

VOYA INDEXED UNIVERSAL LIFE-GLOBAL CHOICE
 A Flexible Premium Adjustable Life Insurance Policy
 Designed for [REDACTED]

REVISED ILLUSTRATION
 03/28/2019 11:06 PM
 Page 32 of 41

ANNUAL BREAKDOWN BASED ON CURRENT COSTS

This page illustrates the annual breakdown of premiums paid, policy costs and expenses, and credited amounts which result in the net surrender values shown. The values are based on current policy costs, the illustrated election of premium payments between the Fixed Strategy and the Indexed Strategy, 6.75% hypothetical S&P 500® 1 Year Point to Point Indexed Strategy index credit rate, 6.75% hypothetical annualized 2 Year Global Indexed Strategy index credit rate, and 6.75% hypothetical annualized 5 Year Global Indexed Strategy index credit rate.

Yr	What You Pay In		What You Take Out		What We Deduct			What We Add		Policy Values (end of year)	
	Payments	Withdrawal	Policy Loan	Premium Expense Charge	Monthly Expense Charge	Cost of Insurance	Interest Earned	Account Value	Surrender Charges & Loans Total	Net Surrender Value	Net Death Benefit
1	28,000	0	0	2,800	9,664	1,456	440	14,521	15,980	0	1,000,000
2	28,000	0	0	1,680	9,664	2,107	1,523	30,593	15,980	14,613	1,000,000
3	28,000	0	0	1,680	9,664	2,566	2,077	46,760	15,980	30,780	1,000,000
4	20,000	0	0	1,200	9,664	3,039	2,806	55,662	15,500	40,162	1,000,000
5	20,000	0	0	1,200	9,664	3,481	4,313	65,631	14,880	50,751	1,000,000
	124,000	0	0	8,560	48,319	12,649	11,159				
6	28,000	0	0	1,680	9,664	3,848	5,652	84,091	14,140	69,951	1,000,000
7	28,000	0	0	1,680	240	4,152	6,810	112,830	13,150	99,680	1,000,000
8	28,000	0	0	1,680	240	4,422	7,691	142,178	8,810	133,368	1,000,000
9	28,000	0	0	1,680	240	4,651	9,130	172,738	4,410	168,328	1,000,000
10	28,000	0	0	1,680	240	4,875	12,664	206,607	0	206,607	1,000,000
	264,000	0	0	16,960	58,942	34,598	53,107				
11	28,000	0	0	1,680	240	5,170	16,520	244,036	0	244,036	1,000,000
12	0	0	0	0	240	5,451	18,336	256,681	0	256,681	1,000,000
13	0	0	0	0	240	5,848	17,790	268,383	0	268,383	1,000,000
14	0	0	0	0	240	6,283	19,533	281,393	0	281,393	1,000,000
15	0	0	0	0	240	6,851	22,297	296,599	0	296,599	1,000,000
	292,000	0	0	18,640	60,142	64,201	147,582				

This illustration is not valid without all pages.
 Version P 2 M3 2019 02 00, Released 03/11/2019.
 PLAN | INVEST | PROTECT



VOYA INDEXED UNIVERSAL LIFE-GLOBAL CHOICE

A Flexible Premium Adjustable Life Insurance Policy

Designed for [REDACTED]

REVISED ILLUSTRATION

03/28/2019 11:06 PM

Page 33 of 41

Yr	What You Pay In		What You Take Out		What We Deduct			What We Add		Policy Values (end of year)		
	Payments	Partial Withdrawal	Policy Loan	Premium Expense Charge	Monthly Expense Charge	Cost of Insurance	Interest Earned	Account Value	Surrender Charges & Total Loans	Net Surrender Value	Net Death Benefit	
16	0	0	0	0	240	7,553	21,926	310,732	0	310,732	1,000,000	
17	0	0	0	0	240	8,343	22,413	324,563	0	324,563	1,000,000	
18	0	0	0	0	240	9,132	23,516	338,706	0	338,706	1,000,000	
19	0	0	0	0	240	10,174	23,638	351,929	0	351,929	1,000,000	
20	0	0	0	0	240	11,453	29,174	369,410	0	369,410	1,000,000	
	292,000	0	0	18,640	61,342	110,856	268,249					
21	0	0	0	0	240	12,588	26,250	382,832	0	382,832	1,000,000	
22	0	0	0	0	240	13,863	28,912	397,642	0	397,642	1,000,000	
23	0	0	0	0	240	15,394	27,657	409,665	0	409,665	1,000,000	
24	0	0	0	0	240	17,049	29,950	422,326	0	422,326	1,000,000	
25	0	0	0	0	240	18,506	34,043	437,623	0	437,623	1,000,000	
	292,000	0	0	18,640	62,542	188,256	415,061					
26	0	0	0	0	240	20,255	32,598	449,725	0	449,725	1,000,000	
27	0	0	0	0	240	22,187	29,645	456,944	0	456,944	1,000,000	
28	0	0	0	0	240	24,130	30,437	463,011	0	463,011	1,000,000	
29	0	0	0	0	240	26,325	29,795	466,241	0	466,241	1,000,000	
30	0	0	0	0	240	29,035	35,946	472,911	0	472,911	1,000,000	
	292,000	0	0	18,640	63,742	310,187	573,481					
31	0	0	0	0	240	32,229	31,276	471,718	0	471,718	1,000,000	
32	0	0	0	0	240	35,179	32,631	468,929	0	468,929	1,000,000	
33	0	0	0	0	240	39,278	29,977	459,388	0	459,388	1,000,000	
34	0	0	0	0	240	44,438	31,058	445,768	0	445,768	1,000,000	
35	0	0	0	0	240	49,720	33,570	429,378	0	429,378	1,000,000	
	292,000	0	0	18,640	64,942	511,032	731,992					

This illustration is not valid without all pages.

Version 02/13/2019 02:00, Released 03/11/2019

PLAN 1 INVEST 1 PROTECT



VOYA INDEXED UNIVERSAL LIFE-GLOBAL CHOICE
 A Flexible Premium Adjustable Life Insurance Policy
 Designed for [REDACTED]

REVISED ILLUSTRATION
 03/28/2019 11:06 PM
 Page 34 of 41

Yr	What You Pay In		What You Take Out		What We Deduct		What We Add		Policy Values (end of year)		
	Payments	Partial Withdrawal	Policy Loan	Premium Expense Charge	Monthly Expense Charge	Cost of Insurance	Interest Earned	Account Value	Surrender Charges & Total Loans	Net Surrender Value	Net Death Benefit
36	0	0	0	0	240	52,274	30,045	406,910	0	406,910	1,000,000
37	0	0	0	0	240	54,430	27,448	379,688	0	379,688	1,000,000
38	0	0	0	0	240	57,031	25,811	348,228	0	348,228	1,000,000
39	0	0	0	0	240	60,032	23,059	311,015	0	311,015	1,000,000
40	0	0	0	0	240	63,575	25,434	272,634	0	272,634	1,000,000
	292,000	0	0	18,640	66,142	798,374	863,790				
41	0	0	0	0	240	67,238	18,995	224,150	0	224,150	1,000,000
42	0	0	0	0	240	71,850	16,546	168,607	0	168,607	1,000,000
43	0	0	0	0	240	77,134	11,789	103,022	0	103,022	1,000,000
44	0	0	0	0	240	83,369	8,254	27,667	0	27,667	1,000,000
45	0	0	0	0	80	29,284	0	0	0	0	0
	292,000	0	0	18,640	67,182	1,127,249	919,374				

The Payments on this page are the net annualized outlay to the policyowner. They are equal to the scheduled premium payments and any loan repayments paid out-of-pocket by the policyowner or other premium payer.

The Monthly Expense Charge is made up of the policy charge, the monthly policy fees, tax charges, sales charges, monthly per unit charges (sometimes known as monthly amount charges) on the base policy and all applicable riders, applicable Index Credit Accumulation Rider accumulation fees, pro-rata surrender charges, service fees for partial withdrawals, and administration charges.

Cost of Insurance includes the cost of insurance on the base insured and all applicable riders.

The Interest Earned is the total amount credited based on the assumed election of premium payments between the Fixed Strategy and the Indexed Strategy and illustrated hypothetical annualized index credit rate.

The values illustrated are not guaranteed. They assume that the illustrated non-guaranteed elements of the policy 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. This page must be accompanied by the basic Policy Illustration, which includes the guaranteed elements of the policy and other important information.

This illustration is not valid without all pages.
 Version P-603 2019/02/01 Released 03/11/2019

