



Western Reserve Life Assurance Co. of Ohio

Home Office: Columbus, Ohio
Administrative Office: 4333 Edgewood Road NE
Cedar Rapids, IA 52499

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
with an Index Feature
Policy form IUL03 1208

Designed for
RUDY SOTO

Agent/Representative
FIRST LASTNAME, Representative (License Number 12GJX)

World Financial Group
2775 N. Ventura Rd Suite 203
Oxnard, CA 93036
(805)612-1577

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.

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M1603053WRL0109

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
Narrative Summary

RUDY SOTO	Monthly Premium:	\$400.00
Male Age 30 Preferred Elite	Death Benefit Option:	Increasing
Riders: BIR	Initial Specified Amount:	\$250,000

Basic Life Insurance Illustration

This is an illustration only. An illustration is not intended to predict actual performance. Except for those items clearly labeled guaranteed, rates and values set forth in this illustration are not guaranteed. This illustration is not valid without all pages.

IUL
Form #
IUL03 1208
(May vary by state)

This illustration is provided to help you understand the above captioned 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 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 WRL Freedom Global IUL is a Flexible Premium Adjustable Life Insurance Policy with an Index Feature. This type of policy is a universal life insurance policy that may earn additional interest based upon outside indexes. 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.

Net Death Benefit

This life insurance policy provides an Increasing Death Benefit as described in the Policy. The initial Death Benefit provided is assumed to be \$250,000. The actual amount payable at death may be decreased by policy withdrawals or indebtedness, or increased by additional insurance benefits you purchase. The amount payable is the Net Death Benefit. In addition, You may change Death Benefit Options after the third policy year.

Specified Amount

An amount used to determine the Net Death Benefit. The policy owner may increase the Specified Amount after the first Policy Anniversary. Decreases are available only after the third Policy Anniversary.

Death Benefit Option

Either an Increasing or Level Death Benefit is available.

Increasing The Death Benefit is the greater of the Specified Amount plus the Policy Value or the minimum death benefit under the applicable life insurance compliance test.

Level The Death Benefit is the greater of the Specified Amount or the minimum death benefit under the applicable life insurance compliance test.

Premium Outlay

The premium outlay is the amount of premium which is planned to be paid during the lifetime of this policy. The first year premium outlay is \$4,800.00.

This illustration describes values and benefits if premiums are paid on the dates and in the amounts shown on the following pages assuming application of indicated interest rates, insurance costs, expense charges and index change percentages. If actual premium payments or interest rates and index change percentages are different than indicated on the following pages, or if payment dates are not consistent with the assumptions in the illustration, then the Policy Values will be different from those in the illustration. Note that if premium

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payments stop, the Monthly Deductions will continue to be applied against the Policy Value. Additional premiums may be required to keep the Policy In Force. The illustration assumes that all premiums are made as planned and are received and credited at the beginning of each modal period on the Monthly Date.

Minimum Monthly No-Lapse Premium Your current Minimum Monthly No Lapse Premium is \$135.00. The Minimum Monthly No Lapse Premium is the minimum premium necessary to avoid lapse of the policy during the No Lapse Period regardless of the Policy Value growth. The premium will be calculated for each policy issued. Policy and rider changes will alter the Monthly Minimum No Lapse Premium. Under certain circumstances, extra premiums may be required to prevent lapse.

Account Options The Policy Value of the policy is the sum of two Account Options and the amount, if any, of the Loan Reserve. The Account Options currently available in the policy are the Basic Interest Account and the Global Index Account. You may allocate your net premiums between the Basic Interest and the Global Index Accounts by selecting the percentage of net premium to be allocated to each. The Policy Values in this illustration are based on the Illustrated Premium Allocations indicated below. If net premiums are allocated differently than indicated or if transfers are made, then the Policy Values will be different than those shown in this illustration.

Illustrated Premium Allocations	Global Index Account	100% of premium
	Basic Interest Account	0% of premium

Basic Interest Account This portion of the Policy Value earns interest at current interest rates declared by the Company. The Basic Interest Account consists of 12 Basic Interest Account Segments. Each Segment may have a different current interest crediting rate. Once an interest rate is declared for a Segment, the rate applies until the next Segment Anniversary.

The Guaranteed Minimum Interest Rate for the Basic Interest Account is 2.00%. Current interest rates for the Basic Interest Account may be more than 2.00%. Interest is credited monthly to the Basic Interest Account and each of its Segment's may be credited with interest at a different current interest rate.

Global Index Account This portion of the Policy Value is credited with interest at a rate which is linked in part to any changes in the Hang Seng Index, the S&P 500® and the Dow Jones Euro STOXX 50® indexes, excluding dividends. Each premium payment or transfer into the account will be credited to a segment associated with the policy month in which it is received. The Company will declare Caps for each segment. Each segment may have a different Cap. The Cap is the maximum Index Change that will be used to determine the Excess Index Interest credited to a segment. Excess Index Interest, if any, will only be credited as of on the Segment Ending Date. On each Segment Ending Date the Cap may change for the next Segment Period.

Amounts removed from a Segment due to loans and partial withdrawals will not be credited with any Excess Index Interest that might otherwise be due as of a Segment Ending Date.

Monthly Deduction Each Monthly Deduction consists of the Monthly Cost of Insurance, the Policy Charge, the Per Unit Charge, any charge for additional benefits provided by riders and any charges for substandard premium class rating.

Surrender Charges Surrender charges apply during the first 10 policy years and become zero in the tenth policy year from issue or following any increase in the Specified Amount.

Policy Value The Policy Value is the starting point for calculating important values under the policy, such as the Cash Surrender Value and Net Death Benefit. The Policy Value equals the sum of the Basic Interest Account

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WRL Freedom Global IULsm

Flexible Premium Adjustable Life Insurance Policy

Narrative Summary

RUDY SOTO Male Age 30 Preferred Elite Riders: BIR	Monthly Premium: \$400.00 Death Benefit Option: Increasing Initial Specified Amount: \$250,000
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value and the Global Index Account value, plus the loan reserve, if any. Policy Value is shown on a guaranteed basis and on a non-guaranteed basis.

Cash Surrender Value The amount available to the Owner upon surrender of the policy provided the policy is In Force and the Insured is living. The Cash Surrender Value equals the Policy Value less any surrender charges less any Indebtedness. Upon surrender, any portion of the Policy Value that consists of values of Index Account Segments that have not yet reached their Segment Ending Dates will not include any Excess Index Interest for such incomplete Segment Periods.

Indebtedness Equals all outstanding Policy Loans, if any, and accrued loan interest. Indebtedness decreases the Net Death Benefit and the Cash Surrender Value. Policy loans are taken pro rata from the Basic Interest Account and the Index Account(s). Loans are taken from the highest-numbered Segments. The amount of Policy Value equal to the loan balance will be credited interest at a rate of 2.50%.

Policy Loans The policy owner may borrow up to the available loan value. The maximum loan interest rate is 3.50% in arrears. The interest rate credited on policy values that have been borrowed will be no less than the guaranteed interest rate.

Partial Withdrawals The policy 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.

Rider Description(s)

The benefit below is automatically included as part of your policy.

Terminal Illness Accelerated Death Benefit Rider **Terminal Illness Accelerated Death Benefit Rider, Form Number TI01 0305:** This Rider allows the Owner to access up to 100% of the policy's Death benefit or \$500,000, whichever is less, prior to the death of a terminally ill Insured. Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a Physician, has reduced life expectancy to not more than 12 months (not more than 24 months in TX, GA, IL, MA, and WA), from the date of the Physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this Rider. Benefits advanced under this Rider may be subject to taxation. The Rider may not be available in all jurisdictions.

Riders provide additional benefits and increase the Monthly Deduction. Additional deductions will decrease the policy value unless higher premiums are paid. Periodically, you should review any riders to see if they continue to meet your needs. The following riders are included in this illustration.

BIR \$250,000 Stop Year: 25 Premium: \$195.00/Year **Base Insured Rider, Form Number BIR06 0707:** This extra benefit Rider provides for level term insurance while the Rider is in force until the Insured attains age 100. This Rider may be converted to a permanent life insurance policy prior to the Insured's 86th birthday. A Monthly Cost of Insurance charge will be deducted for this Rider, but will not exceed the guaranteed attained age rates.

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Riders: BIR	Initial Specified Amount:	\$250,000

Definitions of Key Terms and Column Headings

"Age" means the issue age plus the number of years the Policy is assumed to have been In Force. This is the age at the end of the Policy year.

"Class" means 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.

"Cost of Insurance" means 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. Any change in the Cost of Insurance rates will be on a uniform basis for Insureds of the same class.

"Cumulative Premium" represents the sum of the premiums paid to date.

"Current Assumptions" illustrate the values that would result assuming current interest rates, current Expense Charges, current Caps, current Assumed Index Change rates and current Cost of Insurance rates. These assumptions are not guaranteed. The "Current" assumed Index Change rate is an average calculated as explained in this Narrative Summary.

"Guaranteed Assumptions" illustrate the values that would result assuming guaranteed interest rates, guaranteed Expense Charges and guaranteed Cost of Insurance rates.

"Guaranteed Elements" are the benefits, values, credits and charges that are guaranteed at issue.

"Midpoint Assumptions" illustrate the values that would result assuming interest rates, expenses and Cost of Insurance rates that are the average of the current and guaranteed rates. These assumptions are not guaranteed. The "Current" assumed Index Change rate is an average calculated as explained in this Narrative Summary.

"Non-Guaranteed Assumptions" illustrate the values that would be generated using current, specified or midpoint assumptions. These assumptions are not guaranteed. The "Current" assumed Index Change rate is an average calculated as explained in this Narrative Summary.

"Non-Guaranteed Elements" means the premiums, benefits, values, credits or charges under the policy that are not guaranteed or cannot be determined at issue. Non-guaranteed Cost of Insurance rates, Per Unit Charges, Policy Charges, Premium Expense Charges, current interest rates and Caps are subject to change by the Company.

"Per Unit Charge" means an expense charge, based upon the Specified Amount, that will be deducted from the Policy Value each month.

"Policy Charge" means an expense charge that will be deducted from the Policy Value each month.

"Premium Expense Charge" is a percentage of each premium payment that is deducted from the paid premium prior to allocation to the Account Options.

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Riders: BIR	Initial Specified Amount:	\$250,000

Definition of Key Terms for Account Options

Basic Interest Account Segment A component of the Basic Interest Account. Each premium payment or transfer to the Basic Interest Account is credited to a Segment associated with the policy month in which it is received. Each Basic Interest Account Segment may have a different interest rate and will have its Excess Interest calculated separately from other Basic Interest Account Segments.

Beginning Date The first Monthly Date for a Segment. The Beginning Date is reset on each Segment Ending Date.

Cap The maximum Index Change that can be used to determine the Index interest credited to an Index Account Segment. Each Index Account Segment may have a different Cap. The Cap assumed in determining the Index Change used in the non-guaranteed projections in this illustration is 13.25%.

Changes in Cap A Cap will be declared for each Index Account Segment. The Cap may change on each Segment Beginning Date and may differ between Index Account Segments. Once a Cap is declared for an Index Account Segment it applies until the Segment Ending Date. Each subsequent Cap will be determined as of each Index Account Segment's Beginning Date.

Ending Date The end of a Segment Period. For the Basic Interest Account, this is the date when a new current interest rate will begin to apply to the Segment. For the Global Index Account, this is the day when Excess Index Interest (if any) will be credited to the segment. It is also the date when a new Cap may apply. The Ending Date for one Segment Period is the Beginning Date for the next. The Segment Period for the Basic Interest Account and the Global Index Account is 12 months. Other Segment Periods may apply to other Index Accounts.

Global Index Account The Global Index Account is comprised of 3 indexes: the S&P 500® Index, the Dow Jones Euro STOXX 50® Index and the Hang Seng Index, excluding dividends.

We use values published in the following currencies:

S&P 500®: United States Dollars
Dow Jones Euro STOXX 50®: Euros
Hang Seng Index: Hong Kong Dollars

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 Death Benefit Option: Increasing
 Initial Specified Amount: \$250,000

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Index Account Segment

A component of an Index Account. Each premium payment or transfer to an Index Account is credited to a Segment associated with the policy month in which it is received. Each Index Account Segment may have a different Cap and will have its Index Interest calculated separately from other Index Account Segments. Excess Index Interest is only credited to Index Account Segments as of the Ending Date for the Segment.

Excess Index Interest

Any interest credited to an Index Account in excess of the guaranteed minimum interest. Excess Index Interest, if any, is only credited as of each Segment Ending Date. The Index Interest for each Segment as of an Ending Date is calculated as follows:

(a multiplied by b) minus c where:

a is: the Index Change from the Segment's Beginning Date to the Ending Date. The Index Change is adjusted so that it does not exceed this Index Account Segment's Cap and is not less than 0%.

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b is:

- 1) the value attributable to that Index Account Segment as of its Beginning Date; minus
- 2) one half of the Monthly Deductions taken during the Segment Period; minus
- 3) Partial Withdrawals deducted from the Index Account Segment during the Segment Period; minus
- 4) amounts transferred from the Index Account Segment during such period due to policy loans.

c is: interest previously credited to the Segment at the Index Account Guaranteed Minimum Interest Rate of 1% per annum.

The Excess Index Interest, if any, credited on each Ending Date for each Index Account Segment will never be less than zero.

Index Value The value of an Index, excluding dividends, as stated by its publisher.

Index Change The percentage change for each Index is calculated as follows: (a minus b) divided by b, where:

- (a) a is the Index Value as of the Ending Index Day for that Segment;
- (b) b is the Index Value as of the Beginning Index Day for that Segment.

The Global Index Account uses a weighted average. Once the change for each individual index has been calculated, the Index Change for an Index Account Segment will be calculated as follows: 50% (a), plus 30% (b), plus 20% (c), where:

- (a) equals the higher of the percentage changes in the S&P 500® or the Dow Jones Euro STOXX 50®
- (b) equals the lower of the percentage changes in the S&P 500® or the Dow Jones Euro STOXX 50®
- (c) equals the percentage change in the Hang Seng Index

The (a), (b) and (c) components may be positive or negative, but the Segment's Index Change is adjusted so that it will not exceed the applicable Cap nor be less than 0%. The Index Change is used to determine whether any Excess Index Interest is due as of the Segment Ending Date.

The illustrated Index Change of 9.26% used in this illustration is only an example rate based on a weighted average of the actual changes in the monthly S&P 500® Index, Dow Jones Euro STOXX 50® Index, and the Hang Seng Index from January 1, 1993 to December 31, 2008 and is not a prediction of actual performance. Interest credited to the Global Index Account in the future may be higher or lower than the figures shown, but will not be less than the minimum guarantees. Once the weighted average is determined, we substitute 1% for any Index Change that was less than 1%. We substitute our current Cap for any Index Change that was greater than the Cap. Each Index Account Segment may have a different Cap. The current Cap does not represent the historical performance of any of the indexes.

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Numeric Summary

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Male Age 30 Preferred Elite	Death Benefit Option:	Increasing
Riders: BIR	Initial Specified Amount:	\$250,000

	Guaranteed Assumptions			Non-Guaranteed Assumptions*			
				Midpoint		Current	
Year	Premium Outlay	Cash Surrender Value	Net Death Benefit	Cash Surrender Value	Net Death Benefit	Cash Surrender Value	Net Death Benefit
5	4,800	13,630	517,705	16,244	520,319	19,157	523,232
10	4,800	36,845	536,845	46,934	546,934	59,933	559,933
20	4,800	76,177	576,177	125,009	625,293	207,907	874,162
Age 70	4,800	0	0	32,820	298,668	893,086	1,737,294
Coverage To Year:		38		41		66	

Based on guaranteed assumptions, coverage terminates in year 38.

Based on midpoint assumptions, coverage terminates in year 41.

Based on current assumptions, coverage terminates in year 66.

All values and benefits above reflect allocation of 0% of the net premiums to the Basic Interest Account and 100% to the Global Index Account.

The Guaranteed column shows values and benefits based on Guaranteed Minimum Interest Rates of 2.00% for the Basic Interest Account and 1.00% for the Index Account(s) and use a one-year crediting method. Charges and Cost of Insurance rates are the guaranteed charges.

The Non-Guaranteed Midpoint column shows values and benefits based on an assumed interest rate of 3.00% for the Basic Interest Account and an assumed annual Index Change of 5.13% for the Index Account(s). The Index Change of 5.13% is not in addition to the Guaranteed Minimum Interest rate of 1.00%. Charges and Cost of Insurance rates are the average of guaranteed charges and current charges.

The Non-Guaranteed Current column shows values and benefits based on an assumed interest rate of 4.00% for the Basic Interest Account and an assumed annual Index Change of 9.26% for the Index Account(s) and use a one-year crediting method. The assumed annual Index Change of 9.26% is based on a weighted average Index Change as more fully explained in the Index Change section of the Narrative Summary. The Index Change is hypothetical and not expected to be applied to an actual policy. Charges and Cost of Insurance rates are the current charges.

The Midpoint and Current columns assume 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 non-guaranteed elements are subject to change by the Company. Future changes to the non-guaranteed elements by the Company will depend on future cost factors. Such factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs and state and federal taxes.

* Calculated based on actual current non-guaranteed Basic Interest Account interest rates and an average Index Change rate as explained in the Index Change section of the Narrative Summary.

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RUDY SOTO Male Age 30 Preferred Elite Riders: BIR	Monthly Premium: \$400.00 Death Benefit Option: Increasing Initial Specified Amount: \$250,000
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I have received a copy of this illustration, and understand that this illustration assumes that the currently illustrated non-guaranteed assumptions 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.

Applicant

Date

I have informed the applicant or policy owner that this illustration assumes that the currently illustrated non-guaranteed assumptions 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.

Authorized Company Representative

Date

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Flexible Premium Adjustable Life Insurance Policy

Tabular Detail

RUDY SOTO

Male Age 30 Preferred Elite

Riders: BIR

Monthly Premium: \$400.00

Death Benefit Option: Increasing

Initial Specified Amount: \$250,000

Age	Year	Planned Premium Outlay*	Cumulative Premium	Guaranteed Assumptions ¹ End of Year			Non-Guaranteed Current Assumptions ² End of Year		
				Policy Value	Cash Surrender Value	Net Death Benefit	Policy Value	Cash Surrender Value	Net Death Benefit
31	1	4,800	4,800	3,478	0	503,478	3,912	0	503,912
32	2	4,800	9,600	6,995	2,136	506,995	8,173	3,314	508,173
33	3	4,800	14,400	10,543	5,998	510,543	12,774	8,229	512,774
34	4	4,800	19,200	14,112	9,827	514,112	17,779	13,495	517,779
35	5	4,800	24,000	17,705	13,630	517,705	23,232	19,157	523,232
36	6	4,800	28,800	21,310	18,019	521,310	29,171	25,879	529,171
37	7	4,800	33,600	24,926	22,418	524,926	35,642	33,134	535,643
38	8	4,800	38,400	28,543	26,819	528,543	42,699	40,975	542,699
39	9	4,800	43,200	32,693	31,910	532,693	50,949	50,165	550,949
40	10	4,800	48,000	36,845	36,845	536,845	59,933	59,933	559,933
41	11	4,800	52,800	41,006	41,006	541,006	69,750	69,750	569,750
42	12	4,800	57,600	45,144	45,144	545,144	80,451	80,451	580,452
43	13	4,800	62,400	49,244	49,244	549,244	92,124	92,124	599,771
44	14	4,800	67,200	53,288	53,288	553,288	104,826	104,826	634,581
45	15	4,800	72,000	57,267	57,267	557,267	118,635	118,635	670,685
46	16	4,800	76,800	61,172	61,172	561,172	133,640	133,640	708,174
47	17	4,800	81,600	64,999	64,999	564,999	149,948	149,948	747,173
48	18	4,800	86,400	68,770	68,770	568,770	167,676	167,676	787,799
49	19	4,800	91,200	72,503	72,503	572,503	186,952	186,952	830,119
50	20	4,800	96,000	76,177	76,177	576,177	207,907	207,907	874,162
51	21	4,800	100,800	79,762	79,762	579,762	230,687	230,687	920,078
52	22	4,800	105,600	83,223	83,223	583,223	255,434	255,434	968,000
53	23	4,800	110,400	86,522	86,522	586,522	282,305	282,305	1,018,094
54	24	4,800	115,200	89,629	89,629	589,629	311,467	311,467	1,070,534
55	25	4,800	120,000	92,480	92,480	592,480	343,101	343,101	1,125,495
56	26	4,800	124,800	96,500	96,500	346,500	378,064	378,064	934,880
57	27	4,800	129,600	100,557	100,557	325,557	416,033	416,033	997,474
58	28	4,800	134,400	104,689	104,689	304,689	457,288	457,288	1,063,531
59	29	4,800	139,200	108,928	108,928	283,928	502,126	502,126	1,133,233
60	30	4,800	144,000	113,292	113,292	263,292	550,831	550,831	1,206,708
61	31	4,800	148,800	117,746	117,746	250,477	603,710	603,710	1,284,244
62	32	4,800	153,600	122,124	122,124	252,383	661,049	661,049	1,366,127
63	33	4,800	158,400	126,410	126,410	253,942	723,162	723,162	1,452,741
64	34	4,800	163,200	130,597	130,597	255,196	790,430	790,430	1,544,550
65	35	4,800	168,000	134,689	134,689	256,182	863,272	863,272	1,641,964
66D	36	4,800	172,800	139,679	70,968	190,045	937,573	869,526	1,668,816
67D	37	4,800	177,600	145,631	5,805	123,081	1,013,419	875,624	1,691,711
68D	38	4,800	182,400	0	0	0	1,090,874	881,587	1,710,721
69D	39	4,800	187,200	0	0	0	1,170,119	887,554	1,726,146
70D	40	4,800	192,000	0	0	0	1,250,762	893,086	1,737,294
71D	41	4,800	196,800	0	0	0	1,333,099	898,435	1,744,799
72D	42	4,800	201,600	0	0	0	1,416,541	902,964	1,747,964
73D	43	4,800	206,400	0	0	0	1,501,368	906,904	1,747,714
74D	44	4,800	211,200	0	0	0	1,586,964	909,592	1,743,496

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M1603053WRL0109

WRL Freedom Global IULsm

Flexible Premium Adjustable Life Insurance Policy

Tabular Detail

RUDY SOTO Male Age 30 Preferred Elite Riders: BIR	Monthly Premium: \$400.00 Death Benefit Option: Increasing Initial Specified Amount: \$250,000
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Age	Year	Planned Premium Outlay*	Cumulative Premium	Guaranteed Assumptions ¹ End of Year			Non-Guaranteed Current Assumptions ² End of Year		
				Policy Value	Cash Surrender Value	Net Death Benefit	Policy Value	Cash Surrender Value	Net Death Benefit
75D	45	4,800	216,000	0	0	0	1,673,402	911,049	1,735,438
76D	46	4,800	220,800	0	0	0	1,760,488	911,030	1,723,318
77D	47	4,800	225,600	0	0	0	1,848,056	909,315	1,707,002
78D	48	4,800	230,400	0	0	0	1,935,676	905,419	1,686,150
79D	49	4,800	235,200	0	0	0	2,022,998	898,938	1,660,754
80D	50	4,800	240,000	0	0	0	2,109,723	889,515	1,630,938
81D	51	4,800	244,800	0	0	0	2,195,169	876,409	1,596,150
82D	52	4,800	249,600	0	0	0	2,279,015	859,240	1,556,336
83D	53	4,800	254,400	0	0	0	2,360,897	837,580	1,511,218
84D	54	4,800	259,200	0	0	0	2,440,466	811,019	1,460,341
85D	55	4,800	264,000	0	0	0	2,516,942	778,713	1,402,921
86D	56	4,800	268,800	0	0	0	2,589,786	740,055	1,338,642
87D	57	4,800	273,600	0	0	0	2,658,496	694,475	1,267,272
88D	58	4,800	278,400	0	0	0	2,724,150	642,982	1,190,418
89D	59	4,800	283,200	0	0	0	2,789,090	587,845	1,110,976
90D	60	4,800	288,000	0	0	0	2,848,383	524,061	1,023,024
91D	61	0*	288,000	0	0	0	2,897,326	446,849	921,002
92D	62	0*	288,000	0	0	0	2,939,808	360,023	808,932
93D	63	0*	288,000	0	0	0	2,975,743	263,416	685,882
94D	64	0*	288,000	0	0	0	3,004,630	155,950	550,233
95D	65	0*	288,000	0	0	0	3,026,468	37,512	401,203
96	66	0*	288,000	0	0	0	0	0	0

¹ The Guaranteed column shows values and benefits based on Guaranteed Minimum Interest Rates of 2.00% for the Basic Interest Account and 1.00% for the Index Account(s) and use a one-year crediting method. Charges and Cost of Insurance rates are the guaranteed charges.

² The Non-Guaranteed Current column shows values and benefits based on an assumed interest rate of 4.00% for the Basic Interest Account and an assumed annual Index Change of 9.26% for the Index Account(s) and use a one-year crediting method. The latter assumed rate is based on a weighted average Index Change as more fully explained in the Index Change section of the Narrative Summary. The Index Change is hypothetical and not expected to be applied to an actual policy. Charges and Cost of Insurance rates are the current charges.

* **Even if the premium outlay is zero, Monthly Deductions continue. Depending on actual results additional premiums may be needed to avoid termination of the policy.**

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M1603053WRL0109

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
Tabular Detail

RUDY SOTO
 Male Age 30 Preferred Elite
 Riders: BIR

Monthly Premium: \$400.00
 Death Benefit Option: Increasing
 Initial Specified Amount: \$250,000

Non-Guaranteed Midpoint Assumptions³
End of Year

Age	Year	Planned Premium Outlay*	Cumulative Premium	Policy Value	Cash Surrender Value	Net Death Benefit
31	1	4,800	4,800	3,695	0	503,695
32	2	4,800	9,600	7,581	2,722	507,581
33	3	4,800	14,400	11,633	7,087	511,633
34	4	4,800	19,200	15,874	11,590	515,874
35	5	4,800	24,000	20,319	16,244	520,319
36	6	4,800	28,800	24,969	21,678	524,969
37	7	4,800	33,600	29,836	27,328	529,836
38	8	4,800	38,400	34,927	33,203	534,927
39	9	4,800	43,200	40,798	40,014	540,798
40	10	4,800	48,000	46,934	46,934	546,934
41	11	4,800	52,800	53,371	53,371	553,371
42	12	4,800	57,600	60,091	60,091	560,091
43	13	4,800	62,400	67,107	67,107	567,107
44	14	4,800	67,200	74,413	74,413	574,413
45	15	4,800	72,000	82,016	82,016	582,016
46	16	4,800	76,800	89,924	89,924	589,924
47	17	4,800	81,600	98,151	98,151	598,151
48	18	4,800	86,400	106,726	106,726	606,726
49	19	4,800	91,200	115,677	115,677	615,677
50	20	4,800	96,000	125,009	125,009	625,293
51	21	4,800	100,800	134,719	134,719	641,321
52	22	4,800	105,600	144,796	144,796	657,008
53	23	4,800	110,400	155,231	155,231	672,351
54	24	4,800	115,200	166,016	166,016	687,356
55	25	4,800	120,000	177,132	177,132	701,991
56	26	4,800	124,800	189,643	189,643	468,951
57	27	4,800	129,600	202,640	202,640	485,847
58	28	4,800	134,400	216,159	216,159	502,729
59	29	4,800	139,200	230,229	230,229	519,596
60	30	4,800	144,000	244,853	244,853	536,401
61	31	4,800	148,800	260,030	260,030	553,149
62	32	4,800	153,600	275,742	275,742	569,851
63	33	4,800	158,400	291,981	291,981	586,554
64	34	4,800	163,200	308,753	308,753	603,322
65	35	4,800	168,000	326,074	326,074	620,201
66D	36	4,800	172,800	342,138	274,008	565,684
67D	37	4,800	177,600	356,967	218,919	506,378
68D	38	4,800	182,400	370,541	160,552	442,188
69D	39	4,800	187,200	382,525	98,232	372,378
70D	40	4,800	192,000	393,871	32,820	298,668

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M1603053WRL0109

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
Tabular Detail

RUDY SOTO	Monthly Premium:	\$400.00
Male Age 30 Preferred Elite	Death Benefit Option:	Increasing
Riders: BIR	Initial Specified Amount:	\$250,000

Non-Guaranteed Midpoint Assumptions ³						
End of Year						
Age	Year	Planned Premium Outlay*	Cumulative Premium	Policy Value	Cash Surrender Value	Net Death Benefit
71D	41	4,800	196,800	0	0	0

³ The Non-Guaranteed Midpoint column shows values and benefits based on an assumed interest rate of 3.00% for the Basic Interest Account and an assumed annual Index Change of 5.13% for the Index Account(s). The Index Change of 5.13% is not in addition to the Guaranteed Minimum Interest rate of 1.00%. Charges and Cost of Insurance rates are the average of guaranteed charges and current charges.

* **Even if the premium outlay is zero, Monthly Deductions continue. Depending on actual results additional premiums may be needed to avoid termination of the policy.**

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M1603053WRL0109

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
Supplemental Information

RUDY SOTO	Monthly Premium:	\$400.00
Male Age 30 Preferred Elite	Death Benefit Option:	Increasing
Riders: BIR	Initial Specified Amount:	\$250,000

D A requested distribution (loan and/or withdrawal) has been illustrated in this year. The Policy Value, Cash Surrender Value and Net Death Benefit may reflect a reduction in value due to the loans and/or withdrawals. Please refer to the Supplemental Illustration for the exact amount of the distribution(s).

Projected annual cost indexes are based upon assumed interest and current cost of insurance rates and are not guaranteed. The cost indexes are only useful for comparing two or more similar policies.

Life Insurance Cost Information

	Net Payment Cost Index		Surrender Cost Index	
	Guaranteed	Non-Guaranteed	Guaranteed	Non-Guaranteed
Year 10	17.89	17.05	7.49	0.60
Year 20	16.95	13.81	9.20	-3.96

If the planned premium payment is insufficient to provide the coverage desired, this illustration will show the death benefit to be expired (as indicated by "0"). This means that the policy and any riders will lapse unless a higher premium is paid, a higher interest rate has been credited, benefits are reduced, or mortality charges are more favorable than currently assumed.

In order to receive favorable federal tax treatments on distributions made during the lifetime of the insured (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, which include withdrawals, loans, or borrowed loan interest, 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 years are within the limitation for favorable status.

The illustrated Policy qualifies as a life insurance contract for federal income tax purposes under the Cash Value Accumulation Test (CVAT). The CVAT requires that Policy Value never exceed the net single premium needed at that time to fund the future benefits of the Policy. If the Policy Value exceeds the net single premium at any time, the Company will automatically increase the Death Benefit so that the net single premium equals the Policy Value at such time. Please note that increasing the Death Benefit may increase the Cost of Insurance charges for the Policy. The Company reserves the right not to accept, or to refund any premium payment that increases the difference between the Death Benefit and the Policy Value. Neither the Company nor its representatives offer legal or tax advice. We recommend that you consult your legal or tax advisor before making any financial or other decisions with respect to this contract.

If the policy fails to qualify as a life insurance contract for federal income tax purposes, 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 in excess of the policy's cash value will be non-taxable.

Target:	\$1,567.50
7-Pay:	\$8,171.31
Minimum Annualized Premium:	\$1,620.00

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M1603053WRL0109

WRL Freedom Global IULsm**Flexible Premium Adjustable Life Insurance Policy****Supplemental Illustrations-Loans/Withdrawals-Current Assumptions**

RUDY SOTO

Male Age 30 Preferred Elite

Riders: BIR

Monthly Premium: \$400.00

Death Benefit Option: Increasing

Initial Specified Amount: \$250,000

Age	Year	Premium Outlay*	Partial Withdrawal	Loan Amount	Loan Balance	Cash Surrender Value	Net Death Benefit
31	1	4,800	0	0	0	0	503,912
32	2	4,800	0	0	0	3,314	508,173
33	3	4,800	0	0	0	8,229	512,774
34	4	4,800	0	0	0	13,495	517,779
35	5	4,800	0	0	0	19,157	523,232
36	6	4,800	0	0	0	25,879	529,171
37	7	4,800	0	0	0	33,134	535,643
38	8	4,800	0	0	0	40,975	542,699
39	9	4,800	0	0	0	50,165	550,949
40	10	4,800	0	0	0	59,933	559,933
41	11	4,800	0	0	0	69,750	569,750
42	12	4,800	0	0	0	80,451	580,452
43	13	4,800	0	0	0	92,124	599,771
44	14	4,800	0	0	0	104,826	634,581
45	15	4,800	0	0	0	118,635	670,685
46	16	4,800	0	0	0	133,640	708,174
47	17	4,800	0	0	0	149,948	747,173
48	18	4,800	0	0	0	167,676	787,799
49	19	4,800	0	0	0	186,952	830,119
50	20	4,800	0	0	0	207,907	874,162
51	21	4,800	0	0	0	230,687	920,078
52	22	4,800	0	0	0	255,434	968,000
53	23	4,800	0	0	0	282,305	1,018,094
54	24	4,800	0	0	0	311,467	1,070,534
55	25	4,800	0	0	0	343,101	1,125,495
56	26	4,800	0	0	0	378,064	934,880
57	27	4,800	0	0	0	416,033	997,474
58	28	4,800	0	0	0	457,288	1,063,531
59	29	4,800	0	0	0	502,126	1,133,233
60	30	4,800	0	0	0	550,831	1,206,708
61	31	4,800	0	0	0	603,710	1,284,244
62	32	4,800	0	0	0	661,049	1,366,127
63	33	4,800	0	0	0	723,162	1,452,741
64	34	4,800	0	0	0	790,430	1,544,550
65	35	4,800	0	0	0	863,272	1,641,964
66	36	4,800	0	66,387	68,047	869,526	1,668,816
67	37	4,800	0	66,387	137,795	875,624	1,691,711
68	38	4,800	0	66,387	209,286	881,587	1,710,721
69	39	4,800	0	66,387	282,565	887,554	1,726,146
70	40	4,800	0	66,387	357,676	893,086	1,737,294
71	41	4,800	0	66,387	434,664	898,435	1,744,799
72	42	4,800	0	66,387	513,578	902,964	1,747,964
73	43	4,800	0	66,387	594,464	906,904	1,747,714
74	44	4,800	0	66,387	677,372	909,592	1,743,496

Currently illustrated non-guaranteed elements are subject to change by the company and actual policy results may be more or less favorable than shown. Please refer to the basic illustration for your life insurance policy's guaranteed elements and other important information.

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M1603053WRL0109

WRL Freedom Global IULsm**Flexible Premium Adjustable Life Insurance Policy****Supplemental Illustrations-Loans/Withdrawals-Current Assumptions**

RUDY SOTO

Male Age 30 Preferred Elite

Riders: BIR

Monthly Premium: \$400.00

Death Benefit Option: Increasing

Initial Specified Amount: \$250,000

Age	Year	Premium Outlay*	Partial Withdrawal	Loan Amount	Loan Balance	Cash Surrender Value	Net Death Benefit
75	45	4,800	0	66,387	762,353	911,049	1,735,438
76	46	4,800	0	66,387	849,458	911,030	1,723,318
77	47	4,800	0	66,387	938,742	909,315	1,707,002
78	48	4,800	0	66,387	1,030,257	905,419	1,686,150
79	49	4,800	0	66,387	1,124,060	898,938	1,660,754
80	50	4,800	0	66,387	1,220,208	889,515	1,630,938
81	51	4,800	0	66,387	1,318,760	876,409	1,596,150
82	52	4,800	0	66,387	1,419,776	859,240	1,556,336
83	53	4,800	0	66,387	1,523,317	837,580	1,511,218
84	54	4,800	0	66,387	1,629,446	811,019	1,460,341
85	55	4,800	0	66,387	1,738,229	778,713	1,402,921
86	56	4,800	0	66,387	1,849,731	740,055	1,338,642
87	57	4,800	0	66,387	1,964,021	694,475	1,267,272
88	58	4,800	0	66,387	2,081,169	642,982	1,190,418
89	59	4,800	0	66,387	2,201,245	587,845	1,110,976
90	60	4,800	0	66,387	2,324,322	524,061	1,023,024
91	61	0*	0	66,387	2,450,477	446,849	921,002
92	62	0*	0	66,387	2,579,786	360,023	808,932
93	63	0*	0	66,387	2,712,327	263,416	685,882
94	64	0*	0	66,387	2,848,680	155,950	550,233
95	65	0*	0	66,387	2,988,955	37,512	401,203
96	66	0*	0	0	0	0	0

Currently illustrated non-guaranteed elements are subject to change by the company and actual policy results may be more or less favorable than shown. Please refer to the basic illustration for your life insurance policy's guaranteed elements and other important information.

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M1603053WRL0109

WRL Freedom Global IULSM
Flexible Premium Adjustable Life Insurance Policy
Cost and Values Ledger

RUDY SOTO
 Male Age 30 Preferred Elite
 Riders: BIR

Monthly Premium: \$400.00
 Death Benefit Option: Increasing
 Initial Specified Amount: \$250,000

Ledger of Charges and Values Calculations based on Non-Guaranteed Assumptions*
FOR GUARANTEED AND NON-GUARANTEED NET SURRENDER VALUES,
PLEASE SEE THE PAGES ENTITLED TABULAR DETAIL
Cash Value Charges

Age	Year	Annual Outlay	Premium Expense Charges	COI/Rider/Per Unit Charges	Other Deduct.	Credited Interest	Cash Value	Base Net Amount at Risk	Death Benefit Proceeds
31	1	4,800	144	642	120	18	3,912	250,000	503,912
32	2	4,800	144	663	120	388	8,173	250,000	508,173
33	3	4,800	144	688	120	753	12,774	250,000	512,774
34	4	4,800	144	709	120	1,178	17,779	250,000	517,779
35	5	4,800	144	726	120	1,643	23,232	250,000	523,232
36	6	4,800	144	746	120	2,149	29,171	250,000	529,171
37	7	4,800	144	764	120	2,700	35,642	250,000	535,643
38	8	4,800	144	779	120	3,300	42,699	250,000	542,699
39	9	4,800	144	256	120	3,970	50,949	250,000	550,949
40	10	4,800	144	277	120	4,724	59,933	250,000	559,933
41	11	4,800	120	298	120	5,555	69,750	250,000	569,750
42	12	4,800	120	323	120	6,464	80,451	250,000	580,452
43	13	4,800	120	343	120	7,456	92,124	257,756	599,771
44	14	4,800	120	394	120	8,536	104,826	279,872	634,581
45	15	4,800	120	461	120	9,710	118,635	302,177	670,685
46	16	4,800	120	541	120	10,986	133,640	324,671	708,174
47	17	4,800	120	625	120	12,373	149,948	347,372	747,173
48	18	4,800	120	712	120	13,880	167,676	370,280	787,799
49	19	4,800	120	802	120	15,519	186,952	393,332	830,119
50	20	4,800	120	906	120	17,300	207,907	416,430	874,162
51	21	4,800	120	1,018	120	19,237	230,687	439,576	920,078
52	22	4,800	120	1,155	120	21,342	255,434	462,762	968,000
53	23	4,800	120	1,317	120	23,629	282,305	486,000	1,018,094
54	24	4,800	120	1,509	120	26,111	311,467	509,294	1,070,534
55	25	4,800	120	1,730	120	28,804	343,101	532,639	1,125,495
56	26	4,800	120	1,347	120	31,750	378,064	557,003	934,880
57	27	4,800	120	1,567	120	34,976	416,033	581,644	997,474
58	28	4,800	120	1,790	120	38,485	457,288	606,461	1,063,531
59	29	4,800	120	2,020	120	42,298	502,126	631,339	1,133,233
60	30	4,800	120	2,296	120	46,441	550,831	656,125	1,206,708
61	31	4,800	120	2,631	120	50,950	603,710	680,801	1,284,244
62	32	4,800	120	3,065	120	55,844	661,049	705,371	1,366,127
63	33	4,800	120	3,587	120	61,140	723,162	729,901	1,452,741
64	34	4,800	120	4,168	120	66,877	790,430	754,472	1,544,550
65	35	4,800	120	4,808	120	73,090	863,272	779,075	1,641,964
66D	36	-61,587L	120	5,490	120	75,231	937,573	799,580	1,668,816
67D	37	-61,587L	120	6,170	120	77,455	1,013,419	816,291	1,691,711
68D	38	-61,587L	120	6,872	120	79,767	1,090,874	829,259	1,710,721
69D	39	-61,587L	120	7,590	120	82,275	1,170,119	838,645	1,726,146
70D	40	-61,587L	120	8,359	120	84,442	1,250,762	844,196	1,737,294
71D	41	-61,587L	120	9,213	120	86,990	1,333,099	846,299	1,744,799
72D	42	-61,587L	120	10,364	120	89,246	1,416,541	844,899	1,747,964
73D	43	-61,587L	120	11,592	120	91,858	1,501,368	840,680	1,747,714
74D	44	-61,587L	120	13,017	120	94,053	1,586,964	833,755	1,743,496
75D	45	-61,587L	120	14,509	120	96,387	1,673,402	824,224	1,735,438

NOT VALID UNLESS ACCOMPANIED BY BASIC ILLUSTRATION; SEE BASIC ILLUSTRATION FOR GUARANTEED VALUES

WRL Freedom Global IULsm
Flexible Premium Adjustable Life Insurance Policy
Cost and Values Ledger

RUDY SOTO
 Male Age 30 Preferred Elite
 Riders: BIR

Monthly Premium: \$400.00
 Death Benefit Option: Increasing
 Initial Specified Amount: \$250,000

Ledger of Charges and Values Calculations based on Non-Guaranteed Assumptions*
FOR GUARANTEED AND NON-GUARANTEED NET SURRENDER VALUES,
PLEASE SEE THE PAGES ENTITLED TABULAR DETAIL
Cash Value Charges

Age	Year	Annual Outlay	Premium Expense Charges	COI/Rider/Per Unit Charges	Other Deduct.	Credited Interest	Cash Value	Base Net Amount at Risk	Death Benefit Proceeds
76D	46	-61,587L	120	16,156	120	98,682	1,760,488	812,115	1,723,318
77D	47	-61,587L	120	17,900	120	100,908	1,848,056	797,508	1,707,002
78D	48	-61,587L	120	19,945	120	103,005	1,935,676	780,557	1,686,150
79D	49	-61,587L	120	22,256	120	105,018	2,022,998	761,653	1,660,754
80D	50	-61,587L	120	24,683	120	106,848	2,109,723	741,273	1,630,938
81D	51	-61,587L	120	27,544	120	108,430	2,195,169	719,612	1,596,150
82D	52	-61,587L	120	30,459	120	109,746	2,279,015	696,987	1,556,336
83D	53	-61,587L	120	33,520	120	110,841	2,360,897	673,548	1,511,218
84D	54	-61,587L	120	36,579	120	111,588	2,440,466	649,248	1,460,341
85D	55	-61,587L	120	39,954	120	111,870	2,516,942	624,153	1,402,921
86D	56	-61,587L	120	43,414	120	111,699	2,589,786	598,550	1,338,642
87D	57	-61,587L	120	46,860	120	111,011	2,658,496	572,773	1,267,272
88D	58	-61,587L	120	50,576	120	111,669	2,724,150	547,428	1,190,418
89D	59	-61,587L	120	54,154	120	114,533	2,789,090	523,133	1,110,976
90D	60	-61,587L	120	57,827	120	112,561	2,848,383	498,973	1,023,024
91D	61	-66,387L	0	60,787	120	109,849	2,897,326	474,160	921,002
92D	62	-66,387L	0	63,340	120	105,943	2,939,808	448,907	808,932
93D	63	-66,387L	0	65,178	120	101,233	2,975,743	422,446	685,882
94D	64	-66,387L	0	66,663	120	95,670	3,004,630	394,245	550,233
95D	65	-66,387L	0	67,274	120	89,232	3,026,468	363,686	401,203
96	66	0	0	0	0	0	0	0	0

* Non-Guaranteed values and benefits are based on assumed interest rates of 4.00% for the Basic Interest Account and an assumed Index Change of 9.26% for the Global Index Account. The latter assumed rate is based on a weighted average Index Change of 9.26% as more fully explained in Index Change Section of the Narrative Summary.

NOT VALID UNLESS ACCOMPANIED BY BASIC ILLUSTRATION; SEE BASIC ILLUSTRATION FOR GUARANTEED VALUES