

ILLUSTRATION PREPARED FOR

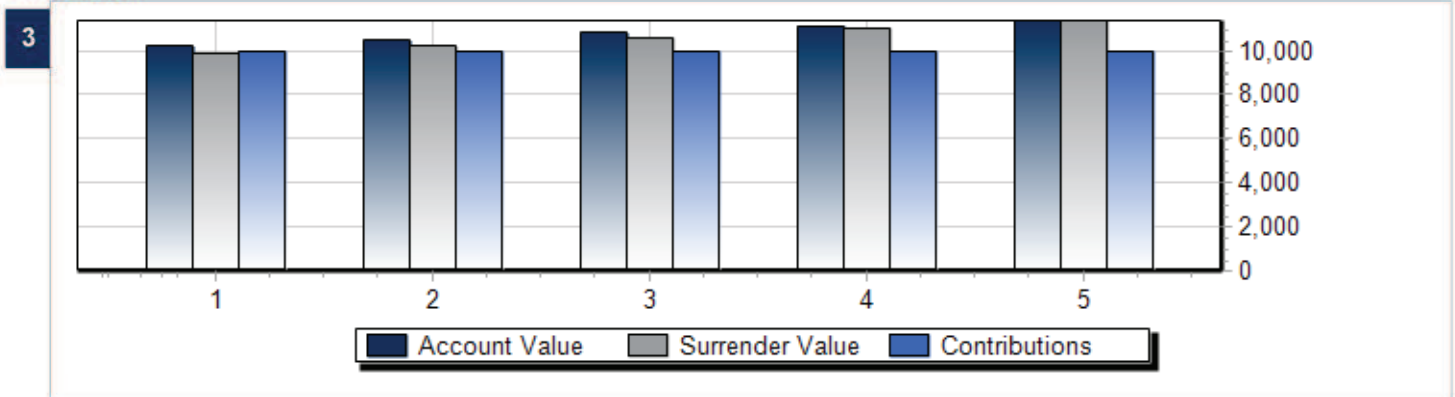
ILLUSTRATION DATE: 09/27/2018

1	Plan Participant	Kawakami Takahiro	Second Plan Participant
	Age	51	Age
	Gender	Male	Gender
	Contract Term	09/29/2018	

PRODUCT INFORMATION

2	Product	Description	Annual	Lump Sum
	FIFR05-N	IT Fixed Income Fixed 5 Year		\$10,000.00
				\$10,000.00

ILLUSTRATION



INTEREST RATE

4	Interest Rate	3.50% per annum
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DECLARATION

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

SIGNATURE OF PLAN PARTICIPANT _____ DATE _____

SIGNATURE OF SECOND PLAN PARTICIPANT _____ DATE _____

THIS IS AN ILLUSTRATION, NOT A CONTRACT.

Prepared by: takahiro kawakami
561944

3-8-27 teramachi joetsu niigata japan
090-2316-8298

ILLUSTRATION DETAILS

5	Age	Year	Total Premiums Paid	Account Value at 3.50%	Cash Surrender Value at 3.50%
	52	1	\$10,000.00	\$10,264.42	\$9,853.84
	53	2	\$10,000.00	\$10,538.09	\$10,221.95
	54	3	\$10,000.00	\$10,821.34	\$10,604.91
	55	4	\$10,000.00	\$11,114.50	\$11,003.36
	56	5	\$10,000.00	\$11,417.92	\$11,417.92
	57	6	\$10,000.00	\$11,731.96	\$11,731.96
	58	7	\$10,000.00	\$12,057.00	\$12,057.00
	59	8	\$10,000.00	\$12,393.41	\$12,393.41
	60	9	\$10,000.00	\$12,741.59	\$12,741.59
	61	10	\$10,000.00	\$13,101.97	\$13,101.97
	62	11	\$10,000.00	\$13,474.95	\$13,474.95
	63	12	\$10,000.00	\$13,860.99	\$13,860.99
	64	13	\$10,000.00	\$14,260.54	\$14,260.54
	65	14	\$10,000.00	\$14,674.08	\$14,674.08
	66	15	\$10,000.00	\$15,102.08	\$15,102.08
	71	20	\$10,000.00	\$17,477.60	\$17,477.60
	76	25	\$10,000.00	\$20,298.96	\$20,298.96
	81	30	\$10,000.00	\$24,108.80	\$24,108.80
	86	35	\$10,000.00	\$28,633.69	\$28,633.69
	91	40	\$10,000.00	\$34,007.84	\$34,007.84
	96	45	\$10,000.00	\$40,390.65	\$40,390.65
	101	50	\$10,000.00	\$47,971.42	\$47,971.42

The values above allow for the monthly plan fee of \$7 (Plan Fee of the rider will be partially or totally waived as long as the established plan fee is fully covered by other benefits in the plan). Plan values are subject to surrender charges as illustrated above. Surrender values are subject to liquidity restrictions as stated on the Summary of Product Details. Please refer to the Trust and plan document for details.

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

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