

SERFF Tracking Number: GRTT-125938434 State: Arkansas
 Filing Company: United National Life Insurance Company of America State Tracking Number: 41153
 Company Tracking Number: UNL 2001 CSO
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: UNL 2001 CSO
 Project Name/Number: 2001 CSO Mortality Table/UNL 2001 CSO

Filing at a Glance

Company: United National Life Insurance Company of America

Product Name: UNL 2001 CSO	SERFF Tr Num: GRTT-125938434	State: ArkansasLH
TOI: L08 Life - Other	SERFF Status: Closed	State Tr Num: 41153
Sub-TOI: L08.000 Life - Other	Co Tr Num: UNL 2001 CSO	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Gillian Liang	Disposition Date: 12/23/2008
	Date Submitted: 12/17/2008	Disposition Status: Approved
Implementation Date Requested: 01/01/2009		Implementation Date:

State Filing Description:

General Information

Project Name: 2001 CSO Mortality Table	Status of Filing in Domicile: Pending
Project Number: UNL 2001 CSO	Date Approved in Domicile:
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: 12/23/2008	
State Status Changed: 12/23/2008	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.

SERFF Tracking Number: GRTT-125938434 State: Arkansas
Filing Company: United National Life Insurance Company of State Tracking Number: 41153
America
Company Tracking Number: UNL 2001 CSO
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: UNL 2001 CSO
Project Name/Number: 2001 CSO Mortality Table/UNL 2001 CSO

Form Number - Approval Date

UN89WLNP-4, June 23, 1998
UN96WL-4, June 23, 1998
U03RT-AR, May 22, 2003
U03DT-AR, May 22, 2003
U03IT-AR, June 20, 2003

Policy U03RT-AR was filed and approved to be used with 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 I can be of further assistance, please call me toll free at 1-800-207-8050, extension 5410, or call me direct at 847-904-5410, or e-mail me at glian@gtlic.com.

Company and Contact

Filing Contact Information

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

Filing Company Information

United National Life Insurance Company of CoCode: 92703 State of Domicile: Illinois
America
1275 Milwaukee Ave. Group Code: 687 Company Type:
Glenview, IL 60025 Group Name: State ID Number:
(847) 803-5252 ext. [Phone] FEIN Number: 37-1095206

Filing Fees

SERFF Tracking Number: GRIT-125938434 State: Arkansas
Filing Company: United National Life Insurance Company of America State Tracking Number: 41153
Company Tracking Number: UNL 2001 CSO
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: UNL 2001 CSO
Project Name/Number: 2001 CSO Mortality Table/UNL 2001 CSO

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Arkansas's filing fee for other forms filed separately is \$20.00 for each form.
For 5 forms 20 x 5 = \$100.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United National Life Insurance Company of America	\$100.00	12/17/2008	24590446

SERFF Tracking Number: GRTT-125938434 State: Arkansas
Filing Company: United National Life Insurance Company of State Tracking Number: 41153
America
Company Tracking Number: UNL 2001 CSO
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: UNL 2001 CSO
Project Name/Number: 2001 CSO Mortality Table/UNL 2001 CSO

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/23/2008	12/23/2008

SERFF Tracking Number: *GRTT-125938434* State: *Arkansas*
Filing Company: *United National Life Insurance Company of* State Tracking Number: *41153*
America
Company Tracking Number: *UNL 2001 CSO*
TOI: *L08 Life - Other* Sub-TOI: *L08.000 Life - Other*
Product Name: *UNL 2001 CSO*
Project Name/Number: *2001 CSO Mortality Table/UNL 2001 CSO*

Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GRTT-125938434 State: Arkansas
 Filing Company: United National Life Insurance Company of America State Tracking Number: 41153
 Company Tracking Number: UNL 2001 CSO
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: UNL 2001 CSO
 Project Name/Number: 2001 CSO Mortality Table/UNL 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 UN89WLNP-4		No
Form	2001 CSO Schedule pages for previously approved policy UN96WL-4		No
Form	2001 CSO Schedule pages (for 10 year term) for previously approved policy U03RT-AR		No
Form	2001 CSO Schedule pages (for 15 year term) for previously approved policy U03RT-AR		No
Form	2001 CSO Schedule pages (for 20 year term) for previously approved policy U03RT-AR		No
Form	2001 CSO Schedule pages (for 30 year term) for previously approved policy U03RT-AR		No
Form	2001 CSO Schedule pages for previously approved policy U03DT-AR		No
Form	2001 CSO Schedule pages for previously approved policy U03IT-AR		No

SERFF Tracking Number: GRTT-125938434 State: Arkansas
 Filing Company: United National Life Insurance Company of America State Tracking Number: 41153
 Company Tracking Number: UNL 2001 CSO
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: UNL 2001 CSO
 Project Name/Number: 2001 CSO Mortality Table/UNL 2001 CSO

Form Schedule

Lead Form Number: UNL 2001 CSO

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UN89WLN P-4	Schedule Pages	2001 CSO Schedule pages for previously approved policy UN89WLN-4	Initial			UN89WLN-4 Schedule page.pdf
	UN96WL-4	Schedule Pages	2001 CSO Schedule pages for previously approved policy UN96WL-4	Initial			UN96WL-4 Schedule pages.pdf
	U03RT-AR	Schedule Pages	2001 CSO Schedule pages (for 10 year term) for previously approved policy U03RT-AR	Initial			U03RT-AR (10) Schedule pages.pdf
	U03RT-AR	Schedule Pages	2001 CSO Schedule pages (for 15 year term) for previously approved policy U03RT-AR	Initial			U03RT-AR (15) Schedule pages.pdf
	U03RT-AR	Schedule Pages	2001 CSO Schedule pages (for 20 year term) for previously approved policy U03RT-AR	Initial			U03RT-AR (20) Schedule pages.pdf
	U03RT-AR	Schedule Pages	2001 CSO Schedule pages (for 30 year term) for previously approved policy U03RT-AR	Initial			U03RT-AR (30) Schedule pages.pdf
	U03DT-AR	Schedule Pages	2001 CSO Schedule pages for previously approved policy	Initial			U03DT-AR Schedule Page.pdf

SERFF Tracking Number: GRIT-125938434 State: Arkansas
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America
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U03DT-AR

U03IT-AR Schedule 2001 CSO Schedule Initial
Pages pages for previously approved policy
U03IT-AR

U03IT-AR
(30-20)
Schedule
pages.pdf

UNITED NATIONAL LIFE INSURANCE COMPANY

SCHEDULE

DESCRIPTION OF BENEFITS	FACE AMOUNT	ANNUAL PREMIUMS	BENEFIT ID
WHOLE LIFE INSURANCE POLICY	\$10,000	\$154.60	UFAM09
TOTAL ANNUAL PREMIUM ON POLICY DATE	\$154.60		

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: PREFERRED

PREMIUM PAYMENT PERIOD PAYABLE
BASE POLICY FOR LIFE

TOTAL PREMIUM ON POLICY DATE

ANNUAL
\$154.60

PREMIUM PAYMENT METHOD ANNUAL

WHOLE LIFE INSURANCE POLICY

INSURED	JOHN DOE, SR.	POLICY NUMBER	1,234,567
OWNER	JOHN DOE, SR.	AGE AND SEX	35 MALE
FACE AMOUNT	\$10,000	POLICY DATE	JANUARY 1, 2008

UNITED NATIONAL 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	\$40	\$250
4	\$120	\$700
5	\$210	\$1,180
6	\$300	\$1,610
7	\$400	\$2,060
8	\$500	\$2,470
9	\$600	\$2,840
10	\$710	\$3,230
11	\$820	\$3,580
12	\$930	\$3,900
13	\$1,040	\$4,190
14	\$1,170	\$4,520
15	\$1,290	\$4,790
16	\$1,420	\$5,070
17	\$1,560	\$5,350
18	\$1,700	\$5,610
19	\$1,840	\$5,840
20	\$1,990	\$6,070
AGE 60	\$2,770	\$7,040
AGE 65	\$3,640	\$7,820
NON-FORFEITURE FACTOR:	9.17287	

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

UNITED NATIONAL LIFE INSURANCE COMPANY

SCHEDULE

DESCRIPTION OF BENEFITS	FACE AMOUNT	ANNUAL PREMIUMS	BENEFIT ID
WHOLE LIFE INSURANCE POLICY UPWL09	\$10,000	\$268.00	
TOTAL ANNUAL PREMIUM ON POLICY DATE	\$268.00		

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

TOTAL PREMIUM ON POLICY DATE

ANNUAL
\$268.00

PREMIUM PAYMENT METHOD ANNUAL

WHOLE LIFE INSURANCE POLICY

INSURED	JOHN DOE, SR.	POLICY NUMBER	1,234,567
OWNER	JOHN DOE, SR.	AGE AND SEX	35 MALE
FACE AMOUNT	\$10,000	POLICY DATE	JANUARY 1, 2008

UN96WL-4

3A

UNITED NATIONAL 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	\$40	\$250
4	\$120	\$700
5	\$210	\$1,180
6	\$300	\$1,610
7	\$400	\$2,060
8	\$500	\$2,470
9	\$600	\$2,840
10	\$710	\$3,230
11	\$820	\$3,580
12	\$930	\$3,900
13	\$1,040	\$4,190
14	\$1,170	\$4,520
15	\$1,290	\$4,790
16	\$1,420	\$5,070
17	\$1,560	\$5,350
18	\$1,700	\$5,610
19	\$1,840	\$5,840
20	\$1,990	\$6,070
AGE 60	\$2,770	\$7,040
AGE 65	\$3,640	\$7,820
NON-FORFEITURE FACTOR:	9.17287	

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

UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA

SCHEDULE

DESCRIPTION OF BENEFITS	FACE AMOUNT	ANNUAL PREMIUMS	BENEFIT ID
RENEWABLE TERM LIFE INSURANCE POLICY	\$50,000	\$148.50	UMT10
TOTAL ANNUAL PREMIUM ON POLICY DATE		\$148.50	

FIRST TERM PERIOD 10 YEARS
 LAST CONVERSION DATE JAN 01 2038
 DATE POLICY ENDS JAN 01 2044
 PREMIUM CLASS: PREFERRED
 POLICY REINSTATEMENT RATE: 6.00% PER YEAR

TOTAL PREMIUM ON POLICY DATE

ANNUAL
 \$148.50

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
FACE AMOUNT	\$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 BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS	TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS
2009	148.50	2029	729.50
2010	148.50	2030	729.50
2011	148.50	2031	729.50
2012	148.50	2032	729.50
2013	148.50	2033	729.50
2014	148.50	2034	729.50
2015	148.50	2035	729.50
2016	148.50	2036	729.50
2017	148.50	2037	729.50
2018	148.50	2038	729.50
2019	328.00	2039	1,587.00
2020	328.00	2040	1,587.00
2021	328.00	2041	1,587.00
2022	328.00	2042	1,587.00
2023	328.00	2043	1,587.00
2024	328.00		
2025	328.00		
2026	328.00		
2027	328.00		
2028	328.00		

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, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS.

INSURED	AGE	SEX	POLICY
JOHN DOE	35	M	NUMBER
			123456789

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 BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS	TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS
2009	153.00	2029	523.00
2010	153.00	2030	523.00
2011	153.00	2031	523.00
2012	153.00	2032	523.00
2013	153.00	2033	523.00
2014	153.00	2034	523.00
2015	153.00	2035	523.00
2016	153.00	2036	523.00
2017	153.00	2037	523.00
2018	153.00	2038	523.00
2019	153.00	2039	1,587.00
2020	153.00	2040	1,587.00
2021	153.00	2041	1,587.00
2022	153.00	2042	1,587.00
2023	153.00	2043	1,587.00
2024	523.00		
2025	523.00		
2026	523.00		
2027	523.00		
2028	523.00		

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, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS.

INSURED	AGE	SEX	POLICY
JOHN DOE	35	M	NUMBER
			123456789

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 BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS	TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS
2009	182.50	2029	1,073.00
2010	182.50	2030	1,073.00
2011	182.50	2031	1,073.00
2012	182.50	2032	1,073.00
2013	182.50	2033	1,073.00
2014	182.50	2034	1,073.00
2015	182.50	2035	1,073.00
2016	182.50	2036	1,073.00
2017	182.50	2037	1,073.00
2018	182.50	2038	1,073.00
2019	182.50	2039	1,073.00
2020	182.50	2040	1,073.00
2021	182.50	2041	1,073.00
2022	182.50	2042	1,073.00
2023	182.50	2043	1,073.00
2024	182.50		
2025	182.50		
2026	182.50		
2027	182.50		
2028	182.50		

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, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS.

INSURED	AGE	SEX	POLICY
JOHN DOE	35	M	NUMBER
			123456789

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 BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS	TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	ANNUAL PREMIUMS
2009	251.50	2029	251.50
2010	251.50	2030	251.50
2011	251.50	2031	251.50
2012	251.50	2032	251.50
2013	251.50	2033	251.50
2014	251.50	2034	251.50
2015	251.50	2035	251.50
2016	251.50	2036	251.50
2017	251.50	2037	251.50
2018	251.50	2038	251.50
2019	251.50	2039	1,587.00
2020	251.50	2040	1,587.00
2021	251.50	2041	1,587.00
2022	251.50	2042	1,587.00
2023	251.50	2043	1,587.00
2024	251.50		
2025	251.50		
2026	251.50		
2027	251.50		
2028	251.50		

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, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS.

INSURED
JOHN DOE

AGE
35

SEX
M

POLICY
NUMBER
123456789

UNITED NATIONAL LIFE INSURANCE COMPANY

SCHEDULE

DESCRIPTION OF BENEFITS	FACE AMOUNT	ANNUAL PREMIUMS	YEARS PAYABLE	BENEFIT ID
30 YEAR DECREASING TERM LIFE POLICY	\$50,000	\$194.50	30	UDT30

TOTAL ANNUAL PREMIUM ON POLICY DATE \$194.50

LAST CONVERSION DATE JAN 01 2039

DATE POLICY ENDS JAN 01 2039

PREMIUM CLASS: PREFERRED

TOTAL PREMIUM ON POLICY DATE

ANNUAL
\$194.50

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
FACE AMOUNT	\$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 INSURANCE	POLICY ANNIVERSARY JAN 1	POLICY YEAR
\$50,000	2009	1
\$49,700	2010	2
\$49,400	2011	3
\$49,000	2012	4
\$48,600	2013	5
\$48,150	2014	6
\$47,700	2015	7
\$47,150	2016	8
\$46,550	2017	9
\$45,900	2018	10
\$45,200	2019	11
\$44,400	2020	12
\$43,500	2021	13
\$42,550	2022	14
\$41,500	2023	15
\$40,350	2024	16
\$39,100	2025	17
\$37,700	2026	18
\$36,150	2027	19
\$34,450	2028	20
\$32,600	2029	21
\$30,550	2030	22
\$28,300	2031	23
\$25,850	2032	24
\$25,000	2033	25
\$25,000	2034	26
\$25,000	2035	27
\$25,000	2036	28
\$25,000	2037	29

<p>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.</p>
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INSURED JOHN DOE	AGE 35	SEX M	POLICY NUMBER 123456789
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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

WE MAY INCREASE OR DECREASE THE CURRENTLY SCHEDULED ANNUAL PREMIUM ON ANY POLICY ANNIVERSARY DATE. HOWEVER, THE PREMIUM WILL NEVER EXCEED THE MAXIMUM ANNUAL PREMIUM LISTED BELOW (SEE PREMIUM ADJUSTMENTS PROVISION ON PAGE 6)

TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	CURRENTLY SCHEDULED ANNUAL PREMIUMS	GUARANTEED MAXIMUM ANNUAL PREMIUM	TERM PERIOD BEGINNING ON POLICY ANNIVERSARY	CURRENTLY SCHEDULED ANNUAL PREMIUMS	GUARANTEED MAXIMUM ANNUAL PREMIUM
2009	177.00	177.00	2029	177.00	450.50
2010	177.00	177.00	2030	177.00	491.50
2011	177.00	177.00	2031	177.00	535.00
2012	177.00	177.00	2032	177.00	583.50
2013	177.00	177.00	2033	177.00	638.00
2014	177.00	177.00	2034	177.00	698.50
2015	177.00	177.00	2035	177.00	766.00
2016	177.00	177.00	2036	177.00	844.00
2017	177.00	177.00	2037	177.00	932.00
2018	177.00	177.00	2038	177.00	1,030.00
2019	177.00	177.00	2039	1,137.00	1,137.00
2020	177.00	177.00	2040	1,253.00	1,253.00
2021	177.00	177.00	2041	1,377.00	1,377.00
2022	177.00	177.00	2042	1,512.00	1,512.00
2023	177.00	177.00	2043	1,661.50	1,661.50
2024	177.00	177.00	2044	1,831.00	1,831.00
2025	177.00	177.00	2045	2,024.00	2,024.00
2026	177.00	177.00	2046	2,247.50	2,247.50
2027	177.00	177.00	2047	2,499.50	2,499.50
2028	177.00	177.00	2048	2,777.00	2,777.00

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, AND ASSUMES IMMEDIATE PAYMENT OF CLAIMS

INSURED JOHN DOE	AGE 35	SEX M	POLICY NUMBER 123456789
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