,224	\$4,489,224	14.69%
11/2001	58	\$0	\$3,657,200	\$3,657,200	-18.53%
11/2002	59	\$0	\$3,055,623	\$3,055,623	-16.45%
11/2003	60	\$0	\$3,614,619	\$3,614,619	18.29%
11/2004	61	\$0	\$4,007,106	\$4,007,106	10.86%
11/2005	62	\$0	\$4,653,734	\$4,653,734	16.14%
11/2006	63	\$0	\$5,191,379	\$5,191,379	11.55%
11/2007	64	\$0	\$5,777,776	\$5,777,776	11.30%
11/2008	65	\$0	\$3,083,782	\$3,083,782	-46.63%
11/2009	66	\$0	\$4,248,584	\$4,248,584	37.77%
11/2010	67	\$0	\$4,779,982	\$4,779,982	12.51%
11/2011	68	\$0	\$4,857,360	\$4,857,360	1.62%
11/2012	69	\$0	\$5,425,850	\$5,425,850	11.70%
11/2013	70	\$0	\$6,908,255	\$6,908,255	27.32%
11/2014	71	\$0	\$7,631,110	\$7,631,110	10.46%
11/2015	72	\$0	\$8,155,527	\$8,155,527	6.87%
11/2016	73	\$0	\$8,604,769	\$8,604,769	5.51%
11/2017	74	\$0	\$10,889,985	\$10,889,985	26.56%
11/2018	75	\$0	\$11,720,874	\$11,720,874	7.63%
11/2019	76	\$0	\$13,552,745	\$13,552,745	15.63%

JVV23727a 05/23

This is an illustration not a Contract and is not valid without all pages. This illustration must be preceded or accompanied by a current prospectus.

ELEVATE- PERMANENT LIFE

UNIVERSAL LIFE SCENARIO

Workflow

- 650,000 Universal Life with WMD
- Ledger
- Modal Premium of 40,000
- Click Change under modal premium
- Year 2 – year 20, 40,000
- Year 21 and all future years 0
- MEC reference \$40,196

ELEVATE- PERMANENT LIFE

- *Return to Philibert*
- *Withdrawal Tab*
- *Level Amount 50,000*
- *Surrenders then Loans*
- *Begin at age 65*
- *End at age 85*

End of Year	Age	Annualized Premium Outlay	Loan/ Partial Withdrawal	Annualized Net Outlay	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit
1	36	40,000	0	40,000	36,557	34,295	650,000	37,390	35,128	650,000
2	37	40,000	0	80,000	73,426	68,902	650,000	75,788	71,264	650,000
3	38	40,000	0	120,000	110,622	106,098	650,000	115,245	110,721	650,000
4	39	40,000	0	160,000	148,176	143,652	650,000	155,794	151,270	650,000
5	40	40,000	0	200,000	186,115	181,591	650,000	197,468	192,944	650,000
6	41	40,000	0	240,000	224,400	219,876	650,000	240,297	235,773	650,000
7	42	40,000	0	280,000	263,088	259,016	650,000	284,318	280,246	650,000
8	43	40,000	0	320,000	302,171	298,552	661,755	329,528	325,908	721,666
9	44	40,000	0	360,000	341,534	338,368	734,299	375,940	372,773	808,271
10	45	40,000	0	400,000	381,200	378,486	804,332	423,564	420,850	893,720
11	46	40,000	0	440,000	421,501	419,239	872,506	472,753	470,491	978,599
12	47	40,000	0	480,000	462,095	460,285	942,673	523,203	521,393	1,067,334
13	48	40,000	0	520,000	502,994	501,637	1,005,989	574,942	573,585	1,149,884
14	49	40,000	0	560,000	544,178	543,273	1,072,030	627,982	627,077	1,237,124
15	50	40,000	0	600,000	585,653	585,201	1,130,310	682,358	681,906	1,316,952
16	51	40,000	0	640,000	627,391	627,391	1,192,043	738,091	738,091	1,402,373
17	52	40,000	0	680,000	669,367	669,367	1,245,023	795,218	795,218	1,479,106
18	53	40,000	0	720,000	711,527	711,527	1,302,095	853,772	853,772	1,562,403
19	54	40,000	0	760,000	753,853	753,853	1,356,936	913,768	913,768	1,644,782
20	55	40,000	0	800,000	796,339	796,339	1,409,520	975,225	975,225	1,726,148
21	56	0	0	800,000	801,537	801,537	1,394,674	999,994	999,994	1,739,990
22	57	0	0	800,000	806,693	806,693	1,379,446	1,025,277	1,025,277	1,753,224
23	58	0	0	800,000	811,814	811,814	1,363,847	1,051,056	1,051,056	1,765,773
24	59	0	0	800,000	816,897	816,897	1,347,880	1,077,313	1,077,313	1,777,567
25	60	0	0	800,000	821,919	821,919	1,331,508	1,104,046	1,104,046	1,788,555
26	61	0	0	800,000	827,409	827,409	1,323,855	1,131,785	1,131,785	1,810,856
27	62	0	0	800,000	832,804	832,804	1,307,503	1,160,095	1,160,095	1,821,349
28	63	0	0	800,000	838,091	838,091	1,290,659	1,189,015	1,189,015	1,831,083
29	64	0	0	800,000	843,198	843,198	1,281,661	1,218,518	1,218,518	1,852,147
30	65	0	50,000	750,000	797,883	797,883	1,188,845	1,197,431	1,197,431	1,784,172
31	66	0	50,000	700,000	752,237	752,237	1,105,789	1,175,792	1,175,792	1,728,415
32	67	0	50,000	650,000	706,158	706,158	1,023,929	1,153,425	1,153,425	1,672,466
33	68	0	50,000	600,000	659,728	659,728	936,814	1,130,346	1,130,346	1,605,092
34	69	0	50,000	550,000	612,896	612,896	858,055	1,106,435	1,106,435	1,549,009
35	70	0	50,000	500,000	565,669	565,669	780,624	1,081,664	1,081,664	1,492,696

ELEVATE- PERMANENT LIFE

End of Year	Age	Annualized Premium Outlay	Annual Loan/ Partial Withdrawal	Total Annualized Net Outlay	Net Account Value	Cash Surrender Value	Net Death Benefit	Net Account Value	Cash Surrender Value	Net Death Benefit
36	71	0	50,000	450,000	518,051	518,051	704,549	1,055,984	1,055,984	1,436,138
37	72	0	50,000	400,000	470,049	470,049	629,866	1,029,425	1,029,425	1,379,429
38	73	0	50,000	350,000	421,681	421,681	556,619	1,000,557	1,000,557	1,320,735
39	74	0	50,000	300,000	372,974	372,974	484,866	970,901	970,901	1,262,171
40	75	0	50,000	250,000	323,963	323,963	414,672	940,478	940,478	1,203,812
41	76	0	50,000	200,000	274,620	274,620	348,767	907,799	907,799	1,152,904
42	77	0	50,000	150,000	225,064	225,064	281,330	874,354	874,354	1,092,942
43	78	0	50,000	100,000	175,333	175,333	215,659	840,119	840,119	1,033,347
44	79	0	50,000	50,000	125,412	125,412	153,002	804,879	804,879	981,953
45	80	0	50,000	0	75,386	75,386	90,463	768,819	768,819	922,583
46	81	0	50,000	-50,000	23,061	23,061	37,371	731,113	731,113	879,952
47	82	0	50,000	-100,000	0**	0**	0**	691,269	691,269	834,931
48	83	0	50,000	-150,000	0	0	0	649,938	649,938	780,153
49	84	0	50,000	-200,000	0	0	0	606,758	606,758	731,302
50	85	0	50,000	-250,000	0	0	0	561,664	561,664	680,316
51	86	0	0	-250,000	0	0	0	566,088	566,088	678,512
52	87	0	0	-250,000	0	0	0	570,034	570,034	675,896
53	88	0	0	-250,000	0	0	0	573,538	573,538	672,508
54	89	0	0	-250,000	0	0	0	576,645	576,645	668,397
55	90	0	0	-250,000	0	0	0	579,437	579,437	663,646
56	91	0	0	-250,000	0	0	0	580,805	580,805	666,579
57	92	0	0	-250,000	0	0	0	582,128	582,128	659,818
58	93	0	0	-250,000	0	0	0	583,570	583,570	652,875
59	94	0	0	-250,000	0	0	0	583,604	583,604	654,191
60	95	0	0	-250,000	0	0	0	583,969	583,969	645,642
61	96	0	0	-250,000	0	0	0	582,753	582,753	645,551
62	97	0	0	-250,000	0	0	0	582,199	582,199	635,547
63	98	0	0	-250,000	0	0	0	582,718	582,718	626,290
64	99	0	0	-250,000	0	0	0	584,837	584,837	618,263
65	100	0	0	-250,000	0	0	0	589,234	589,234	612,083