

SERFF Tracking Number: GRTT-125848976 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40905  
Company Tracking Number: 2001 CSO  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: 2001 CSO  
Project Name/Number: 2001 CSO Mortality Table/2001 CSO

## Filing at a Glance

Company: Guarantee Trust Life Insurance Company

Product Name: 2001 CSO SERFF Tr Num: GRTT-125848976 State: ArkansasLH  
TOI: L08 Life - Other SERFF Status: Closed State Tr Num: 40905  
Sub-TOI: L08.000 Life - Other Co Tr Num: 2001 CSO State Status: Filed-Closed  
Filing Type: Form Co Status: Reviewer(s): Linda Bird  
Author: Gillian Liang Disposition Date: 11/21/2008  
Date Submitted: 11/20/2008 Disposition Status: Accepted For  
Informational Purposes  
Implementation Date Requested: 01/01/2009 Implementation Date:

State Filing Description:

## General Information

Project Name: 2001 CSO Mortality Table Status of Filing in Domicile: Authorized  
Project Number: 2001 CSO Date Approved in Domicile: 11/07/2008  
Requested Filing Mode: Informational Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 11/21/2008  
State Status Changed: 11/21/2008 Deemer Date:  
Corresponding Filing Tracking Number:  
Filing Description:

This filing is being made for the sole purpose of updating previously approved forms to employ the 2001 CSO Mortality Table.

We are submitting for informational purposes the attached updated 2001 CSO Mortality Table Actuarial memorandums and schedule pages for the following previously approved life insurance policies. No changes have been made to these policy forms other than the schedule pages which reference the 2001 CSO Table.

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Form Number - Approval Date

90GBL, January 6, 1991  
96GBTNP-4, December 19, 1996  
85DTNP-AR, October 4, 2002  
99RTNP-AR, April 3, 2000  
03ITNP-AR, March 16, 2004  
2171-92, September 16, 1992

Please note life policy 90GBL was filed and approved as a "shell" product to accommodate different plans. We have attached actuarial memorandums and schedule pages for two plans. Policy 99RTNP was filed and approved to be used with 5, 10, 15, 20 and 30 year renewable term. Attached are schedule pages for 10, 15, 20 and 30 year renewable term.

We certify that the above forms will not be illustrated.

Thank you for your time and attention to this submission. If you have any questions, please feel free to call me at 800-338-7452, extension 5410, or call me direct at 847-904-5410 or e-mail me at [glian@gtlic.com](mailto:glian@gtlic.com).

## Company and Contact

### Filing Contact Information

Gillian Liang, Senior Compliance Analyst      [glian@gtlic.com](mailto:glian@gtlic.com)  
1275 Milwaukee Ave.      (847) 904-5410 [Phone]  
Glenview, IL 60025      (847) 699-0093[FAX]

### Filing Company Information

Guarantee Trust Life Insurance Company      CoCode: 64211      State of Domicile: Illinois  
1275 Milwaukee Avenue      Group Code: 687      Company Type: Mutual  
1275 Milwaukee Avenue  
Glenview, IL 60025      Group Name:      State ID Number:  
(847) 460-4772 ext. [Phone]      FEIN Number: 36-1174500  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$120.00  
Retaliatory? No  
Fee Explanation: Arkansas's filing fee for other forms filed separately are \$20.00 for each form.  
For 6 forms 20 x 6 = \$120.00  
Per Company: No

| COMPANY                                | AMOUNT   | DATE PROCESSED | TRANSACTION # |
|--|----------|----------------|---------------|
| Guarantee Trust Life Insurance Company | \$120.00 | 11/20/2008     | 24065441      |

SERFF Tracking Number: GRTT-125848976 State: Arkansas  
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## Correspondence Summary

### Dispositions

| Status                                    | Created By | Created On | Date Submitted |
|---|------------|------------|----------------|
| Accepted For<br>Informational<br>Purposes | Linda Bird | 11/21/2008 | 11/21/2008     |

SERFF Tracking Number: GRTT-125848976 State: Arkansas  
Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40905  
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TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: 2001 CSO  
Project Name/Number: 2001 CSO Mortality Table/2001 CSO

## Disposition

Disposition Date: 11/21/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-125848976 State: Arkansas  
 Filing Company: Guarantee Trust Life Insurance Company State Tracking Number: 40905  
 Company Tracking Number: 2001 CSO  
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
 Product Name: 2001 CSO  
 Project Name/Number: 2001 CSO Mortality Table/2001 CSO

| Item Type           | Item Name   | Item Status | Public Access |
|---------------------|---|-------------|---------------|
| Supporting Document | Certification/Notice  |             | No            |
| Supporting Document | Application   |             | No            |
| Supporting Document | Updated 2001 CSO Actuarial memorandums for previously approved life policies.       |             | No            |
| Form                | 2001 CSO Schedule pages for previously approved policy 90GBL                        |             | Yes           |
| Form                | 2001 CSO Schedule pages for previously approved policy 90GBL                        |             | Yes           |
| Form                | 2001 CSO Schedule pages for previously approved policy 96GBTNP-4                    |             | Yes           |
| Form                | 2001 CSO Schedule pages for previously approved policy 85DTNP-AR                    |             | Yes           |
| Form                | 2001 CSO Schedule pages (for 10 year term) for previously approved policy 99RTNP-AR |             | Yes           |
| Form                | 2001 CSO Schedule pages (for 15 year term) for previously approved policy 99RTNP-AR |             | Yes           |
| Form                | 2001 CSO Schedule pages (for 20 year term) for previously approved policy 99RTNP-AR |             | Yes           |
| Form                | 2001 CSO Schedule pages (for 30 year term) for previously approved policy 99RTNP-AR |             | Yes           |
| Form                | 2001 CSO Schedule pages for previously approved policy 2171-92                      |             | Yes           |

SERFF Tracking Number: GRTT-125848976 State: Arkansas  
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## Form Schedule

Lead Form Number: 2001 CSO

| Review Status | Form Number | Form Type      | Form Name   | Action  | Action Specific Data | Readability | Attachment                                  |
|---------------|-------------|----------------|---|---------|----------------------|-------------|---|
|               | 90GBL       | Schedule Pages | 2001 CSO Schedule pages for previously approved policy 90GBL                        | Initial |                      |             | 90GBL (AR) GWL08 Schedule page.pdf          |
|               | 90GBL       | Schedule Pages | 2001 CSO Schedule pages for previously approved policy 90GBL                        | Initial |                      |             | 90GBL(AR) LCG08 Schedule page.pdf           |
|               | 96GBTNP-4   | Schedule Pages | 2001 CSO Schedule pages for previously approved policy 96GBTNP-4                    | Initial |                      |             | 96GBTNP-4 Schedule page.pdf                 |
|               | 85DTNP-AR   | Schedule Pages | 2001 CSO Schedule pages for previously approved policy 85DTNP-AR                    | Initial |                      |             | 85DTNP-AR Schedule Page MDT30.pdf           |
|               | 99RTNP-AR   | Schedule Pages | 2001 CSO Schedule pages (for 10 year term) for previously approved policy 99RTNP-AR | Initial |                      |             | 99RTNP-AR Schedule Page MT10 - 2001 CSO.pdf |
|               | 99RTNP-AR   | Schedule Pages | 2001 CSO Schedule pages (for 15 year term) for previously approved policy 99RTNP-AR | Initial |                      |             | 99RTNP-AR Schedule Page MT15 - 2001 CSO.pdf |
|               | 99RTNP-AR   | Schedule Pages | 2001 CSO Schedule pages (for 20 year term) for previously approved policy 99RTNP-AR | Initial |                      |             | 99RTNP-AR Schedule Page MT20 - 2001 CSO.pdf |
|               | 99RTNP-     | Schedule       | 2001 CSO Schedule   | Initial |                      |             | 99RTNP-AR                                   |

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|         |                |  |                                   |
|---------|----------------|--|-----------------------------------|
| AR      | Pages          | pages (for 30 year term) for previously approved policy 99RTNP-AR      | Schedule Page MT30 - 2001 CSO.pdf |
| 2171-92 | Schedule Pages | 2001 CSO Schedule Initial pages for previously approved policy 2171-92 | 217192 Schedule Page SLP26.pdf    |



GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS                             | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|---|---------------|-----------------|------------|
| GRADED DEATH BENEFIT<br>WHOLE LIFE INSURANCE POLICY | SEE BELOW     | \$320.70        | GWL08      |

TOTAL ANNUAL PREMIUM ON POLICY DATE \$320.70

POLICY REINSTATEMENT RATE: 6.00% PER YEAR  
 POLICY LOAN INTEREST RATE: 7.40% PER YEAR PAYABLE IN ADVANCE  
 EXTENDED TERM INSURANCE: NOT AVAILABLE  
 PREMIUM CLASS: STANDARD

PREMIUM PAYMENT PERIOD PAYABLE  
 BASE POLICY FOR LIFE

**Death Benefit**

For Death During the initial Policy Period:  
 1<sup>st</sup> Policy Year: \$500  
 2<sup>nd</sup> Policy Year: \$3,670  
 3<sup>rd</sup> Policy Year: \$6,830  
 Ultimate Death Benefit Payable:  
 4th Policy Year and Thereafter : \$10,000

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
 \$320.70

PREMIUM PAYMENT METHOD ANNUAL

GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 50 MALE         |
| DEATH BENEFIT | SEE ABOVE     | POLICY DATE   | JANUARY 1, 2009 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE  
TABLE OF GUARANTEED POLICY VALUES

| END OF POLICY YEAR | CASH VALUE | AMOUNT OF REDUCED PAID UP INSURANCE |
|--------------------|------------|-------------------------------------|
| 1                  | \$0        | \$0                                 |
| 2                  | \$0        | \$0                                 |
| 3                  | \$80       | \$470                               |
| 4                  | \$170      | \$960                               |
| 5                  | \$260      | \$1,410                             |
| 6                  | \$360      | \$1,870                             |
| 7                  | \$460      | \$2,290                             |
| 8                  | \$560      | \$2,670                             |
| 9                  | \$660      | \$3,020                             |
| 10                 | \$770      | \$3,390                             |
| 11                 | \$880      | \$3,720                             |
| 12                 | \$990      | \$4,020                             |
| 13                 | \$1,110    | \$4,330                             |
| 14                 | \$1,240    | \$4,650                             |
| 15                 | \$1,360    | \$4,900                             |
| 16                 | \$1,500    | \$5,200                             |
| 17                 | \$1,630    | \$5,440                             |
| 18                 | \$1,770    | \$5,680                             |
| 19                 | \$1,920    | \$5,930                             |
| 20                 | \$2,070    | \$6,160                             |
| AGE 65             | \$3,710    | \$7,840                             |
| AGE 70             | \$4,610    | \$8,410                             |
| Age 100            | \$10,000   | \$10,000                            |

NON-FORFEITURE FACTOR: 9.338

THE CASH VALUES AND FACTORS REFERRED TO IN THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE AND 5.00% INTEREST

|                          |           |             |                            |
|--------------------------|-----------|-------------|----------------------------|
| INSURED<br>JOHN DOE, SR. | AGE<br>35 | SEX<br>MALE | POLICY NUMBER<br>1,234,567 |
|--------------------------|-----------|-------------|----------------------------|

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS                             | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|---|---------------|-----------------|------------|
| GRADED DEATH BENEFIT<br>WHOLE LIFE INSURANCE POLICY | SEE BELOW     | \$683.10        | LCG08      |

TOTAL ANNUAL PREMIUM ON POLICY DATE \$683.10

POLICY REINSTATEMENT RATE: 6.00% PER YEAR  
 POLICY LOAN INTEREST RATE: 7.40% PER YEAR PAYABLE IN ADVANCE  
 EXTENDED TERM INSURANCE: NOT AVAILABLE  
 PREMIUM CLASS: STANDARD

PREMIUM PAYMENT PERIOD PAYABLE  
 BASE POLICY FOR LIFE

**Death Benefit**

For Death During the initial Policy Period:  
     1<sup>st</sup> Policy Year: \$700  
     2<sup>nd</sup> Policy Year: \$1,470  
 Ultimate Death Benefit Payable:  
     3rd Policy Year and Thereafter : \$10,000

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
 \$683.10

PREMIUM PAYMENT METHOD ANNUAL

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 50 MALE         |
| DEATH BENEFIT | SEE ABOVE     | POLICY DATE   | JANUARY 1, 2009 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE  
TABLE OF GUARANTEED POLICY VALUES

| END OF<br>POLICY<br>YEAR | CASH<br>VALUE | AMOUNT OF<br>REDUCED PAID UP<br>INSURANCE |
|--------------------------|---------------|---|
| 1                        | \$0           | \$0                                       |
| 2                        | \$90          | \$300                                     |
| 3                        | \$250         | \$810                                     |
| 4                        | \$420         | \$1,300                                   |
| 5                        | \$600         | \$1,790                                   |
| 6                        | \$780         | \$2,240                                   |
| 7                        | \$960         | \$2,660                                   |
| 8                        | \$1,140       | \$3,050                                   |
| 9                        | \$1,340       | \$3,460                                   |
| 10                       | \$1,530       | \$3,810                                   |
| 11                       | \$1,730       | \$4,160                                   |
| 12                       | \$1,930       | \$4,490                                   |
| 13                       | \$2,130       | \$4,800                                   |
| 14                       | \$2,340       | \$5,100                                   |
| 15                       | \$2,540       | \$5,370                                   |
| 16                       | \$2,750       | \$5,640                                   |
| 17                       | \$2,960       | \$5,890                                   |
| 18                       | \$3,170       | \$6,120                                   |
| 19                       | \$3,390       | \$6,360                                   |
| 20                       | \$3,610       | \$6,580                                   |
| AGE 75                   | \$4,720       | \$7,530                                   |
| AGE 85                   | \$6,770       | \$8,780                                   |
| Age 100                  | \$10,000      | \$10,000                                  |

NON-FORFEITURE  
FACTOR:

19.8645

THE CASH VALUES AND FACTORS REFERRED TO IN THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE AND 5.00% INTEREST

INSURED  
JOHN DOE, SR.

AGE  
35

SEX  
MALE

POLICY NUMBER  
1,234,567

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS  | DEATH<br>BENEFIT | ANNUAL<br>PREMIUMS | BENEFIT<br>ID |
|--|------------------|--------------------|---------------|
| GRADED DEATH BENEFIT TEN YEAR<br>TERM LIFE INSURANCE POLICY  | SEE BELOW        |                    | 96GBT         |
| 1 <sup>ST</sup> -10 <sup>TH</sup> YEAR PREMIUM   |                  | \$1,930.00         |               |
| 11 <sup>TH</sup> – 50 <sup>TH</sup> YEAR PREMIUM: DECREASING TERM<br>(IF THIS POLICY IS IN FORCE UNDER OPTION C) |                  | \$ 689.00          |               |

|                            |                                   |
|----------------------------|-----------------------------------|
| CONVERSION DATE:           | JAN 1, 2019                       |
| POLICY REINSTATEMENT RATE: | 6.00% PER YEAR                    |
| POLICY LOAN INTEREST RATE: | 7.40% PER YEAR PAYABLE IN ADVANCE |
| PREMIUM CLASS:             | STANDARD                          |

**Death Benefit**

For Death During the initial Policy Period:

|                              |          |
|------------------------------|----------|
| 1 <sup>st</sup> Policy Year: | \$ 2,700 |
| 2 <sup>nd</sup> Policy Year: | \$40,000 |
| 3 <sup>rd</sup> Policy Year: | \$70,000 |

Ultimate Death Benefit Payable:

|   |           |
|---|-----------|
| 4th Policy Year – 10 <sup>TH</sup> Policy Year: | \$100,000 |
|---|-----------|

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
\$1,935.00

PREMIUM PAYMENT METHOD ANNUAL

|               |            |               |                 |
|---------------|------------|---------------|-----------------|
| INSURED       | JOHN DOE . | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE . | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | SEE ABOVE  | POLICY DATE   | JANUARY 1, 2009 |

96GBTNP-4

3A

(AR)

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE  
TABLE OF GUARANTEED POLICY VALUES

| END OF<br>POLICY<br>YEAR | CASH<br>VALUE | AMOUNT OF<br>REDUCED PAID UP<br>INSURANCE |
|--------------------------|---------------|---|
| 1                        | \$ 0          | \$ 0                                      |
| 2                        | 0             | 0   |
| 3                        | 0             | 0   |
| 4                        | 0             | 0   |
| 5                        | 0             | 0   |
| 6                        | 0             | 0   |
| 7                        | 0             | 0   |
| 8                        | 0             | 0   |
| 9                        | 0             | 0   |
| 10                       | 0             | 0   |

NON-FORFEITURE FACTOR: 2.5477

THE CASH VALUES AND FACTORS REFERRED TO IN THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE AND 5.00% INTEREST

|                     |           |             |                            |
|---------------------|-----------|-------------|----------------------------|
| INSURED<br>JOHN DOE | AGE<br>35 | SEX<br>MALE | POLICY NUMBER<br>1,234,567 |
|---------------------|-----------|-------------|----------------------------|

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

DECREASING TERM INSURANCE TO AGE 100  
OPTION C

TABLE OF DEATH BENEFITS

THE TABLE BELOW APPLIES ONLY IF THIS POLICY IS CONTINUED INFORCE AFTER THE CONVERSION DATE UNDER OPTION C. THIS OPTION IS AVAILABLE ONLY IF THIS POLICY WOULD BE INFORCE ON A PREMIUM PAYING BASIS ON THE CONVERSION DATE. THIS POLICY WILL AUTOMATICALLY CONTINUE INFORCE UNDER OPTION C UNLESS OPTION A OR B IS CHOSEN WITHIN 60 DAYS PRIOR TO THE CONVERSION DATE.

THE DEATH BENEFIT SHOWN BELOW IS BASED UPON THE INSURED'S ATTAINED AGE LAST BIRTHDAY, AT THE BEGINNING OF THE POLICY YEAR OF DEATH.

| Age | Death Benefit | Age | Death Benefit |
|-----|---------------|-----|---------------|
| 45  | 100,000       | 75  | 7,038         |
| 46  | 92,475        | 76  | 6,422         |
| 47  | 85,542        | 77  | 5,889         |
| 48  | 79,280        | 78  | 5,421         |
| 49  | 73,280        | 79  | 4,995         |
| 50  | 67,619        | 80  | 4,598         |
| 51  | 62,039        | 81  | 4,223         |
| 52  | 56,800        | 82  | 3,867         |
| 53  | 51,825        | 83  | 3,537         |
| 54  | 47,298        | 84  | 3,239         |
| 55  | 43,176        | 85  | 2,977         |
| 56  | 39,542        | 86  | 2,749         |
| 57  | 36,307        | 87  | 2,548         |
| 58  | 33,386        | 88  | 2,372         |
| 59  | 30,692        | 89  | 2,215         |
| 60  | 28,175        | 90  | 2,127         |
| 61  | 25,777        | 91  | 2,045         |
| 62  | 23,527        | 92  | 1,963         |
| 63  | 21,429        | 93  | 1,872         |
| 64  | 19,505        | 94  | 1,754         |
| 65  | 17,780        | 95  | 1,593         |
| 66  | 16,247        | 96  | 1,374         |
| 67  | 14,888        | 97  | 1,104         |
| 68  | 13,660        | 98  | 829           |
| 69  | 12,520        | 99  | 639           |
| 70  | 11,441        |     |               |
| 71  | 10,419        |     |               |
| 72  | 9,451         |     |               |
| 73  | 8,553         |     |               |
| 74  | 7,746         |     |               |

INSURED JOHN DOE

POLICY NUMBER 1,234,567

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS             | DEATH<br>BENEFIT | ANNUAL<br>PREMIUMS | YEARS<br>PAYABLE | BENEFIT<br>ID |
|-------------------------------------|------------------|--------------------|------------------|---------------|
| 30 YEAR DECREASING TERM LIFE POLICY | \$50,000         | \$184.50           | 30               | MDT30         |

THE CONVERSION PERIOD EXPIRES: JANUARY 1, 2039

DATE POLICY ENDS: JANUARY 1, 2069

TOTAL ANNUAL PREMIUM ON POLICY DATE \$184.50

PREMIUM CLASS: PREFERRED

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
\$184.50

PREMIUM PAYMENT METHOD ANNUAL

30 YEAR DECREASING TERM

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | \$50,000      | POLICY DATE   | JANUARY 1, 2009 |

TABLE OF POLICY VALUES  
30 YEAR DECREASING TERM

THE VALUES AND PERIODS SHOWN ARE FOR THE AMOUNT  
OF INSURANCE ON THIS POLICY

|    | AMOUNT OF<br>INSURANCE | POLICY<br>ANNIVERSARY<br>JAN 01 | POLICY<br>YEAR |
|----|------------------------|---------------------------------|----------------|
| \$ | 50,000.00              | 2009                            | 1              |
| \$ | 49,700.00              | 2010                            | 2              |
| \$ | 49,400.00              | 2011                            | 3              |
| \$ | 49,000.00              | 2012                            | 4              |
| \$ | 48,600.00              | 2013                            | 5              |
| \$ | 48,150.00              | 2014                            | 6              |
| \$ | 47,700.00              | 2015                            | 7              |
| \$ | 47,150.00              | 2016                            | 8              |
| \$ | 46,550.00              | 2017                            | 9              |
| \$ | 45,900.00              | 2018                            | 10             |
| \$ | 45,200.00              | 2019                            | 11             |
| \$ | 44,400.00              | 2020                            | 12             |
| \$ | 43,500.00              | 2021                            | 13             |
| \$ | 42,550.00              | 2022                            | 14             |
| \$ | 41,500.00              | 2023                            | 15             |
| \$ | 40,350.00              | 2024                            | 16             |
| \$ | 39,100.00              | 2025                            | 17             |
| \$ | 37,700.00              | 2026                            | 18             |
| \$ | 36,150.00              | 2027                            | 19             |
| \$ | 34,450.00              | 2028                            | 20             |
| \$ | 32,600.00              | 2029                            | 21             |
| \$ | 30,550.00              | 2030                            | 22             |
| \$ | 28,300.00              | 2031                            | 23             |
| \$ | 25,850.00              | 2032                            | 24             |
| \$ | 25,000.00              | 2033                            | 25             |
| \$ | 25,000.00              | 2034                            | 26             |
| \$ | 25,000.00              | 2035                            | 27             |
| \$ | 25,000.00              | 2036                            | 28             |
| \$ | 25,000.00              | 2037                            | 29             |
| \$ | 25,000.00              | 2038                            | 30             |

THE RESERVES OF THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE. THE RESERVES ARE COMPUTED ACCORDING TO THE COMMISSIONERS RESERVE VALUATION METHOD, WITH 4.0% INTEREST COMPOUNDED ANNUALLY, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS.

ANNUAL POLICY REINSTATEMENT INTEREST RATE 6.00%.

INSURED  
JOHN DOE

AGE  
35

SEX  
M

POLICY  
NUMBER  
123456789

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS              | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|--------------------------------------|---------------|-----------------|------------|
| RENEWABLE TERM LIFE INSURANCE POLICY | \$50,000      | \$143.00        | MT10       |
| TOTAL ANNUAL PREMIUM ON POLICY DATE  | \$143.00      |                 |            |

FIRST TERM PERIOD 10 YEARS  
 LAST CONVERSION DATE JAN 01 2039  
 DATE POLICY ENDS JAN 01 2069  
 PREMIUM CLASS: PREFERRED  
 POLICY REINSTATEMENT RATE: 6.00% PER YEAR

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
 \$143.00

PREMIUM PAYMENT METHOD ANNUAL

10 YEAR RENEWABLE TERM

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | \$50,000      | POLICY DATE   | JANUARY 1, 2009 |

SCHEDULE

TABLE OF RENEWABLE TERM PREMIUMS

THE POLICY PREMIUM FOR THE FIRST TEN YEAR TERM PERIOD IS SHOWN ON PAGE 3A. THE POLICY PREMIUM FOR EACH YEAR THEREAFTER IS SHOWN BELOW. THIS PREMIUM DOES NOT INCLUDE THE PREMIUMS FOR ANY ATTACHED BENEFIT RIDERS

| TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS |
|--|--------------------|--|--------------------|--|--------------------|
| 2009   | 143.00             | 2029   | 731.50             | 2049   | 3,987.50           |
| 2010   | 143.00             | 2030   | 799.50             | 2050   | 4,383.00           |
| 2011   | 143.00             | 2031   | 866.00             | 2051   | 4,835.50           |
| 2012   | 143.00             | 2032   | 931.00             | 2052   | 5,347.50           |
| 2013   | 143.00             | 2033   | 1,005.00           | 2053   | 5,915.50           |
| 2014   | 143.00             | 2034   | 1,090.00           | 2054   | 6,565.00           |
| 2015   | 143.00             | 2035   | 1,190.00           | 2055   | 7,297.50           |
| 2016   | 143.00             | 2036   | 1,302.50           | 2056   | 8,067.00           |
| 2017   | 143.00             | 2037   | 1,423.00           | 2057   | 8,890.00           |
| 2018   | 143.00             | 2038   | 1,547.50           | 2058   | 9,798.00           |
| 2019   | 350.00             | 2039   | 1,678.00           | 2059   | 10,762.50          |
| 2020   | 375.50             | 2040   | 1,810.50           | 2060   | 11,839.50          |
| 2021   | 398.00             | 2041   | 1,950.50           | 2061   | 13,058.50          |
| 2022   | 420.00             | 2042   | 2,097.00           | 2062   | 14,335.50          |
| 2023   | 445.50             | 2043   | 2,260.50           | 2063   | 15,623.00          |
| 2024   | 477.50             | 2044   | 2,469.00           | 2064   | 16,706.50          |
| 2025   | 514.50             | 2045   | 2,718.50           | 2065   | 17,710.50          |
| 2026   | 559.00             | 2046   | 3,003.00           | 2066   | 19,016.00          |
| 2027   | 609.00             | 2047   | 3,305.00           | 2067   | 20,634.00          |
| 2028   | 666.50             | 2048   | 3,631.00           | 2068   | 22,576.00          |

AN EXTENSION OF THE ABOVE TABLE OF RENEWAL TERM PREMIUMS WILL BE PROVIDED UPON REQUEST.

THE RESERVES OF THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE. THE RESERVES ARE COMPUTED ACCORDING TO THE COMMISSIONERS RESERVE VALUATION METHOD, WITH 4.0 % INTEREST COMPOUNDED ANNUALLY

|          |     |     |           |
|----------|-----|-----|-----------|
| INSURED  | AGE | SEX | POLICY    |
| JOHN DOE | 35  | M   | NUMBER    |
|          |     |     | 123456789 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS              | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|--------------------------------------|---------------|-----------------|------------|
| RENEWABLE TERM LIFE INSURANCE POLICY | \$50,000      | \$153.00        | MT15       |
| TOTAL ANNUAL PREMIUM ON POLICY DATE  | \$153.00      |                 |            |

FIRST TERM PERIOD 15 YEARS  
 LAST CONVERSION DATE JAN 01 2039  
 DATE POLICY ENDS JAN 01 2069  
 PREMIUM CLASS: PREFERRED  
 POLICY REINSTATEMENT RATE: 6.00% PER YEAR

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
 \$153.00

PREMIUM PAYMENT METHOD ANNUAL

15 YEAR RENEWABLE TERM

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | \$50,000      | POLICY DATE   | JANUARY 1, 2009 |

SCHEDULE

TABLE OF RENEWABLE TERM PREMIUMS

THE POLICY PREMIUM FOR THE FIRST FIFTEEN YEAR TERM PERIOD IS SHOWN ON PAGE 3A. THE POLICY PREMIUM FOR EACH YEAR THEREAFTER IS SHOWN BELOW. THIS PREMIUM DOES NOT INCLUDE THE PREMIUMS FOR ANY ATTACHED BENEFIT RIDERS

| TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING<br>ON POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING<br>ON POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS |
|--|--------------------|--|--------------------|--|--------------------|
| 2009   | 153.00             | 2029   | 731.50             | 2049   | 3,987.50           |
| 2010   | 153.00             | 2030   | 799.50             | 2050   | 4,383.00           |
| 2011   | 153.00             | 2031   | 866.00             | 2051   | 4,835.50           |
| 2012   | 153.00             | 2032   | 931.00             | 2052   | 5,347.50           |
| 2013   | 153.00             | 2033   | 1,005.00           | 2053   | 5,915.50           |
| 2014   | 153.00             | 2034   | 1,090.00           | 2054   | 6,565.00           |
| 2015   | 153.00             | 2035   | 1,190.00           | 2055   | 7,297.50           |
| 2016   | 153.00             | 2036   | 1,302.50           | 2056   | 8,067.00           |
| 2017   | 153.00             | 2037   | 1,423.00           | 2057   | 8,890.00           |
| 2018   | 153.00             | 2038   | 1,547.50           | 2058   | 9,798.00           |
| 2019   | 153.00             | 2039   | 1,678.00           | 2059   | 10,762.50          |
| 2020   | 153.00             | 2040   | 1,810.50           | 2060   | 11,839.50          |
| 2021   | 153.00             | 2041   | 1,950.50           | 2061   | 13,058.50          |
| 2022   | 153.00             | 2042   | 2,097.00           | 2062   | 14,335.50          |
| 2023   | 153.00             | 2043   | 2,260.50           | 2063   | 15,623.00          |
| 2024   | 477.50             | 2044   | 2,469.00           | 2064   | 16,706.50          |
| 2025   | 514.50             | 2045   | 2,718.50           | 2065   | 17,710.50          |
| 2026   | 559.00             | 2046   | 3,003.00           | 2066   | 19,016.00          |
| 2027   | 609.00             | 2047   | 3,305.00           | 2067   | 20,634.00          |
| 2028   | 666.50             | 2048   | 3,631.00           | 2068   | 22,576.00          |

AN EXTENSION OF THE ABOVE TABLE OF RENEWAL TERM PREMIUMS WILL BE PROVIDED UPON REQUEST.

THE RESERVES OF THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE. THE RESERVES ARE COMPUTED ACCORDING TO THE COMMISSIONERS RESERVE VALUATION METHOD, WITH 4.0 % INTEREST COMPOUNDED ANNUALLY

|          |     |     |           |
|----------|-----|-----|-----------|
| INSURED  | AGE | SEX | POLICY    |
| JOHN DOE | 35  | M   | NUMBER    |
|          |     |     | 123456789 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS              | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|--------------------------------------|---------------|-----------------|------------|
| RENEWABLE TERM LIFE INSURANCE POLICY | \$50,000      | \$166.50        | MT20       |
| TOTAL ANNUAL PREMIUM ON POLICY DATE  | \$166.50      |                 |            |

|                            |                |
|----------------------------|----------------|
| FIRST TERM PERIOD          | 20 YEARS       |
| LAST CONVERSION DATE       | JAN 01 2039    |
| DATE POLICY ENDS           | JAN 01 2069    |
| PREMIUM CLASS:             | PREFERRED      |
| POLICY REINSTATEMENT RATE: | 6.00% PER YEAR |

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
\$166.50

PREMIUM PAYMENT METHOD ANNUAL

20 YEAR RENEWABLE TERM

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | \$50,000      | POLICY DATE   | JANUARY 1, 2009 |

SCHEDULE

TABLE OF RENEWABLE TERM PREMIUMS

THE POLICY PREMIUM FOR THE FIRST TWENTY YEAR TERM PERIOD IS SHOWN ON PAGE 3A. THE POLICY PREMIUM FOR EACH YEAR THEREAFTER IS SHOWN BELOW. THIS PREMIUM DOES NOT INCLUDE THE PREMIUMS FOR ANY ATTACHED BENEFIT RIDERS

| TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS |
|--|--------------------|--|--------------------|--|--------------------|
| 2009   | 166.50             | 2029   | 731.50             | 2049   | 3,987.50           |
| 2010   | 166.50             | 2030   | 799.50             | 2050   | 4,383.00           |
| 2011   | 166.50             | 2031   | 866.00             | 2051   | 4,835.50           |
| 2012   | 166.50             | 2032   | 931.00             | 2052   | 5,347.50           |
| 2013   | 166.50             | 2033   | 1,005.00           | 2053   | 5,915.50           |
| 2014   | 166.50             | 2034   | 1,090.00           | 2054   | 6,565.00           |
| 2015   | 166.50             | 2035   | 1,190.00           | 2055   | 7,297.50           |
| 2016   | 166.50             | 2036   | 1,302.50           | 2056   | 8,067.00           |
| 2017   | 166.50             | 2037   | 1,423.00           | 2057   | 8,890.00           |
| 2018   | 166.50             | 2038   | 1,547.50           | 2058   | 9,798.00           |
| 2019   | 166.50             | 2039   | 1,678.00           | 2059   | 10,762.50          |
| 2020   | 166.50             | 2040   | 1,810.50           | 2060   | 11,839.50          |
| 2021   | 166.50             | 2041   | 1,950.50           | 2061   | 13,058.50          |
| 2022   | 166.50             | 2042   | 2,097.00           | 2062   | 14,335.50          |
| 2023   | 166.50             | 2043   | 2,260.50           | 2063   | 15,623.00          |
| 2024   | 166.50             | 2044   | 2,469.00           | 2064   | 16,706.50          |
| 2025   | 166.50             | 2045   | 2,718.50           | 2065   | 17,710.50          |
| 2026   | 166.50             | 2046   | 3,003.00           | 2066   | 19,016.00          |
| 2027   | 166.50             | 2047   | 3,305.00           | 2067   | 20,634.00          |
| 2028   | 166.50             | 2048   | 3,631.00           | 2068   | 22,576.00          |

AN EXTENSION OF THE ABOVE TABLE OF RENEWAL TERM PREMIUMS WILL BE PROVIDED UPON REQUEST.

THE RESERVES OF THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE. THE RESERVES ARE COMPUTED ACCORDING TO THE COMMISSIONERS RESERVE VALUATION METHOD, WITH 4.0 % INTEREST COMPOUNDED ANNUALLY

|          |     |     |           |
|----------|-----|-----|-----------|
| INSURED  | AGE | SEX | POLICY    |
| JOHN DOE | 35  | M   | NUMBER    |
|          |     |     | 123456789 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS              | DEATH BENEFIT | ANNUAL PREMIUMS | BENEFIT ID |
|--------------------------------------|---------------|-----------------|------------|
| RENEWABLE TERM LIFE INSURANCE POLICY | \$50,000      | \$220.50        | MT30       |
| TOTAL ANNUAL PREMIUM ON POLICY DATE  | \$220.50      |                 |            |

|                            |                |
|----------------------------|----------------|
| FIRST TERM PERIOD          | 30 YEARS       |
| LAST CONVERSION DATE       | JAN 01 2039    |
| DATE POLICY ENDS           | JAN 01 2069    |
| PREMIUM CLASS:             | PREFERRED      |
| POLICY REINSTATEMENT RATE: | 6.00% PER YEAR |

TOTAL PREMIUM ON POLICY DATE

ANNUAL  
\$220.50

PREMIUM PAYMENT METHOD ANNUAL

30 YEAR RENEWABLE TERM

|               |               |               |                 |
|---------------|---------------|---------------|-----------------|
| INSURED       | JOHN DOE, SR. | POLICY NUMBER | 1,234,567       |
| OWNER         | JOHN DOE, SR. | AGE AND SEX   | 35 MALE         |
| DEATH BENEFIT | \$50,000      | POLICY DATE   | JANUARY 1, 2009 |

SCHEDULE

TABLE OF RENEWABLE TERM PREMIUMS

THE POLICY PREMIUM FOR THE FIRST THIRTY YEAR TERM PERIOD IS SHOWN ON PAGE 3A. THE POLICY PREMIUM FOR EACH YEAR THEREAFTER IS SHOWN BELOW. THIS PREMIUM DOES NOT INCLUDE THE PREMIUMS FOR ANY ATTACHED BENEFIT RIDERS

| TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS | TERM PERIOD<br>BEGINNING ON<br>POLICY<br>ANNIVERSARY | ANNUAL<br>PREMIUMS |
|--|--------------------|--|--------------------|--|--------------------|
| 2009   | 220.50             | 2029   | 220.50             | 2049   | 3,987.50           |
| 2010   | 220.50             | 2030   | 220.50             | 2050   | 4,383.00           |
| 2011   | 220.50             | 2031   | 220.50             | 2051   | 4,835.50           |
| 2012   | 220.50             | 2032   | 220.50             | 2052   | 5,347.50           |
| 2013   | 220.50             | 2033   | 220.50             | 2053   | 5,915.50           |
| 2014   | 220.50             | 2034   | 220.50             | 2054   | 6,565.00           |
| 2015   | 220.50             | 2035   | 220.50             | 2055   | 7,297.50           |
| 2016   | 220.50             | 2036   | 220.50             | 2056   | 8,067.00           |
| 2017   | 220.50             | 2037   | 220.50             | 2057   | 8,890.00           |
| 2018   | 220.50             | 2038   | 220.50             | 2058   | 9,798.00           |
| 2019   | 220.50             | 2039   | 1,678.00           | 2059   | 10,762.50          |
| 2020   | 220.50             | 2040   | 1,810.50           | 2060   | 11,839.50          |
| 2021   | 220.50             | 2041   | 1,950.50           | 2061   | 13,058.50          |
| 2022   | 220.50             | 2042   | 2,097.00           | 2062   | 14,335.50          |
| 2023   | 220.50             | 2043   | 2,260.50           | 2063   | 15,623.00          |
| 2024   | 220.50             | 2044   | 2,469.00           | 2064   | 16,706.50          |
| 2025   | 220.50             | 2045   | 2,718.50           | 2065   | 17,710.50          |
| 2026   | 220.50             | 2046   | 3,003.00           | 2066   | 19,016.00          |
| 2027   | 220.50             | 2047   | 3,305.00           | 2067   | 20,634.00          |
| 2028   | 220.50             | 2048   | 3,631.00           | 2068   | 22,576.00          |

AN EXTENSION OF THE ABOVE TABLE OF RENEWAL TERM PREMIUMS WILL BE PROVIDED UPON REQUEST.

THE RESERVES OF THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE. THE RESERVES ARE COMPUTED ACCORDING TO THE COMMISSIONERS RESERVE VALUATION METHOD, WITH 4.0 % INTEREST COMPOUNDED ANNUALLY

|          |     |     |               |
|----------|-----|-----|---------------|
| INSURED  | AGE | SEX | POLICY NUMBER |
| JOHN DOE | 35  | M   | 123456789     |

GUARANTEE TRUST LIFE INSURANCE COMPANY

SCHEDULE

| DESCRIPTION OF BENEFITS              | FACE AMOUNT | ANNUAL PREMIUMS | BENEFIT ID |
|--------------------------------------|-------------|-----------------|------------|
| MODIFIED PREMIUM WHOLE LIFE          | \$10,000    | \$66.00         | SLPT26     |
| TOTAL ANNUAL PREMIUM ON POLICY DATE: |             | \$66.00         |            |

PREMIUM SCHEDULE

|  |   |  |
|--|---|--|
| PRELIMINARY TERM<br>EFFECTIVE DATE<br>JAN 1, 2009        | PREMIUM<br>\$1.00                                   | PAYABLE TO<br>FEB 1, 2009                  |
| POLICY EFFECTIVE DATE<br>FEB 01, 2009<br>FEB 01, 2025    | ANNUAL PREMIUM<br>\$66.00<br>\$140.00               | PAYABLE TO<br>FEB 01, 2025<br>FEB 01, 2099 |
| POLICY REINSTATEMENT RATE:<br>POLICY LOAN INTEREST RATE: | 5.70% PER YEAR<br>5.70% PER YEAR PAYABLE IN ADVANCE |  |
| EXTENDED TERM INSURANCE:                                 | NOT AVAILABLE                                       |  |

PREMIUM CLASS: STANDARD

TOTAL PREMIUM ON POLICY DATE

| ANNUAL  | SEMI-ANNUAL | QUARTERLY |
|---------|-------------|-----------|
| \$66.00 | \$33.65     | \$17.15   |

PREMIUM PAYMENT METHOD: SEMIANNUAL

MODIFIED PREMIUM WHOLE LIFE

|             |               |               |                  |
|-------------|---------------|---------------|------------------|
| INSURED     | JOHN DOE      | POLICY NUMBER | 1,234,567        |
| OWNER       | JOHN DOE, SR. | AGE AND SEX   | 10 MALE          |
| FACE AMOUNT | \$10,000      | POLICY DATE   | FEBRUARY 1, 2009 |

GUARANTEE TRUST LIFE INSURANCE COMPANY

TABLE OF POLICY VALUES

| Att Age | Cash Value | Reduced Paid Up |
|---------|------------|-----------------|
| 27      | \$0        | \$0             |
| 28      | 20.00      | 180.00          |
| 29      | 30.00      | 260.00          |
| 30      | 40.00      | 330.00          |
| 31      | 100.00     | 790.00          |
| 32      | 160.00     | 1,210.00        |
| 33      | 220.00     | 1,600.00        |
| 34      | 290.00     | 2,020.00        |
| 35      | 360.00     | 2,400.00        |
| 36      | 430.00     | 2,750.00        |
| 37      | 510.00     | 3,120.00        |
| 38      | 590.00     | 3,460.00        |
| 39      | 670.00     | 3,770.00        |
| 40      | 760.00     | 4,100.00        |
| 41      | 850.00     | 4,400.00        |
| 42      | 940.00     | 4,670.00        |
| 43      | 1,040.00   | 4,960.00        |
| 44      | 1,140.00   | 5,220.00        |
| 45      | 1,240.00   | 5,450.00        |
| 46      | 1,350.00   | 5,700.00        |
| 47      | 1,450.00   | 5,880.00        |
| 48      | 1,570.00   | 6,120.00        |
| 49      | 1,680.00   | 6,300.00        |
| 50      | 1,810.00   | 6,530.00        |
| 51      | 1,930.00   | 6,690.00        |
| AGE 55  | 2,470.00   | 7,350.00        |
| AGE 65  | 4,030.00   | 8,520.00        |
| AGE 85  | 7,410.00   | 9,610.00        |
| AGE 100 | 10,000.00  | 10,000.00       |

NONFORFEITURE FACTORS FOR THE FACE AMOUNT OF INSURANCE

|              |       |
|--------------|-------|
| AT AGE 26    | 10.86 |
| AT AGE 27-29 | 21.74 |
| THEREAFTER   | 64.32 |

THE CASH VALUES AND FACTORS REFERRED TO IN THIS POLICY ARE BASED ON THE COMMISSIONERS 2001 STANDARD ORDINARY MORTALITY TABLE AND 5.00% INTEREST

|          |     |      |               |
|----------|-----|------|---------------|
| INSURED  | AGE | SEX  | POLICY NUMBER |
| JOHN DOE | 10  | MALE | 1,234,567     |

|                                 |   |                               |                             |
|---------------------------------|---|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i>   | <i>GRTT-125848976</i>                         | <i>State:</i>                 | <i>Arkansas</i>             |
| <i>Filing Company:</i>          | <i>Guarantee Trust Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>40905</i>                |
| <i>Company Tracking Number:</i> | <i>2001 CSO</i>                               |                               |                             |
| <i>TOI:</i>                     | <i>L08 Life - Other</i>                       | <i>Sub-TOI:</i>               | <i>L08.000 Life - Other</i> |
| <i>Product Name:</i>            | <i>2001 CSO</i>                               |                               |                             |
| <i>Project Name/Number:</i>     | <i>2001 CSO Mortality Table/2001 CSO</i>      |                               |                             |

## **Rate Information**

Rate data does NOT apply to filing.