

LIFE ASSURANCE 360™



MODEL PORTFOLIO SUMMARIES

BASED ON HISTORIC RETURNS*

Variable Life Insurance is permanent life insurance in which cash values can be allocated among various sub-accounts provided by the life insurance company. Cash value products of any kind are usually only considered when the policy owner plans to hold the policy for at least 15 years. Sub-accounts and allocations among them can vary from highly conservative fixed income portfolios to very aggressive equity portfolios. The sample portfolios show the variation of returns historically associated with various portfolios.

ASSET ALLOCATION & SUBACCOUNT CLASSIFICATION

NOTE: The following five hypothetical portfolios have been created for demonstration purposes only. Clients may choose among various allocations of assets. The purpose of this supplement is to convey an understanding of risk and return and to provide general guidelines with regard to the asset allocation that is appropriate for a given client's return expectations and risk tolerance.

	AGGRESSIVE EQUITY	LARGE CAP EQUITY	FIXED INCOME	MONEY MARKET
CONSERVATIVE	0%	10%	80%	10%
MODERATELY CONSERVATIVE	10%	25%	55%	10%
MODERATE	25%	30%	45%	0%
MODERATELY AGGRESSIVE	55%	20%	25%	0%
AGGRESSIVE	85%	15%	0%	0%

MONEY MARKET:	Represented by 30-day U.S. Treasury Bill Index	1926 – 2016
LARGE CAP EQUITY:	Represented by S&P 500 Index.	1926 – 2016
AGGRESSIVE EQUITY:	Represented by S&P 600 Index	1926 – 2016
FIXED INCOME:	50% U.S. Long Term Corporate Bond Index 40% U.S. Long Term US Treasury Index 10% Domestic High Yield Corporate Bond Index	1926 – 2016

***See disclosures for specific index information

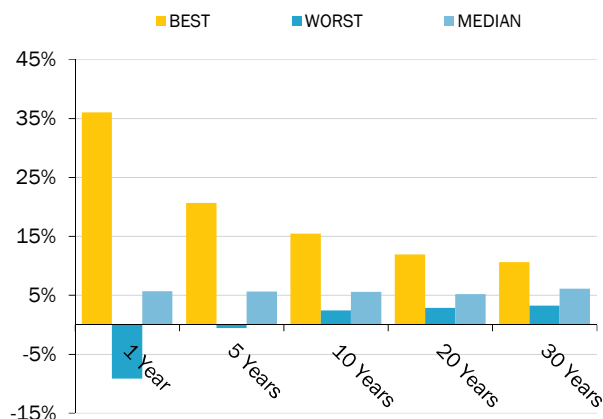
Historical performance calculations were based upon data provided by Ibbotson and Associates, Inc. and Bloomberg software. Returns on portfolios with the asset allocations indicated above were measured between 1926 and 2016. It is important to keep in mind that the representative indexes are not managed and do not include any management expenses and fees. In addition, the performance figures quoted are historical and may contain statistical estimates.

CONSERVATIVE

HISTORICAL RETURNS*	BEST	WORST	MEDIAN
**1 YEAR	36.04%	-9.14%	5.67%
**5 YEARS	20.67%	-0.57%	5.63%
**10 YEARS	15.42%	2.43%	5.54%
20 YEARS	11.94%	2.86%	5.21%
30 YEARS	10.60%	3.25%	6.10%

AVERAGE ANNUAL RETURN***

6.37%

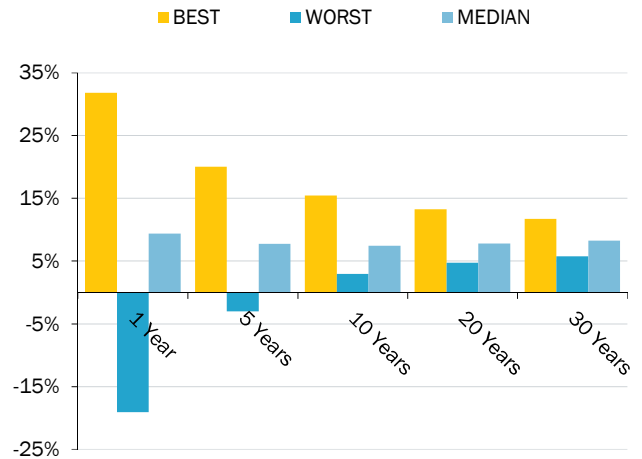


MODERATELY CONSERVATIVE

HISTORICAL RETURNS*	BEST	WORST	MEDIAN
**1 YEAR	31.79%	-19.08%	9.37%
**5 YEARS	19.99%	-3.05%	7.73%
**10 YEARS	15.41%	2.93%	7.45%
20 YEARS	13.24%	4.74%	7.78%
30 YEARS	11.69%	5.76%	8.25%

AVERAGE ANNUAL RETURN***

8.02%

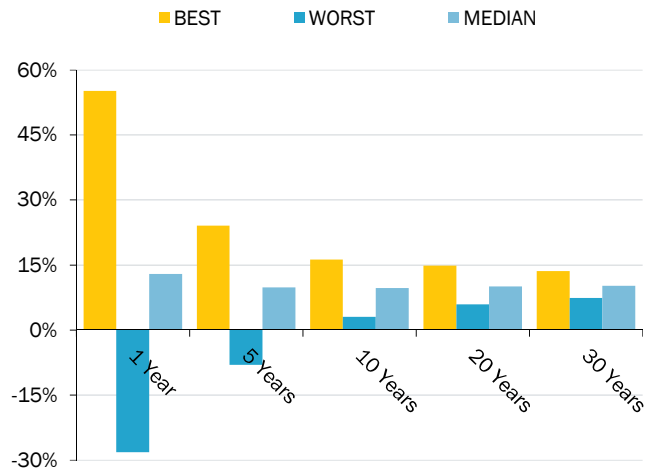


MODERATE

HISTORICAL RETURNS*	BEST	WORST	MEDIAN
**1 YEAR	55.11%	-28.20%	12.93%
**5 YEARS	24.08%	-8.04%	9.80%
**10 YEARS	16.20%	3.01%	9.65%
20 YEARS	14.85%	5.89%	10.00%
30 YEARS	13.59%	7.38%	10.20%

AVERAGE ANNUAL RETURN***

9.59%

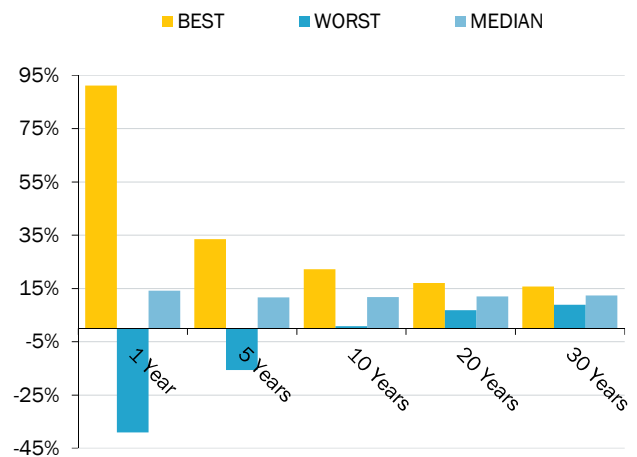


MODERATELY AGGRESSIVE

HISTORICAL RETURNS*	BEST	WORST	MEDIAN
**1 YEAR	91.15%	-39.16%	14.06%
**5 YEARS	33.47%	-15.63%	11.59%
**10 YEARS	22.16%	0.74%	11.72%
20 YEARS	17.05%	6.83%	11.98%
30 YEARS	15.71%	8.85%	12.26%

AVERAGE ANNUAL RETURN***

11.00%

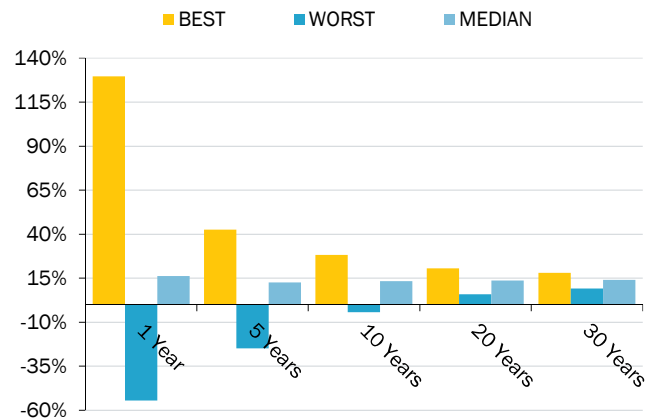


AGGRESSIVE

HISTORICAL RETURNS*	BEST	WORST	MEDIAN
**1 YEAR	129.54%	-54.56%	16.17%
**5 YEARS	42.57%	-24.96%	12.52%
**10 YEARS	28.14%	-4.38%	13.34%
20 YEARS	20.63%	5.78%	13.62%
30 YEARS	18.00%	9.10%	13.99%

AVERAGE ANNUAL RETURN***

11.96%



* DATA SOURCE: Calculated by ValMark Advisers using data presented in Ibbotson Investment Analysis Software through December 1994, Copyright 2014 Ibbotson Associates, Inc. Data from 1994-2016 is calculated from Bloomberg using like indexes', Copyright 2017 Bloomberg Inc. All rights reserved. Used with permission. Historical data is for rolling periods: 1926-2016. Past performance does not guarantee future performance. Performance measures do not represent the returns of any particular sub account. They are based upon the returns of representative indices listed in "Asset Allocation and Subaccount Classification". You cannot invest directly in any index.

** HISTORICAL RETURNS FOR YEARS 1, 5 & 10: Variable life policies are more appropriate for individuals with at least a 15-year time horizon due to the costs of insurance and sales loads.

*** GEOMETRIC MEAN is an average, accounting for volatility and compounding. It is different than the traditional mean because it uses multiplication rather than addition to summarize data.

**** **Money Market** – Data Source 1926-1994 IA SBBI U.S. 30-Day Treasury Bill Index is an unweighted index that measures the performance of 30-day maturity U.S. Treasury bills. Data Source 1994-2016: The BofA Merrill Lynch US 3-Month Treasury Bill Index is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. **Large Cap Equity** – Data Source 1926-1994 Ibbotson Associates SBBI S7P 500 TR – Tracks the performance of domestic S&P 500 index stocks. Data Source 1994-2016 Bloomberg SPTX Standard and Poor's 500 Index is a capitalization-weighted index of 500 stocks. The index is designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. **Aggressive Equity** – Data Source 1926-1994 The IA SBBI U.S. Small Cap Stock Index is a custom index designed to measure the performance of small capitalization U.S. stocks. Data Source 1994-2015 The S&P SmallCap 600® measures the small-cap segment of the U.S. equity market. **Fixed Income** – Data Source 1926-1994 *U.S. Long Term (15+ year) Corporate Bond Index* Ibbotson Associates SBBI US LT Corp – An index that tracks high grade long term corporate bonds. *U.S. Long Term US Treasury Index* IA SBBI US LT Govt TR: The total returns from 1977-present are constructed with data from The Wall Street Journal. The data from 1926-1976 are obtained from the Government Bond File at the Center for Research in Security Prices (CRSP) at the University of Chicago Graduate School of Business. To the greatest extent possible, a one bond portfolio with a term of approximately 20 years and a reasonably current coupon-whose returns did not reflect potential tax benefits, impaired negotiability, or special redemption or call privileges-was used each year. Where "flower" bonds (tenderable to the Treasury at par in payment of estate taxes) had to be used, the term of the bond was assumed to be a simple average of the maturity and the first call dates minus the current date. The bond was "held" for the calendar year and returns were computed. *Domestic High Yield Corporate Bond Index* BarCap U.S. Corporate High-Yield Index - Covers the USD-denominated, non-investment grade, fixed-rate, taxable corporate bond market. The index excludes Emerging Markets debt. The index was created in 1986, with index history backfilled to January 1, 1983. The U.S. Corporate High-Yield Index is part of the U.S. Universal and Global High-Yield Indices. Data source 1994-2016 - *U.S. Long Term (15+ year) Corporate Bond Index* The BofA Merrill Lynch 15+ Year US Corporate Index is a subset of The BofA Merrill Lynch US Corporate Index (an index which tracks the performance of US dollar denominated investment grade corporate debt publicly issued in the US domestic market) including all securities with a remaining term to final maturity greater than or equal to 15 years. *U.S. Long Term US Treasury Index* The BofA Merrill Lynch 15+ Year US Treasury Index is a subset of The BofA Merrill Lynch US Treasury Index (an index which tracks the performance of US dollar denominated sovereign debt publicly issued by the US government in its domestic market) including all securities with a remaining term to final maturity greater than or equal to 15 years. *Domestic High Yield Corporate Bond Index* The BofA Merrill Lynch US High Yield Index tracks the performance of US dollar denominated below investment grade corporate debt publicly issued in the US domestic market.

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