

<i>SERFF Tracking Number:</i>	<i>NALF-125855262</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40543</i>
<i>Company Tracking Number:</i>	<i>7656(0498)</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium Adjustable Life</i>	<i>Sub-TOI:</i>	<i>L09I.001 Single Life</i>
<i>Product Name:</i>	<i>NL Estate Provider - Data Section</i>		
<i>Project Name/Number:</i>	<i>SUL CSO Update/7656</i>		

Filing at a Glance

Company: National Life Insurance Company

Product Name: NL Estate Provider - Data Section SERFF Tr Num: NALF-125855262 State: ArkansasLH

TOI: L09I Individual Life - Flexible Premium Adjustable Life SERFF Status: Closed State Tr Num: 40543

Sub-TOI: L09I.001 Single Life Co Tr Num: 7656(0498) State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Susan Carey, Michelle Goodwin, Susan Freedom Disposition Date: 10/22/2008

Date Submitted: 10/13/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: SUL CSO Update

Project Number: 7656

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/22/2008

State Status Changed: 10/22/2008

Corresponding Filing Tracking Number:

Filing Description:

This filing addresses the change in non-forfeiture basis for the Flexible Premium Adjustable Benefit Survivorship Life Insurance policies and the Annually Renewable Term Insurance Rider.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number: NALF-125855262 State: Arkansas
 Filing Company: National Life Insurance Company State Tracking Number: 40543
 Company Tracking Number: 7656(0498)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: NL Estate Provider - Data Section
 Project Name/Number: SUL CSO Update/7656

Company and Contact

Filing Contact Information

Susan Freedom, Policy Forms Business Analyst
 SPfreedom@Nationallife.com
 One National Life Drive
 Montpelier, VT 05604
 (802) 229-7387 [Phone]
 (802) 229-3743[FAX]

Filing Company Information

National Life Insurance Company
 One National Life Drive
 Montpelier, VT 05604
 (802) 229-3333 ext. [Phone]
 CoCode: 66680
 Group Code: -99
 Group Name:
 FEIN Number: 03-0144090
 State of Domicile: Vermont
 Company Type:
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: \$50 per set
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Life Insurance Company	\$100.00	10/13/2008	23145528

SERFF Tracking Number: NALF-125855262 State: Arkansas
Filing Company: National Life Insurance Company State Tracking Number: 40543
Company Tracking Number: 7656(0498)
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: NL Estate Provider - Data Section
Project Name/Number: SUL CSO Update/7656

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/22/2008	10/22/2008

SERFF Tracking Number: NALF-125855262 *State:* Arkansas
Filing Company: National Life Insurance Company *State Tracking Number:* 40543
Company Tracking Number: 7656(0498)
TOI: L09I Individual Life - Flexible Premium *Sub-TOI:* L09I.001 Single Life
Adjustable Life
Product Name: NL Estate Provider - Data Section
Project Name/Number: SUL CSO Update/7656

Disposition

Disposition Date: 10/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALF-125855262 State: Arkansas
 Filing Company: National Life Insurance Company State Tracking Number: 40543
 Company Tracking Number: 7656(0498)
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
 Adjustable Life
 Product Name: NL Estate Provider - Data Section
 Project Name/Number: SUL CSO Update/7656

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7656(0498)	Data/Declar	Data Pages - Sex Distinct	Initial			SUL-DataPages-SexDistinct.pdf
	7657(0498)	Data/Declar	Data Pages - Unisex	Initial			SUL-DataPages-Unisex.pdf

(who code/agency#)

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

POLICY NUMBER: NL1234567
DATE OF ISSUE: NOV 01, 2008

FIRST INSURED: ETHAN ALLEN
ISSUE AGE OF THE FIRST INSURED: 35

SECOND INSURED: LINDA ALLEN
ISSUE AGE OF THE SECOND INSURED: 35

OWNER: PETER ALLEN
BENEFICIARY: AS STATED IN THE APPLICATION, UNLESS LATER CHANGED.

BASE COVERAGE: \$100,000.00
ADDITIONAL INSURANCE AMOUNT: \$100,000.00
FACE AMOUNT: \$200,000.00

FINAL PREMIUM ACCEPTANCE DATE: NOV 01, 2068

DEATH BENEFIT OPTION: A

MONTHLY POLICY DATE: 01

MINIMUM BASE COVERAGE: \$100,000.00
MINIMUM INCREASE AMOUNT: \$50,000.00
MINIMUM WITHDRAWAL AMOUNT: \$500.00

ADDITIONAL BENEFIT RIDERS:

ANNUALLY RENEWABLE TERM INSURANCE RIDER

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE DATE OF
ISSUE IS 6.40%.

SUL NL1234567

DATA SECTION
COVER PAGE

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

MINIMUM INITIAL PREMIUM: \$30.94
MINIMUM MONTHLY PREMIUM: \$30.94
PLANNED PERIODIC PREMIUM: \$420.00 PAYABLE ANNUALLY

THE CUMULATIVE MINIMUM MONTHLY PREMIUM PROVISION OF THIS POLICY GUARANTEES THAT DURING THE FIRST FIVE POLICY YEARS, PAYMENT OF THE MINIMUM MONTHLY PREMIUM, IN EXCESS OF WITHDRAWALS AND DEBT, ENSURES THAT THIS POLICY WILL REMAIN IN FORCE AND FULL DEATH BENEFIT COVERAGE WILL REMAIN IN EFFECT.

GUARANTEED MAXIMUM PERCENT OF PREMIUM CHARGE: 10%

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

DEATH BENEFIT FACTORS:

<u>Policy Year</u>	<u>Death Benefit</u> <u>Factor</u>	<u>Policy Year</u>	<u>Death Benefit</u> <u>Factor</u>	<u>Policy Year</u>	<u>Death Benefit</u> <u>Factor</u>
1	2.50	26	1.38	51	1.05
2	2.50	27	1.34	52	1.05
3	2.50	28	1.30	53	1.05
4	2.50	29	1.28	54	1.05
5	2.50	30	1.26	55	1.05
6	2.50	31	1.24	56	1.05
7	2.50	32	1.22	57	1.05
8	2.50	33	1.20	58	1.05
9	2.43	34	1.19	59	1.04
10	2.36	35	1.18	60	1.03
11	2.29	36	1.17	61	1.02
12	2.22	37	1.16	62	1.01
13	2.15	38	1.15	63	1.01
14	2.09	39	1.13	64	1.01
15	2.03	40	1.11	65	1.01
16	1.97	41	1.09		
17	1.91	42	1.07		
18	1.85	43	1.05		
19	1.78	44	1.05		
20	1.71	45	1.05		
21	1.64	46	1.05		
22	1.57	47	1.05		
23	1.50	48	1.05		
24	1.46	49	1.05		
25	1.42	50	1.05		

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

GUARANTEED MINIMUM INTEREST RATE: 0.32738% COMPOUNDED MONTHLY,
WHICH IS EQUIVALENT TO 4.00%
COMPOUNDED PER YEAR

THE GUARANTEED MINIMUM INTEREST RATE APPLIES TO ALL ACCUMULATED VALUE,
THAT REPRESENTING BOTH LOANED AND UNLOANED VALUE. INTEREST IN EXCESS OF
THE GUARANTEED MINIMUM INTEREST RATE MAY BE CREDITED AT A LOWER RATE ON
LOANED VALUE.

COST OF INSURANCE DIVISOR: 1.0032738
MORTALITY TABLE: 2001 CSO (M/F) SMOKER/NON-SMOKER, ULTIMATE,
AGE NEAREST BIRTHDAY

THE FIRST INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

THE SECOND INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 OF NET AMOUNT OF RISK OF BASE COVERAGE PER MONTH)

<u>Policy Year</u>	<u>Rate</u>	<u>Policy Year</u>	<u>Rate</u>	<u>Policy Year</u>	<u>Rate</u>
1	0.00008	26	0.09642	51	5.66858
2	0.00026	27	0.11601	52	6.43654
3	0.00048	28	0.14014	53	7.40455
4	0.00073	29	0.16874	54	8.44474
5	0.00102	30	0.20212	55	9.55828
6	0.00136	31	0.24111	56	10.65206
7	0.00177	32	0.28591	57	11.43531
8	0.00228	33	0.33706	58	12.47571
9	0.00291	34	0.39656	59	13.80632
10	0.00369	35	0.46455	60	15.39979
11	0.00467	36	0.54584	61	17.30756
12	0.00584	37	0.64210	62	19.13211
13	0.00730	38	0.76160	63	21.03456
14	0.00888	39	0.89864	64	21.64973
15	0.01077	40	1.05541	65	22.85914
16	0.01316	41	1.23677		
17	0.01607	42	1.44517		
18	0.01980	43	1.68921		
19	0.02430	44	1.97579		
20	0.02991	45	2.30800		
21	0.03694	46	2.68768		
22	0.04546	47	3.15898		
23	0.05559	48	3.69257		
24	0.06699	49	4.27145		
25	0.08037	50	4.92525		

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGES:

PER POLICY: \$ 7.50 IN ALL YEARS
PER \$1000: \$0.06833 IN YEARS 1 - 5
0 IN YEARS 6+

MONTHLY PER \$1000 ADMINISTRATIVE CHARGES APPLY TO BASE COVERAGE ONLY. A NEW, DISTINCT MONTHLY ADMINISTRATIVE CHARGE SCHEDULE WILL BE ASSIGNED TO EACH INCREASE IN BASE COVERAGE.

SURRENDER CHARGE:

ON MONTHLY POLICY DATES	
NOV 01, 2008 – OCT 31, 2013	\$328.00
NOV 01, 2013	\$328.00
NOV 01, 2014	\$295.20
NOV 01, 2015	\$262.40
NOV 01, 2016	\$229.60
NOV 01, 2017	\$196.80
NOV 01, 2018	\$164.00
NOV 01, 2019	\$131.20
NOV 01, 2020	\$ 98.40
NOV 01, 2021	\$ 65.60
NOV 01, 2022	\$ 32.80
NOV 01, 2023 AND LATER	0.00

THE SURRENDER CHARGE IS LEVEL FOR THE FIRST FIVE YEARS THAT A COVERAGE SEGMENT IS EFFECTIVE. THEREAFTER, SURRENDER CHARGES DECREASE MONTHLY BETWEEN THE VALUES SHOWN ON EACH MONTHLY POLICY DATE. EACH DECREASE EQUALS ONE-TWELFTH OF THE DIFFERENCE BETWEEN THE SURRENDER CHARGE AT THE BEGINNING OF THE THEN CURRENT PERIOD AND THE SURRENDER CHARGE AT THE BEGINNING OF THE NEXT PERIOD.

A NEW, DISTINCT SURRENDER CHARGE SCHEDULE WILL BE ASSIGNED TO EACH INCREASE IN BASE COVERAGE.

DATA SECTION
ANNUALLY RENEWABLE TERM INSURANCE RIDER

POLICY NUMBER: NL1234567
RIDER EFFECTIVE DATE: NOV 01, 2008

FINAL EXCHANGE DATE: OCT 31, 2013
FINAL TERM EXPIRATION DATE: NOV 01, 2054

POLICY YEARS FOR THIS RIDER ARE MEASURED FROM THE RIDER EFFECTIVE DATE.

RENEWABLE TERM INSURANCE MORTALITY TABLE:
2001 CSO (M/F) SMOKER/NON-SMOKER, ULTIMATE,
AGE NEAREST BIRTHDAY

TERM INSURED: ETHAN ALLEN
THE TERM INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

RENEWABLE TERM INSURANCE BENEFICIARY: AS STATED IN THE APPLICATION,
UNLESS LATER CHANGED

RENEWABLE TERM INSURANCE AMOUNT:	<u>POLICY</u>	
	<u>YEAR</u>	<u>AMOUNT</u>
	1 - 46	\$100,000
	47 AND LATER	0

DATA SECTION
ANNUALLY RENEWABLE TERM INSURANCE RIDER

TABLE OF GUARANTEED MAXIMUM COST OF RENEWABLE TERM INSURANCE RATES
(PER \$1000 OF RENEWABLE TERM INSURANCE AMOUNT PER MONTH)

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
35	0.09083	51	0.29917	67	1.54750
36	0.09583	52	0.33000	68	1.68750
37	0.10000	53	0.36333	69	1.83250
38	0.10750	54	0.40583	70	2.00833
39	0.11417	55	0.45833	71	2.20500
40	0.12167	56	0.51167	72	2.46333
41	0.13167	57	0.56917	73	2.73583
42	0.14417	58	0.61833	74	3.02250
43	0.15833	59	0.67500	75	3.33583
44	0.17500	60	0.74333	76	3.67750
45	0.19417	61	0.82667	77	4.07417
46	0.21250	62	0.92833	78	4.53750
47	0.23250	63	1.04250	79	5.07250
48	0.24417	64	1.16250	80	5.65583
49	0.25750	65	1.28917		
50	0.27667	66	1.41750		

(who code/agency#)

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

POLICY NUMBER: NL1234567
DATE OF ISSUE: NOV 01, 2008

FIRST INSURED: ETHAN ALLEN
ISSUE AGE OF THE FIRST INSURED: 35

SECOND INSURED: LINDA ALLEN
ISSUE AGE OF THE SECOND INSURED: 35

OWNER: PETER ALLEN
BENEFICIARY: AS STATED IN THE APPLICATION, UNLESS LATER CHANGED.

BASE COVERAGE: \$100,000.00
ADDITIONAL INSURANCE AMOUNT: \$100,000.00
FACE AMOUNT: \$200,000.00

FINAL PREMIUM ACCEPTANCE DATE: NOV 01, 2068

DEATH BENEFIT OPTION: A

MONTHLY POLICY DATE: 01

MINIMUM BASE COVERAGE: \$100,000.00
MINIMUM INCREASE AMOUNT: \$50,000.00
MINIMUM WITHDRAWAL AMOUNT: \$500.00

ADDITIONAL BENEFIT RIDERS:

ANNUALLY RENEWABLE TERM INSURANCE RIDER

THE LOAN INTEREST RATE IS VARIABLE. THE LOAN INTEREST RATE AT THE DATE OF
ISSUE IS 6.40%.

SUL/U NL1234567

DATA SECTION
COVER PAGE

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

MINIMUM INITIAL PREMIUM: \$30.94
MINIMUM MONTHLY PREMIUM: \$30.94

PLANNED PERIODIC PREMIUM: \$420.00 PAYABLE ANNUALLY

THE CUMULATIVE MINIMUM MONTHLY PREMIUM PROVISION OF THIS POLICY
GUARANTEES THAT DURING THE FIRST FIVE POLICY YEARS, PAYMENT OF THE MINIMUM
MONTHLY PREMIUM, IN EXCESS OF WITHDRAWALS AND DEBT, ENSURES THAT THIS
POLICY WILL REMAIN IN FORCE AND FULL DEATH BENEFIT COVERAGE WILL REMAIN IN
EFFECT.

GUARANTEED MAXIMUM PERCENT OF PREMIUM CHARGE: 10%

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

DEATH BENEFIT FACTORS:

<u>Policy Year</u>	<u>Death Benefit Factor</u>	<u>Policy Year</u>	<u>Death Benefit Factor</u>	<u>Policy Year</u>	<u>Death Benefit Factor</u>
1	2.50	26	1.38	51	1.05
2	2.50	27	1.34	52	1.05
3	2.50	28	1.30	53	1.05
4	2.50	29	1.28	54	1.05
5	2.50	30	1.26	55	1.05
6	2.50	31	1.24	56	1.05
7	2.50	32	1.22	57	1.05
8	2.50	33	1.20	58	1.05
9	2.43	34	1.19	59	1.04
10	2.36	35	1.18	60	1.03
11	2.29	36	1.17	61	1.02
12	2.22	37	1.16	62	1.01
13	2.15	38	1.15	63	1.01
14	2.09	39	1.13	64	1.01
15	2.03	40	1.11	65	1.01
16	1.97	41	1.09		
17	1.91	42	1.07		
18	1.85	43	1.05		
19	1.78	44	1.05		
20	1.71	45	1.05		
21	1.64	46	1.05		
22	1.57	47	1.05		
23	1.50	48	1.05		
24	1.46	49	1.05		
25	1.42	50	1.05		

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

GUARANTEED MINIMUM INTEREST RATE: 0.32738% COMPOUNDED MONTHLY,
WHICH IS EQUIVALENT TO 4.00%
COMPOUNDED PER YEAR

THE GUARANTEED MINIMUM INTEREST RATE APPLIES TO ALL ACCUMULATED VALUE,
THAT REPRESENTING BOTH LOANED AND UNLOANED VALUE. INTEREST IN EXCESS OF
THE GUARANTEED MINIMUM INTEREST RATE MAY BE CREDITED AT A LOWER RATE ON
LOANED VALUE.

COST OF INSURANCE DIVISOR: 1.0032738
MORTALITY TABLE: 2001 CSO (50) SMOKER/NON-SMOKER, ULTIMATE,
AGE NEAREST BIRTHDAY

THE FIRST INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

THE SECOND INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES
(PER \$1,000 OF NET AMOUNT OF RISK OF BASE COVERAGE PER MONTH)

<u>Policy Year</u>	<u>Rate</u>	<u>Policy Year</u>	<u>Rate</u>	<u>Policy Year</u>	<u>Rate</u>
1	0.00008	26	0.09726	51	5.74950
2	0.00026	27	0.11711	52	6.52233
3	0.00048	28	0.14166	53	7.48040
4	0.00073	29	0.17098	54	8.50868
5	0.00103	30	0.20521	55	9.60688
6	0.00138	31	0.24507	56	10.68813
7	0.00180	32	0.29096	57	11.46984
8	0.00231	33	0.34341	58	12.49012
9	0.00296	34	0.40418	59	13.78805
10	0.00377	35	0.47363	60	15.34618
11	0.00476	36	0.55676	61	17.22049
12	0.00595	37	0.65490	62	19.02737
13	0.00744	38	0.77777	63	20.92549
14	0.00903	39	0.91819	64	21.56404
15	0.01091	40	1.07889	65	22.78415
16	0.01327	41	1.26452		
17	0.01618	42	1.47722		
18	0.01992	43	1.72707		
19	0.02443	44	2.02057		
20	0.03012	45	2.36178		
21	0.03724	46	2.75074		
22	0.04583	47	3.22848		
23	0.05603	48	3.76584		
24	0.06753	49	4.34848		
25	0.08102	50	5.00561		

DATA SECTION
SECOND-TO-DIE UNIVERSAL LIFE INSURANCE

BASE COVERAGE: \$100,000.00
BASE COVERAGE EFFECTIVE DATE: NOV 01, 2008

GUARANTEED MAXIMUM MONTHLY ADMINISTRATIVE CHARGES:

PER POLICY: \$ 7.50 IN ALL YEARS
PER \$1000: \$0.00683 IN YEARS 1 - 5
0 IN YEARS 6+

MONTHLY PER \$1000 ADMINISTRATIVE CHARGES APPLY TO BASE COVERAGE ONLY. A NEW, DISTINCT MONTHLY ADMINISTRATIVE CHARGE SCHEDULE WILL BE ASSIGNED TO EACH INCREASE IN BASE COVERAGE.

SURRENDER CHARGE:

ON MONTHLY POLICY DATES	
NOV 01, 2008 – OCT 31, 2013	\$328.00
NOV 01, 2013	\$328.00
NOV 01, 2014	\$295.20
NOV 01, 2015	\$262.40
NOV 01, 2016	\$229.60
NOV 01, 2017	\$196.80
NOV 01, 2018	\$164.00
NOV 01, 2019	\$131.20
NOV 01, 2020	\$ 98.40
NOV 01, 2021	\$ 65.60
NOV 01, 2022	\$ 32.80
NOV 01, 2023 AND LATER	0.00

THE SURRENDER CHARGE IS LEVEL FOR THE FIRST FIVE YEARS THAT A COVERAGE SEGMENT IS EFFECTIVE. THEREAFTER, SURRENDER CHARGES DECREASE MONTHLY BETWEEN THE VALUES SHOWN ON EACH MONTHLY POLICY DATE. EACH DECREASE EQUALS ONE-TWELFTH OF THE DIFFERENCE BETWEEN THE SURRENDER CHARGE AT THE BEGINNING OF THE THEN CURRENT PERIOD AND THE SURRENDER CHARGE AT THE BEGINNING OF THE NEXT PERIOD.

A NEW, DISTINCT SURRENDER CHARGE SCHEDULE WILL BE ASSIGNED TO EACH INCREASE IN BASE COVERAGE.

DATA SECTION
ANNUALLY RENEWABLE TERM INSURANCE RIDER

POLICY NUMBER: NL1234567
RIDER EFFECTIVE DATE: NOV 01, 2008

FINAL EXCHANGE DATE: OCT 31, 2013
FINAL TERM EXPIRATION DATE: NOV 01, 2054

POLICY YEARS FOR THIS RIDER ARE MEASURED FROM THE RIDER EFFECTIVE DATE.

RENEWABLE TERM INSURANCE MORTALITY TABLE:
2001 CSO (50) SMOKER/NON-SMOKER, ULTIMATE,
AGE NEAREST BIRTHDAY

TERM INSURED: ETHAN ALLEN
THE TERM INSURED HAS BEEN CLASSIFIED A PREFERRED NONSMOKER.

RENEWABLE TERM INSURANCE BENEFICIARY: AS STATED IN THE APPLICATION,
UNLESS LATER CHANGED

RENEWABLE TERM INSURANCE AMOUNT:	<u>POLICY</u>	
	<u>YEAR</u>	<u>AMOUNT</u>
	1- 46	\$100,000
	47 AND LATER	0

DATA SECTION
ANNUALLY RENEWABLE TERM INSURANCE RIDER

TABLE OF GUARANTEED MAXIMUM COST OF RENEWABLE TERM INSURANCE RATES
(PER \$1000 OF RENEWABLE TERM INSURANCE AMOUNT PER MONTH)

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
35	0.08250	51	0.27917	67	1.31250
36	0.08750	52	0.30917	68	1.42917
37	0.09333	53	0.34167	69	1.55333
38	0.09833	54	0.38000	70	1.69750
39	0.10417	55	0.42417	71	1.86000
40	0.11083	56	0.47167	72	2.06083
41	0.11917	57	0.52167	73	2.27333
42	0.12833	58	0.57000	74	2.50083
43	0.14000	59	0.62167	75	2.75000
44	0.15333	60	0.68000	76	3.02083
45	0.16833	61	0.74750	77	3.32833
46	0.18417	62	0.82667	78	3.67750
47	0.20250	63	0.91333	79	4.06833
48	0.21750	64	1.00500	80	4.49500
49	0.23417	65	1.10250		
50	0.25500	66	1.20500		

SERFF Tracking Number: NALF-125855262 State: Arkansas
Filing Company: National Life Insurance Company State Tracking Number: 40543
Company Tracking Number: 7656(0498)
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: NL Estate Provider - Data Section
Project Name/Number: SUL CSO Update/7656

Supporting Document Schedules

Review Status:
Bypassed -Name: Outline of Coverage 10/13/2008
Bypass Reason: N/A
Comments:

Review Status:
Satisfied -Name: Cover Letter 10/13/2008
Comments:
Attachment:
AR.pdf



October 13, 2008

Director, Life & Health Division
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

**RE: Change in Non-forfeiture Basis of Survivorship Universal Life Policy & ART Rider
Adoption of 2001 CSO Mortality Tables**

National Life Insurance Company
NAIC No. 0634-66680
FEIN No. 03-0144090

Impacted Forms:

7656AR(0498), Flexible Premium Adjustable Benefit Survivorship Life Insurance
Sex Distinct Version.
7657AR(0498), Flexible Premium Adjustable Benefit Survivorship Life Insurance
Unisex Version.
7663(0498), Annually Renewable Term Insurance Rider

Proposed Effective Date: January 1, 2009

This letter addresses the change in non-forfeiture basis for the Flexible Premium Adjustable Benefit Survivorship Life Insurance policies and the Annually Renewable Term Insurance Rider described above. For any of these policies and riders that are issued on or after January 1, 2009, National Life Insurance Company proposes to change the non-forfeiture basis. The non-forfeiture basis of these forms' coverages will be changed from the 1980 CSO mortality tables to their 2001 CSO counterparts.

We have attached actuarial material describing this change of the non-forfeiture mortality basis. The valuation basis of values will coincidentally be revised to be consistent with the non-forfeiture basis of values. Also enclosed are the data sections for the sex distinct and unisex policies and the rider. These have been revised in order to refer to the 2001 CSO Mortality Table instead of the 1980 CSO Mortality Table. The revision of the named mortality table appears on the Third of Four Pages page of the policy data section and on the Page Two of Two page of the Annually Renewable Term Insurance Rider data section. No other changes have been made to the data sections of these forms or to the forms themselves. These data sections were originally approved on 06/22/1998, simultaneously as the above-referenced policies and rider were approved.

Any certifications or filing fees applicable to this submission have been sent with this cover letter. Should you have any questions about this filing, please contact me at 802-229-7387.

Thank you very much.

Sincerely,

A handwritten signature in black ink that reads "Susan C.B. Preedom".

Susan C.B. Preedom
Policy Forms Business Analyst