



ACCORDIA LIFE AND ANNUITY COMPANY

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A Life Insurance Certificate Illustration

Group Flexible Premium Adjustable Life Insurance
with Extended Guarantee and Optional Indexed Feature Certificate
Accordia Life Lifetime Foundation

Designed for
Single Pay 55

Illustration Support
Advantage Insurance Network
2801 Townsgate Road, ste
Westlake Village, CA 91361
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*This is page 1 of 17 pages
and is not valid unless all pages are included.*

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55
 Issue Age: 55
 Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount
 Initial Annual Premium: \$173,860.00
 Initial Death Benefit Option: Level

ILLUSTRATION EXPLANATION

Assumed Issue Date March 25, 2015

| Coverage Summary | Description | Initial Amount | From Age To Age |
|---------------------------------|--------------------|-----------------------|------------------------|
| Primary Insured Benefits | Initial Base Plan | \$1,000,000 | 55 - Life of Insured |
| | Wellness For Life® | | 55 - Life of Insured |

Additional Benefits Accelerated Death Benefit Rider (Terminal Illness)
 Overloan Protection Rider

Illustrated Premium Initial Annual Premium: \$173,860.00. This is the initial premium you are planning to pay which may not be sufficient to continue the policy in-force. See Ledger for illustrated premiums in all durations. You may vary the amount and timing of premium payments as long as they are sufficient to keep the policy in-force and do not violate the maximum limitations imposed by federal tax law. The illustration assumes that any premium payment made is at the beginning of the month of the premium mode selected.

If actual premium payments are different from the scheduled premium payments, or the actual payment dates are not consistent with the assumptions in the illustration, then the policy values will be different from those in this illustration. If premium payments are suspended, monthly charges will continue to be applied against the policy values. Additional premiums may be required to keep the policy in-force.

No Lapse Guarantee This policy provides for two levels of No Lapse Guarantee: 1) a Basic No Lapse Guarantee (Basic NLG); and 2) an Extended Guarantee. If the Net Cash Value is less than or equal to zero and the Minimum Premium Test is met, both levels of No Lapse Guarantee will be automatically activated.

Basic No Lapse Guarantee Under the Basic NLG, this policy will not end under the Grace Period and Lapse provisions for 20 years if you meet the Minimum Premium Test. The Basic NLG provides a guarantee of the current Base Face Amount of your policy and the amount of the Primary Insured Life Insurance Rider, if any.

Extended Guarantee The Extended Guarantee begins at the end of the Basic NLG period and will remain in effect for the lifetime of your policy as long as the Minimum Premium Test is met. Under this provision, the current Base Face Amount and the face amount of the Primary Insured Life Insurance Rider, if any, will be reduced by 50%. The face amount of certain other riders will also be reduced.

Minimum Premium Test You must pass the Minimum Premium Test that is based on a Minimum Monthly Premium of \$1,075.83 to age 121 to retain the No Lapse Guarantee as described above. Neither level of No Lapse Guarantee will prevent your policy from lapsing if Policy Loans exceed the Cash Value. Both levels of No Lapse Guarantee will terminate if the Terminal Illness Accelerated Death Benefit Rider or the Chronic Illness Accelerated Death Benefit Rider is exercised.

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| | | Non-Guar. Assumed |
|----------------------------------|--|----------------------------------|
| Assumed Premium Direction | Basic Interest Strategy: \$8,952.07 Annually Indexed Strategies: 1 Yr Point to Point (1 Yr PtP): 100% remaining premium | <u>55+</u> 3.65% 6.50% |
| Underwriting Class | Other Premium Strategies may be available. Consult your agent, or your contract, for a full listing. The premium options and monthly charges calculated for this illustration assume a policy is issued with the underwriting class listed above. The actual underwriting class will depend on the outcome of the underwriting process, and may vary from what is shown on this illustration. If so, you will receive a revised illustration with your insurance contract. Changes to the underwriting class can affect the cost of your insurance coverage. Any illustrated increases to specified face amount, death benefit option change from level to increasing, addition of riders, increases to riders, underwriting class changes and removal of ratings are subject to underwriting approval. Any illustrated changes that are not contractual, do not occur automatically, but must be requested in writing by the contract owner. | |
| Universal Life Insurance | Accordia Life Lifetime Foundation is a flexible premium adjustable life insurance policy (sometimes referred to as universal life). This life insurance provides for an adjustable death benefit and flexible premium payments. This illustration shows values and benefits based upon assumptions specified herein, and reflects both guaranteed and non-guaranteed values. Illustrated values will not represent actual policy performance. The Net Cash Value is based upon a number of factors, including premium payments, monthly charges, surrender charges, partial withdrawals, loans, and interest credited to the policy. The cost of insurance, which is part of the monthly charges, is based on the difference between the death benefit and the Account Value. Interest rates and charges are subject to change. The guaranteed annual effective interest rate is 2.00% for the Basic Interest Strategy and each Fixed Term Strategy. For each Indexed Strategy, a minimum interest rate of 2% is guaranteed on the earlier of policy termination or end of Indexed Strategy term. The charges are guaranteed not to exceed the maximums listed in the contract. See the policy for more information. This is a life insurance product and does not represent an investment in the stock market. This life insurance product is offered through Accordia Life and Annuity Company and is not FDIC insured. | |
| Group Certificate | Accordia Life Lifetime Foundation is a group insurance product issued to the Accordia Life and Annuity Company Group Trust, Rhode Island. If you purchase this product, you will receive an individual certificate. For administrative convenience, from time to time we may refer to your certificate as a policy or as a contract. | |
| Death Benefit | The death benefit assumed at issue is shown above. The actual amount payable at death may be decreased by loans or withdrawals, or increased by additional insurance benefits. The insurance contract will specify how to determine the benefit. | |

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Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

\$1,000,000 Selected Face Amount

Issue Age: 55

Initial Annual Premium: \$173,860.00

Male Standard Non-Tobacco

Initial Death Benefit Option: Level

| | |
|--------------------------------|---|
| Death Benefit Option | The policy, as illustrated, provides for a level death benefit. The death benefit option may be changed at any time after the first policy year, subject to evidence of insurability as required by the policy. See the policy for more information. |
| Guaranteed Elements | The guaranteed Net Cash Value is the lowest amount available to the contract owner upon surrender of the policy based upon the accompanying ledger and is contingent upon premium payments, timing of premium payments, and other changes available in the contract. This value is based upon a guaranteed annual effective interest rate of 2.00% and maximum policy charges. The guaranteed net death benefit is the minimum amount available to the contract owner upon death of the insured. |
| Account Value | The sum of the value of the Basic Interest Strategy, the value of all Fixed Term Strategies, the value of all Indexed Strategies, and the outstanding balance of any Annually Declared (fixed) policy loans. |
| Surrender Charges | The Account Values are subject to a surrender charge in the first fifteen years from issue or after a face increase. |
| Penalty Free Withdrawal | Each policy year, an amount up to 20% of the net cash value as of the date of the withdrawal (but not more than the maximum amount available as defined in your contract), less any prior penalty free withdrawals taken in that policy year will be available without incurring a surrender charge. However, the withdrawal fee will still apply. If less than 20% is withdrawn in any policy year, the remaining amount does not roll over to future policy years. |
| Cash Value | The Account Value less any surrender charges that apply. |
| Net Cash Value | The Cash Value less any outstanding policy loans and loan interest due, if any. This is the amount available to the contract owner upon surrender. When there is a zero in the Non-Guaranteed Net Cash Value column and a zero in the Guaranteed Net Death Benefit column in the same duration on the Ledger, indicate the policy will lapse in that duration, as illustrated. |
| Non-Guaranteed Elements | <p>Many aspects of your life insurance contract will be guaranteed including your minimum interest rate and maximum charges. However, other aspects of the policy cannot be predicted. For example, the interest rate credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges. This illustration assumes a non-guaranteed annual account value enhancement, beginning at the end of year 11. This enhancement is 0.60% of the average monthly account value. The non-guaranteed elements can improve the value of your life insurance by increasing your contract's cash value and/or death benefit. Variations in these factors could affect: death benefits, net cash value, or available loans and withdrawals.</p> <p>The non-guaranteed pages provide snapshots of your contract values assuming higher interest and lower charges than those that are guaranteed. Since these elements cannot be predicted, ranges of results are illustrated. The actual policy values will be less or more favorable than these illustrated results.</p> |

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\$1,000,000 Selected Face Amount

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Male Standard Non-Tobacco

Initial Death Benefit Option: Level

The illustration also assumes all premium outlays are paid as shown. Unless otherwise stated, all values shown are determined as of the end of the contract year. All values are based on the actual Modal Premium Payment selected. The non-guaranteed benefits and values are based on assumptions that are subject to change by the company.

7 Pay Premiums (MEC Calculations)

In order to receive favorable tax treatment of distributions (including loans) under the Internal Revenue Code (IRC), a life insurance contract must satisfy a 7-Pay Premium limitation during the first 7 years and during 7 years after certain contract changes. Exceeding this limitation makes the contract a Modified Endowment Contract (MEC) and causes distributions, including loans and withdrawals, to be taxable to the extent that there is a gain in the contract. In addition, there is a penalty of 10% of taxable income for distributions from such contracts before age 59½ with certain exceptions.

Initial 7-Pay Annual Premium: \$63,522.89

As illustrated, your contract would be a MEC and would be subject to the special taxation rules described above. Please consult your tax advisor for more information.

IRC 7702 Life Insurance Test

This test is used to determine if a policy will qualify as life insurance under applicable tax laws. This illustration uses the Cash Value Accumulation Test.

Cost Disclosure

The non-guaranteed elements illustrated are based on fully allocated expenses.

Net Payment and Cost Indexes

Interest Adjusted Indexes are based on a 5% rate for the basic contract.

| Year | Guaranteed | | Non-Guaranteed | |
|------|----------------|-------------|----------------|-------------|
| | Surrender Cost | Net Payment | Surrender Cost | Net Payment |
| 5 | 26.37 | 38.25 | 15.97 | 38.25 |
| 10 | 21.44 | 21.44 | 10.98 | 21.44 |
| 20 | 13.29 | 13.29 | 6.42 | 13.29 |

Surrender Cost Index is a standard industry index which reflects the cost of surrendering this policy at the end of the year noted based upon Guaranteed and Non-Guaranteed values. Net Payment Index is a standard industry index which reflects the cost of receiving death benefits at the end of the year noted based upon Guaranteed and Non-Guaranteed values. Cost Indexes are useful only for comparison of the related costs of two or more similar contracts. A low index number represents a lower cost than a higher index number.

DEFINITIONS OF KEY TERMS ON LEDGERS

Gross Premium Outlay

This is the amount of premium you plan to pay for this policy.

Net Outlay

This is the amount of Gross Premium Outlay the contract owner plans to pay minus withdrawals minus loans plus loan interest paid out of pocket.

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Initial Death Benefit Option: Level

INDEXED STRATEGIES DISCLOSURE

Summary

Accordia Life and Annuity Company's Indexed Strategy is a premium direction option available with this life insurance policy. It is not a substitute for an equity indexed mutual fund or any other type of equity investment. Premium directed to any Indexed Strategy does not directly participate in any stock or investments.

Indexed Strategies

STRATEGY NAME

**1 Yr
Point to Point
(1 Yr PtP)**

| | |
|--|----------------------------|
| Current Participation Rate | 100% |
| Guaranteed Minimum Participation Rate * | 100% |
| Current Cap | 11% Annually |
| Minimum Cap * | 2% Annually |
| Interest Crediting Period | 12 Months |
| Indexed Segment Term | 5 Years |
| Interest Crediting Dates | 12, 24, 36, 48 & 60 Months |
| Index Used | S&P 500® |

* Guaranteed while the policy remains in-force

Glossary of Terms

Terms used in calculating Interest Credits on an Indexed Strategy:

Index Used - the relevant Index(es) used for determining the Interest Credits are identified with each strategy in the chart displayed above.

Index Number - as of any date is the value of the Index as of the close of business on the day before such date. We determine the Index Number using the value as reported by a third party source at a consistent time each day. Any change in the reported value of the Index after our determination of the Index Number will not be included in the calculation of the Index Growth for that day, if applicable. If the value of the Index is not reported on any day for which an Index Number is needed, the first preceding reported value of the Index will be used.

Index Growth - the percentage increase in the Index Number from one Interest Crediting Date to the next Interest Crediting Date. The starting Index Number is reset each time the growth is measured.

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**Indexed Strategy
Operation**

Participation Rate - the percentage of the Index Growth you are eligible to earn. The Participation Rate is guaranteed to be no less than 100% for the life of the the contract, and may be higher based on your Indexed Strategy selection.

Cap - a limit on the Index Growth that can be credited to a segment. This cap may be reset for each segment on the schedule displayed on the chart above, subject to certain minimums.

Interest Credits - interest credited to the segment based on Index Growth. Interest Credits are credited to each segment on an Interest Crediting Date.

1 Year Point to Point - Interest Credits are calculated by multiplying the Participation Rate by the percentage increase in the Index, if any, from one Interest Crediting Date to the next Interest Crediting Date. The resulting interest crediting rate is subject to a Cap, which can change on every Interest Crediting Date, within specified limits. The interest crediting rate in any year can never be less than zero.

Each time a portion of your Account Value is directed to an Indexed Strategy, a new segment is created. Each segment has its own Participation Rate and Cap. The values and Interest Credits for each segment are calculated independently of other segments. For each segment created, no Interest Credits are credited between Interest Crediting Dates. Interest Credits will not be credited should the policy cease prior to the Interest Crediting Date. Likewise, if amounts are withdrawn from a segment between Interest Crediting Dates, no Interest Credits are credited on the withdrawn funds.

At the end of the term of each segment, the values in that segment will automatically be directed into the Basic Interest Strategy. At that point, part of the values may be directed into the strategies you have elected.

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DESCRIPTION OF ADDITIONAL BENEFITS

Riders provide additional benefits that are not available through the base plan. Note that riders that have a monthly charge will reduce the surrender value otherwise available to the contract owner without the rider.

In the event of a requested term conversion, electing riders may require additional underwriting.

Additional Benefits

**Terminal Illness
Accelerated Death
Benefit Rider (ICC13-
LTABR-E14)**

This rider is automatically included. It provides an acceleration of death benefits if the insured becomes terminally ill. There may be an administrative fee charged for exercising this benefit. If the insured is diagnosed with a terminal illness, a benefit of up to one half of the policy face amount (up to \$250,000) is available. Receipt of the accelerated death benefits may be taxable and may affect eligibility for public assistance programs.

**Overloan Protection
Rider (ICC13-
ILOPR-E14)**

This rider prevents a contract from lapsing due to loan indebtedness when certain conditions are met by automatically converting it to a paid up coverage. Conditions include a minimum attained age, minimum percent of indebtedness, minimum number of years the contract must be in-force, and a loan balance that exceeds the current base face amount. There is a maximum fee of 13.5% of the Account Value when the rider benefit is triggered.

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Primary Insured Benefits

Wellness Benefits and Rewards Rider (ULWFL-E14)

This rider is also known as Wellness For Life. The Company provides Wellness Benefits to the Primary Insured and the Rider provides Wellness Rewards to the Contract Owner. Wellness Benefits may include access to the Mayo Clinic Health Solutions EmbodyHealth website, an online health risk assessment, newsletters and a 24 hour nurse hotline. Wellness Rewards are Cost of Insurance (COI) reductions for which the Insured must qualify, on an ongoing basis, as specified in the policy. There are two levels of Wellness Rewards. To qualify for the level one Wellness Reward, the insured must obtain a routine physical once every two policy years. To qualify for the level two Wellness Reward, the insured must obtain a routine physical once every two policy years and maintain his/her body weight within a range specified in the policy. The insured must send the Company a Wellness Qualification Form with the doctor's signature as evidence that the qualification criteria have been met. The guaranteed minimum Wellness Reward for level one qualifiers is 0.25% of the COI rate multiplied by the number of years the policy has been in-force, up to a maximum of 20. The guaranteed minimum Wellness Reward for level two qualifiers is 0.50% of the COI rate multiplied by the number of years the policy has been in-force, up to a maximum of 20. The Rider may also provide Wellness Rewards in excess of the guarantees based on expected future improvements in mortality of Wellness insureds. Rewards in excess of the guarantees are at the sole discretion of the Company.

Guaranteed Policy Values reflect the level one guaranteed Wellness Rewards which are achieved by obtaining a routine physical from a licensed physician once every two policy years as stated in the policy. Beginning in policy year 3, Wellness Rewards are illustrated as a .25% reduction to guaranteed COI rates multiplied by the number of years the policy has been in-force, up to a maximum of 20 years. Examples:

Policy year 5, the guaranteed COI is reduced by: $.25\% \times 5 = 1.25\%$.

Policy year 10, the guaranteed COI is reduced by: $.25\% \times 10 = 2.50\%$.

Policy year 25, the guaranteed COI is reduced by: $.25\% \times 20 = 5.00\%$

Current (Non-Guaranteed) Policy Values reflect the level two guaranteed Wellness Rewards which are achieved by obtaining a routine physical from a licensed physician once every two policy years and maintaining body weight within guidelines stated in the policy. Beginning in policy year 3, Wellness Rewards are illustrated as a .50% reduction to current (non-guaranteed) COI rates multiplied by the number of years the policy has been in-force, up to a maximum of 20 years. Examples:

Policy year 5, the current non-guaranteed COI is reduced by: $.50\% \times 5 = 2.50\%$.

Policy year 10, the current non-guaranteed COI is reduced by: $.50\% \times 10 = 5.00\%$.

Policy year 25, the current non-guaranteed COI is reduced by: $.50\% \times 20 = 10.00\%$

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POLICY YEAR shows the age of the policy in years.

EOY (End of Year) AGE shows the insured's age at the end of the policy year.

GUARANTEED is the guaranteed amount available to the contract owner upon surrender/death. 2% interest rate for the Basic Interest and each Fixed Term Strategy, 2% minimum interest rate for each Indexed Strategy guaranteed on earlier of policy termination or end of Indexed Strategy Term.

NON-GUARANTEED MIDPOINT shows hypothetical net cash value/death benefit based on non-guaranteed elements approximately midway between the guaranteed values and the current values.

NON-GUARANTEED ASSUMED shows the value/death benefit is **not** guaranteed and is subject to change. See Assumed Premium Direction paragraph on page 3 .

This illustration assumes the non-guaranteed elements will continue as assumed for all years shown. This is not likely to occur, and actual results may be more or less favorable.

NUMERIC SUMMARY

| Policy Year | EOY Age | Net Outlay | Guaranteed | | Non-Guaranteed Midpoint | | Non-Guaranteed Assumed | |
|-------------|---------|------------|----------------|-------------------|-------------------------|-------------------|------------------------|-------------------|
| | | | Net Cash Value | Net Death Benefit | Net Cash Value | Net Death Benefit | Net Cash Value | Net Death Benefit |
| 5 | 60 | 0 | 68,914 | 1,000,000 | 98,391 | 1,000,000 | 129,259 | 1,000,000 |
| 10 | 65 | 0 | 0 | 1,000,000 | 61,253 | 1,000,000 | 138,242 | 1,000,000 |
| 15 | 70 | 0 | 0 | 1,000,000 | 33,763 | 1,000,000 | 192,100 | 1,000,000 |
| 20 | 75 | 0 | 0 | 1,000,000 | 0 | 1,000,000 | 238,375 | 1,000,000 |

The coverage under each of the scenarios illustrated above will terminate at:

Guaranteed: Age 77. Midpoint: Age 77. Assumed: Life of Insured.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. I have received a copy of the Indexed Strategies Disclosure (which is part of this illustration) for the policy applied for. I understand that any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties.

Signature of Applicant (Policy/Contract 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. I certify that the Indexed Strategies Disclosure (which is part of this illustration) has been presented to the Applicant. A copy was provided to the Applicant. I have not made statements which differ in any significant manner from this material. I have not made any promises or guarantees about the future value of any non-guaranteed elements.

I did not provide any depiction or illustration of variable interest policy loans to this applicant.

Signature of Agent

Agent Code

Date

1000000b17130t
ICC14-IULC-C15

THIS ILLUSTRATION IS NOT A POLICY CONTRACT OR CERTIFICATE

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Male Standard Non-Tobacco

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Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

LEDGER

| | | | |
|--------------------------------------|-----------------------------------|------------------------|------------------------------|
| Assumed Premium Direction | Basic Interest Strategy: | \$8,952.07 Annually | Non-Guar. Assumed |
| | <u>Indexed Strategies:</u> | | <u>55+</u> |
| | 1 Yr Point to Point (1 Yr PtP): | 100% remaining premium | 3.65% |
| | | | 6.50% |

| Policy Year | EOY Age | Key | Gross Premium Outlay | Net Outlay | Guaranteed at 2% | | | Non-Guaranteed Assumed | | |
|-------------|---------|-----|----------------------|------------|------------------|----------------|-------------------|------------------------|----------------|-------------------|
| | | | | | Account Value | Net Cash Value | Net Death Benefit | Account Value | Net Cash Value | Net Death Benefit |
| 1 | 56 | A | 173,860 | 173,860 | 146,346 | 106,936 | 1,000,000 | 157,260 | 117,850 | 1,000,000 |
| 2 | 57 | A | 0 | 0 | 135,501 | 98,718 | 1,000,000 | 157,787 | 121,004 | 1,000,000 |
| 3 | 58 | A | 0 | 0 | 123,803 | 89,648 | 1,000,000 | 158,100 | 123,945 | 1,000,000 |
| 4 | 59 | A | 0 | 0 | 111,280 | 79,752 | 1,000,000 | 158,225 | 126,697 | 1,000,000 |
| 5 | 60 | A | 0 | 0 | 97,814 | 68,914 | 1,000,000 | 158,160 | 129,259 | 1,000,000 |
| 6 | 61 | A | 0 | 0 | 83,237 | 56,963 | 1,000,000 | 158,057 | 131,784 | 1,000,000 |
| 7 | 62 | A | 0 | 0 | 67,327 | 43,681 | 1,000,000 | 157,536 | 133,890 | 1,000,000 |
| 8 | 63 | A | 0 | 0 | 49,809 | 28,790 | 1,000,000 | 156,705 | 135,686 | 1,000,000 |
| 9 | 64 | A | 0 | 0 | 30,450 | 12,059 | 1,000,000 | 155,553 | 137,162 | 1,000,000 |
| 10 | 65 | A | 0 | 0 | 9,075 | 0 | 1,000,000 | 154,006 | 138,242 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 11 | 66 | A | 0 | 0 | 0 | 0 | 1,000,000 | 161,835 | 148,699 | 1,000,000 |
| 12 | 67 | A | 0 | 0 | 0 | 0 | 1,000,000 | 169,768 | 159,259 | 1,000,000 |
| 13 | 68 | A | 0 | 0 | 0 | 0 | 1,000,000 | 177,908 | 170,026 | 1,000,000 |
| 14 | 69 | A | 0 | 0 | 0 | 0 | 1,000,000 | 186,221 | 180,967 | 1,000,000 |
| 15 | 70 | A | 0 | 0 | 0 | 0 | 1,000,000 | 194,728 | 192,100 | 1,000,000 |
| 16 | 71 | A | 0 | 0 | 0 | 0 | 1,000,000 | 203,381 | 203,381 | 1,000,000 |
| 17 | 72 | A | 0 | 0 | 0 | 0 | 1,000,000 | 212,127 | 212,127 | 1,000,000 |
| 18 | 73 | A | 0 | 0 | 0 | 0 | 1,000,000 | 220,891 | 220,891 | 1,000,000 |
| 19 | 74 | A | 0 | 0 | 0 | 0 | 1,000,000 | 229,716 | 229,716 | 1,000,000 |
| 20 | 75 | A | 0 | 0 | 0 | 0 | 1,000,000 | 238,375 | 238,375 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 21 | 76 | A | 0 | 0 | 0 | 0 | 500,000 | 247,057 | 247,057 | 1,000,000 |
| 22 | 77 | A | 0 | 0 | 0 | 0 | 500,000 | 255,421 | 255,421 | 1,000,000 |
| 23 | 78 | A | 0 | 0 | 0 | 0 | 0 | 263,468 | 263,468 | 1,000,000 |
| 24 | 79 | A | 0 | 0 | 0 | LAPSE | 0 | 271,039 | 271,039 | 1,000,000 |
| 25 | 80 | A | 0 | 0 | 0 | 0 | 0 | 278,062 | 278,062 | 1,000,000 |

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

Issue Age: 55

Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

| Policy Year | EOY Age | Key | Gross Premium Outlay | Net Outlay | Guaranteed at 2% | | | Non-Guaranteed Assumed | | |
|-------------|---------|-----|----------------------|------------|------------------|----------------|-------------------|------------------------|----------------|-------------------|
| | | | | | Account Value | Net Cash Value | Net Death Benefit | Account Value | Net Cash Value | Net Death Benefit |
| 26 | 81 | A | 0 | 0 | 0 | 0 | 0 | 284,527 | 284,527 | 1,000,000 |
| 27 | 82 | A | 0 | 0 | 0 | 0 | 0 | 289,898 | 289,898 | 1,000,000 |
| 28 | 83 | A | 0 | 0 | 0 | 0 | 0 | 294,262 | 294,262 | 1,000,000 |
| 29 | 84 | A | 0 | 0 | 0 | 0 | 0 | 297,467 | 297,467 | 1,000,000 |
| 30 | 85 | A | 0 | 0 | 0 | 0 | 0 | 299,254 | 299,254 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 31 | 86 | A | 0 | 0 | 0 | 0 | 0 | 299,354 | 299,354 | 1,000,000 |
| 32 | 87 | A | 0 | 0 | 0 | 0 | 0 | 296,698 | 296,698 | 1,000,000 |
| 33 | 88 | A | 0 | 0 | 0 | 0 | 0 | 291,088 | 291,088 | 1,000,000 |
| 34 | 89 | A | 0 | 0 | 0 | 0 | 0 | 281,717 | 281,717 | 1,000,000 |
| 35 | 90 | A | 0 | 0 | 0 | 0 | 0 | 268,043 | 268,043 | 1,000,000 |
| 36 | 91 | A | 0 | 0 | 0 | 0 | 0 | 249,892 | 249,892 | 1,000,000 |
| 37 | 92 | A | 0 | 0 | 0 | 0 | 0 | 225,240 | 225,240 | 1,000,000 |
| 38 | 93 | A | 0 | 0 | 0 | 0 | 0 | 193,426 | 193,426 | 1,000,000 |
| 39 | 94 | A | 0 | 0 | 0 | 0 | 0 | 152,803 | 152,803 | 1,000,000 |
| 40 | 95 | A | 0 | 0 | 0 | 0 | 0 | 101,600 | 101,600 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 41 | 96 | A | 0 | 0 | 0 | 0 | 0 | 108,741 | 108,741 | 1,000,000 |
| 42 | 97 | A | 0 | 0 | 0 | 0 | 0 | 116,390 | 116,390 | 1,000,000 |
| 43 | 98 | A | 0 | 0 | 0 | 0 | 0 | 124,582 | 124,582 | 1,000,000 |
| 44 | 99 | A | 0 | 0 | 0 | 0 | 0 | 133,355 | 133,355 | 1,000,000 |
| 45 | 100 | A | 0 | 0 | 0 | 0 | 0 | 142,752 | 142,752 | 1,000,000 |
| 46 | 101 | A | 0 | 0 | 0 | 0 | 0 | 152,816 | 152,816 | 1,000,000 |
| 47 | 102 | A | 0 | 0 | 0 | 0 | 0 | 163,596 | 163,596 | 1,000,000 |
| 48 | 103 | A | 0 | 0 | 0 | 0 | 0 | 175,140 | 175,140 | 1,000,000 |
| 49 | 104 | A | 0 | 0 | 0 | 0 | 0 | 187,505 | 187,505 | 1,000,000 |
| 50 | 105 | A | 0 | 0 | 0 | 0 | 0 | 200,749 | 200,749 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 51 | 106 | A | 0 | 0 | 0 | 0 | 0 | 214,933 | 214,933 | 1,000,000 |
| 52 | 107 | A | 0 | 0 | 0 | 0 | 0 | 230,124 | 230,124 | 1,000,000 |
| 53 | 108 | A | 0 | 0 | 0 | 0 | 0 | 246,395 | 246,395 | 1,000,000 |
| 54 | 109 | A | 0 | 0 | 0 | 0 | 0 | 263,821 | 263,821 | 1,000,000 |
| 55 | 110 | A | 0 | 0 | 0 | 0 | 0 | 282,485 | 282,485 | 1,000,000 |

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

Issue Age: 55

Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

| Policy Year | EOY Age | Key | Gross Premium Outlay | Net Outlay | Guaranteed at 2% | | | Non-Guaranteed Assumed | | |
|-------------|---------|-----|----------------------|------------|------------------|----------------|-------------------|------------------------|----------------|-------------------|
| | | | | | Account Value | Net Cash Value | Net Death Benefit | Account Value | Net Cash Value | Net Death Benefit |
| 56 | 111 | A | 0 | 0 | 0 | 0 | 0 | 302,475 | 302,475 | 1,000,000 |
| 57 | 112 | A | 0 | 0 | 0 | 0 | 0 | 323,885 | 323,885 | 1,000,000 |
| 58 | 113 | A | 0 | 0 | 0 | 0 | 0 | 346,816 | 346,816 | 1,000,000 |
| 59 | 114 | A | 0 | 0 | 0 | 0 | 0 | 371,375 | 371,375 | 1,000,000 |
| 60 | 115 | A | 0 | 0 | 0 | 0 | 0 | 397,679 | 397,679 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |
| 61 | 116 | A | 0 | 0 | 0 | 0 | 0 | 425,852 | 425,852 | 1,000,000 |
| 62 | 117 | A | 0 | 0 | 0 | 0 | 0 | 456,025 | 456,025 | 1,000,000 |
| 63 | 118 | A | 0 | 0 | 0 | 0 | 0 | 488,342 | 488,342 | 1,000,000 |
| 64 | 119 | A | 0 | 0 | 0 | 0 | 0 | 522,955 | 522,955 | 1,000,000 |
| 65 | 120 | A | 0 | 0 | 0 | 0 | 0 | 560,026 | 560,026 | 1,000,000 |
| 66 | 121 | A | 0 | 0 | 0 | 0 | 0 | 599,730 | 599,730 | 1,000,000 |
| | | | 173,860 | 173,860 | | | | | | |

Key: A = Annual Prems S = Semi-Annual Prems Q = Quarterly Prems M = Monthly/PAC Prems
 L = Loan R = Loan Repayment W = Withdrawal I = Interest Paid Out of Pocket
 F = Force Out P = Exercise of OP Rider

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

Issue Age: 55

Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

POLICY OUTLAY

| Policy Outlay | | | | | | 7-Pay Premiums | |
|---------------|---------|------------|------------------------|------------------------|--------------|----------------|------------------|
| Policy Year | EOY Age | Net Outlay | Non-Guaranteed Assumed | Non-Guaranteed Assumed | Loan Balance | Annual 7-Pay | Cumulative 7-Pay |
| | | | Gross Withdrawal | | | | |
| 1 | 56 | 173,860 | 0 | 0 | 0 | 63,523 | 63,523 |
| 2 | 57 | 0 | 0 | 0 | 0 | 63,523 | 127,046 |
| 3 | 58 | 0 | 0 | 0 | 0 | 63,523 | 190,569 |
| 4 | 59 | 0 | 0 | 0 | 0 | 63,523 | 254,092 |
| 5 | 60 | 0 | 0 | 0 | 0 | 63,523 | 317,614 |
| 6 | 61 | 0 | 0 | 0 | 0 | 63,523 | 381,137 |
| 7 | 62 | 0 | 0 | 0 | 0 | 63,523 | 444,660 |
| 8 | 63 | 0 | 0 | 0 | 0 | - | - |
| 9 | 64 | 0 | 0 | 0 | 0 | - | - |
| 10 | 65 | 0 | 0 | 0 | 0 | - | - |
| | | 173,860 | 0 | | | | |
| 11 | 66 | 0 | 0 | 0 | 0 | - | - |
| 12 | 67 | 0 | 0 | 0 | 0 | - | - |
| 13 | 68 | 0 | 0 | 0 | 0 | - | - |
| 14 | 69 | 0 | 0 | 0 | 0 | - | - |
| 15 | 70 | 0 | 0 | 0 | 0 | - | - |
| 16 | 71 | 0 | 0 | 0 | 0 | - | - |
| 17 | 72 | 0 | 0 | 0 | 0 | - | - |
| 18 | 73 | 0 | 0 | 0 | 0 | - | - |
| 19 | 74 | 0 | 0 | 0 | 0 | - | - |
| 20 | 75 | 0 | 0 | 0 | 0 | - | - |
| | | 173,860 | 0 | | | | |
| 21 | 76 | 0 | 0 | 0 | 0 | - | - |
| 22 | 77 | 0 | 0 | 0 | 0 | - | - |
| 23 | 78 | 0 | 0 | 0 | 0 | - | - |
| 24 | 79 | 0 | 0 | 0 | 0 | - | - |
| 25 | 80 | 0 | 0 | 0 | 0 | - | - |
| 26 | 81 | 0 | 0 | 0 | 0 | - | - |
| 27 | 82 | 0 | 0 | 0 | 0 | - | - |
| 28 | 83 | 0 | 0 | 0 | 0 | - | - |
| 29 | 84 | 0 | 0 | 0 | 0 | - | - |
| 30 | 85 | 0 | 0 | 0 | 0 | - | - |
| | | 173,860 | 0 | | | | |

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

Issue Age: 55

Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

| Policy Outlay | | | | | | 7-Pay Premiums | |
|---------------|---------|------------|------------------------|------------------------|--------------|------------------|--|
| Policy Year | EOY Age | Net Outlay | Non-Guaranteed Assumed | Non-Guaranteed Assumed | Annual 7-Pay | Cumulative 7-Pay | |
| | | | Gross Withdrawal | Loan Balance | | | |
| 31 | 86 | 0 | 0 | 0 | - | - | |
| 32 | 87 | 0 | 0 | 0 | - | - | |
| 33 | 88 | 0 | 0 | 0 | - | - | |
| 34 | 89 | 0 | 0 | 0 | - | - | |
| 35 | 90 | 0 | 0 | 0 | - | - | |
| | | 173,860 | 0 | | | | |
| 36 | 91 | 0 | 0 | 0 | - | - | |
| 37 | 92 | 0 | 0 | 0 | - | - | |
| 38 | 93 | 0 | 0 | 0 | - | - | |
| 39 | 94 | 0 | 0 | 0 | - | - | |
| 40 | 95 | 0 | 0 | 0 | - | - | |
| | | 173,860 | 0 | | | | |
| 41 | 96 | 0 | 0 | 0 | - | - | |
| 42 | 97 | 0 | 0 | 0 | - | - | |
| 43 | 98 | 0 | 0 | 0 | - | - | |
| 44 | 99 | 0 | 0 | 0 | - | - | |
| 45 | 100 | 0 | 0 | 0 | - | - | |
| 46 | 101 | 0 | 0 | 0 | - | - | |
| 47 | 102 | 0 | 0 | 0 | - | - | |
| 48 | 103 | 0 | 0 | 0 | - | - | |
| 49 | 104 | 0 | 0 | 0 | - | - | |
| 50 | 105 | 0 | 0 | 0 | - | - | |
| | | 173,860 | 0 | | | | |
| 51 | 106 | 0 | 0 | 0 | - | - | |
| 52 | 107 | 0 | 0 | 0 | - | - | |
| 53 | 108 | 0 | 0 | 0 | - | - | |
| 54 | 109 | 0 | 0 | 0 | - | - | |
| 55 | 110 | 0 | 0 | 0 | - | - | |
| 56 | 111 | 0 | 0 | 0 | - | - | |
| 57 | 112 | 0 | 0 | 0 | - | - | |
| 58 | 113 | 0 | 0 | 0 | - | - | |
| 59 | 114 | 0 | 0 | 0 | - | - | |
| 60 | 115 | 0 | 0 | 0 | - | - | |
| | | 173,860 | 0 | | | | |

Accordia Life and Annuity Company

Life Insurance Illustration

Accordia Life Lifetime Foundation

Issue State: CA

Designed for: Single Pay 55

Issue Age: 55

Male Standard Non-Tobacco

\$1,000,000 Selected Face Amount

Initial Annual Premium: \$173,860.00

Initial Death Benefit Option: Level

Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

| Policy Outlay | | | | | | 7-Pay Premiums | |
|---------------|---------|------------|------------------------|------------------------|--------------|----------------|------------------|
| Policy Year | EOY Age | Net Outlay | Non-Guaranteed Assumed | Non-Guaranteed Assumed | Loan Balance | Annual 7-Pay | Cumulative 7-Pay |
| | | | Gross Withdrawal | | | | |
| 61 | 116 | 0 | 0 | 0 | 0 | - | - |
| 62 | 117 | 0 | 0 | 0 | 0 | - | - |
| 63 | 118 | 0 | 0 | 0 | 0 | - | - |
| 64 | 119 | 0 | 0 | 0 | 0 | - | - |
| 65 | 120 | 0 | 0 | 0 | 0 | - | - |
| 66 | 121 | 0 | 0 | 0 | 0 | - | - |
| | | 173,860 | 0 | | | | |