SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Filing at a Glance

Company: United Heritage Life Insurance Company

Product Name: 1980 CSO Mortality Table	SERFF Tr Num: HERT-125950066	State: ArkansasLH
TOI: L07I Individual Life - Whole	SERFF Status: Closed	State Tr Num: 41147
Sub-TOI: L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense	Co Tr Num: 1980-CS0-2009AR	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Deanne Schildan	Disposition Date: 12/23/2008
	Date Submitted: 12/17/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: 1980 CSO Mortality Table	Status of Filing in Domicile:
Project Number: 1980-CSO-2009	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	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:

Arkansas Insurance Department

1200 West 3rd Street

Little Rock, AR 72201-1904

Re: United Heritage Life Insurance Company – DOI #00136

Adoption of 1980 Commissioner's Standard Ordinary (CSO) Mortality Table

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Ladies and Gentlemen:

For your information, effective January 1, 2009, United Heritage Life Insurance Company will be using the 1980 CSO Mortality Table for use in determining minimum reserve liabilities and nonforfeiture benefits for the following forms previously approved by your Department:

Approval Date	Form No.	Form Name
3/26/1999	1720U.1 (1/1999)	Whole Life Policy
3/26/1999	1723U.1 (4/1999)	Graded Death Benefit Whole Life Policy
7/26/2005	1890.5 (5/2004)	Whole Life Policy
7/26/2005	1890U.5 (5/2004)	Whole Life Policy

No revisions have been made to the provision of these policies. Enclosed with this filing are appropriate Actuarial Memoranda and Spec Pages.

We believe that this filing conforms to the laws of your state. No part of this filing contains any unusual or controversial items from normal company or industry standards.

Thank you for your consideration of this submission. If you have any questions, please feel free to contact our Legal Compliance Analyst Michele MacKenzie at 1-800-657-6251 Ext 2281 or by email at mmackenzie@unitedheritage.com.

Sincerely,

Deanne Schildan
Legal Assistant
dschildan@unitedheritage.com

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Company and Contact

Filing Contact Information

Michele MacKenzie, Regulatory Compliance Analyst
707 W. United Heritage Court
Meridian, ID 83680

mmackenzie@unitedheritage.com
(208) 475-0981 [Phone]

Filing Company Information

United Heritage Life Insurance Company
PO BOX 7777
Meridian, ID 83680-7777
(208) 475-0981 ext. [Phone]

CoCode: 63983
Group Code: 2878
Group Name:
FEIN Number: 82-0123320

State of Domicile: Idaho
Company Type:
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Heritage Life Insurance Company	$0.00	12/17/2008	

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Correspondence Summary

Dispositions

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

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Disposition

Disposition Date: 12/23/2008
Implementation Date:
Status: Approved
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Spec Pages 5-Pay		Yes
Form	Spec Pages 5-Pay		Yes
Form	Spec Pages 5-Pay		Yes
Form	Spec Pages 5-Pay		Yes

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form No. 1720U	Schedule Pages	Spec Pages 5-Pay	Initial			Form No. 1720U.pdf
	Form No. 1723U	Schedule Pages	Spec Pages 5-Pay	Initial			Form No. 1723U.pdf
	Form No. 1890	Schedule Pages	Spec Pages 5-Pay	Initial			Form No. 1890.pdf
	Form No. 1890U	Schedule Pages	Spec Pages 5-Pay	Initial			Form No. 1890U.pdf

POLICY SPECIFICATION PAGE

Insured: [JOHN DOE] Face Amount: [$1,000]

Age: [35] Policy Date: [1/1/2009]

Policy Number: [999999]

Owner: [JOHN DOE]

BENEFICIARY: Shown in the Application unless changed.

Type of Coverage	Effective Date	Face Amount	Premium	Years Payable
5-Pay Life	[1/1/2009]	[$1,000]	[$200.00]	[5]
Single Premium Insurance Rider	[1/1/2009]	[$ 500]	[$450.00]	[1]
Death Away From Home Rider	[1/1/2009]	[$ 750]	[$ 25.00]	[5]
Grandchild Insurance Rider Administration fee $10.00	[1/1/2009]	[$1,000]		

TOTAL FIRST PREMIUM ON POLICY DATE.

Annual	Semi-annual	Special Monthly	Single Premium	Grandchild Rider One Time Administration fee
[$225.00]	[$114.75]	[$19.25]	[$450.00]	[$10.00]

SPECIAL MONTHLY CAN BE USED ONLY WITH AUTOMATIC BANK CHECK, PAYROLL DEDUCTION OR GOVERNMENT ALLOTMENT.

TABLE OF CASH VALUES FOR POLICY NUMBER [999999]

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

YEAR	CASH VALUE	PAID-UP INSURANCE	YEAR	CASH VALUE	PAID-UP INSURANCE
1	0	0	44	705	1000
2	42	227	45	719	1000
3	95	493	46	733	1000
4	151	753	47	747	1000
5	209	1000	48	760	1000
6	217	1000	49	772	1000
7	226	1000	50	784	1000
8	235	1000	51	796	1000
9	243	1000	52	807	1000
10	253	1000	53	818	1000
11	262	1000	54	829	1000
12	272	1000	55	839	1000
13	282	1000	56	850	1000
14	292	1000	57	860	1000
15	303	1000	58	872	1000
16	314	1000	59	884	1000
17	325	1000	60	898	1000
18	337	1000	61	912	1000
19	349	1000	62	927	1000
20	361	1000	63	941	1000
21	373	1000	64	953	1000
22	386	1000	65	1000	1000
23	398	1000	66	1000	1000
24	412	1000	67	1000	1000
25	425	1000	68	1000	1000
26	439	1000	69	1000	1000
27	453	1000	70	1000	1000
28	467	1000	71	1000	1000
29	482	1000	72	1000	1000
30	496	1000	73	1000	1000
31	511	1000	74	1000	1000
32	526	1000	75	1000	1000
33	540	1000	76	1000	1000
34	556	1000	77	1000	1000
35	571	1000	78	1000	1000
36	586	1000	79	1000	1000
37	602	1000	80	1000	1000
38	617	1000	81	1000	1000
39	633	1000	82	1000	1000
40	648	1000	83	1000	1000
41	662	1000	84	1000	1000
42	677	1000	85	1000	1000
43	691	1000	86	1000	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

TABLE OF CASH VALUES FOR SINGLE PREMIUM INSURANCE RIDER

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

AGE	CASH VALUE	AGE	CASH VALUE
36	179	79	705
37	186	80	719
38	193	81	733
39	201	82	747
40	209	83	760
41	217	84	772
42	226	85	784
43	235	86	796
44	243	87	807
45	253	88	818
46	262	89	829
47	272	90	839
48	282	91	850
49	292	92	860
50	303	93	872
51	314	94	884
52	325	95	898
53	337	96	912
54	349	97	927
55	361	98	941
56	373	99	953
57	386	100	1000
58	398	101	1000
59	412	102	1000
60	425	103	1000
61	439	104	1000
62	453	105	1000
63	467	106	1000
64	482	107	1000
65	496	108	1000
66	511	109	1000
67	526	110	1000
68	540	111	1000
69	556	112	1000
70	571	113	1000
71	586	114	1000
72	602	115	1000
73	617	116	1000
74	633	117	1000
75	648	118	1000
76	662	119	1000
77	677	120	1000
78	691	121	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

POLICY SPECIFICATION PAGE

Insured: [JOHN DOE]

Face Amount: [$1,000]

Age: [35]

Policy Date: [1/1/2009]

Policy Number: [999999]

Owner: [JOHN DOE]

BENEFICIARY: Shown in the Application unless changed.

Type of Coverage	Effective Date	Face Amount	Premium	Years Payable
5-Pay Life	[1/1/2009]	See Schedule	[$200.00]	[5]
Single Premium Insurance Rider	[1/1/2009]	[$ 500]	[$450.00]	[1]
Death Away From Home Rider	[1/1/2009]	[$ 750]	[$ 25.00]	[5]
Grandchild Insurance Rider Administration fee $10.00	[1/1/2009]	[$1,000]		

Schedule of Benefits: 5-Pay Life

Policy Year	Non-Accidental Death Benefit	Additional Accidental Death Benefit
First	[300]*	[700]
Second	[700]	[300]
Third and Thereafter	[1,000]	[0]

TOTAL FIRST PREMIUM ON POLICY DATE.

Annual	Semi-annual	Special Monthly	Single Premium	Grandchild Rider One Time Administration fee
[$225.00]	[$114.75]	[$19.25]	[$450.00]	[$10.00]

SPECIAL MONTHLY CAN BE USED ONLY WITH AUTOMATIC BANK CHECK, PAYROLL DEDUCTION OR GOVERNMENT ALLOTMENT.

TABLE OF CASH VALUES FOR POLICY NUMBER [999999]

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

YEAR	CASH VALUE	PAID-UP INSURANCE	YEAR	CASH VALUE	PAID-UP INSURANCE
1	0	0	44	705	1,000
2	45	243	45	719	1,000
3	97	503	46	733	1,000
4	152	758	47	747	1,000
5	209	1000	48	760	1,000
6	217	1000	49	772	1,000
7	226	1000	50	784	1,000
8	235	1000	51	796	1,000
9	243	1000	52	807	1,000
10	253	1000	53	818	1,000
11	262	1000	54	829	1,000
12	272	1000	55	839	1,000
13	282	1000	56	850	1,000
14	292	1000	57	860	1,000
15	303	1000	58	872	1,000
16	314	1000	59	884	1,000
17	325	1000	60	898	1,000
18	337	1000	61	912	1,000
19	349	1000	62	927	1,000
20	361	1000	63	941	1,000
21	373	1000	64	953	1,000
22	386	1000	65	1000	1,000
23	398	1000	66	1000	1,000
24	412	1000	67	1000	1,000
25	425	1000	68	1000	1,000
26	439	1000	69	1000	1,000
27	453	1000	70	1000	1,000
28	467	1000	71	1000	1,000
29	482	1000	72	1000	1,000
30	496	1000	73	1000	1,000
31	511	1000	74	1000	1,000
32	526	1000	75	1000	1,000
33	540	1000	76	1000	1,000
34	556	1000	77	1000	1,000
35	571	1000	78	1000	1,000
36	586	1000	79	1000	1,000
37	602	1000	80	1000	1,000
38	617	1000	81	1000	1,000
39	633	1000	82	1000	1,000
40	648	1000	83	1000	1,000
41	662	1000	84	1000	1,000
42	677	1000	85	1000	1,000
43	691	1000	86	1000	1,000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

TABLE OF CASH VALUES FOR SINGLE PREMIUM INSURANCE RIDER

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

AGE	CASH VALUE	AGE	CASH VALUE
36	179	79	705
37	186	80	719
38	193	81	733
39	201	82	747
40	209	83	760
41	217	84	772
42	226	85	784
43	235	86	796
44	243	87	807
45	253	88	818
46	262	89	829
47	272	90	839
48	282	91	850
49	292	92	860
50	303	93	872
51	314	94	884
52	325	95	898
53	337	96	912
54	349	97	927
55	361	98	941
56	373	99	953
57	386	100	1000
58	398	101	1000
59	412	102	1000
60	425	103	1000
61	439	104	1000
62	453	105	1000
63	467	106	1000
64	482	107	1000
65	496	108	1000
66	511	109	1000
67	526	110	1000
68	540	111	1000
69	556	112	1000
70	571	113	1000
71	586	114	1000
72	602	115	1000
73	617	116	1000
74	633	117	1000
75	648	118	1000
76	662	119	1000
77	677	120	1000
78	691	121	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

POLICY SPECIFICATION PAGE

Insured: [JOHN DOE] Face Amount: [$1,000]

Age: [35] Sex: [Male] Policy Date: [1/1/2009]

Policy Number: [999999]

Owner: [JOHN DOE]

BENEFICIARY: Shown in the Application unless changed.

Type of Coverage	Effective Date	Face Amount	Premium	Years Payable
5-Pay Life	[1/1/2009]	[$1,000]	[$200.00]	[5]
Single Premium Insurance Rider	[1/1/2009]	[$ 500]	[$450.00]	[1]
Death Away From Home Rider	[1/1/2009]	[$ 750]	[$ 25.00]	[5]
Grandchild Insurance Rider Administration fee $10.00	[1/1/2009]	[$1,000]		

TOTAL FIRST PREMIUM ON POLICY DATE.

Annual	Semi-annual	Special Monthly	Single Premium	Grandchild Rider One Time Administration fee
[$340.00]	[$173.40]	[$28.83]	[$450.00]	[$10.00]

SPECIAL MONTHLY CAN BE USED ONLY WITH AUTOMATIC BANK CHECK, PAYROLL DEDUCTION OR GOVERNMENT ALLOTMENT.

TABLE OF CASH VALUES FOR POLICY NUMBER [999999]

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

YEAR	CASH VALUE	PAID-UP INSURANCE	YEAR	CASH VALUE	PAID-UP INSURANCE
1	0	0	44	732	1,000
2	47	232	45	744	1,000
3	105	498	46	756	1,000
4	165	753	47	768	1,000
5	229	1000	48	779	1,000
6	238	1000	49	790	1,000
7	247	1000	50	800	1,000
8	256	1000	51	810	1,000
9	266	1000	52	819	1,000
10	276	1000	53	828	1,000
11	287	1000	54	837	1,000
12	298	1000	55	846	1,000
13	309	1000	56	855	1,000
14	320	1000	57	864	1,000
15	332	1000	58	874	1,000
16	344	1000	59	886	1,000
17	356	1000	60	898	1,000
18	368	1000	61	912	1,000
19	381	1000	62	927	1,000
20	394	1000	63	941	1,000
21	407	1000	64	953	1,000
22	421	1000	65	1000	1,000
23	434	1000	66	1000	1,000
24	448	1000	67	1000	1,000
25	462	1000	68	1000	1,000
26	476	1000	69	1000	1,000
27	491	1000	70	1000	1,000
28	505	1000	71	1000	1,000
29	520	1000	72	1000	1,000
30	535	1000	73	1000	1,000
31	549	1000	74	1000	1,000
32	564	1000	75	1000	1,000
33	579	1000	76	1000	1,000
34	594	1000	77	1000	1,000
35	609	1000	78	1000	1,000
36	623	1000	79	1000	1,000
37	638	1000	80	1000	1,000
38	652	1000	81	1000	1,000
39	667	1000	82	1000	1,000
40	680	1000	83	1000	1,000
41	694	1000	84	1000	1,000
42	707	1000	85	1000	1,000
43	719	1000	86	1000	1,000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, sex distinct, age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

TABLE OF CASH VALUES FOR SINGLE PREMIUM INSURANCE RIDER

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

AGE	CASH VALUE	AGE	CASH VALUE
36	195	79	732
37	203	80	744
38	211	81	756
39	220	82	768
40	229	83	779
41	238	84	790
42	247	85	800
43	256	86	810
44	266	87	819
45	276	88	828
46	287	89	837
47	298	90	846
48	309	91	855
49	320	92	864
50	332	93	874
51	344	94	886
52	356	95	898
53	368	96	912
54	381	97	927
55	394	98	941
56	407	99	953
57	421	100	1000
58	434	101	1000
59	448	102	1000
60	462	103	1000
61	476	104	1000
62	491	105	1000
63	505	106	1000
64	520	107	1000
65	535	108	1000
66	549	109	1000
67	564	110	1000
68	579	111	1000
69	594	112	1000
70	609	113	1000
71	623	114	1000
72	638	115	1000
73	652	116	1000
74	667	117	1000
75	680	118	1000
76	694	119	1000
77	707	120	1000
78	719	121	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, sex distinct, age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

POLICY SPECIFICATION PAGE

Insured: [JOHN DOE] Face Amount: [$1,000]

Age: [35] Policy Date: [1/1/2009]

Policy Number: [999999]

Owner: [JOHN DOE]

BENEFICIARY: Shown in the Application unless changed.

Type of Coverage	Effective Date	Face Amount	Premium	Years Payable
5-Pay Life	[1/1/2009]	[$1,000]	[$200.00]	[5]
Single Premium Insurance Rider	[1/1/2009]	[$ 500]	[$450.00]	[1]
Death Away From Home Rider	[1/1/2009]	[$ 750]	[$ 25.00]	[5]
Grandchild Insurance Rider	[1/1/2009]	[$1,000]		
Administration fee $10.00				

TOTAL FIRST PREMIUM ON POLICY DATE.

Annual	Semi-annual	Special Monthly	Single Premium	Grandchild Rider One Time Administration fee
[$225.00]	[$114.75]	[$19.25]	[$450.00]	[$10.00]

SPECIAL MONTHLY CAN BE USED ONLY WITH AUTOMATIC BANK CHECK, PAYROLL DEDUCTION OR GOVERNMENT ALLOTMENT.

TABLE OF CASH VALUES FOR POLICY NUMBER [999999]

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

YEAR	CASH VALUE	PAID-UP INSURANCE	YEAR	CASH VALUE	PAID-UP INSURANCE
1	0	0	44	705	1000
2	42	227	45	719	1000
3	95	493	46	733	1000
4	151	753	47	747	1000
5	209	1000	48	760	1000
6	217	1000	49	772	1000
7	226	1000	50	784	1000
8	235	1000	51	796	1000
9	243	1000	52	807	1000
10	253	1000	53	818	1000
11	262	1000	54	829	1000
12	272	1000	55	839	1000
13	282	1000	56	850	1000
14	292	1000	57	860	1000
15	303	1000	58	872	1000
16	314	1000	59	884	1000
17	325	1000	60	898	1000
18	337	1000	61	912	1000
19	349	1000	62	927	1000
20	361	1000	63	941	1000
21	373	1000	64	953	1000
22	386	1000	65	1000	1000
23	398	1000	66	1000	1000
24	412	1000	67	1000	1000
25	425	1000	68	1000	1000
26	439	1000	69	1000	1000
27	453	1000	70	1000	1000
28	467	1000	71	1000	1000
29	482	1000	72	1000	1000
30	496	1000	73	1000	1000
31	511	1000	74	1000	1000
32	526	1000	75	1000	1000
33	540	1000	76	1000	1000
34	556	1000	77	1000	1000
35	571	1000	78	1000	1000
36	586	1000	79	1000	1000
37	602	1000	80	1000	1000
38	617	1000	81	1000	1000
39	633	1000	82	1000	1000
40	648	1000	83	1000	1000
41	662	1000	84	1000	1000
42	677	1000	85	1000	1000
43	691	1000	86	1000	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

TABLE OF CASH VALUES FOR SINGLE PREMIUM INSURANCE RIDER

The cash values shown in the following table are based on a death benefit amount of $1,000, without adjustment for any indebtedness, and the insured's age on the anniversary date. The cash value of this policy will be the death benefit, divided by $1,000, multiplied by the cash value factor shown below for the insured's age. The death benefit is determined by the Adjustment Calculation discussed on Page 4 of the policy.

AGE	CASH VALUE	AGE	CASH VALUE
36	179	79	705
37	186	80	719
38	193	81	733
39	201	82	747
40	209	83	760
41	217	84	772
42	226	85	784
43	235	86	796
44	243	87	807
45	253	88	818
46	262	89	829
47	272	90	839
48	282	91	850
49	292	92	860
50	303	93	872
51	314	94	884
52	325	95	898
53	337	96	912
54	349	97	927
55	361	98	941
56	373	99	953
57	386	100	1000
58	398	101	1000
59	412	102	1000
60	425	103	1000
61	439	104	1000
62	453	105	1000
63	467	106	1000
64	482	107	1000
65	496	108	1000
66	511	109	1000
67	526	110	1000
68	540	111	1000
69	556	112	1000
70	571	113	1000
71	586	114	1000
72	602	115	1000
73	617	116	1000
74	633	117	1000
75	648	118	1000
76	662	119	1000
77	677	120	1000
78	691	121	1000

Reserves:

The reserves for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, continuous functions, sex distinct, age last birthday basis, 4.00% interest. Actual reserves are adjusted to reflect the actual death benefit in relation to that underlying the reserve factors.

Nonforfeiture Values:

The cash values for this policy are based on the 1980 Commissioners Standard Ordinary Mortality Table, ultimate, curtate functions, Table (D), age last birthday basis, 5.00% interest. Cash values are never less than the net single premium for the death benefit then in force.

SERFF Tracking Number:	*HERT-125950066*	*State:*	*Arkansas*
Filing Company:	*United Heritage Life Insurance Company*	*State Tracking Number:*	*41147*
Company Tracking Number:	*1980-CS0-2009AR*		
TOI:	*L07I Individual Life - Whole*	*Sub-TOI:*	*L07I.104 Fixed/Indeterminate Premium - Single Life - Funeral Expense*
Product Name:	*1980 CSO Mortality Table*		
Project Name/Number:	*1980 CSO Mortality Table/1980-CSO-2009*		

Rate Information

Rate data does NOT apply to filing.